

# BIBLICAL STEWARDSHIP

ALFRED MARTIN

**ECS**   
MINISTRIES  
*The Word to the World*

*Biblical Stewardship*

Alfred Martin

Published by:

ECS Ministries

PO Box 1028

Dubuque, IA 52004-1028

phone: (563) 585-2070

email: [ecsorders@ecsministries.org](mailto:ecsorders@ecsministries.org)

website: [www.ecsministries.org](http://www.ecsministries.org)

Revised 2005 (AK '05), 2 UNITS

Reprinted 2010 (AK '05), 2 UNITS

ISBN 978-1-59387-040-9

Code: B-BS

Copyright © 2005 ECS Ministries

Originally published by Moody Press, 1968, as “Not My Own.”

Revised edition published by Loizeaux Brothers, 1991, as “Biblical Stewardship.”

All rights in this book are reserved. No part of this publication may be reproduced or transmitted in any manner, electronic or mechanical, including photocopy, recording, or any information storage and retrieval system including the Internet without written permission from the publisher. Permission is not needed for brief quotations embodied in critical articles and reviews.

All Scripture quotations, unless otherwise indicated, are taken from the *New American Standard Bible*®, Copyright © 1960, 1962, 1968, 1971, 1973, 1975, 1977, 1995 by The Lockman Foundation. Used by permission.

*Printed in the United States of America*

# CONTENTS



Get More Out of This Book!	7
Introduction	9
1. God's Ownership through Creation	11
2. The Meaning of Stewardship	19
3. Legal Obligation and Grace Giving	23
4. The First Essential In Giving	29
5. The Extent of Christ's Grace	35
6. The Results of Christ's Poverty	45
7. The Christian's Willing Mind	51
8. Money—for Self or for God?	63
9. Stewardship of Body and Mind	73
10. Stewardship of Time, Speech, and Action	81

## GET MORE OUT OF THIS BOOK!



The material in this book can be appreciated in its own right, but will yield you even greater benefit if read and studied with the intention of completing the exam booklet that relates to it. This free exam booklet from Emmaus Correspondence School contains a ten question exam for each chapter. Once these exams have been completed, they can be mailed in for grading.

For a copy of the 24-page exam booklet, call 1-888-338-7809. Only one copy per book available free of charge.

Visit the ECS Ministries website ([www.ecsministries.org](http://www.ecsministries.org)) to learn more about our comprehensive program of Bible education and how you can earn various diplomas and certificates.

## INTRODUCTION



If we ever had the idea that stewardship had to do only with money, this brief study of God's Word will show what a limited view this is, as there is no detail of life outside the circle of stewardship.

In a sense I am a steward whether I want to be or not, since it is a fact that I have nothing of my own. Everything has been received from God. But God wants me to be a conscious, willing steward—to receive everything from His hand thankfully, to acknowledge my complete dependence, and to return everything joyfully back to Him to His everlasting praise and glory.

Not my own! That is the essence of stewardship—to be conscious at all times that *all* I am and have is a sacred trust from God through the Lord Jesus Christ my Savior and to rejoice unreservedly in that consciousness.

One day we shall all stand before the Lord Jesus Christ to give an account of our stewardship. The efforts—and even the trials—of this present time will seem insignificant then in comparison to His approval.

Therefore do not go on passing judgment before the time, but wait until the Lord comes who will both bring to light the things hidden in the darkness and disclose the motives

of men's hearts; and then each man's praise will come to him from God (1 Corinthians 4:5).

For we must all appear before the judgment seat of Christ, so that each one may be recompensed for his deeds in the body, according to what he has done, whether good or bad (2 Corinthians 5:10).

For not one of us lives for himself, and not one dies for himself; for if we live, we live for the Lord, or if we die, we die for the Lord; therefore, whether we live or die, we are the Lord's. . . . So then each one of us will give an account of himself to God (Romans 14:7-8, 12).

May we be like the apostle Paul, the great steward of the grace of God, who said:

I press on toward the goal for the prize of the upward call of God in Christ Jesus (Philippians 3:14).

## GOD'S OWNERSHIP THROUGH CREATION

---

◆ ◆ ◆

The subject of stewardship is much broader than generally believed. Most people think that it merely concerns what proportion of their money they decide to give to God. This approach completely overlooks the true basis of stewardship given in the Bible.

God the Holy Spirit says to Christians through the apostle Paul, “You are not your own” (1 Corinthians 6:19). In another passage Paul challenges his readers, “What do you have that you did not receive? And if you did receive it, why do you boast as if you had not received it?” (1 Corinthians 4:7).

If we really are to understand what stewardship is, we must discover what God tells us about it in His Word. We must begin where He begins and acknowledge that stewardship is, and must be, grounded in the very nature of God and of man.

### GOD—CREATOR OF ALL THINGS

Space travel has made us conscious of the great expanses of the universe. Larger and more comprehensive telescopes have revealed countless galaxies studded with multitudes of stars beyond human computation.

What is the result of our expanding knowledge of the universe? As man discovers more about the universe, he is amazed at its immensity.

“How great it is!” he exclaims. This initial wonder, this overwhelming sense of awe, ought to lead to humility. Instead, it is soon transformed, because of the sinfulness of the human heart, into self-exalting pride. Because people’s minds are blinded by Satan, “the god of this world” (2 Corinthians 4:4), they are overcome by false pride. “How great we are,” they announce, “because we are finding out so much and because we are making such strides in conquering the vast reaches of space!”

What people ought to say, of course, is “How great God is, who created all these wonders!” This universe did not make itself. The Bible shows that observation of the starry heavens ought to lead people to acknowledge God as the creator. The psalmist sang, “The heavens are telling of the glory of God; and their expanse is declaring the work of His hands” (Psalm 19:1).

“In the beginning God created the heavens and the earth” (Genesis 1:1). This magnificent opening statement of the Bible declares the origin of things. True, it does not tell us all that we would like to know, but it does inform us that the answers are found in a person, the sovereign God.

## **GOD — OWNER OF ALL THINGS**

Since God created all things, it follows that *all things belong to Him*. It is as simple as that, and this is the basis of all stewardship.

Abraham called God “Most High, Possessor of heaven and earth” (Genesis 14:22). What we call ownership among men is based on many legal considerations but, no matter how well-established the human claim may be, all property rights can be traced back ultimately to God. We shall see as we investigate this subject through the Scriptures that God’s right of ownership is absolute.

Some passages that help us see the fact of God’s ownership are these:

For all the earth is Mine (Exodus 19:5).

For every beast of the forest is Mine, the cattle on a thousand hills (Psalm 50:10).



The earth is the LORD's, and all it contains, the world, and those who dwell in it. For He has founded it upon the seas, and established it upon the rivers (Psalm 24:1-2).

“The silver is Mine and the gold is Mine,” says the LORD of hosts (Haggai 2:8).

Worthy are You, our Lord and our God, to receive glory and honor and power; for You created all things, and because of Your will they existed and were created (Revelation 4:11).

Unless we understand His absolute ownership and see our relationship to Him as our owner, we cannot approach the subject of stewardship in a meaningful way.

Such an approach is entirely different from that of the usual man of the world. He thinks of God (if he thinks of Him at all) as someone to whom he may give something if he feels like it. God becomes for him merely an object of charity.

Does God have the right to do what He wants with what belongs to Him? Can anyone really question His right? Many do, but to their own loss and sorrow.

## **MAN'S DEPENDENCE ON GOD**

It is usual for people to think of themselves as self-made and self-sufficient. Consequently, they regard everything they have as their own possession, as though anything they may give to God is given as a favor.

This philosophy is a vicious lie, originated by the devil and carried along by human beings' own sinfully inventive minds. No person can be self-contained; no one has any ground for pride. Basically, man has no rights. Just as we must ground our study of stewardship on who and what God is, so we must also base it on who and what man is.

Man is really just a creature—that is, a being created by someone else. The psalmist declared, “It is He who has made us, and not we ourselves” (Psalms 100:3). Man is really just a dependent being. He

could not have brought himself into existence, nor could he last for an instant apart from the sustaining providence of God.

Daniel's accusation against the ungodly King Belshazzar was that "the God in whose hand are your life-breath and your ways, you have not glorified" (Daniel 5:23).

No human being can stop the inevitable process of dying, which is God's judgment on sin. Scripture declares: "Through one man sin entered into the world, and death through sin, and so death spread to all men, because all sinned" (Romans 5:12).

Man is helpless, though at times even in his unbelief he can put up a brave front. Nevertheless, the record is soon written of him, as of all the rest, "And he died." (For an interesting exercise, count how many times that phrase appears in Genesis chapter 5.)

Yes, man is a creature and a dependent being. It follows then that he is a *steward*, not an owner. The Bible is filled with reminders that everything we have has come from God. King David acknowledged, when the people brought gifts to the Lord in preparation for the future building of the temple, "All things come from You, and from Your hand we have given You" (1 Chronicles 29:14).

It is clear that we are nothing of ourselves and have nothing of our own. All we are and all we have we received from God; consequently, we and all our possessions belong to Him.

## REDEMPTION AND STEWARDSHIP

The Bible tells us that people originally knew of their creation by God and of their responsibility to Him. In their sin, however, they turned away from their creator.

For even though they knew God, they did not honor Him as God or give thanks, but they became futile in their speculations and their foolish heart was darkened (Romans 1:21).

This passage shows plainly that men are without excuse for their denial or neglect of God (Romans 1:20). Although they could know

of His existence and the fact that He is God if they would only look around and see His handiwork, they prefer to glorify themselves and to enjoy God's creation without acknowledging that it is His. Then we see man worshiping idols which, because they are nothing, only serve to glorify man himself.

Idolatry leads to immorality and every kind of foul perversion of God's purpose for mankind. Because of this terrible downward course, all people by nature are under the settled "wrath of God" (Romans 1:18). The climax of this divine description of human depravity is horrifying:

Although they know the ordinance of God, that those who practice such things are worthy of death, they not only do the same, but also give hearty approval to those who practice them (Romans 1:32).

Some may wonder what all this has to do with stewardship. The answer is that although man was created to glorify his maker, he fell from that original state in which God created him and is therefore failing completely in his stewardship. God commanded the first man, Adam, as he stood before his creator in innocence, to have dominion over the earth in subjection to God's will (Genesis 1:28). But something terrible happened. Man disobeyed God, and his God-given dominion was interrupted.

## **THE FALL OF MAN, AND STEWARDSHIP**

In His infinite wisdom, God created human beings in His own image (Genesis 1:27). God had placed the man and woman He made into a wonderful environment called the Garden of Eden. Into the garden came the tempter, Satan, and Adam and Eve chose to disobey God (Genesis 3). In the simple but decisive test God gave them, they utterly failed. They thought of their own desires rather than the command of God, believing the devil's lie, "You will be like God" (Genesis 3:5). They followed the devil's evil suggestion and became not like God but like the devil, rebels against their gracious creator. This disobedience was the origin of human sin and it affected the entire human race.

Through one man sin entered into the world, and death through sin, and so death spread to all men, because all sinned (Romans 5:12).

This is only one of many passages in the Bible that show all men to be sinners. Adam became a sinner by sinning. We sin because we are sinners by nature, but the sin is ours and we are responsible for it. We have inherited that evil character which our first parent brought on himself and us (see Ephesians 2:3).

## **A NEW AND ADDED GROUND OF STEWARDSHIP**

God would have been perfectly righteous if He had allowed all men to go into eternal punishment. He had a perfect right to do so. One of the basic truths we must learn, if we are to understand stewardship, is that men have no rights before God.

But God showed man mercy. At the very scene of Adam's rebellion and curse He gave a promise of a coming redeemer, identified as "the seed of the woman" (Genesis 3:15). The entire Old Testament is the record of God's merciful dealings with man in preparation for that coming one. The New Testament reveals that God has always had a righteous basis for forgiving sin. Peter wrote:

Knowing that you were not redeemed with perishable things like silver or gold, from your futile way of life inherited from your forefathers, but with precious blood, as of a lamb unblemished and spotless, the blood of Christ. For He was foreknown before the foundation of the world, but has appeared in these last times for the sake of you (1 Peter 1:18-20).

Paul likewise showed that when Christ died He settled the sin question for all of those who lived during the Old Testament period as well as for those living after the cross:

Being justified as a gift by His grace through the redemption which is in Christ Jesus; whom God displayed publicly as a propitiation in His blood through faith. This was to demonstrate His righteousness, because in the forbearance of God He passed over the sins previously committed; for

the demonstration, I say, of His righteousness at the present time, so that He would be just and the justifier of the one who has faith in Jesus (Romans 3:24-26).

These passages show that it is not human opinion, but God's revealed truth that from all eternity God had His lamb. The Son of God, the Lord Jesus Christ, came into this world at the appointed time to die for the sins of men.

Man belongs to God by right of creation but is in rebellion against his maker. Now man has been placed into a new relationship. *The death of Christ has put a new and even more pressing claim on him.*

This relationship, expressed by the word *redemption* or *redeemed* (to redeem means "to buy back"), brings to our attention a very important fact in connection with stewardship: we have been "bought with a price" (1 Corinthians 6:20), a price far greater than all the silver and gold of this transitory world. That price was the "precious blood of Christ" (1 Peter 1:19).

No man could redeem any other man, for all were under the same condemnation. The psalmist said:

No man can by any means redeem his brother or give to God a ransom for him (Psalm 49:7).

Only the sinless, spotless lamb of God, the Lord Jesus Christ, could bear our sins in His own body on the cross (1 Peter 2:24) and could thereby take away sin by the sacrifice of Himself (Hebrews 9:26). He "did not come to be served, but to serve, and to give His life a ransom for many" (Mark 10:45).

Because the gospel of Christ offers a complete salvation, we can understand and fulfill the meaning of stewardship.

## **DOUBLY HIS**

God has a double claim on mankind. Each of us belongs to God because He created us. We also belong to Him because He has redeemed us.

In many parts of the world, slavery was a common social institution for centuries. When the New Testament was written slavery was an accepted practice in the Roman empire. The slave had no legal rights. He belonged entirely to his owner, who had complete control of his person. He was not his own. At one time we were slaves of sin. The Lord Jesus said, “everyone who commits sin is the slave of sin” (John 8:34).

Paul reminded us:

Do you not know that when you present yourselves to someone as slaves for obedience, you are slaves of the one whom you obey, either of sin resulting in death, or of obedience resulting in righteousness? (Romans 6:16)

Now we have a new master who has purchased us at infinite cost, having given His own life for us. We belong to Him completely and absolutely.

## **THE ESSENCE OF STEWARDSHIP**

The most amazing part of this entire subject of stewardship is that God, who has this double claim on us through creation and redemption, does not want us to serve Him unwillingly, as if we had no choice. It is as though He says to the believer in the Lord Jesus Christ, “Yes, you are Mine because I made you; and doubly Mine because I have redeemed you; but I want you to be Mine because you want to be Mine.”

Paul was supremely aware of this truth. He knew that God would not force him to surrender his life, but he delighted in calling himself “Paul, a bond-servant of Christ Jesus” (Romans 1:1).

God does not force anyone to be His slave. Rather, He wants us to respond to His love and grace by turning our lives over to Him, because in His infinite wisdom and love He is able to do more for us than we can possibly do for ourselves.

# BIBLICAL STEWARDSHIP

## EXAM BOOKLET AK '05 (2 UNITS) B-BS

---

STUDENT NAME

---

ADDRESS

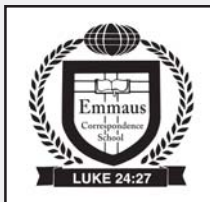
---

CITY, STATE, ZIP

COURSE GRADE: \_\_\_\_\_

---

INSTRUCTOR



*Exam developed by Emmaus Correspondence School, founded in 1942.*

## ABOUT THE EXAMS

---

The exams are designed to check your knowledge of the course material and the Scriptures. After you have studied a chapter, review the exam questions for that lesson. If you have difficulty in answering the questions, re-read the material. If questions contain a Scripture reference, you may use your Bible to help you answer them. If your instructor has provided a single page Answer Sheet, record your answer on that sheet. This exam contains the following types of questions:

### **MULTIPLE CHOICE**

You will be asked to write in the letter of the correct answer at the space on the right. Here is an example:

The color of grass is

- A. blue                      C. yellow  
B. green                     D. orange

     **B**     

### **WHAT DO YOU SAY?**

Questions headed this way are designed to help you express your ideas and feelings. You may freely state your own opinions in answer to such questions.

### **RETURNING THE EXAM**

See the back of this exam booklet for instructions on returning your exam for grading.

**DO NOT PHOTOCOPY THESE EXAM PAGES**

Revised 2005 (AK '05), 2 UNITS  
Reprinted 2010 (AK '05), 2 UNITS

ISBN 978-1-59387-040-9

Code: B-BS

Copyright © 2005 ECS Ministries

All rights reserved. No part of this publication may be reproduced or transmitted in any form or by any means, electronic or mechanical.

*Printed in the United States of America*



# STUDENT INSTRUCTIONS

---

## *Course Components*

This exam corresponds to the book *Biblical Stewardship* by Alfred Martin, published by ECS Ministries © 2005.

## *How To Study*

The book *Biblical Stewardship* has ten chapters, and each chapter has its own exam. Begin by asking God to help you understand the material. Read the chapter through at least twice, once to get a general idea of its contents and then again, slowly, looking up any Bible references given.

Begin studying immediately, or if you are in a group, as soon as the group begins. We suggest that you keep a regular schedule by trying to complete at least one chapter per week.

## *Exams*

This exam booklet contains one exam for each chapter (exam 1 covers chapter 1 of the course). Do not answer the questions by what you think or have always believed. The questions are designed to find out if you understand the material given in the course.

After you have completed each chapter, review the related exam and see how well you know the answers. If you find that you are having difficulty answering the questions, review the material until you think you can answer the questions. It is important that you read the Bible passages referenced as some questions may be based on the Bible text.

## *How Your Exams Are Graded*

Your instructor will mark any incorrectly answered questions. You will be referred back to the place in the course where the correct answer is to be found. After finishing this course with a passing average, you will be awarded a certificate.

If you enrolled in a class, submit your exam papers to the leader or secretary of the class who will send them for the entire group to the Correspondence School.

## CHAPTER 1 EXAM

### GOD'S OWNERSHIP THROUGH CREATION

EXAM GRADE \_\_\_\_\_

*Before starting this exam, write your name and address on the front of this Exam Booklet.*

*Directions: Read each question carefully and write the letter of the correct answer in the blank space on the right. Use the separate answer sheet if provided.*

1. The subject of stewardship  
A. is quite narrow  
B. only deals with how much money to give to God  
C. is much broader than most people realize  
D. doesn't relate much to the nature of God \_\_\_\_\_
  
2. In 1 Corinthians 4:7, Paul states that  
A. it's right to take credit for what we earn  
B. God gives us everything that we receive  
C. we need to work hard so God will meet our needs  
D. the body of Christ must help its members \_\_\_\_\_
  
3. As people have learned more about the universe  
A. they have become proud of what they've discovered  
B. they have overwhelmingly acknowledged God as the Creator  
C. they have discovered that the universe created itself  
D. they have been amazed by its limitations \_\_\_\_\_
  
4. The basis of all stewardship is  
A. we need to be wise stewards of what we own  
B. wanting to share our possessions  
C. everything we have belongs to us  
D. everything belongs to God \_\_\_\_\_
  
5. What is the emphasis of Psalm 24:1-2?  
A. God wants us to share with other people.  
B. God holds us responsible to be wise stewards.  
C. If we take care of what we have, God will bless us.  
D. God considers the earth and everything in it to be His. \_\_\_\_\_

6. Which of the following statements is *not* true?  
A. We must accept God's absolute ownership.  
B. God has a double claim on man.  
C. Man is a steward, not an owner.  
D. We can give to God when we feel like it. \_\_\_\_\_
7. One philosophy that's a lie of the devil is  
A. man has no rights  
B. we are dependent on God  
C. we should consider everything we have as our own possessions  
D. it's good to honor God by giving some of our possessions \_\_\_\_\_
8. According to Daniel 5:23, what does God want from us?  
A. 5% of the money we earn  
B. our hearts and minds being committed to Him  
C. glory for who He is and what He has given us  
D. honest prayers \_\_\_\_\_
9. Which of these is true?  
A. After creation, sinful people turned away from their Creator.  
B. God excuses those who ignore Him.  
C. When people see God's handiwork, they often glorify Him.  
D. People didn't know about their responsibility to God. \_\_\_\_\_
10. To *redeem* means  
A. to give back  
B. to share  
C. to buy back  
D. to sell for a good price \_\_\_\_\_

### WHAT DO YOU SAY?

What has God done for us, and how should what He has done affect our view of stewardship?

---

---

---

---

Biblical stewardship touches every area of our lives. It requires a basic commitment to present ourselves completely to God as his servants, with no strings attached. The real issue of stewardship is whether we are administrating our affairs and possessions as if they are ours or as if they are God's. Our lives are shaped by the decisions we make, and there is no greater choice offered to us than surrender to the one who created us and knows us better than we know ourselves. Stewardship is a theological belief that humans are responsible for the world, and should take care of it. Believers in stewardship are usually people who believe in one God who created the universe and all that is within it, also believing that they must take care of creation and look after it. Creation includes animals and the environment. Many religions and denominations have various degrees of support for environmental stewardship. It can have political implications, such as in Christian Democracy.