



# Discovering

the Joy and Freedom of  
Christian Stewardship

Written by Dr. Thomas K. Tewell  
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Dear Friends,

I am honored to share with you the 25th anniversary edition of *An Invitation to Graceful Giving*. Dr. Tom Tewell, then Senior Pastor at MDPC, wrote this helpful devotional for the Generosity campaign of 1992. It is a reminder that we at MDPC have always emphasized radical generosity in response to the amazing love God shows us through Jesus Christ.

I encourage you to read the Scriptures, study the material, and pray through the four sessions during the month of October. You might even choose to discuss the points in a small group or with your family or spouse. The material provides an excellent framework of what the Bible says about money, generosity, and what it means to be a growing disciple of Jesus.

In conjunction with the sermons I will preach later in the month, this booklet will answer questions you might have about what God invites us to regarding our finances. Getting our *treasure* invested right helps us get our *hearts* invested right. As your relationship with Christ matures, I invite you to make a pledge this year to God's work through MDPC. If you have never pledged, perhaps you will start with 2% of your income, or 4%. If you have pledged before, might God be inviting you to increase your pledge toward the tithe—or even beyond?

There is trust that is required to become a percentage giver, but there is great freedom and faith development as well. After I haltingly made a tithing commitment to God many years ago, my faith took off. What I thought was impossible became a source of growth in trust for me, and a source of tangible help to the churches I have shepherded, both within and outside their walls.

Join me as we together steward our resources for God's glory and the furtherance of the Gospel.

In Christ's Service Together,

A handwritten signature in black ink that reads "Rev. Dr. Alf Halverson". The signature is written in a cursive, slightly slanted style.

Pastor Alf

# Session I

## The Sole Reason for Giving

*Read Luke 19:1-10*

“Other than His teaching about the kingdom of God, Jesus Christ said more about money than any other single topic because, when it comes to a person’s real nature, money is of first importance. Money is an exact index to a person’s true character. All through Scripture, there is an intimate correlation between the development of a person’s character and how he or she handles money.”

– Dr. Richard C. Halverson  
Chaplain, United States Senate

If Richard Halverson (no relation) is right that money is an index into the character of a human being, then Zaccheus’ life was in a shambles. Zaccheus, a chief tax collector, was very rich from exploiting the poor. To put it simply, the responsibility of a tax collector was to exact a certain amount of taxes from a region and pay them to the Roman government. Zaccheus, a Jew, was seen as a traitor by his people for “overcharging” his fellow Jews, paying money to the Roman government, and then keeping a large profit for himself. Zaccheus paid a high price to the Roman government for the job of chief tax collector. He was the highest of many bidders. But he also paid a high personal price. Imagine the resentment that the people had toward Zaccheus. Imagine his loneliness. He must have wondered, in the secret chambers of his heart, if it was worth it to have all of his wealth and no one with whom to share it. In the pain of his loneliness, Zaccheus heard about Jesus of Nazareth, a teacher, preacher, and healer who some claimed to be the promised messiah. Zaccheus wanted to see Jesus, but couldn’t get a glimpse of Him because he was short of stature. His dilemma was solved when he spied a sycamore tree with low, leafy branches - an ideal tree to climb and an easy place to hide.

When the people saw Zaccheus in the tree, they were convinced that Jesus would have harsh words with him. They must have “licked their chops” when they saw Jesus approaching Zaccheus and speaking to him. Can’t you imagine what they were saying? “He’s gonna get it now! Zaccheus is gonna get what’s coming to him. Jesus will show him.” Instead of condemnation, however, Jesus offered Zaccheus an opportunity for intimate table fellowship with Him. In the Middle Eastern culture, dining with someone was a display of friendship and acceptance.

Notice that the story does not mention that Jesus criticized Zaccheus for his exploitation. Jesus does not give him a “bill” for what he owes. Instead, Jesus dealt with him in gracious love. Zaccheus had never been loved unconditionally before. When Zaccheus felt valued and taken seriously as a human being, he began to change! He was overwhelmed by a moment of grace. He voluntarily responded to God’s grace by getting his life back in order. He began to live as a person of integrity. He decided to pay back those he had exploited and he opened his eyes, heart, and wallet to the poor. Zaccheus’ spending and use of money was never the same again.

Whenever someone experiences grace and properly understands what it means to be loved, cherished, and forgiven by God, he or she becomes a new creation. One’s spending of time and dollars begins to reflect the value system of Jesus Christ. *One’s entire life becomes a response to grace.* We discover that the only reason for giving is gratitude.

## Questions for Reflection and Discussion:

1. What do you think Zaccheus and Jesus talked about during dinner? Who do you think did most of the talking? Why?
2. Why do you think that Zaccheus changed so dramatically after the meal with Jesus?
3. What kind of a tax collector do you think Zaccheus would become in the future? What would he do differently?
4. When in your life did you experience a moment of grace? Give an example or an illustration of God’s grace in your own life experience.
5. List several benefits of being a Christian. In other words, what are some of the positive benefits that one experiences as a Christian? List four or five (ex. forgiveness of sins; support from the Christian community; eternal life; power for daily living; the guidance of the Holy Spirit in daily decision making; the tradition and history of the Christian church; the wisdom of the Bible; the teaching of Christians down through the ages as recorded in books, articles, and personal experience; etc.)
6. What are the reasons that many people give money and time to a church?
7. According to the Bible, what is the only true reason for giving?

## Session II

### God Owns Everything

*Make a joyful noise to the Lord all the lands! Serve the Lord with gladness! Come into His presence with singing. Know that the Lord is God. It is He that made us, and we are His; we are His people, and the sheep of His pasture.*

– Psalm 100:1-3

*The earth is the Lord's and the fullness thereof, the world and those who dwell therein; for God has founded it upon the seas, and established it upon the rivers.*

– Psalm 24:1-2

*Do you not know that your body is a temple of the Holy Spirit within you, which you have from God? You are not your own; you were bought with a price. So glorify God in your body!*

– 1 Corinthians 6:19-20

Not long ago, a man went to McDonald's with his granddaughter for lunch. He was trying to "be good" and stay on his low-cholesterol diet. That's hard to do at McDonald's. The granddaughter ordered her favorite Happy Meal while the grandfather ordered the most low-cholesterol lunch he could find. As the granddaughter began enjoying her lunch, the grandfather looked over and spied her delicious, golden brown French fries. He remembered back to when he had last had a French fry. It seemed like years! When he thought that she wasn't looking, he reached across the table and took two French fries. Before he could put them in his mouth, his granddaughter slapped his hand, knocked the French fries down, and said, "They're mine, Granddad." In that moment, many thoughts swirled through the granddad's mind. First of all, he realized that he had paid for those French fries! Secondly, he realized that he had the money to buy as many French fries as he wanted. Thirdly, he realized that he was strong enough to physically take the French fries away from his granddaughter if that was his desire. In her immaturity, the granddaughter thought that the French fries belonged to her when in reality they were a gracious and generous gift from a loving grandfather who loved her more than she could imagine. Do you see a sermon in here somewhere?

Like the granddaughter, many of us assume that everything we have is ours. We forget that all we have is a gracious gift from a God who loves us more than we can imagine. We also forget that God has the power to take away our gifts and blessings whenever He chooses. God is both sovereign and omnipotent.

One of the brashest assumptions of our humanistic, materialistic society is the assumption that we own everything that we have. We assume that our bodies and possessions belong to us. We say things like, "It's my home, my car, my body, my children, my money, my yard, my future, my job, my spouse, my clothing, my life." The truth is that all of these things are gifts from God. We sometimes forget that God gave us eyesight, hearing, creativity, intelligence, and the ability to work and make money. We forget that these things are not ours...they are simply entrusted to us. How different our lives would be if we came to the realization that God owns everything and we are simply "trustees" of gifts and responsibilities that God has entrusted to our care. Anyone who is retired knows that a job does not belong to us. Anyone who is a parent knows that children are not ours. We simply care for them for a period of time.

In Matthew 25:14-30, Jesus tells the parable of the talents. Read this parable together in your small group and discuss its meaning. It holds a key to understanding one of the great principles of stewardship: God created us to be trustees of money, gifts, land, people, and the future. How we take care of God's money, God's gifts, God's land, and God's people is the question of stewardship.

## **Questions for Reflection and Discussion:**

Edwin Markham tells "The Parable of the Builders" that expresses the truth of Matthew 25:14-30. The story is as follows:

"There was a very rich man who owned great expanses of land. One day, he walked over the hillsides and surveyed all the land that he owned. He saw a lovely, sun-drenched hilltop below the hovel cottage of his carpenter. He went to the carpenter and said, 'I have plans for a lovely home on a sunny hill. I want you to build a house there. I want you to build it good and strong. Employ the best workers, use the best materials, for I want it to be a good house.' Then the rich man went away. The carpenter began to build the house, but as he proceeded, he decided to cut costs and pocket the difference. He built the house with inferior materials and poor workmanship. He thought he had outsmarted the owner. When the rich man returned, the carpenter told him that he had finished the house with the best materials and workmanship he could find. 'Good,' said the owner, 'I'm glad that it is a good house. I have intended all along to give it to you. The house is yours!' The carpenter was shocked. 'Oh!,' he said, 'I only I had known I was building the house for myself.'"

1. What can we learn from the parable of the builders about stewardship of time, finances, and gifts?
2. What lessons can we learn from the parable of the talents in Matthew 25:14-30? Keep in mind several points as you discuss this question:
  - a. God gives different people different gifts. No two people have exactly the same creativity, intelligence, amount of money, etc. Rather, each person is unique and must use what they have been given.
  - b. The person who is punished in the story is the one who does not use his talent to the glory of God. When we bury our talents or fail to use them, we disappoint God.
  - c. When we do not exercise our gifts or use what we have been given, we lose what we have. This is a universal principle of life. Isn't it true that if one has a great deal of talent and exercises it, he or she is progressively able to do more with it? If, however, an individual has a skill and fails to exercise it, it most likely will diminish in the near future. This is true in all facets of life.
3. What difference would it make in the way you live your life if you believed that God owned everything? Would it make a difference, or would you live life exactly as you are living it today?
4. What specific differences does it make in your life that you are a trustee of things that belong to God rather than the owner of those things?
5. Can you think of a time in your life when you came to the realization that you didn't "own" something?
6. What are the characteristics of a faithful trustee?



**Notes:**

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# Session III

## Learning How to Trust

*Read Genesis 14:17-20, Leviticus 27:30-33, Malachi 3:6-12, and Acts 2:42-47*

In a materialistic society such as ours, all of us are tempted to put our trust in things that are tangible. The only problem is that tangible things do not ultimately fulfill us. We are made with a God-shaped void within us, and it is only the presence of God that can bring meaning and value to our lives. As we begin this lesson, let's take the pulse of our own lives and see to what degree we have been influenced by our materialistic society:

### Personal Reflection Questions

- Is bill paying ever a stressful time for you and the members of your family?
- Do you ever compare what you have with what other people have? That is, do you ever compare the car you drive, the home you live in, the furniture you have, your clothing, etc. with that of other people?
- Have you ever equated your value as a person with all the things you have? Have you sometimes felt worthless as a person because you don't have something that another person has?
- When you have experienced a deep disappointment or hurt in your life, do you ever have the tendency to go to the shopping mall or a favorite store and buy yourself a new outfit or some material item as a way of soothing your soul in this time of disappointment?
- Do you ever lose sleep worrying about how you're going to pay for something?

If you answered "yes" to one or more of these questions, you have at least partially bought into the value system of our materialistic society. God wants to teach us to trust Him. He wants us to learn how to put our trust in Him as the Sustainer and Redeemer of life. Just as most of us do not dive into the ocean when the water is cold, we also do not rush into relationships. We tend to tiptoe into the ocean and also into human relationships. In the same way, we grow gradually into a relationship with God. Very few of us rush into a relationship with God because it seems frightening to us.

One of the ways that God teaches us to trust Him is in dealing with our possessions. Throughout the Old Testament, God taught the people of Israel to give the first fruits of their crops to Him. As people lived off the land, the Israelites struggled with this concept. They said, "We don't want to give away the first fruits. What if we give them and the second or third fruits are spoiled? Let's see how the fruits come out and then we will give what we can later."

God was trying to teach the people of Israel to make Him #1 in their lives. Throughout the Old Testament, the people are charged to give a percentage of their crops and money to God as a faithful response to His love. God's representatives challenged the people to give one-tenth of all that they had to God in gratitude for His graciousness in their lives. And they were to give their tithe *first* as a sign that they loved God and He was their highest priority.

The percentage-gift was not given because God owns 10% or 5% or 1% of all that we have. We learned in Session II that God owns everything. The gist of a set percentage reminded the people in a very tangible way that God owns it all. We shouldn't ask the question, "How much of my money should I give to the church?" Rather, we should ask, "How should I use the money that God has entrusted to my care? How do we respond to God's grace?" A percentage gift is a discipline of obedience in response to a God who wants us. A percentage gift is a tangible way of worshiping God and making God the #1 priority in life. A percentage gift gets us away from deciding what we should give when we go to church. It is a joyous discipline that truly teaches us to place our trust in God and not in material possessions.

Christians in the early church often went beyond the legalism of the tithe to radical generosity. In gratitude to God for the gift of forgiveness and eternal life, many Christians shared all they had with one another. That is what was happening in Acts 2:42-47. The question is not *how much* we give – the question is the *spirit* in which we give. Is the gift a grateful response to God's grace and a sign of putting our trust in God? If so, then we are learning the lessons of trust that God wants to teach us. Are you willing to consider a step of faith today? Are you willing to become a percentage giver?

## Questions for Reflection and Discussion:

1. Read Luke 21:1-3 (The Widow's Offering). After reading this story, ask yourself, "What is the meaning of this story for our lives in 2017? What can we learn from the story about the attitude in which gifts are given to God? What does the story teach us about trust? Read Luke 12:13-21 and contrast the attitude of the "rich fool" with the widow.
2. What barriers do you have to overcome in your life to become a percentage giver? What fears do you have as you think about it?
3. What barriers do you have to overcome to write the check to MDPC or other Christian organizations first when you pay your bills?
4. If you were to become an individual who trusted God more faithfully, what impact do you think this would have in the way you live your life, and in the way you feel about yourself, others, and God? Would you like to trust God with more of your life? Why or why not?
5. One-third of all the parables in the New Testament teach about money. One out of every six verses in the New Testament deals with money. Why do you think Jesus and Paul spent so much time teaching about the proper use of money? Why did Jesus say that it is difficult for rich people to enter the Kingdom of heaven? (See Matthew 19:16-30. Focus on verses 23-26.)



# Session IV

## The Hilarious Giver

*Read 2 Corinthians 9:6-15*

“There are only two tragedies in life: one is not getting what one wants, and the other is getting it.” – Oscar Wilde

“How much money is enough? Just a little bit more!” – John Paul Getty

“There are three conversions necessary in the Christian life: the conversion of the heart, the mind, and the purse.” – Martin Luther

“My broker is E.F. Hutton and E.F. Hutton says...” In a vintage TV ad, when the name E.F. Hutton is mentioned, all activity stops! Even in a crowded restaurant at the height of the dinner hour when someone mentions the name “E.F. Hutton,” people stop eating, the waiters stop, waitresses stop - even the cash register stops! During an intense tennis match, when someone mentions the name “E.F. Hutton,” the crowd becomes quiet, the players stop, the linemen stop, the ball boys and girls stop - even the ball stops. The advertisement reminds the viewing audience that the financial advice offered by E.F. Hutton is so valuable that no one would want to miss it. Believe it or not, the investment advice offered in this lesson is more valuable than anything E.F. Hutton, Smith-Barney, or any other investment firm could ever give us! The financial principles in this lesson are based on the Bible, the manufacturer’s handbook, and guarantee the following:

- a life-long income
- enough money to meet all our needs (not wants)
- money to give generously to the Lord’s work
- an enriching, fulfilling life

As fantastic as it sounds, this is the financial package God offers to all who will risk being generous in giving to His work!

The key to this lesson is found in 2 Corinthians 9:7, when the Apostle Paul says, “God loves a cheerful giver.” The literal, Greek translation of the word “cheerful” is “hilarious.” God does not want mad givers or sad givers, but glad givers! God does not want us to give out of guilt, duty, or merely to fulfill a responsibility. Rather, God wants us to give “hilariously” in response to God’s unconditional love and grace in our life. In fact, if we

have truly understood what Jesus Christ has done for us on the cross and the quality of life to which He calls us, we will respond with our entire life. This is what Isaac Watts was trying to communicate to the world in 1707 when he penned the hymn "When I Survey the Wondrous Cross." The last line says this so clearly: "Love so amazing, so divine, demands my soul, my life, my all." In our materialistic society, the two greatest ways we can show God that He is, indeed, our #1 priority is sharing our time and money with others. Christians frequently withhold their wallets and their calendars from the arena of their spiritual service. It is only when we give to God our wallets and our calendars and make Him our #1 priority that we begin the daring adventure of walking closely with Christ. As long as we withhold these two important symbols, we will never mature in our faith and be sanctified into the fullness of the Christian whom God wants us to become.

Let's bring this lesson down to earth. When Suzanne and I were first married, my mother and dad were so pleased to have a daughter in the family (I'm an only child) that they bought Suzanne a beautiful dress. They couldn't wait to give it to her! They had seen her admiring it in a store and saw the look of disappointment on her face when the sales clerk told her how much it cost. Suzanne passed on the dress knowing that we couldn't afford it in those early days of our marriage. My parents made a mental note of this, went back to the store with glee and delight in their eyes and purchased the dress. They were literally giggling as they walked out of the store! I will always remember the look of sheer delight on their faces as they gave it to her and as they watched her opening it. This is the spirit of true giving! Wouldn't it have been a tragedy if my parents had given that gift out of duty? Wouldn't it have been a tragedy if they had done it in order to earn Suzanne's love or to manipulate her? Instead, they gave it freely and "without strings." Their love for their son and his new bride had overflowed in a generous gift. In the same way, God wants our response to His love to overflow in acts of generosity. The amazing truth of 2 Corinthians 9:6-15 is that the more we give away, the more we receive. The Apostle Paul indicates that "One who sows sparingly will also reap sparingly and one who sows bountifully will reap bountifully." In other words, we will be enriched in every way for our generosity, which will make us an extremely thankful and joyous people. The more we give joyfully to the work of God's Kingdom, the more God blesses us with intangible, spiritual blessings.

Have you ever watched a parent or grandparent on Christmas morning as they give gifts to their children or grandchildren? Have you seen the look of sheer delight and uncontrolled joy in the eyes of a grandparent when they watch their grandchild open a new toy that is exactly what they wanted? If so, then you can imagine the spirit in which God wants us to give our gifts. We are to give because we simply can't help ourselves! We are to give joyously and hilariously out of sheer gratitude to God for His overwhelming grace and goodness in our life. The amazing by-product of being a hilarious giver is that we grow spiritually. In fact, I believe that one of the reasons Jesus preached so frequently about money was that in our struggle with materialism, we will grow spiritually. God knows that there is a direct relationship between the giving of money and spiritual growth. But God also knows what we are like. He knows that our human tendency is to put trust and confidence in the things we can touch. For our own spiritual growth, God teaches us to trust Him and make Him our #1 priority. As we give hilariously and joyfully, God rearranges our priorities and allows us to be content with what we have been given. Instead of comparing our material blessings with those of others, we begin to enjoy, savor, and cherish what we have. We find fulfillment in simple things. We find the joy of human relationships and the thrill of living in harmony with the people of our life.

Why not try an experiment? Would you consider becoming a percentage giver for the next three months? In almost 20 years in the pastoral ministry, I have never met a person who tried percentage giving or tithing and who abandoned it in disgust or despair. Rather, I have had literally hundreds of people tell me that their spiritual life began to take off when they became a percentage giver and moved toward and beyond the tithe. Would you consider being a percentage giver for the next three months? Why not prayerfully consider what percentage of your income that you would like to give to God in the next three months? Then give that check first from all the money that comes into your hands. Then, through the study of God's word, prayer, and fellowship with other Christians, would you keep your heart open to increasing this percentage as Christ leads you in the years ahead? I've know many Christians who have begun to see faith as an adventure with the living God the day that they began to give 1% of their income to the work of the Kingdom. Then they increased to 2 or 3%, then 4%, then 6% - then they went on to tithe and beyond the tithe. The percentage is between you and God. Percentage



giving is simply a Christian discipline that will enable you to experience a new adventure in trust and a deeper walk with Jesus Christ. Don't try it out of duty, but try it in grateful response to God's grace. And remember: When you give - give *hilariously!*

## **Questions for Reflection and Discussion:**

1. Write down ten things in your life for which you are thankful.
2. Can you think of someone whom you believe to be a cheerful or hilarious giver (of time, money, or gifts)? What qualities do they possess that you would like to have?
3. In response to God's goodness in your life, what percentage of your income would you be willing to give to Jesus Christ in the next three months?
4. Would you make a covenant in prayer with God this week to become a percentage giver and to write this check first before you pay your bills? You don't have to do this. It is purely an invitation to an adventure that will deepen your walk with Christ. It is an invitation to a more disciplined and exciting Christian lifestyle. It is an invitation to experience God's grace in the fullest. In short, it is an invitation to graceful giving. An invitation that will change your life!







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# Generous

Hearts, Hands, Home.

