

Cliffhanger
“Principles of Biblical Stewardship”

Introductory Review:

- ✓ Last two weeks we have studied what Jesus teaches about the relationship between God’s kingdom and material wealth and anxiety.
- ✓ You can only serve one master: God or Mammon and failure to serve God is automatically serving Mammon..
- ✓ Biblical faith is to trust God for material possessions not live in anxiety regarding them.
- ✓ This raises a host of other questions:
 - How much should I give and to whom?
 - What income level should I live at?
 - How should I decide whether to buy this car or home?
 - How much debt is allowable?

NOTE: Trying to answer these questions first-is backwards and leads to legalistic rules that rarely fit the complexity of our situation or others.

- ✓ God’s way is to teach us a different perspective of who we are
- ✓ Then provide us principles by which we live at our new identity
- ✓ When we know and embrace our identity, we begin to apply the associated principles

I. Knowing our foundational identity-steward or owner?

NOTE: This is the watershed issue-who are we in relationship to the possessions we control?

- ✓ Our culture says we are OWNERS
- ✓ Jesus says we are STEWARDS

"For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. 15 And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey. Matthew 25:14-16 NKJV

After a long time the lord of those servants came and settled accounts with them. Matthew 25:19 NKJV

A. The view of the owner

1. My material possessions belong exclusively to me
2. I may use my resources however I wish
3. I am not accountable to anyone else for how I use my resources

B. The view of the steward

1. My resources belong to God, who is the owner of all things. He has temporarily entrusted these resources to me

The earth is the LORD's, and all its fullness, the world and those who dwell therein. Psalms 24:1 NKJV

Every good gift and every perfect gift is from above, and comes down from the Father of lights, with whom there is no variation or shadow of turning. James 1:17 NKJV

2. I should use God's resources to advance His priorities

He also said to His disciples: "There was a certain rich man who had a steward, and an accusation was brought to him that this man was wasting his goods. 2 So he called him and said to him, 'What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.' 3 "Then the steward said within himself, 'What shall I do? For my master is taking the stewardship away from me. I cannot dig; I am ashamed to beg. 4 I have resolved what to do, that when I am put out of the stewardship, they may receive me into their houses.' 5 "So he called every one of his master's debtors to him, and said to the first, 'How much do you owe my master?' 6 And he said, 'A hundred measures of oil.' So he said to him, 'Take your bill, and sit down quickly and write fifty.' 7 Then he said to another, 'And how much do you owe?' So he said, 'A hundred measures of wheat.' And he said to him, 'Take your bill, and write eighty.' 8 So the master commended the unjust steward because he had dealt shrewdly. For the sons of this world are more shrewd in their generation than the sons of light. 9 "And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home. 10 He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much. Luke 16:1-10 NKJV

3. I will give an account to God for how I use His resources (not for salvation, but for reward)

(ILL) Talents-5/2/1

Moreover it is required in stewards that one be found faithful. 1 Corinthians 4:2 NKJV

Or do you not know that your body is the temple of the Holy Spirit who is in you, whom you have from God, and you are not your own? 20 For you were bought at a price; therefore glorify God in your body and in your spirit, which are God's. 1 Corinthians 6:19-20 NKJV

II. Applying our foundation identity as steward

NOTE: How do I live out being a steward of God's resources?

Four Principles:

A. Contentment-Satisfied with what we have rather than always grasping for more

For we brought nothing into this world, and it is certain we can carry nothing out. 8 And having food and clothing, with these we shall be content. 1 Timothy 6:7-8 NKJV

Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, "I will never leave you nor forsake you." Hebrews 13:5-6 NKJV

Not that I speak in regard to need, for I have learned in whatever state I am, to be content: 12 I know how to be abased, and I know how to abound. Everywhere and in all things I have learned both to be full and to be hungry, both to abound and to suffer need. 13 I can do all things through Christ who strengthens me. Philippians 4:11-13 NKJV

Why Contentment?

1. Most of us are "rich" by any sane definition of the term

NOTE: 5% of U.S. Citizens consume 80% of the world's resources. Typical person in lower 5% of U.S. income distribution is richer than 68% of the world's inhabitants.

2. We know that identity, security, and fulfillment come from healthy love-relationships with God and people, not from stocking up wealth or toys.
3. God may call us to new and greater roles of service, which may require smaller income. Will I be able to?
4. So that we can give more to God's priorities.
5. Tests to see if we are content.

- a. Do I consistently live below my means? (Interest on credit cards answers this question)
- b. Do I distinguish biblically between "needs" and "wants"?

B. Generosity-Giving consistently and sacrificially to advance God's priorities

1. God's priorities?

- a. Local church

But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever. 1 Timothy 5:8 NKJV (Widows)

Let the elders who rule well be counted worthy of double honor, especially those who labor in the word and doctrine. 1 Timothy 5:17 NKJV (Ministry)

b. Missions

And Jesus came and spoke to them, saying, "All authority has been given to Me in heaven and on earth. 19 Go therefore and make disciples of all the nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, 20 teaching them to observe all things that I have commanded you; and lo, I am with you always, even to the end of the age." Amen. Matthew 28:18-20 NKJV

And the Lord said, "Who then is that faithful and wise steward, whom his master will make ruler over his household, to give them their portion of food in due season? 43 Blessed is that servant whom his master will find so doing when he comes. Luke 12:42-43 NKJV

2. Sacrificially-how much should I give?

- a. Cuts into my standard of living so that I feel it
- b. Anyone can give sacrificially

Now Jesus sat opposite the treasury and saw how the people put money into the treasury. And many who were rich put in much. 42 Then one poor widow came and threw in two mites, which make a quadrans. 43 So He called His disciples to Himself and said to them, "Assuredly, I say to you that this poor widow has put in more than all those who have given to the treasury; 44 for they all put in out of their abundance, but she out of her poverty put in all that she had, her whole livelihood." Mark 12:41-44 NKJV

NOTE: God estimates our gifts not so much by their financial value as by the sacrifice involved, the love that accompanies it and what is left

- c. So I don't wait till I have more/enough to give. I start with my little.
- d. Tithing? Old Testament to support Levities-10% makes a good starting point but not an outer limit!

NOTE: Lord's higher expectation

"You have heard that it was said to those of old, 'You shall not murder, and whoever murders will be in danger of the judgment.' 22 But I say to you that whoever is angry with his brother without a cause shall be in danger of the judgment. And whoever says to his brother, 'Raca!' shall be in danger of the council. But whoever says, 'You fool!' shall be in danger of hell fire. Matthew 5:21-22 NKJV

"You have heard that it was said to those of old, 'You shall not commit adultery.' 28 But I say to you that whoever looks at a woman to lust for her has already committed adultery with her in his heart. Matthew 5:27-28 NKJV

What about tithe?

3. Consistently-budgeted and off the top

Now concerning the collection for the saints, as I have given orders to the churches of Galatia, so you must do also: 2 On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come. 1 Corinthians 16:1-2 NKJV

III. Awareness-staying informed about the state of your financial affairs

- A. As a steward-I will give an account
- B. I have a budget and I track it
- C. I prepare
- D. I dig out of debt
- E. I live within my means
- F. Keep and increase giving commitment

IV. Counsel-seek godly counsel in these matters

- A. Owner-it's mine-no one else's business
- B. Steward-it's God's-I want help to faithfully share what God has given to me

1. Seek advice from mature believers who have handled things well
2. Can hold you accountable, help you steward your finances wisely

Conclusion: The goal? Forward movement in the right direction.

1. Won't go from deeply in debt to generous giving in a year-but it's our goal.
2. I will not serve riches!
3. I will not trust riches!
4. I will not worry about riches!
5. I will steward my riches for the sake of the Kingdom!