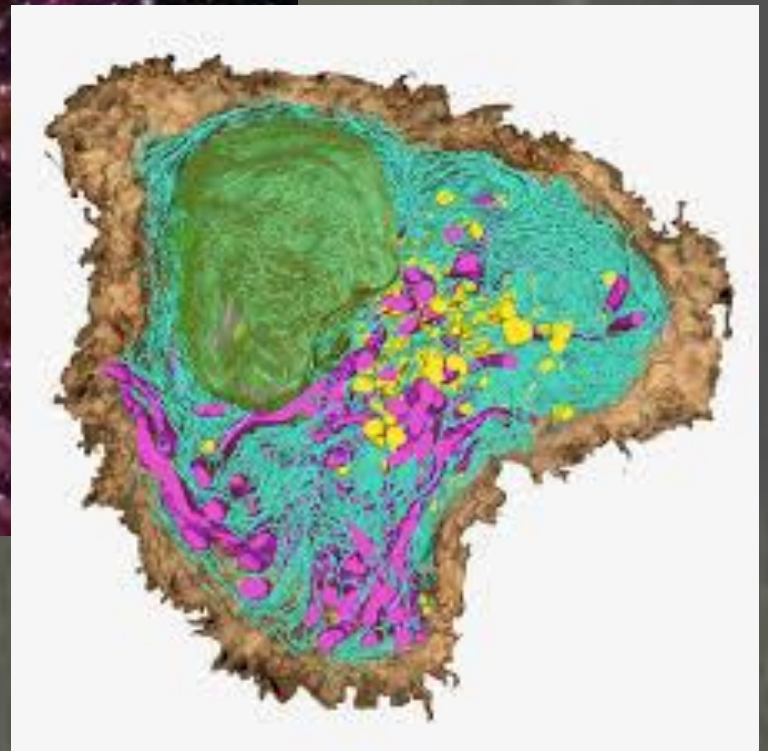


1. God owns everything and we are his stewards

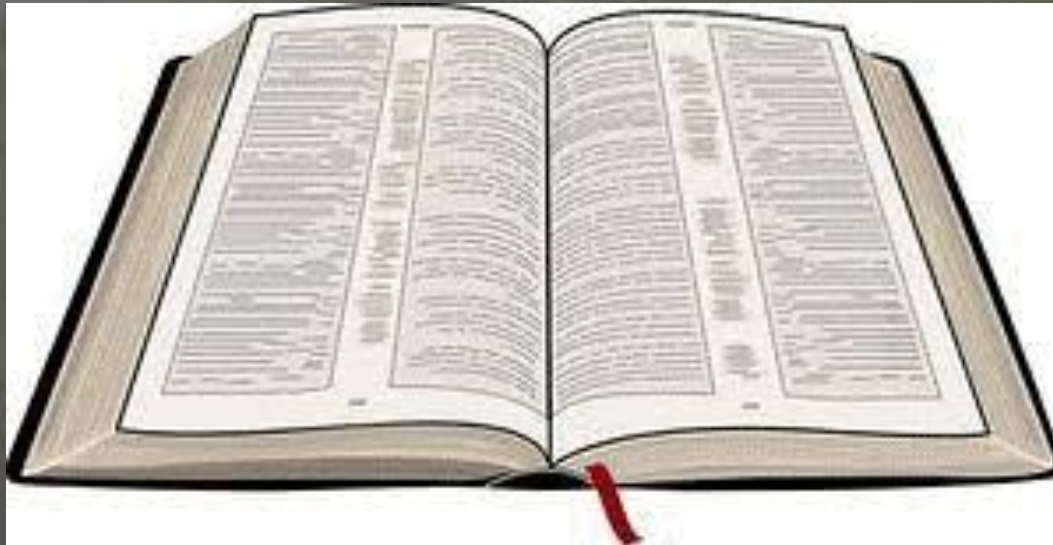


Ten Biblical principles about money and wealth

A survey of Scripture

1. God owns everything and we are his stewards
2. Worship and trust God rather than money
3. Beware of the love of money
4. God cares how we manage our money
5. Honor God by faithfully giving of our income
6. Develop a lifestyle which creates margin
7. Cultivate a generous heart and live sacrificially
8. Care for the poor, weak, oppressed, and needy
9. Use wealth to glorify God and build treasure in heaven
10. Pursue the true riches rather than material wealth

The Bible is our source for understanding Christian stewardship

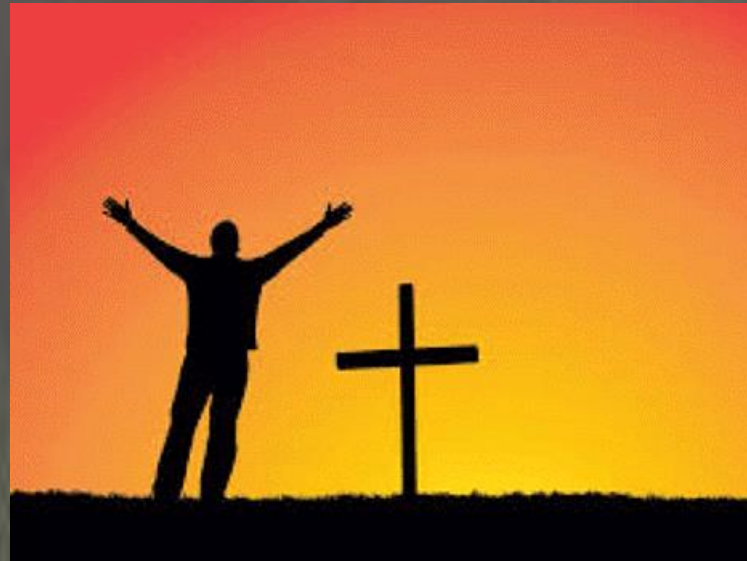


The goal is a transformed heart

The underlying theme of this seminar

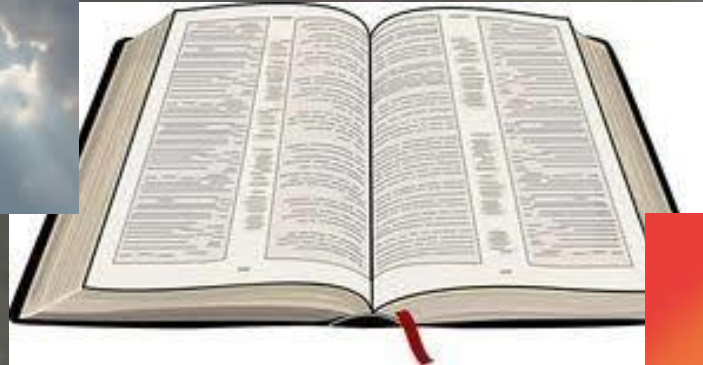
God wants our heart

- The purpose of my instruction is that all believers would be filled with love that comes from a pure heart, a clear conscience, and genuine faith. 1 Timothy 1:5 (NLT)



God's attributes inform our financial world view

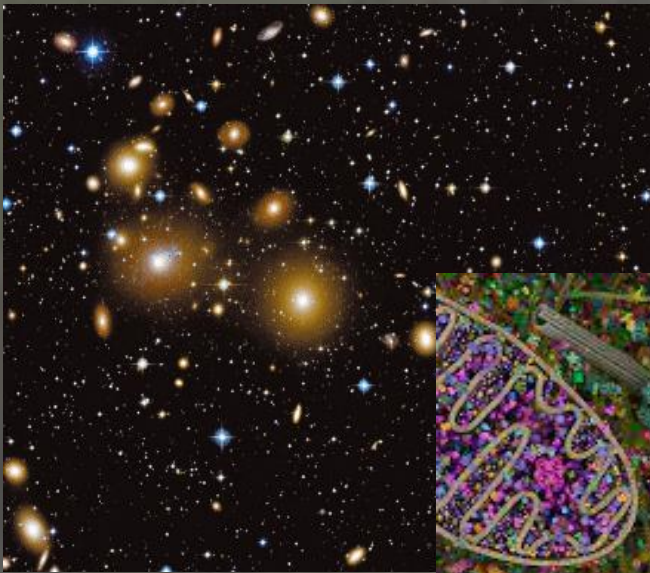
Biblical principles must be consistent with who he is



Principle #1: God is the owner of everything and we are his stewards

Overview

Ownership



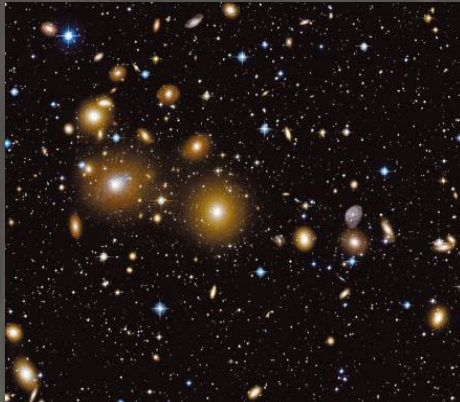
Stewardship



Principle #1: God is the owner of everything and we are his stewards

Outline

- Key Bible passages
- God's ownership of everything in the universe
- 4 aspects of God's ownership
- Christian stewardship
- 4 characteristics of Christian stewardship
- 3 roles of Christian stewards



Key Bible passages

- **God owns everything:** for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it. Psalm 50:10-12
- **Stewards must be found faithful:** So then, men ought to regard us as servants of Christ and as those entrusted with the secret things of God. Now it is required that those who have been given a trust must prove faithful. 1 Corinthians 4:1-2
- **Stewards are accountable to God:** For none of us lives to himself alone and none of us dies to himself alone. If we live, we live to the Lord; and if we die, we die to the Lord. So, whether we live or die, we belong to the Lord. For this very reason, Christ died and returned to life so that he might be the Lord of both the dead and the living. Romans 14:7-9

Foundational truths

- Because God made us, he is the rightful owner of our time, talent, and treasure
- When by faith we gave our hearts to Christ, we freely became his children and bond-servants
- God then gave us his Spirit who lives in us and produces Christ-likeness

Therefore,

- We live by faith to bring glory to Jesus in all areas of our lives, including our finances.



God's attributes inform our financial world view

1. God is Jehovah Elohim, Mighty Creator and Sovereign Lord over all. Because he created the universe and is the owner and master over all of it; it is our responsibility to subordinate ourselves and all of our resources to his him



Part I: Ownership



The Bible teaches that God owns everything

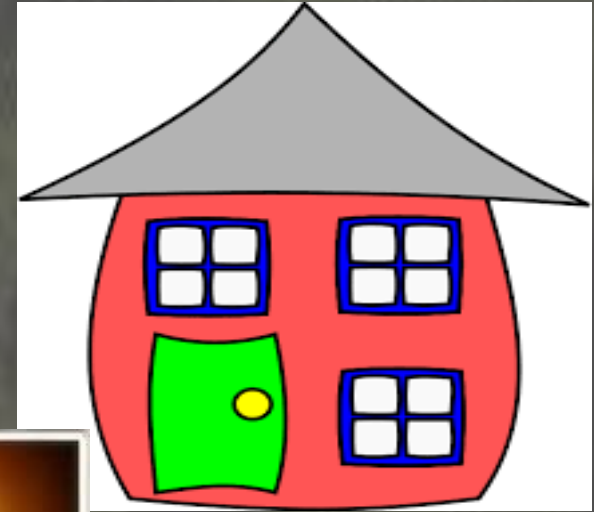
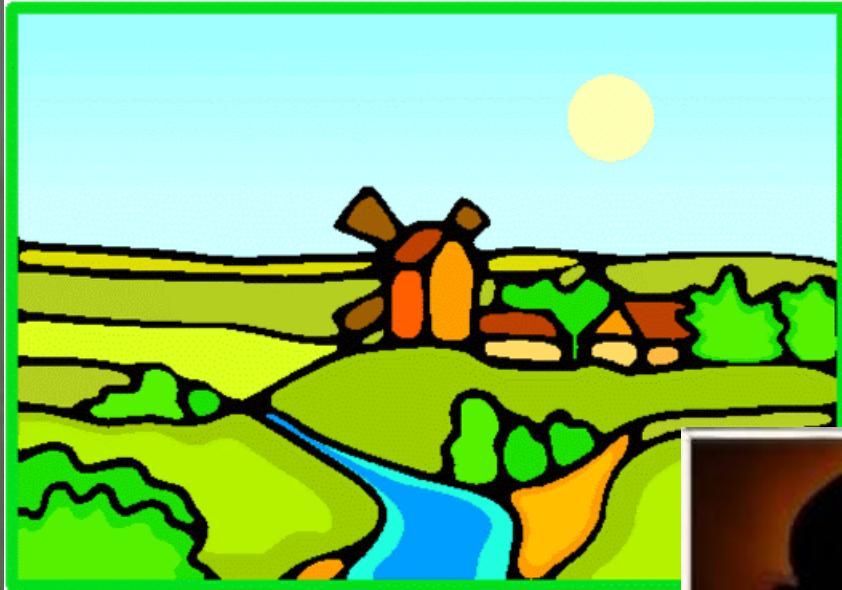
Biblical evidence

- for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it. Psalm 50:10-12
- The earth is the LORD's, and everything in it, the world, and all who live in it; Psalm 24:1
- 'The silver is mine and the gold is mine,' declares the LORD Almighty. Haggai 2:8
- Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours. Yours is the kingdom, O LORD, and you are exalted as head above all. 1 Chronicles 29:11 (NLT)>

Four lessons about God's ownership of everything



1. He retains ownership of everything he has entrusted to us



2. When we give gifts to God, we are only returning what is already his

- But who am I, and who are my people, that we could give anything to you? Everything we have has come from you, and we give you only what you first gave us! 1 Chronicles 29:14 (NLT)



3. The ability to create or accomplish comes from God

- You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today. Deuteronomy 8:17-18



4. Whether we live or die, all that we have is the Lord's

- For none of us lives to himself alone and none of us dies to himself alone. If we live, we live to the Lord; and if we die, we die to the Lord. So, whether we live or die, we belong to the Lord. For this very reason, Christ died and returned to life so that he might be the Lord of both the dead and the living. Romans 14:7-9



Class discussion

Do we have ownership rights (absolute control) over any resource we have? If yes, give an example and explain in what sense we do and do not

Part II: Stewardship



What is Christian stewardship?

Christian Stewardship may be defined as “Using God-given resources for the accomplishment of God-given purposes” (Ron Blue)



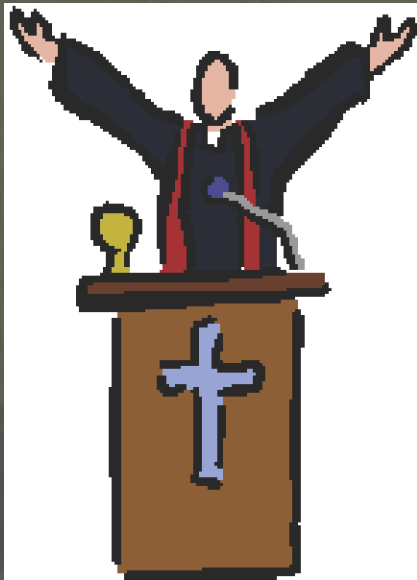
Stewardship vs. Ownership

It's a matter of control

- Owners have absolute control of the resources that belong to them.
- Stewards manage someone else's resources rather than their own
- Stewards are responsible for implementing the owner's goals for his resources
- We are called stewards or managers subject to God's will for our resources rather than owners with absolute autonomy over them

What are the responsibilities of Christian stewards?

- As stewards of God's resources, it is our responsibility to discover and implement his purposes for them in all areas of life



Ministry



Christian service



Occupation

A Biblical perspective of Christian stewardship

Four responsibilities of good stewards



1. Christian stewards recognize God is the source of everything they have

- who am I, and who are my people, that we could give anything to you? Everything we have has come from you, and we give you only what you first gave us! 1 Chronicles 29:14

2. Christian stewards are accountable to God with everything entrusted to them

- **For we don't live for ourselves or die for ourselves. If we live, it's to honor the Lord. And if we die, it's to honor the Lord. So whether we live or die, we belong to the Lord. Christ died and rose again for this very purpose—to be Lord both of the living and of the dead.** Romans 14:7-9 NLT

3. Christian stewards must faithfully implement the owner's purposes for his resources

- So look at Apollos and me as mere servants of Christ who have been put in charge of explaining God's mysteries. Now, a person who is put in charge as a **manager must be faithful**. 1 Corinthians 4:1-2(NLT)

4. Christian stewards have several functions

Ambassador, executive, manager

- **AMBASSADOR:** Stewards are to glorify Jesus Christ by living holy lives and serving God faithfully
- **EXECUTIVE:** Stewards seek to set the Master's goals for their lives and develop a plan for their implementation
- **MANAGER:** Stewards view their role as managing the resources God has entrusted to them to fulfill his objectives
- >

Stewards as ambassadors

Ambassadors practice representing their owner in everything they do

- **And whatever you do or say, do it as a representative of the Lord Jesus, giving thanks through him to God the Father.** Colossians 3:17
- **Let us behave decently, as in the daytime, not in orgies and drunkenness, not in sexual immorality and debauchery, not in dissension and jealousy. Rather, clothe yourselves with the Lord Jesus Christ, and do not think about how to gratify the desires of the sinful nature.** Romans 13:13-14

Stewards as executives

They define the strategy and implementation plan

- God's objective is to glorify his Son Jesus Christ and to redeem the world through faith in him
- The executive understands that his life is part of that plan
- The fulfillment of this objective requires the distribution and/or investment of the owner's resources, including his money
- The executive distributes his master's money in two ways:
 - ▶ Spend his resources
 - ▶ Invest invest resources



Stewards functioning as executives sometimes spend their Master's resources

The jar of perfume-money well spent

- Meanwhile, Jesus was in Bethany at the home of Simon, a man who had previously had leprosy. While he was eating, a woman came in with a beautiful alabaster jar of expensive perfume and poured it over his head. The disciples were indignant when they saw this. “What a waste of money,” they said. “It could have been sold for a high price and the money given to the poor.” But Jesus, aware of this, replied, “Why criticize this woman for doing such a good thing to me? You will always have the poor among you, but you will not always have me. She has poured this perfume on me to prepare my body for burial. I tell you the truth, wherever the Good News is preached throughout the world, this woman’s deed will be remembered and discussed.” Matthew 26:6-13

Stewards functioning as executives sometimes invest their master's resources

The 10 talents



Parable of the 10 talents-investing

- "Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. The man who had received the five talents went at once and put his money to work and gained five more. So also, the one with the two talents gained two more. But the man who had received the one talent went off, dug a hole in the ground and hid his master's money." After a long time the master of those servants returned and settled accounts with them. The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.'

10 talents-investing (cont'd)

- His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.' "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'" Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.'

10 talents-investing (cont'd)

- "His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. "'Take the talent from him and give it to the one who has the ten talents. **For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'** Matthew 25:14-30

The parable of the 10 talents

Lessons

- God expects us to invest the resources he has entrusted to us wisely. This applies to our time, talents, and treasure.
- It is not how much we have that is important, but rather what we do with what we have
- If we hide what we have, God may consider it a form of unfaithfulness. We should strive for at least some return on our resources for good, or more specifically, for the kingdom, no matter how modest.
- If we are faithful with worldly goods, God may entrust us with spiritual treasure >

Spend or invest?

Summary

- Every steward is accountable to his master for what he does with what he is given.
- Sometimes he spends (consumes) his master's resources and other times he invests (sows for future harvesting) them, according to his understanding of his master's objectives.
- We must respect another steward's accountability to God and avoid judging him
 - For we don't live for ourselves or die for ourselves. If we live, it's to honor the Lord. And if we die, it's to honor the Lord. So whether we live or die, we belong to the Lord. Christ died and rose again for this very purpose—to be Lord both of the living and of the dead. So why do you condemn another believer? Why do you look down on another believer? Remember, we will all stand before the judgment seat of God. Romans 14:7-10

Stewards as managers

Joseph managed Potiphar's household

- Now Joseph had been taken down to Egypt. Potiphar, an Egyptian who was one of Pharaoh's officials, the captain of the guard, bought him from the Ishmaelites who had taken him there. The LORD was with Joseph and he prospered, and he lived in the house of his Egyptian master. When his master saw that the LORD was with him and that the LORD gave him success in everything he did, Joseph found favor in his eyes and became his attendant. Potiphar put him in charge of his household, and he entrusted to his care everything he owned. From the time he put him in charge of his household and of all that he owned, the LORD blessed the household of the Egyptian because of Joseph. The blessing of the LORD was on everything Potiphar had, both in the house and in the field. So he left in Joseph's care everything he had; with Joseph in charge, he did not concern himself with anything except the food he ate. Genesis 39:1-6a

Important reminder

We may serve in all three capacities

- Depending on the season of our lives, the needs of our family and the body of Christ, and our circumstances, we may serve as
 - ▶ **Ambassador**
 - ▶ **Executive**
 - *Spend resources*
 - *Invest resources*
 - ▶ **Manager**
- The length of time and specific responsibilities in each role may vary from time to time and circumstance to circumstance
- The important thing is to realize that God may use us in different ways to accomplish his great plan of redemption.
- It behooves us to prepare and train for all three roles, as God may give us the grace and opportunity to do so.

Fit for the Master's use

- In a large house there are articles not only of gold and silver, but also of wood and clay; some are for noble purposes and some for ignoble. If a man cleanses himself from the latter, he will be an instrument for noble purposes, made holy, useful to the Master and prepared to do any good work. 2 Timothy 2:20-21



Class discussion

- **What are some examples of expenditures or investments that Christians make that is often misunderstood or misjudged by other Christians?**
- **Regarding spending and investing decisions, what are some of the factors which distinguish waste or frivolity from needful or useful?**

Class discussion

God's goals for His resources will sometimes seem like foolishness to the world

- Is this statement true? Why or why not?
- What Biblical texts support it?
- Can you give some real-world examples of kingdom investments which may seem foolish to the worldly?

Class discussion

Contrast the following aspects between Christian stewardship and a secular philosophy of money

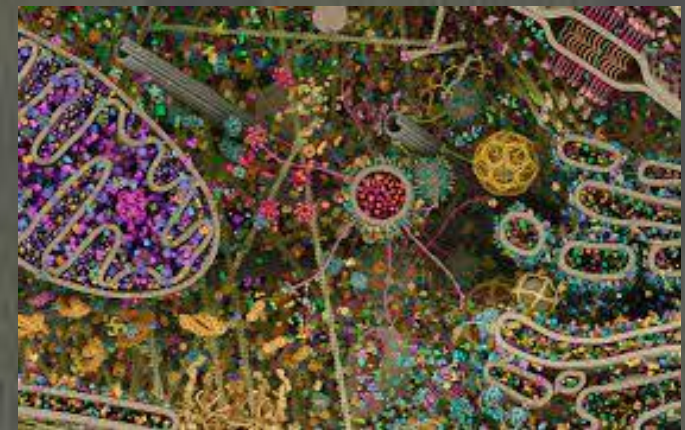
- **Purpose of money (useful vs wasteful)**
- **Ownership (God vs self)**
- **Decisions on how to spend money (planned vs impulsive)**
- **View horizon (Long term vs short term)**
- **Priorities (earthly vs kingdom)**

Essay

- **A. Write a definition of Christian Stewardship**
- **B. Contrast it with secular thinking regarding the following aspects of our resources**
 - ▶ **Source**
 - ▶ **Ownership**
 - ▶ **Purpose**
 - ▶ **Control**
 - ▶ **Duration**
 - ▶ **Beneficiaries**

Summary

- God created everything in the universe and retains ownership of all
- He has given mankind the privilege of using, managing, stewarding and enjoying his creation
- As stewards, we manage our time, talents, and treasure according to his purposes for them
- When we give him gifts, we are only returning what he already owns
- We should equip ourselves to be ambassadors, managers, or executives over what he has entrusted to us
- We live by faith to bring glory to Jesus in all areas of our lives, including our finances



Final thoughts

Our time, talent, and treasure are resources that belong to God. He has entrusted them to us as stewards. Therefore, as His stewards, we are responsible for understanding and accomplishing His purposes for them. In addition to meeting earthly objectives, the Christian steward endeavors to understand how he fits in with kingdom objectives.



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