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## Lesson 2: Principles of Stewardship

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### Review

- In the last lesson, we learned the connection between money and the heart.
  - Our heart is prone to idolatry.
  - Because of this, money itself can be an idol, but it also has the ability to sustain and/or actualize other forms of idolatry.
    - In other words, we sacrifice money to our counterfeit gods in the hope they'll deliver on joy, peace, satisfaction, power, etc.
  - How we spend our resources (and energy and time) thus serves as a barometer for our spiritual health.
  - Evaluating expenditures reveals our true affections, hopes, and priorities.
  - While we should humbly evaluate the reasons we are pursuing wealth, having wealth is not inherently sinful. Like any tool or blessing, it becomes sinful when misused and/or divorced from God's holy purposes.
- The key to guarding our heart and glorifying God is stewardship:
  - **My Definition:** The management of God's resources for God's glory and for God's purposes.
- In this lesson, we'll consider principles for stewarding our financial resources well. While these principles are specifically applied to money in this lesson, they also apply to our time, energy, gifts, and anything else we've been entrusted.

### Attitudes of Stewardship

- Stewardship is a major theme in Scripture, and one that is closely related to faithfulness.
- Before we can apply principles for stewardship (the what and how), we must first embrace certain attitudes of the heart that enable obedience.
- What are some attitudes stewardship requires?

- **Everything Belongs to God.**

- Stewardship starts with acknowledging that our resources are not ours to begin with; everything is the Lord's, and he entrusts his resources to us for His glory.
  - **Job 41:11** *Who has first given to me, that I should repay him? Whatever is under the whole heaven is mine*
  - **Psalm 24:1** *The earth is the LORD's and the fullness thereof, the world and those who dwell therein...*
- Because everything belongs to God, we don't have a right to use the resources according to *our* desires.
- The job of a steward was to be found faithful to the master. The resources of the household were not his; he knew that everything was ultimately another's, and that he'd have to give an account for how he used it.
- Such a perspective enables us to relinquish ultimate control over our money to obey God's commands.
- **Question:** *What heart issue might rejecting this truth either engender or reflect?*

- **God Entrusts People with Wealth.**

- God entrusts his resources to his servants to accomplish his sovereign purposes.
  - **1 Corinthians 4:7** *For who sees anything different in you? What do you have that you did not receive? If then you received it, why do you boast as if you did not receive it?*
  - **Deuteronomy 8:18** *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.*
  - **James 1:17** <sup>17</sup> *Every good gift and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation or shadow due to change.*
  - **Ecclesiastes 5:19** *Everyone also to whom God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil—this is the gift of God.*
- Error: "I worked for this, therefore I have the right to use it however I please."
- This truth enables an attitude of humble thanksgiving and trust-filled obedience.
- **Question:** *What heart issue might rejecting this truth either engender or reflect?*

- **Jesus is our New Master.**

- Jesus saved us, and he has a right over our lives and all our possessions. He's Lord, not us; stewardship requires acknowledging this truth and asking Christ how he wants our resources to be spent.
  - **1 Corinthians 6:19-20** *Do you not know that your bodies are temples of the Holy Spirit, who is in you, whom you have received from God? You are not your own; <sup>20</sup>you were bought at a price. Therefore honor God with your bodies.*
- Our temptation: "This money is mine, how do I want to use it?"
- The correct question: "This money is God's, how does Christ want me to spend it for his glory?"
- We owe everything to Christ, not in the sense of paying him back for his salvation, for that was an infinite gift! Rather, we see our lives through the lens of willful sacrifice to the one who gave everything for our benefit.
  - **2 Corinthians 8:9** *For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.*
- **Question:** *What heart issue might rejecting this truth either engender or reflect?*

- **See Everything in Light of Eternity.**

- Scripture posits that there are only two places where you can store up wealth: On earth, or in heaven.
  - **Matthew 6:19-24** *"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, <sup>20</sup>but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. <sup>21</sup>For where your treasure is, there your heart will be also.*
  - **Luke 12:31-21** <sup>13</sup>Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." <sup>14</sup>But he said to him, "Man, who made me a judge or arbitrator over you?" <sup>15</sup>And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." <sup>16</sup>And he told them a parable, saying, "The land of a rich man produced plentifully, <sup>17</sup>and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' <sup>18</sup>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. <sup>19</sup>And I will say to my soul, 'Soul, you have ample goods laid up for many years; relax, eat, drink, be

merry.”<sup>20</sup> But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’<sup>21</sup> So is the one who lays up treasure for himself and is not rich toward God.”

- **Question:** Why is it foolish to store up wealth on earth?
- All earthly wealth is temporary; you can’t take any of it with you.
  - **Ecclesiastes 5:15** *As he came from his mother's womb he shall go again, naked as he came, and shall take nothing for his toil that he may carry away in his hand.*
- Wisdom is investing in that which will never fade, spoil, or be taken away:
  - **Matthew 13:44** *“The kingdom of heaven is like treasure hidden in a field, which a man found and covered up. Then in his joy he goes and sells all that he has and buys that field.”*
- True wealth is found Jesus himself, and his kingdom.
  - **Philippians 3:7-11** *But whatever gain I had, I counted as loss for the sake of Christ. <sup>8</sup> Indeed, I count everything as loss because of the surpassing worth of knowing Christ Jesus my Lord. For his sake I have suffered the loss of all things and count them as rubbish, in order that I may gain Christ <sup>9</sup> and be found in him, not having a righteousness of my own that comes from the law, but that which comes through faith in Christ, the righteousness from God that depends on faith— <sup>10</sup> that I may know him and the power of his resurrection, and may share his sufferings, becoming like him in his death, <sup>11</sup> that by any means possible I may attain the resurrection from the dead.*
- The value of our earthly wealth pales in comparison to the value of Christ!
- An analogy from Randy Alcorn’s book, *Money, Possessions, and Eternity*:
  - “Imagine you’re alive at the end of the Civil War. You’re living in the South, but you’re a Northerner. You plan to move home as soon as the war’s over. While in the South, you’ve accumulated lots of Confederate currency. Now suppose you know for a fact that the North’s going to win the war, and the end is imminent. What will you do with your Confederate money? If you’re smart, there’s only one answer. You should immediately cash in your Confederate currency for U.S. currency—the only money that will have value once the war’s over. Keep only enough Confederate currency to meet your short-term needs.”

- Wisdom flows from a heavenly perspective.<sup>1</sup>
  - **Matthew 6:22-23** *"The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, <sup>23</sup> but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!"*
  - The issue of the eyes has to do with perspective.
    - If you have short-sighted perspective, you'll make foolish decisions.
    - If you have an eternal perspective, you'll make wise decisions.
    - The ungodly focus on the "here and now", and the pleasures of the world, whereas the Godly focus on the rewards of eternity!

## Principles of Stewardship

- What principles exist from Scripture to guide our stewardship decisions?
- **It's possible to transform earthly wealth into heavenly wealth.<sup>2</sup>**
  - **1 Timothy 6:17-19**<sup>17</sup> *As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. <sup>18</sup> They are to do good, to be rich in good works, to be generous and ready to share, <sup>19</sup> thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.*
  - **Philippians 4:17** *Not that I seek the gift, but I seek the fruit that increases to your credit.*
  - **Question:** How do we transform earthly resources into heavenly wealth?
  - While we cannot take our money with us, we can use our money to support God-glorifying purposes and to advance his kingdom; such investment will last for eternity and can never be taken away!
- **All of God's blessings are given for a God-glorifying purpose.**
  - **Psalms 67** *May God be gracious to us and bless us and make his face to shine upon us, <sup>2</sup> that your way may be known on earth, your saving power among all nations. <sup>3</sup> Let the peoples praise you, O God; let all the peoples praise you! <sup>4</sup> Let the nations be glad and sing for joy, for you judge the peoples with equity and guide the nations upon earth. <sup>5</sup> Let the peoples praise you, O God; let all the peoples praise*

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<sup>1</sup> Subsection adapted from Andy Davis's BFL notes on Randy Alcorn's book, *Money, Possessions, and Eternity*, Lesson 4, "Two Treasuries, Two Perspectives, Two Masters".

<sup>2</sup> Ibid.

*you! <sup>6</sup> The earth has yielded its increase; God, our God, shall bless us. <sup>7</sup> God shall bless us; let all the ends of the earth fear him!*

- **Questions:**
    - What is the purpose of wealth, according to the Psalmist?
    - How might this purpose inform how we use our money?
  - The further removed an investment is from kingdom purposes, the more difficult it becomes to see its God-glorifying purpose, and the more intentionality it requires to guard our hearts.
  - Good question to ask: "How does this expense or investment glorify God?"
- **Our aim in stewardship is faithfulness to the master.**
    - **Matthew 25:14-30** <sup>14</sup>"For it will be like a man going on a journey, who called his servants and entrusted to them his property. <sup>15</sup>To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. <sup>16</sup>He who had received the five talents went at once and traded with them, and he made five talents more. <sup>17</sup>So also he who had the two talents made two talents more. <sup>18</sup>But he who had received the one talent went and dug in the ground and hid his master's money. <sup>19</sup>Now after a long time the master of those servants came and settled accounts with them. <sup>20</sup>And he who had received the five talents came forward, bringing five talents more, saying, 'Master, you delivered to me five talents; here, I have made five talents more.' <sup>21</sup>His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' <sup>22</sup>And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here, I have made two talents more.' <sup>23</sup>His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' <sup>24</sup>He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, <sup>25</sup>so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.' <sup>26</sup>But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? <sup>27</sup>Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. <sup>28</sup>So take the talent from him and give it to him who has the ten talents. <sup>29</sup>For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. <sup>30</sup>And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'

- **Question:** What are some principles for stewardship we see in this passage?
- Our calling is faithfulness. We're not ultimately responsible for how much we've been given, but for how we use it. Note that the one who received 5 talents and the one who received 2 talents were both equally commended; it was because he didn't invest that the final servant was rebuked.
- Each person has been given a particular stewardship; this is not only true with finances, but with spiritual gifts, skills, abilities, intelligence, etc. A faithful steward is the one who receives those gifts and faithfully invests them in honor of the master.
- Our stewardship responsibility can change over time. How we invest, manage, and give our resources depends on (1) how much we're given and (2) what responsibilities we have. (We'll discuss this more in our next lesson on giving).
- **The window of opportunity is short.**<sup>3</sup>
  - **Luke 16:1-14** *He also said to the disciples, "There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions. <sup>2</sup> And he called him and said to him, 'What is this that I hear about you? Turn in the account of your management, for you can no longer be manager.'<sup>3</sup> And the manager said to himself, 'What shall I do, since my master is taking the management away from me? I am not strong enough to dig, and I am ashamed to beg. <sup>4</sup> I have decided what to do, so that when I am removed from management, people may receive me into their houses.'<sup>5</sup> So, summoning his master's debtors one by one, he said to the first, 'How much do you owe my master?' <sup>6</sup> He said, 'A hundred measures of oil.' He said to him, 'Take your bill, and sit down quickly and write fifty.'<sup>7</sup> Then he said to another, 'And how much do you owe?' He said, 'A hundred measures of wheat.' He said to him, 'Take your bill, and write eighty.'<sup>8</sup> The master commended the dishonest manager for his shrewdness. For the sons of this world are more shrewd in dealing with their own generation than the sons of light. <sup>9</sup> 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. <sup>10</sup> "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. <sup>11</sup> If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? <sup>12</sup> And if you have not been faithful in that which is another's, who will give you that which is your own? <sup>13</sup> 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."*

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<sup>3</sup> Subsection adapted from Andy Davis's BFL notes on Randy Alcorn's book, *Money, Possessions, and Eternity*, Lesson 5, "Lessons from the Stewardship Parables".

- Three possibilities for why the master commended this steward:
  - The steward reduced the debts so at least his master would receive some payment rather than none at all.
  - Because stewards were sometimes paid from the interest charged on loans, what was deducted may have been what was due to him, but which he needed to receive now was he to ever receive it.
  - The steward had overcharged the debtors in the first place, and is now giving them the true, uninflated price.
- The main point: **a narrow window of opportunity that ought to be seized.**
  - It's a "how much more" argument; the steward was not commended for his unjust actions, but for his shrewdness (cleverness, intentionality, creativity) in using what he had to secure a better future for himself.
  - Like us, the steward was about to lose his position and had a narrow window to use the resources at his disposal to affect his future situation.
  - How did he use them? To build relationships for the future.
  - **The argument:** If those who are unrighteous know how to use unrighteous wealth to secure their future, how much more should believers who've been made righteous use wealth to invest in eternity?
- **We will be held accountable for our stewardship.**
  - **Romans 14:12** *So then each of us will give an account of himself to God.*
  - **2 Corinthians 5:10** *For we must all appear before the judgment seat of Christ, so that each one may receive what is due for what he has done in the body, whether good or evil.*
  - **Matthew 25:14-30** (The Parable of the Talents; see above)
  - **Luke 12:42-48** <sup>42</sup> *And the Lord said, "Who then is the faithful and wise manager, whom his master will set over his household, to give them their portion of food at the proper time?"* <sup>43</sup> *Blessed is that servant whom his master will find so doing when he comes. ...* <sup>47</sup> *And that servant who knew his master's will but did not get ready or act according to his will, will receive a severe beating.* <sup>48</sup> *But the one who did not know, and did what deserved a beating, will receive a light beating. Everyone to whom much was given, of him much will be required, and from him to whom they entrusted much, they will demand the more.*
  - When Jesus returns, we will give an answer for how we spent every resource he's entrusted to us.
  - **Luke 12:48** *...Everyone to whom much was given, of him much will be required, and from him to whom they entrusted much, they will demand the more.*

## **Summary**

- Everything we have belongs to God, but God has entrusted us with resources to use for his glory. Our role is that of a steward, managing resources for the master's purposes.
- Stewardship requires faithfulness; we're not responsible for how much we've been given, but for how we use it.
- Our stewardship is a reflection of how much we value the master and his kingdom.
- We cannot take anything with us; we can either build earthly wealth that will perish, or kingdom wealth that will last for eternity.