

Lesson Thirteen

Stewardship

According to Jesus Christ, the stewardship of our life, our world, our gifts and our wealth is a primary aspect of discipleship, and one in which we all must grow and develop. Jesus spoke more about money and wealth than any other person in the Bible. He told repeated parables about stewards, preached on the proper view and use of money, and set before us the duties of charity, giving, tithing and support for His Kingdom work.

The word for "steward" in the New Testament is the Greek word *oikonomos*. It means "manager," or "treasurer," or "steward." It conveys the idea of someone who guards and manages some trusteeship or assets on behalf of another. This Greek word comes from a family of words in the "*oikia* family" of words. The word *oikia* means "house," "property," "family dwelling," or "household." A steward manages the assets of the head of the household, for the benefit of the family. Such is our stewardship: the management of our resources for the sake of God's church.

This stewardship involves at least four dimensions of our life with God. This stewardship includes the earth, our life, our gifts and our wealth. All four facets of stewardship relate to the three great callings of God on the Christian life:

1. The Creation Mandate: to bring all things under the dominion of Jesus Christ for God's glory and pleasure:

So God created man in his own image, in the image of God he created him; male and female he created them. And God blessed them. And God said to them, "Be fruitful and multiply and fill the earth and subdue it and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth." (Genesis 1:27-28)

And God blessed Noah and his sons and said to

them, "Be fruitful and multiply and fill the earth. The fear of you and the dread of you shall be upon every beast of the earth and upon every bird of the heavens, upon everything that creeps on the ground and all the fish of the sea. Into your hand they are delivered. Every moving thing that lives shall be food for you. And as I gave you the green plants, I give you everything." (Genesis 9:1-3)

2. The Great Commission: to evangelize the world and make disciples of Jesus Christ from all the nations.

Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit. (Matthew 28:19)

Thus it is written, that the Christ should suffer and on the third day rise from the dead, and that repentance and forgiveness of sins should be proclaimed in his name to all nations, beginning from Jerusalem. You are witnesses of these things. And behold, I am sending the promise of my Father upon you. But stay in the city until you are clothed with power from on high." (Luke 24:46-49)

But you will receive power when the Holy Spirit has come upon you, and you will be my witnesses in Jerusalem and in all Judea and Samaria, and to the end of the earth. (Acts 1:8)

3. The Great Commandment: to love God with all we are and all we have, and to love our neighbors as ourselves.

"You shall love the Lord your God with all your heart and with all your soul and with all your mind. This is the great and first commandment. And a second is like it: You shall love your neighbor as yourself. On these two commandments depend all the Law and the Prophets." (Matthew 22:37-40)

A new commandment I give to you, that you love one another: just as I have loved you, you also are to love one another. By this all people will know that

you are my disciples, if you have love for one another. (John 13:34-35)

creation as a sacred duty unto Him. (Genesis 1:28)

The Care of the Creation

Christians are called to protect, improve, order and manage the gifts and resources of creation for both the glory of God and the benefit to all men. Creation Care has been a neglected facet of evangelical theology and a glaring omission in our discipleship training. The management of the environment and natural resources has been forfeited to liberal political groups and churches. While conservative evangelicals have been concerned about the moral issues of the sanctity of life, the integrity of marriage, the right to religious freedom, the ownership of private property, and the right to own and bear arms, evangelicals have not been concerned about Creation's Care.

But God makes it clear that He expects His people to manage the earth and its resources. A Biblical response to creation is neither the deification of creation (the pantheistic, New Age idea that God and creation are one), nor the exploitation of creation (the ruthless use of resources and abuse of the environment), but rather a balanced view of stewardship. In our world today, mankind faces four major crises:

1. A growing population in the Global South with attendant poverty, disease and starvation on massive scales.
2. The depletion of the earth's irreplaceable resources: fossil fuels, forests, clean water, animal and aquatic life.
3. The disposal of waste in a healthy and safe manner.
4. The change in climate caused by the earth's natural cycles and the exacerbation of pollution.

Christians may not all agree on the causes or the solutions to these four major world crises, but we cannot deny either their reality or the root cause of these evils, which is the fallen state of the world. The Bible clearly recognizes three truths that Christians must not forget when it comes to the world in which we live:

1. God's creation is good and worthy of both our care and our enjoyment. (Genesis 1:31; 2:1-3)
2. God's intended purpose is to redeem and restore the creation to its Edenic beauty. (Romans 8:18-25; Rev. 21:1-5)
3. God expects His saints to join Him in the care of

John R. W. Stott correctly summarizes the Christian position on the Care of Creation in his book *The Radical Disciple: Some Neglected Aspects of Our Calling*.

The Bible tells us that in creation God established for human beings three fundamental relationships: first to himself, for he made them in his own image; second to each other, for the human race was plural from the beginning; and third, to the good earth and its creatures over which he set them. Moreover, all three relationships were skewed by the Fall. Adam and Eve were banished from the presence of the Lord God in the garden, they blamed each other for what had happened, and the good earth was cursed on account of their disobedience. It stands to reason therefore that God's plan of restoration includes not only our reconciliation to God and to each other, but in some way the liberation of the groaning creation as well. We can certainly affirm that one day there will be a new heaven and a new earth, for this is an essential part of our hope for the perfect future that awaits us at the end of time (e.g., 2 Peter 3:13; Revelation 21:1). But meanwhile the whole creation is groaning, experiencing the birth pains of the new creation (Romans 8:18-23). How much of the earth's ultimate destiny can be experienced now is a matter for debate. But we can surely say that just as our understanding of the final destiny of our resurrection bodies should affect how we think of and treat the bodies we have at present, so our knowledge of the new heaven and earth should affect and increase the respect with which we treat it now. What then should be our attitude to the earth? The Bible points the way by making two fundamental affirmations: "The earth is the Lord's" (Psalm 24:1), and "The earth he has given to humankind" (Psalm 115:16).¹

Someday, God will "make all things new" (Rev. 21:5), and in fact, Jesus Christ is already at work in this renewing process the Apostle Paul informs us of the present sorrows of the fallen creation and the future state of Christ's renewal:

For I consider that the sufferings of this present time are not worth comparing with the glory that is to be revealed to us. For the creation waits with eager longing for the revealing of the sons of God. For the creation was subjected to futility, not willingly, but because of him who subjected it, in hope that the creation itself will be set free from its bondage to corruption and obtain the freedom of the glory of the children of God. For we know that the whole

creation has been groaning together in the pains of childbirth until now. And not only the creation, but we ourselves, who have the firstfruits of the Spirit, groan inwardly as we wait eagerly for adoption as sons, the redemption of our bodies. For in this hope we were saved. Now hope that is seen is not hope. For who hopes for what he sees? But if we hope for what we do not see, we wait for it with patience. (Romans 8:18-25)

But in fact Christ has been raised from the dead, the firstfruits of those who have fallen asleep. For as by a man came death, by a man has come also the resurrection of the dead. For as in Adam all die, so also in Christ shall all be made alive. But each in his own order: Christ the firstfruits, then at his coming those who belong to Christ. Then comes the end, when he delivers the kingdom to God the Father after destroying every rule and every authority and power. For he must reign until he has put all his enemies under his feet. The last enemy to be destroyed is death. For "God has put all things in subjection under his feet." But when it says, "all things are put in subjection," it is plain that he is excepted who put all things in subjection under him. When all things are subjected to him, then the Son himself will also be subjected to him who put all things in subjection under him, that God may be all in all. (1 Corinthians 15:20-28)

Between the Fall and the Future, we live as disciples of Christ and stewards of God's world. Our duty as believers includes creation care, just as much as other spiritual duties. In 1980, the Lausanne Committee for World Evangelization published paper No. 20 "An Evangelical Commitment to Simple Life-style." In that paper, 85 evangelical leaders from 27 countries expressed the Biblical position on Creation Care:

1. Creation

We worship God as the Creator of all things, and we celebrate the goodness of his creation. In his generosity he has given us everything to enjoy, and we receive it from his hands with humble thanksgiving (1 Timothy 4:4, 6:17). God's creation is marked by rich abundance and diversity, and he intends its resources to be husbanded and shared for the benefit of all.

We therefore denounce environmental destruction, wastefulness and hoarding. We deplore the misery of the poor who suffer as a result of these evils. We also disagree with the drabness of the ascetic. For all these deny the Creator's goodness and reflect the tragedy of the fall. We recognize our own involvement in them and we repent.

2. Stewardship

When God made man, male and female, in His own image, he gave them dominion over the earth (Genesis 1:26-28). He made them stewards of its resources, and they became responsible to him as Creator, to the earth which they were to develop, and to their fellow human beings with whom they were to share its riches. So fundamental are these truths that authentic human fulfillment depends on a right relationship to God, neighbor and the earth with all its resources. People's humanity is diminished if they have no just share in those resources.

By unfaithful stewardship, in which we fail to conserve the earth's finite resources, to develop them fully or to distribute them justly, we both disobey God and alienate people from his purpose for them. We are determined, therefore, to honour God as the owner of all things, to remember that we are stewards and not proprietors of any land or property that we may have, to use them in the service of others, and to seek justice with the poor who are exploited and powerless to defend themselves.

We look forward to the restoration of all things at Christ's return (Acts 3:21). At that time our full humanness will be restored, so we must promote human dignity today.

Consideration of the Bible's doctrine of Creation leads naturally to man's responsibility of stewardship. More and more people everywhere are becoming conscious of the possibility that within our own lifetime natural resources may be so crazily exploited to find new energy sources that the earth's limited natural resources may soon be dangerously depleted.

According to the creation narrative, when God made man, male and female, he set them in a world already ordered by him. This harmony and order in creation was a reflection of God's own being. As Genesis 1 indicates, God made them in his own image. And the task he gave them was to act as his representatives by exercising dominion over the earth.

God commanded them: "Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the ground" (Genesis 1:28). Thus he made mankind stewards of the earth's resources.²

The Investment of One's Life

Charles Thomas Studd (C. T. Studd) was a missionary to China, India and Africa (1860-1920). He wrote a famous poem "Only One Life."

"Two little lines I heard one day, Traveling along life's busy way; bringing conviction to my heart, And from my mind would not depart; only one life, 'twill soon be past, Only what's done for Christ will last.

Only one life, yes only one, Soon will its fleeting hours be done; then, in 'that day' my Lord to meet, And stand before His judgment seat; only one life, 'twill soon be past, Only what's done for Christ will last.

Only one life, the still small voice, Gently pleads for a better choice, bidding me selfish aims to leave, And to God's holy will to cleave; only one life, 'twill soon be past, Only what's done for Christ will last.

Only one life, a few brief years, Each with its burdens, hopes, and fears; each with its clays I must fulfill, living for self or in His will; only one life, 'twill soon be past, Only what's done for Christ will last.

When this bright world would tempt me sore, When Satan would a victory score; when self would seek to have its way, Then help me Lord with joy to say; only one life, 'twill soon be past, Only what's done for Christ will last.

Give me Father, a purpose deep, In joy or sorrow Thy word to keep; faithful and true what e'er the strife, Pleasing Thee in my daily life; only one life, 'twill soon be past, Only what's done for Christ will last.

Oh let my love with fervor burn, And from the world now let me turn; living for Thee, and Thee alone, Bringing Thee pleasure on Thy throne; only one life, 'twill soon be past, Only what's done for Christ will last.

Only one life, yes only one, Now let me say, "Thy will be done"; and when at last I'll hear the call, I know I'll say "twas worth it all"; only one life, 'twill soon be past, Only what's done for Christ will last."³

Each Christian must consider his first call to sacred stewardship as the focused investment of his one earthly life in the cause of Christ. Too many Christians merely attend church, go to Sunday School and Bible studies, participate in an occasional church work proj-

ect or short-term mission trip, and give sporadically to Christian ministries. Christ expects more, much more, from His disciples. The stewardship of one's life is the subject matter of two of Christ's parables: The parable of the talents and the parable of the minas. (Matthew 25:14-30 and Luke 19:11-27, respectively). Each parable has as its focus the use of one's life for the service of the Master.

Every Christian should find a specific ministry and invest the remainder of his/her life in the service of a specific group of people, in a specific place, through that specific ministry. Christ Covenant Church offers dozens of various ministries to members for the investment of their lives. Many new ministries are introduced to our church each year, by both ministers and members alike. Remember: "Only one life will soon be past, only what's done for Christ will last." Don't waste your life. John Piper warns us of this very thing – a wasted life:

The Bible says, "you are not your own, for you were bought with a price. So glorify God in your body" (1 Corinthians 6:19-20). You are in one of two groups: Either you are a Christian, or God is now calling you to be one. If you are a Christian, you are not your own. Christ has bought you at the price of His own death. You now belong doubly to God: He made you, and he bought you. That means your life is not your own. It is God's therefore, the Bible says, "Glorify God in your body." God made you for this. He bought you for this. This is the meaning of your life. If you are not yet a Christian, that is what Jesus Christ offers: doubly belonging to God, and being able to do what you were made for. That may not sound exciting. Glorifying God may mean nothing to you. It was not always plain to me that pursuing God's glory would be virtually the same as pursuing my joy. Now I see that millions of people waste their lives because they think these paths are two and not one. There is a warning. The path of God-exalting joy will cost you your life. Jesus said, "Whoever loses his life for my sake and the gospel's will save it." In other words, it is better to lose your life than to waste it. If you live gladly to make others glad in God, your life will be hard, your risks will be high, and your joy will be full. Some of you will die in the service of Christ. That will not be a tragedy. Treasuring life above Christ is a tragedy. Remember, you have one life. That's all. You were made for God, don't waste it."⁴

The Use of One's Gifts

God has gifted every person in three ways: spiritual gifts, natural abilities, and life experiences, including education and training. Each of you, by now, has completed the Spiritual Gifts Survey of Lesson Eleven. You, therefore, have some indication, even if merely an inkling, of where you might thrive in ministry.

All of you possess natural abilities: the ability to sing, athletic skill, the gift of languages, skill at food preparation, mechanical expertise, and so forth. Coupled with these natural abilities, and indeed enhancing them, are a set of life experiences that prepare us for service to others: accounting experience, management training, health care, teaching and tutoring, caring for those with special needs or learning disabilities, writing gifts, a career in government or military, and the general lessons of life. God is sovereign and has so structured and superintended your life that all your abilities, all your life experiences and your unique package of spiritual gifts converge in a focus that will allow you to be very fruitful for the Kingdom of God.

It is your duty to study your life, know yourself, seek counsel from others as to your place in ministry and mission, and to engage all you are for the benefit of the church. God has left no one without resources for His kingdom. No one should leave God without the benefit of who and what He has made them.

The Management of One's Wealth

The subject of stewardship inevitably touches upon our wealth: money, income, savings, and possessions. Jesus clearly expects us to use money for the purpose of supporting the church in its worship, work and witness:

And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings. "One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is another's, who will give you that which is your own? No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money." (Luke 16:8b-13)

At Christ Covenant Church, the elders expect mem-

bers to give regularly, and in a graduated manner, grow into faithful, sacrificial and strategic giving. Our fourth vow of membership anticipates such stewardship: "Do you promise to support the church in its worship and work to the best of your ability?" (a promise of attendance, financial giving, and ministry involvement).

At Christ Covenant Church, the Session of Elders has designated Five Levels of Giving. Each family unit or individual is asked to grow in giving so that, eventually, their giving touches all five levels:

1. **The General Budget:** Regular tithing (10%) for the operation of the church and its ministries.
2. **The Faith Promise Budget:** Gifts to missions and outreach above and beyond (in addition to) the tithe.
3. **Kingdom Advancement Giving:** Designated giving to Five Key Areas of Ministry Investing in the agencies and churches in affiliation with Christ Covenant Church, and investment in people preparing for Christ's service.
 - a. Pastoral interns preparing for ordained ministry in the PCA
 - b. Scholarships to Covenant Day Schools for Christ Covenant members
 - c. Reformed Theological Seminary
 - d. The PCA "Askings" to support the work of our denomination and its ministries
 - e. Church Planting: Funds set aside to start new reformed and Presbyterian Churches at home and abroad
4. **Capital Campaigns:** Special seasons of building expansion, renovation or addition for church and school.
5. **Gift Planning:** giving money, cash-equivalent gifts, property or valuable assets for the endowment of Christ Covenant Church or the support of the Christ Covenant Foundation.

The 1% Principle

In the same manner that we grow increasingly in our knowledge, holiness, service and love for others, so we should deliberately plan to grow in our stewardship and our giving to the church and its multifaceted mission. How can this be done? By adopting the "1% principle" set forth by Pastor Mike Ross.

1. First, start where you are. Figure out at what percentage you are giving to the church from your gross income (before taxes)...3%...5%...10%?
2. Second, determine to add 1% periodically until

you reach a Biblical tithe: 10% of income.

3. Third, don't stop at the tithe. Continue to grow in giving at 1% increments until you can give no more.

4. Fourth, do not forget extra income, special gifts and blessings you receive. Tithe, as you are able, off of these blessings: bonuses, inheritances, gifts, etc.

5. Fifth, choose one specific ministry of the five Kingdom Advancement Areas (CDS, RTS, Interns, PCA and Church Planting) and give 1% or more each year, as you grow to this advanced level.

What you will find by this gradual growth in giving will surprise you. You will be able to "afford" to tithe. Your budget will not experience convulsive adjustments but will gradually, naturally accommodate itself to small increments of giving. Your lifestyle will not be radically changed by this growth in giving, but, like your budget, will imperceptibly adjust to your new levels of giving.

The wisdom behind the "1% Principle" is simply this:

1. God wants us to give above and beyond the tithe and will assist us and bless us to do so.
2. Most people never tithe because they have no plan to do so, and they fear that they are unable to do so.
3. Gradual adjustments in giving (1% periodically) amounts to a negligible amount of increase, painless for the vast majority of people.
4. Growth in discipleship and stewardship are best when they are deliberate, gradual, consistent over time, and progressive in nature.
5. As we mature in life, we mature in generosity and in our ability to give more than when we were younger.
6. Finally: No Goals. No Plan. No Success. A simple, long-range plan of growing in giving by 1% increments will yield great spiritual benefits over the span of one's life.

Christ's promises are many and precious concerning the giving of ourselves to Christ, the investment of our wealth in His Kingdom cause, and the care and management of all His gifts to us for His pleasure and glory. But no promise is as rich as Luke 6:38...

Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it

will be measured back to you. (Luke 6:38)

Stewardship takes faith and it involves growth:
"Now grow in the grace and knowledge of our Lord and Savior, Jesus Christ" (2 Peter 3:18).

1 John R. W. Stott, *The Radical Disciple: Some Neglected Aspects of Our Calling* (Downers Grove: InterVarsity Press; 2010; p. 49-51.

2 "An Evangelical Commitment to Simple Life-style, ed. John Stott, Ron Sider, Alan Nichols. (Lausanne, Switzerland: Lausanne Occasional Paper, No. 20; 1980, p. 3 and 5.

3 "Only One Life. A poem by Charles Thomas Studd (<http://hockleys.org/2009/05/quote-only-one-life-twill-soon-be-past-poem1>).

4 John Piper. *Don't Waste Your Life* (Wheaton: Crossway Books; 2003, p. 9-10

Christ Covenant Financial Stewardship Principles & Practices

Living as Faithful Stewards

*"Yours, O Lord is the greatness and the power,
and the glory and the majesty and the splendor,
for everything in heaven and earth is Yours." 1 Chronicles 29:11*

"The earth is the Lord's, and everything in it, the world, and all who live in it." Psalm 24:1

*"Well done, good and faithful servant!
You have been faithful with a few things;
I will put you in charge of many things.
Come and share your master's happiness." Matthew 25:21*

What is a Steward?

A steward is someone who is entrusted with resources that belong to someone else. Since "the earth is the Lord's, and everything in it" (Psalm 24:1), all that we are and all that we have belongs to God and has been entrusted to us as His stewards.

The resources God has placed in our care to be used for His glory include our time, our talent, and our treasure. As faithful stewards, we are responsible to use these resources carefully, responsibly, and according to the wishes of their rightful owner.

We are living as faithful stewards of time when we open our doors to our neighbors, engage in personal or corporate worship, or arrange our schedule to give priority to "First Things." We are living as stewards of talents when we sing in the choir, work on the Finance Team, or help build a Habitat House. We are living as stewards of treasure when we develop a sound budget, financially support a missionary family, or worship the Lord with our tithes and offerings.

What About Money?

While Living as Faithful Stewards involves everything we have and are, including time and talents, the Bible speaks over 2300 times about money (treasure) -- more than any other single topic. Christ illustrates the importance of financial stewardship as an indicator of the attitude of our heart in Matthew 6:21 "For where your treasure is, there your heart will be also." Disciples of Christ recognize the way they handle the financial resources entrusted to them by God has eternal significance.

How Can I Give?

Christ Covenant receives contributions in three categories:

Unrestricted Tithes & Offerings

Unrestricted tithes and offerings are those gifts received by the church that are not designated for specific purposes. Of the total unrestricted tithes and offerings received by Christ Covenant, a 10% tithe is set aside for our Domestic Outreach and Benevolences ministries. The remaining 90% are used for general operations of the church, including facilities, programs, and staff. It is the privilege and responsibility of every member of Christ Covenant to support the general operations of the church and domestic outreach through their gifts of unrestricted tithes and offerings

Faith Promise Gifts (Undesignated)

Faith Promise gifts are used to support the international and local missions outreach of Christ Covenant. Every member is encouraged to support our global outreach through faith promise gifts above and beyond their unrestricted tithes and offerings

Designated Gifts (Kingdom Advancement Giving)

Christ Covenant receives designated gifts for pastoral internships, church planting, Reformed Theological Seminary, Covenant Day School, scholarships to CDS and a few other specific ministries. Questions about how and when to designate gifts for specific ministries should be directed to the church's finance office.

What Can I Give?

Christ Covenant accepts cash, checks, and marketable securities including stocks, bonds, and mutual funds. Estate gifts and gifts of life insurance can also be given to the church. Check with the Finance Department (704-814-1011) for information or procedures.

How Much Should I Give?

One of the questions that Christians frequently ask themselves about their giving is "How much should I give?" That is a matter of conscience for each believer. Christ Covenant does not set any standards for giving by its members. However, the Scriptures do provide us some principles that we can apply in answering this question.

Scripture clearly teaches that our giving should be proportional to what we receive from God's hand. In the parable of the faithful servant in Luke 12, Jesus says: "For everyone to whom much is given, from him much will be required." (Luke 12:48). This extends to all areas of our life, and certainly includes our finances. Paul, making a collection for the saints, gives instructions to the churches of Corinth and Galatia that each one should lay something aside "as he may prosper..." (1 Cor. 16:2). Commending the Macedonian church for their excellence in the grace of giving, Paul bears witness that their giving was "...according to their ability..." (2 Cor. 8:3). The amount that we give should be in proportion to God's provision and blessing in our life. While these passages clearly establish the concept of proportionality, they do not answer the question: "How much?" Some would argue that the tithe (literally "ten percent") is the standard of proportionality. Others would take the position that the tithe is not a rule or a law that applies in the new covenant economy of grace.

While the tithe is not a rule or a law, it does offer a standard or guideline for giving. We are told in 2 Corinthians 9:7 that we should not give of necessity, but from a cheerful heart. We cannot place the principle of the tithe at the level of a law, but if we agree with the principle of proportionality, which we clearly find in Scripture, the question can be posed: If not the tithe (10%), then what other proportional guideline does the Scripture offer? There is none.

Some would argue that the tithe is a requirement only under the Old Testament law, and the principle does not apply under the New Covenant of grace. We find the tithe incorporated into the law in Deuteronomy 24; however, the principle of the tithe is established

hundreds of years before the giving of the Mosaic law. In Genesis 14:18-20, Melchizedek, the king of Salem, blesses Abram, who in turn offers "a tithe of all" to Melchizedek. This story of Abraham and Melchizedek is recounted in Hebrews chapter 7, emphasizing that this account is a lesson in grace, not an imposition of law. Thus, the principle of the tithe precedes and transcends the law of Moses.

The tithe is a principle of proportionality, not one of percentage. It is a guideline not an ordinance. It is not the end of giving, but the beginning. The Macedonian church of 2 Corinthians 8 gave even "beyond their ability," as "they were freely willing" (2 Cor. 8:3). Our giving should not be limited to the tithe. It should include offerings such as Faith Promise, support of missionaries and missionary agencies, specific gifts to those in need, and gifts of hospitality – as the Lord leads us to give generously.

How much is enough? That is between you and God. Be guided by His Spirit and encouraged by His example: "He did not spare His own Son, but gave Him up for us all, how will He not also, along with Him, graciously give us all things?" (Romans 8:32)

What If I Can't Afford to Give?

Everyone is able to give, even as the widow whom Jesus commends in Mark 12:42-44. But many today are strapped by debt or lack the tools to plan their finances well. Crown Ministries train adults to apply practical principles from God's word to their lives so that they can enjoy the blessings of true financial freedom. Call the finance office at 704-814-1014 for information on Crown Ministries.

How Are Contributions Handled?

The Lord's Day offerings are collected by the Worship Coordinators and delivered by the Deacons to the church Finance Department for processing. Gifts can also be sent directly to the Finance Department and securities can be transferred directly from your brokerage account to the church's account. Information on individual contributors and their gifts is kept strictly confidential and seen only by the few members of the Finance Department who process contributions. All gifts are carefully recorded, and statements of contributions are provided to donors quarterly.

If you have questions, call Finance at 704-814-1014, or Sandy Spitz at 704-814-1010.

Art of Gift Planning

Increase the Impact of Your Philanthropy By Knowing What, How and When to Give (NewKirk.com)

➤ “I wish I could do more”

Those are the words that accompany so many of the gifts we receive. The truth is that there are dozens of ways for friends to “do more” for our future – if gifts are carefully planned. Gift planning is an art that combines financial planning, Kingdom estate planning and tax planning techniques to enable friends to make gifts of surprising significance, often with dramatic tax and financial rewards.

The need for careful planning becomes clear when people consider the basic questions involved in making an important gift: What should I give, how should I give, when should I give, and are there special purposes my gift should accomplish?

➤ Planning What to Give

Surprisingly, there are different tax results from giving different types of property. Consider for example, highly appreciated securities. If stocks have been owned more than one year, then donors can deduct not just their original cost, but also any “paper profit” present in the gift. Best of all, no capital gains taxes are due when you give securities. Real estate, mutual funds and other types of property offer the same advantages. At death, it makes sense to leave “tax-burdened” assets, such as U.S. Savings bonds and death benefits from retirement accounts, to charities, thus allowing heirs to avoid income and death taxes.

➤ Planning How to Give

You might want to join our many friends who have helped through bequests – gifts through their wills or living trusts. You also could choose to make a gift that reserves lifetime income to you or a family member. We would benefit in the same manner as if you had made a bequest, but you would be entitled to charitable deductions and other tax benefits today. Or you may prefer the simplicity of an immediate gift of cash or property. By tailoring the form of your gift to fit your personal situation, you can receive maximum tax rewards, maintain financial security and make a truly meaningful contribution.

➤ Planning When to Give

Many people plan gifts at year-end to provide important tax deductions. Or they may find charitable contributions most helpful in years when they have a large influx of taxable income, from a bonus, sale of a business or successful investment, or inheritance of taxable assets such as savings bonds or IRAs. As noted above, large deductions are available even if you retain lifetime income from your gift. But the most practical time to make significant gifts may be through your estate plan, by means of a will, living trust or beneficiary designation on a life insurance policy or retirement account. Such gifts are wholly revocable while you are alive and may save significant taxes for your estate.

➤ Planning the Purposes of Your Gift

Your support should be carefully planned to assure your personal satisfaction. Your gift can be established as a memorial to a loved one or special friend. You may want to earmark your gift for a particular program or purpose, or simply say that your gift may be applied wherever the need is greatest.

We invite you to explore with us the many sides of your own planned giving and the meaning your personal philanthropy can have for both you and our future!

➤ Make a Gift through Your Estate

Most people would like to make their mark on the world – to do something that leaves the earth a better place. Your contributions to our future make a statement about your thoughtfulness. Why not continue that support through your estate plan?

- Consider a bequest. Gifts through your will can be of a particular item, dollar amount or a percentage of your estate. They can be contingent (passing to us only if another beneficiary dies before you) or in trust, providing income to your spouse or children before passing for our benefit.
- Give life insurance. You can name us as the beneficiary of a policy on your life or contribute an old policy that you no longer need. Tax savings are excellent.
- Leave bank accounts. Ask the account manager

how savings or checking accounts, C.D.s or other financial accounts can be made payable to us upon your death.

- Include as a beneficiary of your revocable living trust.
- Leave tax-burdened property. Your estate can save both income taxes and estate taxes if you make us beneficiary of part or all of your IRA or other retirement account. Family members might keep only 30 cents on the dollar, after taxes, from these assets. U.S. savings bonds also make tax-wise bequests.

➤ **Timing Can Be Everything**

Artful gift planning often is a matter of seizing opportunities and acting at just the right time. Please call our office before you:

- Sell investments at a profit
- Make or amend your will or establish a living trust
- Sell your business
- Roll over low-interest C.D.s or bonds at maturity
- Name beneficiaries for pension plans or life insurance

Are any of the planning ideas we have discussed of particular interest to you? We would be happy to talk over all the possibilities with you and your advisers. Just send back the reply form or contact our office.¹

¹ <http://www.rrnewkirk.com/bp.html>

Kingdom Advancement Giving

By Dr. Michael F. Ross

Introduction

Christ Covenant Church is committed not only to the financial support and development of its own ministries and missions but also to the advancement of the greater mission of the Presbyterian Church in America and the Kingdom of God. To that end, five areas of focus have been established within Christ Covenant's general budget for the purposes of resourcing this Kingdom advancement in five special ways. These ventures are established with the deliberate intent that they be funded by both general giving to the church budget and designated gifts by individuals. Each of these five ministry ventures are described below.

I. Christ Covenant Internship Program

There is nothing Christ Covenant can invest in that is more crucial to the growth and health of the Church, the spiritual welfare of our Nation and the overall advancement of Christ's Kingdom than the training and development of ministers. Our strong relationship with RTS-Charlotte since its inception, the presence of both RTS faculty and students in our congregation, and our privileged position as the flagship Church of our Presbytery demand that Christ Covenant be vitally involved in the internship development of future ministers. With that end in mind, the Internship Program of Christ Covenant Church shall support a minimum of four (4) and a maximum of (8) interns at any one time, distributed between four classes of interns:

- senior interns
- junior interns
- sophomore interns
- freshmen interns

These internships shall be, in most cases, paid internships. The remuneration shall be scaled by the year of internship, and shall be comprised of a combination of tuition, fees and salary.

It must be kept in mind that investing in seminary students by means of the Internship Program is just as important as supporting missionaries to foreign nations. Indeed, the graduates of RTS-Charlotte are Christ's missionaries to our nation – future evangelists, campus ministers, church planters and pastors in the PCA and its sister denominations. Internships shall only be granted to RTS students.

II. The Covenant Day School Fund

Covenant Day School (CDS) is the Christian Education ministry of Christ Covenant Church, and therefore, should be well supported by its mother church. The board of CDS asked the Session of Christ Covenant Church, to support CDS at 10% of the Church's general budget. Christ Covenant Church should incrementally work toward that number with the intention of reaching the 10% goal.

This 10% support shall be divided into two parts:

1. General Support for CDS operation budget
2. Scholarships for CCC members

Members may also give to the CDS Development Fund established for both scholarships general support of the school and special school projects.

These scholarships shall be solely for Christ Covenant members who meet the following four criteria: (1) Communing members at Christ Covenant Church for at least two years, (2) Active in attendance and ministry at Christ Covenant Church, (3) Financially support Christ Covenant Church, and (4) Meet the criteria of CDS for scholarship needs.

The investment in our children's Christian education is crucial to the future of both our church and denomination and the witness of Christ in the society at large. Christ Covenant Church must garner resources and energy behind these three goals:

1. Proactive promotion of and support for CDS
2. Financial assistance for CCC families at CDS
3. Increased percentage of CCC members enrolled at CDS

III. Reformed Theological Seminary Fund

Christ Covenant Church is blessed by God to be located in one of just nine cities where a fully-established Evangelical, Presbyterian and Reformed Seminary is located (RTS-Jackson, MS; RTS-Orlando, FL; RTS-Charlotte, NC; Covenant Theological Seminary, St. Louis, MO; Birmingham Theological Seminary, Birmingham, AL; Knox Theological Seminary, Ft. Lauderdale, FL; Westminster Theological Seminary, Philadelphia, PA; Westminster West, Escondido, CA and New Geneva Theological Seminary, Colorado Springs, CO). Our

unique privilege and great duty is to support the operation, development and expansion of Reformed Theological Seminary in Charlotte, NC, especially when we remember that RTS-Charlotte began here at Christ Covenant's facilities and was the vision and dream of Christ Covenant's founding pastor and first session.

Christ Covenant's support for RTS-Charlotte shall be comprised of two parts: line item support from our general budget and a scholarship fund. Each of these instruments of support shall have as a goal \$100,000/year.

In this manner, men and women; minority students; future pastors; missionaries and campus ministers; and those connected to Christ Covenant and her ministries may be selected for scholarships. Additional scholarships may be added to the total, and named after specific individuals. Christ Covenant members will be encouraged to designate money, above and beyond their tithe, to the Christ Covenant Scholarship Fund.

IV. PCA Church Askings

Christ Covenant will support the PCA at the "askings" level each year. This amounts to a dollar figure, per communing member, as established annually by the PCA's General Assembly. These dollars are pro-rated, by formula, to support the committees and agencies of our denomination, in the following manner.

- Mission to the World (MTW) (33%)
- Mission to North America (MNA) (20.42%)
- Christian Education and Publications (CEP) (6.07%)
- Reformed University Ministries (RUF) (9.27%)
- Administration Committee (AC) (6.7%)
- Ridge Haven Conference Center (RH) (1.22%)
- Covenant Theological Seminary (CTS) (12.63%)
- Covenant College (CC) (10.69%)

In addition to the askings amount, Christ Covenant Church will support Covenant College, our denomination's private Christian College. Each year, students from either Christ Covenant or CDS attend Covenant College. The college, our church and our school have a long-standing relationship.

Therefore, Christ Covenant Church will establish a scholarship fund for the benefit of CCC students enrolling in Covenant College.

V. Christ Covenant Church Planting Fund

Christ Covenant should seek to plant or daughter a PCA congregation every five years. To that end, a fund shall be established that will accumulate over a five-year period to support the Church Planter, his staff and an initial budget. In the event that these funds are not used to begin a new church, then these funds may be used by the Outreach and Missions Department to fund other church plants, both in the USA and abroad. These funds may be used to plant a church in the USA or in a foreign country by determination of the Session.

Conclusion

The purpose of these five special funds is obviously the same: the investment in people who will carry on and take forward the work of Christ into our Church, Nation and World. People always come first, even before programs and property. The "business" of the church is "to equip the saints for the work of ministry, for building up the body of Christ." (Ephesians 4:12). No greater investments can be made than in future ministers, seminaries, college students, children at a Christian School, and Church Planters with their new congregations. For Christ Covenant to take the next step in the Great Commission of "making disciples" (Matthew 28:19), we must invest in pastoral interns, RTS seminarians, CDS students, Covenant College students and Church Planters. These five special funds will assist the Session in planning for and allocating growing resources to these ends and will afford opportunities for Christ Covenant members to give special gifts to these strategic ventures.

