

STEWARDSHIP AND SPIRITUAL FORMATION

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As we are seeing throughout this semester, spiritual formation is not restricted to a spiritual side of your life, disconnected from other parts of your life. For example, later in the semester we will be looking at the connections between your physical health and your spiritual health. A person who does not care for their physical body will often open themselves up to spiritual harm. An obvious example of this is a lack of sleep, which reduces our ability to resist sinful temptations.

Stewardship, the way we manage our resources, also relates in important ways to spiritual formation. Our resources include a wide variety of things, but this paper will focus on time and money. As we grow spiritually, that will affect the way we use (and view) our time and money. Conversely, how we use our time and money will affect our spiritual formation.

The most important point to keep in mind when thinking about stewardship is that all of our resources belong to God. Psalm 24:1 says that “The earth is the LORD's, and everything in it” (NIV). Likewise, YHWH told Moses in Exodus 19:5 that “all the earth belongs to me.” Whatever resources we have (time, money, skills, relationships, etc.), they all belong to God and we are only managing God’s resources. The word stewardship itself reminds of us of this truth. In the ancient Near East a steward was a person appointed by a king to rule a particular area in his name. For example, Joseph was a steward over much of the land of Egypt. However, this did not mean that he owned all of Egypt. Instead, he was answerable to Pharaoh for how he managed the part of Egypt under his control. Likewise, as stewards of the resources God has given to us we are free to use them, but we do not ultimately own them and we are answerable to God for how we manage them.

This does not mean that we need to live paranoid lives, always worried about God looking over our shoulders and evaluating our every move. We must be careful about being legalistic as we think about our resources (legalism is another topic we will be looking at later in this semester). We do not need to search for the exact plan for the use of resources, as God has given us great freedom in how we use our resources. Instead, how we manage our resources reflects what kind of people we are. As we grasp more of our identity with Christ (as we saw in Colossians 3), this will have an effect on the way we use our resources. Our use of resources is a mirror to show us what is truly important in our lives, but we do not have to worry about getting it exactly right in every instance.

Time and Spiritual Formation

CHART ASSIGNMENT

Make a chart listing how you spent all of your time for the past two weeks, down to about fifteen minute increments (Excel or a similar spreadsheet program would probably be the easiest way to make this chart). After you complete this chart, add up how much time you spent doing various activities. For example, add up how much time you spent in class, doing homework, eating, spending time with friends (offline), surfing the internet and social media, sleeping, watching TV and movies, etc. Think about these charts as you continue reading this article about time and spiritual formation.

Time is a resource that God has given to everyone in equal amounts. No matter who we are, God has given us twenty four hours a day, and no one receives any extra amount. However, like all resources, all our time fundamentally belongs to God. The time we have is a gift of God to us, and he can take it away or give it away as he wills.¹

For the purposes of this paper we will divide your time into two overarching categories: work and rest. However, dividing between the two categories is not always easy. The obvious areas of work for a college student include activities like attending class, doing homework, and working at a job. Rest would include activities like sleep, spending time with friends, watching TV, etc. But many activities fall into a middle ground as they are not work in the usual sense but do require effort and motivation and are often important for life (exercise, shopping, and cleaning).

The most important aspect of work to remember is that work is a not a result of sin entering the world! From the very beginning God designed work to be an important part of human life. In the Garden of Eden, before sin entered the world, he put mankind in the garden to “work it and keep it” (Gen 2:15). God created us to work. Once sin entered the world, work (like everything) became corrupted and we often do not enjoy it today. But at its heart work is a God-given gift, and we should be thankful that God has allowed us to work in a variety of ways.

The ancient Israelites also worked hard. In an agricultural society, the home and the fields surrounding the house were the workplace where everyone in the family worked (the idea of a “breadwinner” for the family leaving the house to work primarily arose during the Industrial

¹ Having just said that we all receive an equal amount of time, how does God give or take away time? The most obvious way this is done is by ending our life. However, it can also go beyond this. Thinking about the rich can clarify the issue for us. While the rich have the same amount of time available to them as the poor, the rich do have more time in the sense that they can hire other people to do certain tasks for them, which gives them more time to do other activities. The poor must do all those activities themselves. God can take and give time by changing the circumstances of our life. For example, he might make us sick and require us to sleep more and spend more time focused on managing our sickness.

Revolution). In harvest time they worked such long hours that they would set up tents in the field and live there. They also worked six days a week (a two day weekend was virtually unheard of until a century ago).

The book of Proverbs has much to say about the benefits of hard work and the dangers of being a sluggard. For example, "Whoever works his land will have plenty of bread, but he who follows worthless pursuits will have plenty of poverty" (Prov 28:19 ESV). Thinking about your charts, how many worthless pursuits are you following? In Proverbs, the sluggard ranks only slightly below the fool as someone who is opposed to God's design for the world. Here are some verses about the sluggard.

The sluggard says, "There is a lion in the road! There is a lion in the streets!" As a door turns on its hinges, so does a sluggard on his bed. The sluggard buries his hand in the dish; it wears him out to bring it back to his mouth. The sluggard is wiser in his own eyes than seven men who can answer sensibly (Prov 26:13-16 ESV).

However, work is not the only story in the Old Testament, as God also designed humans to rest. One of the most obvious examples of this is need for all humans to sleep, a God-given gift to remind us that we are finite. No matter how motivated we are, we must take time to rest. If we do not, our body will eventually rebel and force us to rest through sickness or injury. Daily we have this reminder that we cannot always work, but we must stop and humble ourselves by being completely vulnerable in sleep. The need for sleep is not part of the curse or a result of sin that we will overcome in heaven, but is part of being truly human.

Another way God has taught us about rest is through the Sabbath. From the very beginning of the Old Testament God made his mark upon humans' use of time with this special day of the week. While the laws about the Sabbath were laid down in the Mosaic Law, it apparently had been followed for many years before that (Exodus 16 refers to the Sabbath before Sinai). This was partially for the practical reason that God created humans for rest not just on a daily schedule through sleep, but also on a weekly pattern. However, the Sabbath was also based on two important theological foundations. The version of the Ten Commandments in Exodus provides creation as a reason for the command: just as God rested on the seventh day, we should also rest on the seventh day (Exod 20:8-11). The Sabbath was to be a day to stop their daily routine and remember what God had done for them in creation. In Deuteronomy Moses appealed to the exodus from Egypt as the ground for the Sabbath (Deut 5:12-15). The focus here is on YHWH's redemption of Israel from slavery and how they should treat their own slaves: just as YHWH showed grace to them in Egypt, they should show grace to their slaves. In other words, they could not follow the Sabbath by ceasing their work, but then commanding their slaves to continue working. Isaiah rebuked the Israelites for this kind of attitude when he rejected their celebration of the Sabbath while they were mistreating their slaves (Isaiah 58).

One interesting aspect of the Sabbath is that YHWH never commanded the average Israelite about what they were supposed to do on their day of rest (however, the priests and Levites had commands about special Sabbath sacrifices). No command was given to go to synagogue or to do anything religious. The most that YHWH said was that they were to “make it holy”, dedicated to God in some way. In later times (after the exile) this was understood to mean that they should gather in the synagogue on the Sabbath, and most likely something like this happened earlier as well (perhaps the Levites who lived scattered throughout the nation would gather the people to teach on the Sabbath?).

Rest also played a role in the yearly schedule as well in ancient Israel, and these emphasized the gathering in community of believers. YHWH commanded them to celebrate several festivals throughout the year, including Passover, Unleavened Bread, and Pentecost (also called Shavuot or Weeks) in the spring and Tabernacles and Yom Kippur in the fall. Each of these festivals called for a break from daily activities and a turn to focus on YHWH in some way. Rest played a role even in multi-year rhythms, as every seven years the people were not to plant their crops, called a Sabbath year (Exod 23:11; Lev 25:1-7). Clearly, this called for great trust in YHWH by the people that he would provide for them during this year. Finally, every 49 years YHWH commanded that Israel celebrate a year of Jubilee, when they not only would not plant and harvest their crops, but they would return all land to its original owners (effectively turning all land sales in Israel into rent situations instead of a permanent sale), and the freeing of all Israelite slaves (Lev 25:8-55).

In sum, both of the areas of work and rest play important roles in spiritual formation. All levels of the Israelite calendar reminded them that they needed to rest in God-given patterns as a way to learn to trust in him. They could not simply work harder to guarantee their provision, but their rest was designed to show them that they needed to trust God. This is a lesson that we as busy and highly-motivated people need to learn. The American myth involves hard work as the pathway to success, leading not only to many workaholics and cases of burn-out, but also a view of work as purely a means to an end. Unlike the way many Americans live, the workweek is not just to be survived so that we can truly live on the weekends. The other danger to avoid is work creating our identity (we identify ourselves primarily by our success at work) rather than to work as an expression of our already existing identity in Christ.

For us living after Jesus, many of the same themes continue to resound. The importance of work continues on in the New Testament. Paul exhorted the Thessalonians to “work with their hands” (1 Thes 4:11) and reminded them that “If anyone is not willing to work, let him not eat” (2 Thes 3:10 ESV). We are to work hard in the things that God has called us to do. Rest and trust in God is also still important. In particular, the rest of spending time in community with other believers is emphasized much more on the weekly basis in the New Testament. While the New Testament is clear that the Sabbath is not a requirement for Christians and the unique day of the

week has shifted to Sunday to remember the resurrection of Jesus, the heart of the Sabbath and festivals remains the same for us. We are to take time weekly (and yearly) to rest, to cease from our daily activities and to remind ourselves in concrete ways about our trust in God for our provision, not our own work. My own pattern that I have followed since I began college is not to do any school work on Sundays (both as a student and as a teacher). This has certainly made my life difficult at times, as I have to plan ahead and often work hard on Saturdays to complete my work. However, this day of rest has been a great blessing to me, providing me with energy to continue on working hard the other six days and constantly reminding me that I can work well only when trusting in YHWH's provision.

Take some time to reflect on the charts of how you use your time. If the use of time reflects what is important in your life, think about what your charts tell you about your values. Remember not to look for the "perfect" way to spend your time. Much of the Christian life involves taking general principles and putting them into practice in our lives through the wisdom that God grants to us through his Word, the Spirit, and the community of believers. Each of us will use our times in different ways. But that does not mean that we can do whatever we like. For many of us, it will be helpful to show these charts to others and ask them for their advice. Remember that rest is not just doing nothing, but can also involve a change of daily activities. Hence recreational activities like video games is not inherently bad, but something that can be enjoyed in moderation as a way to rest and cease working for some time (as long as we do not become servants of the recreational activity and allow it to rule us!).

Here are some questions to ponder:

What are some areas where you spending too much time?

Where should you spend more time?

Are you spending the appropriate amount of time in class and doing homework?

How is your attitude during those times of work?

Do you rest enough?

What kind of recreational activities do you enjoy?

Do these activities serve you or do you serve them?

What is there in your schedule that reminds you that God is in control, not your ability to work?

Do you have time for community with other believers?

Money and Spiritual Formation

CHART ASSIGNMENT

Make a chart listing how you spent all of your money for the past two months. After you complete this chart, add up how much money you spent in various categories, such as groceries, eating out, clothes, entertainment, giving to church, car expenses, travel/vacations, gifts, medical expenses, cell phone, insurance, rent/housing expenses, etc. Think about these charts as you continue reading about money and spiritual formation.

After you make this chart, also construct a chart laying out how much debt you guess you will incur by the time you finish Biola. Then calculate the monthly amount you'll need to pay in order to pay off your loan in ten years, based on the rough amount of \$115 dollars per month per \$10,000 of debt (or use one of the online student loan calculators).

The other God-given resource that we will examine is money. At first glance, it is easy to divide money usage into secular and sacred categories. Looking at your charts, most of your money is probably spent on basic life necessities and tuition expenses, what we might call secular expenses. One of the primary reasons that God has given us money is for these very types of things, and we need to be thankful as we spend money in these areas that God has granted us money. Secular expenses would also include items that are not essential, but add to our enjoyment of life, such as entertainment and eating out at restaurants. Moderation must be used in these areas, but we can enjoy spending money in these areas as long as we have the money to do so and these activities do not control us.

Sacred expenses are usually thought of as money given to the church. To begin our study of the topic, we will look at the Old Testament patterns of giving to God. The Israelites gave money (in the form of their material goods) to YHWH in a variety of ways. The clearest way of doing is through the tithe. Since the word "tithe" just meant ten percent, it could be used in a secular context. For example, Samuel warned the Israelites that a king would take a tithe to give to his servants (1 Sam 8:15, 17). However, most often it appears in relation to giving to God. The first reference to a tithe is Abraham's tithe to Melchizedek (who was a priest of God) after Abraham rescued Lot (Gen 14:20). Later, Jacob promised to give a tithe to YHWH out of everything he would receive (Gen 28:22). While these narrative accounts show that the concept was present before Israel's time in Egypt, it does not provide many details nor help later generations to know how and when to tithe.

However, the instructions given to Israel at Sinai provide more details, though some aspects are still unclear, as three different types of the tithe seem to be described. First, Leviticus 27:30-32 and Numbers 18:21-24 describe a tithe of agricultural products and animals that was given to the Levites. Giving the tithe to the Levites was appropriate as the Levites themselves were an offering

to YHWH on behalf of the firstborn of Israel (Num 3:12-13). Since the Levites did not have their own land, this tithe was the way YHWH provided for their sustenance. The Levites themselves would then tithe on this tithe and give it to the priests (Num 18:26-30). Second, Deuteronomy 12 describes the tithe as being taken to the place where YHWH would choose to place his name, which would be the location of the Tabernacle until the temple was built in Jerusalem. If that place was too far, then the produce and animals were to be converted to money and brought to the place (Deut 14:24-26). However, Deuteronomy indicates that the tithe was to be eaten by the people who brought the tithe at this place where YHWH chose. Third, a tithe was to be given every three years to the Levites who lived locally with the people, as well as the poor people of the area (Deut 14:27-29; 26:12).

Unfortunately, it is not clear how these three tithes are related to each other, and later references to tithing do not clarify the issue. The only reference to a tithe in the pre-exilic historical literature comes during the time of Hezekiah and appears to be the type of tithe given to the Levites at the central location (2 Chronicles 31). Amos mockingly asked if YHWH would have been happy if the Israelites had brought their tithes every three days (Amos 4:4), which might be a parody of the three year tithe for the local Levites. After the exile, the people made a covenant, swearing that the provisions of the tithe would be followed by giving the firstfruits of plants and animals to the Levites (Neh 10:35-39). Finally, Malachi rebuked the Israelites for not bringing the full tithe (Mal 3:8-10).

Rabbinic tradition suggested that the differences between these three types of tithes were great enough that they were three separate tithes. Therefore, the rabbis thought that the ancient Israelites gave two tithes every year (20% total) and a third additional tithe every three years (making it 30% for that year). However, others have harmonized them in different ways. For example, eating the tithe (as Deuteronomy commanded) might have accounted for only a part of the tithe, leaving the rest of it for the Levites and priests. The third year tithe to the local Levites and the poor could have been a tithe given in place of the tithe to the central location. If people provided this tithe on different years, this would then provide means to support the poor every year.

However, even if the Israelites only gave one tithe a year, this did not limit their giving to only ten percent. As mentioned above, every seventh year the Israelites were not to plant any crops. While this was not money given to God, it was a divine command that limited their income. Providing for the offerings in the central location was another expense. Three times a year the Israelites were to go to this location for festivals, and they were to bring offerings at those times. Beyond the festivals, the wood, animals, and grain were needed for the daily sacrifices offered in the central location. Nehemiah standardized the provision of wood into a tax-like procedure (Neh 10:34), most likely formalizing an already existing practice. At other times, if someone wanted to perform a sin offering, payment for an offering was required. Many opportunities for voluntary

giving were also provided. A person could make a vow as a way to thank YHWH for what he had done, giving God something. A thanksgiving offering or a peace offering most likely functioned in the same method of giving thanks to God.

Finally, ancient Israelites were also exhorted to care for the poor. Farmers were to leave the edges of their field unharvested so that the poor could glean food for themselves, not only providing them with food but also way to work for the food (Lev 19:9). This was exemplified by Boaz, who allowed Ruth to glean at the edges of his field (Ruth 2). Going beyond even what the law required, he also gave her extra food. This was the kind of action that YHWH expected of his people.

In sum, the Israelites gave a significant amount of their income away. It is impossible to state with any certainty which percentage they gave, but it appears that at least 20% of their income would have gone to supporting the Levites and the priests, providing for the poor in a variety of ways, and making offerings throughout the year.

In the New Testament, no regulations about tithing are recorded. Jesus rebuked the Pharisees for tithing without practicing justice and mercy (Matt 23:23), but the point is not to condemn tithing, but rather to show that it must not be reduced to a legalistic action. Apparently Jesus was supported financially by a group of women who had “cared for him” throughout his ministry (Matt 27:55; Luke 8:1-3). Paul spoke of gathering several collections of money, such as this collection in Corinth that was to be sent to the poor saints in Jerusalem (see also Acts 24:17; Rom 15:25-28).

Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come. And when I arrive, I will send those whom you accredit by letter to carry your gift to Jerusalem. (1 Cor 16:1-3 ESV)

The most extended passage on giving in the New Testament comes from 2 Corinthians 9, where Paul discusses this collection of money for the saints in Jerusalem.

The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. As it is written, "He has distributed freely, he has given to the poor; his righteousness endures forever." He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God. (2 Cor 9:6-11 ESV)

Although English speakers tend to associate the heart with the emotions, in biblical terms the heart was the whole person. Therefore, when Paul says that we are to give what we decide in our heart, this is not equivalent to what we feel like giving. Instead, it is give based on decision drawing on both emotions and our intellect. Paul reminds his readers that giving should not be about

compulsion or out of a legalistic desire to please God. Instead, giving flows out of a changed life, as seen in the desire to give to areas that God sees as important. The following verse enforces this idea, as Paul reminds them that God's grace would abound to them. We can only give generously because God shows grace to us, enabling us to abound in good works. Further, in God's economy giving leads to great wealth. This is not the same as the promise of the health and wealth teachers, who promise great material rewards for giving to God's anointed agent (principally, them and their fund to buy a new car or airplane). This kind of material reward might happen, but this is not the promise that Paul makes here. Instead, the reward quite often is seeing the giving result in God's kingdom advancing in the world in some way.

The topic of debt also appears in the Bible, but it is more difficult to bring guidelines on this topic from the ancient world to our world today. The Israelites were forbidden to charge interest on loans to their fellow Israelites (Exod 22:25; Lev 25:35-37; Deut 23:19), but the prohibition focuses mainly lending money to the poor. In an agrarian context, loans would be granted to the poor only for sustenance reasons, and a love for the poor would require no interest to be charged in these situations. However, interest was permitted in loans to foreigners (Deut 23:20), showing that interest was not inherently evil. While the sojourner was a poor person from another region (what might be called a migrant or refugee today), the foreigner was a more wealthy person who traveled to make more money, and the kind of loans they would take out were more related to our commercial loans today than the sustenance loans of the poor Israelites.

Given the different kind of world we live in today, loans are permitted today for large purchases that look to the future, such as automobiles, houses, businesses, and attending college. While most students will need to take out some loans over the course of their time at college, the amount of these loans should be kept as minimal as possible. Just because a student can draw more loans does not mean that they should! Proverbs observes that "the borrower is the slave of the lender" (Prov 22:7). The more loans that are taken, the more difficult life will be after college and the more their career choices will be limited (for example, many mission agencies prohibit their missionaries from having any student debt). As good stewards of money, students must also be careful not to default on student loans: a wicked person is defined in one text as the one who does pay back his loan (Ps 37:21).

The Bible instructs us in many ways regarding our use of money. Fundamentally, it teaches us that our money is not really "our" money, but we have been entrusted with God's money. Much of what the Old Testament commands regarding money deals with giving it away to remind us of this basic fact about our money. The New Testament continues to encourage generous practices that are based on remembering we only have money because God has graciously given it to us. The biblical view of money can be summed up in some ways by the following proverb that expresses a

desire not to be rich (to avoid the temptation to self-sufficiency) nor to be poor (to avoid the temptation to become bitter).

Give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, "Who is the LORD?" or lest I be poor and steal and profane the name of my God. (Prov 30:8-9 ESV)

Take some time to reflect on the charts of how you use your money. If the use of money reflects what is important in your life, think about what your charts tell you about your values. Like with time, remember not to look for the "perfect" way to spend your money. Each of us will spend our money in different ways. It is not ungodly to buy an expensive cup of coffee, as God has given us the ability to enjoy creation. However, these kinds of experiences can quickly become a problem, especially when we are on a limited budget, and we must enjoy such luxuries of life in moderation.

Giving money to God is an important area for reflection. Never wait until you are financially stable before giving! Remember that God calls us to give money as an exercise of trust to grow our faith; not giving therefore hinders our spiritual growth. For those of you with little income, it is important to create habits of giving, even if it is very small amounts. The percentage or exact amount of money given is not that important, but the focus should be on whether you notice a difference in your spending because of what you are giving to God. Giving should remind us that the money is not our own and that we are trusting God for all that we have, and if we do notice in our daily life when we are giving, then we are missing the point of giving for our spiritual formation. For some, they could give 20% and still not notice any difference, while others may give 2% and notice a large difference in their spending habits. One of my former pastors described it as "giving until it hurts."

The story of the poor widow who gave out of her poverty illustrates this point. Jesus points out to his disciples that the amount did not matter as much as the effect that giving had on their life. The rich gave "out of their abundance", but the widow gave what she had to live on, trusting that God would provide for her. It was the widow's giving that both reflected spiritual maturity and that would lead to greater spiritual growth.

And he sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. And a poor widow came and put in two small copper coins, which make a penny. And he called his disciples to him and said to them, "Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on." (Mark 12:41-44 ESV)

Life as a college student brings a few problems to the area of giving. For example, many students receive all of their money from their parents, who have already given money to the church out of that sum. Should you then tithe on already tithed money? The Bible actually provides a good parallel to this situation. The people of Israel gave their tithes to the Levites, who then would give a

tithe out of this money to the priests. In other words, it is not a question of whether the money has been tithed, but a question of each person giving a tithe. A more direct parallel today would be pastors, who should tithe as well based on this example, but I think that it is a close parallel as well to the college student who receives money that has already been tithed. This does not give you a free pass, as what is important is that each person expresses their dependence upon God by giving. Once again, the amount and percentage is not important, but at least a small amount of giving is needed for everyone.

Another difficulty arises with those students who do not have a home church here at college. Where then do they give? The ideal solution to this problem is to acquire a home church here. But several other options are also available. You can continue to give money to the church you attended before you came to Biola. Since much of the giving in the Bible went to support the poor, consider giving to an agency that provides for the poor in some way. If you personally know any missionaries, support them either monthly or with some one-time gifts.

Here are some questions to ponder:

What are some areas where you spending too much money?

Where should you spend more money?

Which part of your spending reminds you that your money ultimately belongs to God?

How do you decide what to give to God (either through giving to the church, to support missionaries, to help the poor, etc.)?