

THE EQUIP INSTITUTE

Theme: Baptist Beliefs

Topic: BF&M (2000): Article XIII: Stewardship

Spring 2026

Introduction

The Equip Institute exists to equip members of Taylors First Baptist Church to think rightly about God and his Word for the sake of living rightly before God in his world. The topic this week is Article X in the Baptist Faith and Message (2000), which is on stewardship.

Article XIII

God is the source of all blessings, temporal and spiritual; all that we have and are we owe to Him. Christians have a spiritual debtorship to the whole world, a holy trusteeship in the gospel, and a binding stewardship in their possessions. They are therefore under obligation to serve Him with their time, talents, and material possessions; and should recognize all these as entrusted to them to use for the glory of God and for helping others. According to the Scriptures, Christians should contribute of their means cheerfully, regularly, systematically, proportionately, and liberally for the advancement of the Redeemer's cause on earth.

Genesis 14:20; Leviticus 27:30-32; Deuteronomy 8:18; Malachi 3:8-12; Matthew 6:1-4, 19-21; 19:21; 23:23; 25:14-29; Luke 12:16-21, 42; 16:1-13; Acts 2:44-47; 5:1-11; 17:24-25; 20:35; Romans 6:6-22; 12:1-2; 1 Corinthians 4:1-2; 6:19-20; 12; 16:1-4; 2 Corinthians 8-9; 12:15; Philippians 4:10-19; 1 Peter 1:18-19.

Key Biblical Texts

³⁰ "Every tithe of the land, whether of the seed of the land or of the fruit of the trees, is the Lord's; it is holy to the Lord. ³¹ If a man wishes to redeem some of his tithe, he shall add a fifth to it. ³² And every tithe of herds and flocks, every tenth animal of all that pass under the herdsman's staff, shall be holy to the Lord. (Lev. 27:30-32)

¹⁸ You shall remember the Lord your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day. (Deut. 8:18)

⁸ Will man rob God? Yet you are robbing me. But you say, 'How have we robbed you?' In your tithes and contributions. ⁹ You are cursed with a curse, for you are robbing me, the whole nation of you. ¹⁰ Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. ¹¹ I will rebuke the devourer for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the Lord of hosts. ¹² Then all nations will call you blessed, for you will be a land of delight, says the Lord of hosts. (Mal. 3:8-12)

¹ "Beware of practicing your righteousness before other people in order to be seen by them, for then you will have no reward from your Father who is in heaven. ² "Thus, when you give to the needy, sound no trumpet before you, as the hypocrites do in the synagogues and in the streets, that they may be praised by others. Truly, I say to you, they have received their reward. ³ But when you give to the needy, do not let your left hand know what your right hand is doing, ⁴ so that your giving may be in secret. And your Father who sees in secret will reward you. (Matt. 6:1-4)

¹⁹ “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also. (Matt. 6:19-21)

The Parable of the Talents (Matt. 25:14-29)

¹⁶ And he told them a parable, saying, “The land of a rich man produced plentifully, ¹⁷ and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ ¹⁸ And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. ¹⁹ And I will say to my soul, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.”’ ²⁰ But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ ²¹ So is the one who lays up treasure for himself and is not rich toward God.” (Luke 12:16-21)

⁴⁴ And all who believed were together and had all things in common. ⁴⁵ And they were selling their possessions and belongings and distributing the proceeds to all, as any had need. (Acts 2:44-45)

Annianias and Saphira (Acts 5:1-11)

³⁵ In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, ‘It is more blessed to give than to receive.’” (Acts 20:35)

⁶ The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. ⁷ Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸ 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. ⁹ As it is written,

“He has distributed freely, he has given to the poor;
his righteousness endures forever.”

¹⁰ 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. ¹¹ 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)

¹⁰ I rejoiced in the Lord greatly that now at length you have revived your concern for me. You were indeed concerned for me, but you had no opportunity. ¹¹ Not that I am speaking of being in need, for I have learned, in whatever situation I am, to be content. ¹² I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. ¹³ I can do all things through him who strengthens me. (Phil. 4:10-13)

Observations

The command to tithe hasn't been fulfilled in the new covenant, but it carries over into the Christian life. Believers should tithe a tenth of their income, though some might choose to give more.

Other Baptists believe the tithe was the OT standard, but the NT shifts the emphasis from a set amount to a more general principle of cheerful, generous, and sometimes sacrificial giving. Christians are thus not obligated to give a tenth of their income but are free in Christ to give however they feel led. Some will prayerfully choose to tithe, others will give more than a tenth, while still others will give less than a tenth. One's heart matters more than the percentage given.

The third position agrees that the tithe is a wider biblical principle, but believe the NT assumes believers are tithing and calls upon them to give above and beyond. In this case, the tithe is treated as the baseline for obedience, but Christians should always be looking for ways to give above and beyond the minimum. All of our possessions belong to God, and we should be generous in our giving. A tithe isn't generous—it is the baseline expectation.

A second debate is over who should be the primary recipient of our giving. In the spirit of the command in Malachi 3:10 to "bring the full tithe into the storehouse," many Baptists believe in the principle of "storehouse tithing." According to this view, your primary, regular, and most significant kingdom investment—whether it is a literal tithe or is more or less than a tenth of your income—should be given to your local church. You are free to also give to other kingdom causes out of your abundance, as you feel led, but you must give to your church out of obedience to Scripture.

Other Baptists reject "storehouse tithing" as a clear biblical teaching. They believe Christians ought to give generously to their local churches, and often even think it makes sense for the church to be the primary recipient of your financial gifts because of the emphasis the NT places on local churches. However, Christians are free in Christ to designate their kingdom giving to whatever causes they feel led to, provided it is clearly advancing God's kingdom. The church is one worthy ministry among many, even if often the first and/or most consistent recipient of your regular giving.

The final debate is prudential, and it relates very specifically to Southern Baptist life. Because of local church autonomy, every church is free to distribute their funds however they feel led. The SBC and the various state conventions urge churches to designate at least 10% of their receipts to the Cooperative Program (CP), which then divides that money up so that it benefits numerous Baptist ministries. In reality, few churches give at least 10% to the CP. In some cases, this is because they don't want their money to go to all the ministries supported by the CP. They might cut overall CP giving, or they may request that none of their CP giving goes to a particular ministry.

