

Stewardship and Finances

How does Jesus want you to handle Money, Money, Money....Money?

What do you tend to be generous with, time, money or? What causes you not to be generous?

There are two ways in which a Christian may view his money--*How much of my money shall I use for God? or How much of God's money shall I use for myself?* W. Graham Scroggie.

Have you ever wondered what the wealthy think about money?

Over two years ago, I helped my mom, who is a caterer in Carmel, do a party hosted by Warren Buffet's daughter for some of the richest people in the world...Buffet, Bill Gates to name drop a few. They were amused that a pastor was tending bar, and one that raised his own support...I can't tell you what they told me, but I can tell you the same with these quotes:

- *I have made many millions, but they have brought me no happiness*--John W. Rockefeller.
- *The care of \$200,000,000 is enough to kill anyone. There is no pleasure in it*--W.H. Vanderbilt.
- *I am the most miserable man on earth*--John Jacob Astor.
- *I was happier when doing a mechanic's job*--Henry Ford.
- *Millionaires seldom smile*--Andrew Carnegie.

John G. Wendel and his sisters were some of the most miserly people of all time. Although they had received a huge inheritance from their parents, they spent very little of it and did all they could to keep their wealth for themselves. John was able to influence five of his six sisters never to marry, and they lived in the same house in New York City for 50 years. When the last sister died in 1931, her estate was valued at more than \$100 million. Her only dress was one that she had made herself, and she had worn it for 25 years.

The Wendels had such a compulsion to hold on to their possessions that they lived like paupers. Even worse, they were like the kind of person Jesus referred to "who lays up treasure for himself, and is not rich toward God" (Luke 12:21). (From *Daily Walk*, June 2, 1993.)

What does stewardship or finances mean to you?

When stewardship or finance comes up, we may realize our failings. **Guilt** and **Greed** rears their ugly head, and calls for the primordial reaction of fight or flight. Or we **lust** to get what we want that overtakes us, ignores God's precepts and diminishes our faith. Thus, we can think we can fight or hide or run where there is no such requirement or responsibility for money, so we hide in our fears or run for the riches thinking this is where my happiness lays.

Or we can think this way, I received my gift of grace, yet I will not send a thank-you to God, nor will I use it for His glory. It is to sit on my shelf for my comfort and insurance only. And, for the most part, God will let us keep it there. But, with the beauty of grace--no strings attached. But, what good is a car if all it does is stay parked? Without care, it will rust, degrade, and be of no value, even with 0

miles on the odometer. Yes, grace is given without strings attached, except for our faith. We have a higher calling and opportunity...

The words of Stewardship, sometimes referred to as tithing and sometimes said of Evangelism and of discipleship scares Christians. WHY? These do not need to be scary. Stewardship as in how one handles their time, money and resources can be an act of love, and even fun! It can be a response to Christ's love, which will give us much, much greater comfort than any plans or ideas on our part. Perhaps you want to give or grow in this area, but you do not know how. Maybe we just need to be told that all we have is not really ours to begin with. We are just temporary stewards of God's treasures, time and talents. With such a view, we may see a pleasure in healthy financial living and giving, and see the benefits as they help build the body of Christ.

Two verses for you:

Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine. (Proverbs 3:9-10)

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

The key is Looking to God and not to One's Self!

The word, *stewardship*, simply means to manage someone else's property. For the Christian, as Scripture proclaims everything belongs to God, we manage the property of our Lord. Since everything belongs to Christ, we need to have the attitude and view that our things how little or great, what we have now or potential are His things. Our stuff that we have now or what we want to acquire are His stuff, that all we could have now, all we have lost, all we will have, is His, including our very bodies, opportunities and spiritual gifts. We are mere lessees of the property, money, relationships, talents, time, and even our lives.

That means all that we are and all that we have is not really ours to begin with. They belong to God. So, the duty of the Christian is to learn how to become responsible stewards of our Lord's resources entrusted into our care. To manage everything to the best of our abilities for His glory, 1 Cor. 4:2 *Now it is required that those who have been given a trust must prove faithful.*

Some Christians will have a big problem with what I am trying to get across here. Perhaps their will, pride, greed and assumptions have clouded their thinking. Or they think we are entitled to health and wealth, but the Bible tells us the opposite. All we need to do is carefully and honestly examine what God's Word has to say! 2 Corinthians Ch. 8 and 9 will tell you all you all you ever need to know about this topic...

Try to see it like this: we are on a playground that God owns, **all of the** buildings, equipment the sand and the Sun all for the furtherance of the kingdom and His SON. At the same time, the storms of the devil and our complacency cause a hindrance and breakdown to the equipment affecting our work and our fun. With spiritual strength we can fend off the devil, but it takes diligence, and a will surrendered to God to build the park and play the game of life well.

Here are some things to think about

Healthy living and contentment is found in one key word, **Gratitude!** What Christ has done for you! Stewardship honors God with all of the relationships and resources in our life! Thus, we are able

to give Him gratitude for what He did for us and recognize His sovereignty, which is His control and ownership of all things. In this way, we can honor Him with our worship as well as with our material goods and abilities and trust Him with our future too. The result is a life of better decision making, joy, stress free and as they say in the land down under, *no-worries*.

- Stewardship is a priority! We need to take what we have and put it to the right use.
- Stewardship is also about exercising the gifts He gives, not letting them waste away or control us. We are to find them and put them to use with joy and not allow their results, such as money to rule over our will and plans. To do otherwise is a big waste and a travesty.
- Stewardship is being His faithful servant. It is the understanding of who we are in Christ and being grateful for that. In addition, it is being willing to put forth the effort to please Him, even though we do not have to.
- Stewardship sees tithing as an investment, with eternal values in mind, not a loss of temporary goods.
- Stewardship means trusting in our God, who provides for our spiritual and physical needs.
- Stewardship is also being wise to the ways of the world, so we do not fall prey to it.

Are you giving what's right, or what's left? 2 Corinthians 8-9

God is concerned with what is in our hearts, and a good heart has responsible character assigned to it. That is what being a good steward means. This is shown to us by our role in taking care of creation, the testimony of the Law, and the Psalms, to name a few. *Stewardship*, in Hebrew, means "house law and rule." It means that the person who is hired is to manage the affairs for the owner. This means that the property, resources, money, and provisions are under the steward's control and responsibility. They belong to God, and are entrusted into our hands. Thus, all dimensions of management are under the word and theme of stewardship! So, all that we do in the affairs of our daily life is under stewardship too! Is God concerned with what is in your heart? Yes, He is, and being a good steward will show that you have a good heart!

Thus, as good stewards, we cannot be wasteful. Being a bad steward was under penalty of death in Biblical times. Fortunately, we are under grace, and Christ's atonement covers us from God's wrath when we mess up, but that does not mean we are to be careless. We are not to go around thinking all we need to do is think we are good, just as we cannot think we are good at our job or school, and be late all of the time, or slack off. We have to think carefully about the most prudent way to allocate and manage the gifts and resources Christ puts in our care! This is in response to what He has given to us--abundant grace and love, and His mercy and care. We must understand that being bad at stewardship is wasting what God has given, and even wastes our lives, and opportunities, too! We are just to have a good heart? If you are not responsible, chances are, no, you may not have a good heart or right intentions.

- Stewardship is not worrying, but rather, trusting in Christ.
- Stewardship is not just focusing on our self-interests, but on His interests and on the interests of others as well.

- Stewardship means knowing that God is concerned with us personally--what we go through, deal with, and how we manage what He entrusts to us.
- Stewardship is focusing on God and not on the material things in and of themselves. We are always to view the material world with the perspective of being God's caretaker of it, not of its lust or greed.
- **Stewardship is the attitude of gratitude, being thankful in all things, even when we do not feel gratitude or see it.**
- Stewardship is recognizing that we belong to Christ as a human being in His grace, that the church is not the building, but the body that gathers for worship and leaves for ministry! Those who just dwell in a building end up doing nothing there.
- Stewardship is about being in community, working together and complementing one another's gifts, and abilities, and with what we can offer. It is the way we use the gifts He has given us in order to benefit the people in our church and those around us.
- Stewardship sees every purchase as an investment, from food and gas, to houses and cars on how thus can I glorify God.

If what you wanted is investment advice, this is what the richest most successful man, Warren Buffet told me as a reward for getting him his favorite hard to find peanuts and amusing him: *You can never go wrong with real estate, they are not making any more of it, also watch out for euphoria it is your enemy as is greed, prudence and avoiding trends is your friend.* He also said, *read the Wall Street Journal, the front page business section tells you the companies that are doing good or bad and invest accordingly.* This is what he has done and all those mega millionaires and the "good fund" managers do... the bad ones rely on following trends, getting tips and hunches... And never invest what you can't afford to lose.

Why such fear about money? Perhaps they necessitate a response that requires us to get up and do when we would rather sit down and don't. Or hoard and not give or allow it to become our identity when Christ must be... So, a cold shiver goes up the back of our complacency that strike at the very heart and will of plans and ideas that we have set up for ourselves. They strike at our comfort, and the way of life we like and have designed for ourselves. Perhaps they even put us in front of the mirror of duty and requirement, of responsibility and a response to our free gift of grace, which we would rather not give. Then there is the world of complacency, where a Christian will just "pew sit" his way through life in his walk with Christ. A Sunday visit from time to time is more of a greater sacrifice than he can handle. His time is booked with the duty of his own plans and ideas. So Christ is ignored and His wonders not sought or practiced.

Then there are those who say money is evil, but the Bible only says the love of money is. Distinction that the material world is not for the Christian is an old heresy called *Gnosticism*. The material world is God's too, and we are the stewards, the caretakers, of it. So, how we allocate the resources that God places in our care is a prime Christian duty that has no separation from the spiritual depth of Biblical character and maturity. All the areas in our life of work, learning, relationships, spiritual gifts, and resources will come through our obedience or our laziness--to God's glory or to waste (1 Tim. 6:1-11).

Questions to Ponder: Read each of these verses: Proverbs 3:9-10; Romans 12:6

1. How does your world-view influence your beliefs and actions? How does it affect your outcome in serving and giving?
2. How is Stewardship worshipping God? How can you do so more?
3. What does God want me to do with my Time, Talent and Treasures?
4. What do you give, and where does it come from?
5. How can a failure to be faithful perhaps remove far greater riches from us all because of being unfaithful or being a poor money manager?
6. How does Stewardship please God? How can you do so more?
7. How can I have a better attitude about my money and resources?

2 Corinthians 8:1-15 - A Template on How to Gave. (NIV)

- *...Out of the most severe trial, their overflowing joy...*
- *...and their extreme poverty welled up in rich generosity...*
- *...even beyond their ability...*
- *...Entirely on their own...*
- *...privilege of sharing in this service to the saints...*
- *...they gave themselves first to the Lord...*
- *...keeping with God's Will...*
- *...in faith ...excel in this grace of giving...*
- *...I am not commanding you...*
- *...you through his poverty might become rich...*
- *...you were the first not only to give but also to have the desire to do so...*
- *...the gift is acceptable according to what one has...*
- *...not according to what he does not have...*
- *...eager willingness ...the willingness is there...*
- *...your plenty will supply what they need...*

How to get out of debt: www.crown.org

A warning: beware of your motives. Do not give because you expect to get! God is not a divine bellhop, and He is not required to give you anything. Yet, He does, out of His love and grace! Some very bad teaching has been sneaking in like a snake its way in our churches and airwaves, called the "Health and Wealth" gospel. It says that if you give your money to the preacher or church, God will bless you or give you ten times more, or whatever amount they come up with. They tell you that "Jesus wants you wealthy," "Jesus wants you rich," "Jesus wants you prosperous," and "God wants you rich!" (Direct quotes from Christian Research Institute equip.org by several different preachers!)

Key Bible verses on Stewardship: Psalm 24:1; Proverbs 3:9-10; Romans 12:6; 1 Corinthians 4:1-2; 6:19-20; 2 Corinthians 8-9; Ephesians 5:15-16; James 1:17

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