



The
Stewardship
of
Life

By
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THE STEWARDSHIP OF LIFE

We are looking at what the Bible teaches us about stewardship. I believe this is an area in which all believers should have clear understanding. Stewardship is found in the very beginnings of God's revelation to us. The beginnings (Genesis) of the Bible contain SEED FORMS of life and revelation that grow and blossom in the rest of redemptive history. To know our roots and our heritage in God does significant things for us. First, it brings stability. That is, we know where we came from. Second, it brings clarity to the present and the future--where are we now and where are we going? In Genesis 1:27-28, we have a precise word on stewardship.

“So God created man in his own image, in the image of God he created him; male and female he created them. God blessed them and said to them, ‘Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and birds of the air and over every living creature that moves on the ground.’”

In this passage we see that the Lord gave a stewardship mandate in three areas: 1) over the man and the woman and their progeny; 2) over the earth itself; and 3) over all created life. What happened? Adam failed the test. He failed to steward the word of God and then he failed to steward his wife. Therefore, he lost RULERSHIP. This is an important principle. If we fail to steward properly we lose the rulership that God has in mind for us. If you stop and think about it in your own life you will see how true this is. Thank God, Jesus did not fail. He faithfully stewarded the word of God, those God gave Him, and in the end sat down at the right hand of God where He will eternally rule.

The ultimate issue at stake in our world is: WHO IS GOING TO RULE? Will it be Satan or Christ and His people? And believe me, the test will always come. God's choice in the Old Testament was that Israel would receive His word, be faithful to it and rule in

such a way that the nations would get light. Israel was severely tested and failed many times to be that light. In the New Testament God passed the light through Jesus to the Church. And now the church has gone through the same kind of sifting and has failed in many respects. Who has the final word, who has the government? These are the questions that are at issue today.

Remember when Jesus told the story of the talents and the master said to the servants, “Do business with this until I come back.’ But his citizens hated him, and sent a delegation after him, saying, ‘*We do not want this man to reign over us*’” (Luke 19:13-14; NAS). Jesus told the story of the talents because people were thinking the kingdom of God was coming very soon. But no, he told us that the king would be going away for a long period of time and that we were to invest our gifts and STEWARD what He gave to us.

The reaction in the parable is one of REBELLION as it relates to *rulership*. The response of the workers was that they wanted to do their own thing and did not want the king to rule and reign over them. But stewardship will never function in the rebellious. Stewardship only works when we watch over something for someone else.

A steward is one who has been entrusted with the management of his master’s household. The root of the word “stewardship”--*oikonomos*--is in the concept of the house, or a household. God’s house is His people, His community. To them He commits the stewardship of His things. Consider the story of Joseph in the book of Genesis. Joseph was seized by his brothers and sold into Egypt as a slave. When he arrived, he was snatched up by Potiphar and brought into his house as a servant. The Bible says: “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 that he owned*” (Genesis 39:4-5). Joseph did so well at this that the Scripture says further: “So he [Potiphar] 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 39:6).

Joseph shows himself to be a perfect example of stewardship. He doesn't own anything, his master owns it all. But Joseph watches over everything as if it is his very own. Notice how important this is. We take care of our own things because we have a stake in doing so. But when you are to watch over another's things, you will discover if you are a true steward. A true steward takes care of another's as seriously as if *they were his own*. The most important test for Joseph came when Potiphar's wife wanted to seduce him sexually while her husband was away. But Joseph understood the EXTENT to which his stewardship reached. It was for everything that was Potiphar's. So this included his wife. Read carefully Joseph's words to her:

“‘With me in charge,’ he told her, ‘my master does not concern himself with anything in the HOUSE; everything he owns HE HAS ENTRUSTED TO MY CARE. No one is greater in this house than I am. My master has withheld nothing from me except you, because you are his wife. How then could I do SUCH A WICKED THING and sin against God?’

-Genesis 39:8-9

May the Lord help us to live with our Master's things this way.

THE REQUIREMENTS FOR RULE

Stewardship is not an option for us as God's people. It is our very life in God. It is the reason for our existence. God created us and put us here to steward all that He gives us. Ron Blue gives us this definition of stewardship: "Stewardship is the use of God-given resources for the accomplishment of God-given goals" (*Master Your Money*). Notice that all we have is "God-given" and we are to USE these resources for His glory and purpose.

What is the basic requirement of stewardship? The answer is simple and biblical--FAITHFULNESS. To be trustworthy and faithful is to be a good steward. Paul writes to the Corinthians and says: "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" (I Corinthians. 4:1-2).

More and more we see that faithfulness is what is required and rewarded by God. Our problem is that we define success in many different ways and usually in terms of how much--land, cars, monies, houses, people, friends, awards, etc. But to read the Bible is to get a totally different perspective--God's perspective. He never talks about success in those terms. He does talk about rewards and blessings that come to us in this life, but His word on success is faithfulness. How faithful were we to His word, His lifestyle, our wives, our husbands, our children, our monies, our possessions, our earth, our relationships, our employers, our employees, our time, our commitments and ourselves (what God has given us as talents and gifts). There is a bumper sticker that reads: "The one who dies with the most toys wins." But that is a pagan perspective. The godly man or woman who dies having been faithful to the Lord and all He gave them is the one who wins in eternity.

The greatest passage on faithfulness in my opinion is found

in Luke 16 where Jesus speaks about faithfulness in three areas:

“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property that is your own?”
-Luke 16:10-12

True stewardship is found in this reference. God is asking us to be stewards over little things, money, and others’ things. These are three great areas of life. Many people begin with big things, Jesus begins with little things. Many people want true spiritual gifts (riches), Jesus begins with handling money rightly. Most people begin with hoarding their own things, Jesus begins with caring for others’ things. As I understand what the Lord is saying here, no one can ever truly be a good steward until he or she can approach it like this. And the reward for doing these things in a trustworthy way is the reward of RULERSHIP.

Rulership is what Jesus has in mind when He talks to us about stewardship. Without us practicing very careful stewardship, we can never have the reward of rulership. Correct rulership cannot be done by unfaithful people. There are many in authority today who are ruling over certain spheres, but they never learned stewardship and their rulership is suffering. We can see this in every area--the governmental leaders, the business leaders, the church leaders, the community leaders, etc. Without learning the proper care of what has been entrusted to us will lead us to tragic rulership.

In our last study we saw that Joseph was an excellent example of stewardship in many areas of his young life. But what did God really have in mind? He wanted Joseph to RULE over Egypt. Joseph never realized when he was going through all his

problems that God was teaching him stewardship in three basic areas: faithfulness in little things, faithfulness with handling money, and faithfulness with another's things. When he was faithful in each area *God gave him his own things - rulership over the whole land of Egypt*. If only we could grasp this spiritual truth, it would change our attitude and behavior.

It was exactly the same way with our Lord Jesus. God the Father sent Him into the world and asked Him to be faithful to whatever He was told. Jesus always said that he spoke and did whatever His Father asked Him to say and do. He stewarded every day what God put before Him and He stewarded all the men God gave Him. In John 17 Jesus gives an account to the Father of the men given to Him. And when the cross, burial and resurrection were over, Jesus was rewarded with RULERSHIP, rulership that is higher than anyone else will ever attain--the name above every name and preeminence in the church and all creation.

Brothers and sisters, can you see the principles in these first two chapters--FAITHFULNESS IN STEWARDSHIP BRINGS FORTH RULERSHIP? If we can begin to see our lives as stewards under the Lordship of Jesus we will be changed.

GOD'S WORD

Stewardship concerns all of life. We look now at an area of our lives that we are to be faithful to--God's Word. We don't love God any more than we love His word, and we don't love His word any more than we love Him. The two are intertwined. One is the Living Word--Jesus, the other is the Written Word--the Bible. God's word is an objective plumbline in our lives. Our life in the Spirit is open to much subjectivity, which is why we must always measure *spiritual gifts* and *impressions* by the objective word of God. God's word never changes. Jesus never changes. God the Father never changes. So stewarding God's word is extremely important for us. The Bible says: "Your WORD is a lamp to my feet and a light for my path" (Psalm 119:105). And remember Jesus' words in John 14:21: "Whoever has my commands and obeys them, he is the one who loves me."

The most important aspect of stewarding God's words is keeping them and obeying them. That is the faithfulness the Lord requires of us. There is a great word in Isaiah 1:19-20: "If you are willing and OBEDIENT, you will eat the best from the land; but if you resist and rebel, you will be devoured by the sword." Here are only two possible reactions to God's word--obedience or rebellion. The rewards of each are completely opposite. Stewardship requires obedience.

Let us note some who did not steward God's word. Perhaps the most famous example of this is found in the early chapters of Genesis. When God created Adam and Eve, He gave them specific instructions about the Garden of Eden. He said you may eat of all the trees except the tree of the knowledge of good and evil. Eve knew the word of God and told the Devil what it was. But she was deceived by the Serpent and ate of the forbidden fruit. She brought some to Adam and he ate, too, knowing clearly what God had said. Adam and Eve did not obey the word of God and they were immediately plunged into death--spiritually they died that day and physically they died some years

later. So they were devoured after not stewarding God's word with faithfulness. Do we think we can disobey God's word and escape?

Another very clear example is Judas Iscariot, one of the disciples of Jesus. He was with the Lord every day during the ministry years. He heard the word of the Lord coming through Jesus. But as time went by the disciples discovered that Judas was full of greed (John 12:6). He had become the treasurer of the group and would steal from the bag from time to time. Then when the serious crisis arose concerning Jesus, his greed went into full bloom and he cut a deal with the Jewish leaders to betray Jesus into their hands. Judas ends with the reward of poor stewardship--condemned and destroyed by his own hands. These are sobering stories of real life people.

When we read God's word daily or we read someone's exposition of God's word, or we hear the word of God taught or preached, we become accountable people. Judgment by the word of God is based on those who hear the word of God. But when we hear His word and do not obey it, we come under the judgment of those very words. In John we read Jesus' words: "For God did not send his Son into the world to condemn the world, but to save the world through him. Whoever believes in him is not condemned, but whoever does not believe stands condemned already because he has not believed in the name of God's one and only Son" (John 3:17-18). Therefore, Jesus says that if we confess Him before men, He will confess us before the Father, but if we do not confess Him before men, He will not confess us before the Father. Whatever we believe will come out of our mouths eventually and by our words we will be acquitted or condemned as Matthew 12:37 states. Which will it be?

Stewardship of God's word is very sobering because in it lies the ultimate issues of life and death. You who read this, have you repented of your sins and made Jesus Savior and Lord of your

life? If you haven't then you will reap the reward of destruction both here and in eternity. If you have received Jesus as your Savior, is He really your Lord and Master? Are you faithful to the word you know you should be obeying-- having integrity, honesty, a clean mouth, a pure body sexually, attitudes of the fruit of the Spirit, and a forgiving spirit? When we find that we do not want to obey the HARDER words of God we move in a destructive way as well. Most people love the easy words of God. But all of God's words bring LIFE when we obey them.

I cannot emphasize this enough. In all the years of counseling people with different problems, do you know what I have found? I discovered that 99% percent of all personal problems come from the fact that believers are not putting their faith in a certain word of God and OBEYING it. It's that simple. The biggest crises of life come because we will not trust God's word to be true. We will stay in self-pity, discouragement, depression and despair unless we believe what God's word says to us. It is our choice. Jesus said: "Yet you refuse to come to me to have life" (John 5:40).

Daniel obeyed God. He got life. Shadrach, Meschech and Abednego obeyed God and they were saved in the fiery furnace. Paul obeyed Jesus' words on the Damascus road and he was saved. Peter obeyed Jesus and repented after the denials and was saved. And you can be saved in the same way-- stewarding God's word faithfully.

THE EARTH

“The earth is the Lord’s, and everything in it, the world and all who live in it; for he founded it upon the seas and established it upon the waters.”

-Psalm 24:1-2

Next in our study of stewardship is how we view the earth and the environment. As believers we have a very clear word about who owns the earth from the passage cited above. Recently, a poll conducted by the authors of “Environmental Values in American Culture” (MIT Press), revealed some surprising news: Most Americans agree with the statement “Because God created the world, it’s wrong to abuse it.” One of the problems believers have had in viewing the environment is that many groups who work on the “earth” issues are “Liberal” or “New Age” people. It causes Christians to run the other way when those people begin to espouse their views. But the above poll is encouraging in that most of our people agree that the motive of care for the earth is because IT IS THE LORD’S.

Ecology can take a lesser priority in the lives of believers because the main priority of God is the salvation of the soul. Yet, that does not mean the Lord is bypassing our stewardship of His earth. We are to be faithful to “another’s things” as it says in Luke 16. Obviously, the earth is the Lord’s and we are to be faithful to His world. Once we are clear about our motives, then we can be co-laborers together with the Lord in caring for the environment.

In the first chapter of Genesis, God gave men and women the rulership over the birds of the air, the fish of the sea, the living creatures on the ground and the seed-bearing plants. Then it says: “God saw all that he had made, and it was VERY GOOD” (Genesis 1:31). Later, in the book of Deuteronomy, God gave a command to the Israelites when they besieged a city: “. . . do not destroy its trees by putting an ax to them, because you can eat their fruit. . . however, you may cut down trees that you know are not fruit

trees. . .” (Deuteronomy 20:19-20). In this way the Lord reminded His people not to thoughtlessly destroy the environment because it has sustenance for them.

WHAT CAN WE DO TODAY TO BE GOOD STEWARDS OF THE EARTH AND THE ENVIRONMENT?

1. First, we can teach our children clearly about the Biblical motive for caring for the environment we live in. Our motive must be that the earth is the Lord’s. Children can be taught this when they are young and will not forget easily. God’s creatorship of all things is the key.

2. Take care of your own property.

3. Understand that if you are a hunter or a fisherman, you need to be faithful to eat what you kill. God has given us approval for the killing of fish and animals for human consumption. We are never to kill just for sport and leave the animals to rot. There is to be no torture or otherwise abusive behavior toward animals and other creatures. Men are encouraged to always care for their domesticated animals.

4. Believers should not consciously pollute the environment to where the rivers, streams, and lakes cannot support life. Our factories have destroyed water for years and the government needed to step in and bring some regulations.

5. Believers should not deplete the soil of the fields by continuous crops, with no replenishing. Remember the word of God when He said to His people to not use the ground in the seventh year. It was to give the soil a sabbath so it would produce better in the future. God said that if His people would do this He would make sure they had enough in the sixth year to go through a sabbath year. New trees should be planted when older ones are cut down for construction purposes.

6. We as believers should not “trash” the world around us. We need to respect the grounds and we need to teach this to our children. Many times litter is scattered instead of deposited in the proper place. We need to pick up litter ourselves and keep our areas clean.

7. Another way to preserve the environment is to recycle. This is where good ecology and good economics meet. During World War II there was a great patriotic spirit in recycling cans and tires for the war effort. Surely believers in our generation could show patriotism in a time of peace by recycling the abundance of containers that we all use.

Finally, we need to celebrate the goodness of God’s creation. We can’t be afraid to give thanks for the earth and the environment that God gave us just because some people worship “mother earth.” God has given us a garden to care for and of all people on the earth, Christians ought to be leading the way in preserving and restoring what God has given. In Revelation 11:18 we read: “The time has come for judging the dead. . . and for destroying those who *destroy the earth.*” May we heed those words.

OUR POSSESSIONS

Remember, a steward is *diligent*. “Diligent hands will rule, but laziness ends in slave labor” (Proverbs 12:24). Diligence means to be hard working, industrious, not giving up, working steadily and persevering. A steward is also *productive*. This means he or she will bear fruit because of the diligence. And also, a steward is *protective*. “Guard that which has been entrusted into your care” (I Timothy 6:20). A steward watches over what God has given, lest it be destroyed or wasted.

Today the subject is our possessions (really they are God’s, but He has entrusted them to us). By our possessions I am referring to our houses, lands, house furnishings and automobiles and other transportation we may have. There is a bit of wisdom in Proverbs 12:27 that says: “The lazy man does not roast his game, but the diligent man *prizes* his possessions.” What a word! The one who is lazy doesn’t take seriously the care of what God gives, but the diligent one (the steward) prizes his possessions in a caring way, (not idolatrous). This is the emphasis of the Lord for all believers who understand and obey His word. We don’t hold possessions so close that they become an idol, or something we couldn’t give away without terrible heartache.

First, we look at our houses and land. If we are renting, we still want to be faithful to care for another’s place. We realize that the burden of care and upkeep is on the owner, true, but we want to go beyond a cavalier mind-set that doesn’t care about others’ properties. If we own the house then the full responsibility is on us. And good stewards prize their homes. They need periodic cleaning (week by week). They need at times some deeper cleaning. They need to be in order and the family needs to be trained to keep it in order. Messes will always come, but they must not stay. Scripture says that “Of the increase of His *government* and *peace* there will be no end” (Isaiah 9:7). THE PEACE IN ANY HOME DEPENDS ON THE GOVERNMENT

AND ORDER OF IT. If we are diligent and train our children to clean up after themselves our houses can reveal God's presence--order and cleanliness.

Houses need maintenance and every steward has to look ahead to see what needs to be done each year. Janice and I have tried to make a list each January of what needs to be done and how to budget our monies to cover those needs. We should prefer not having to always wait until things have fallen apart. We need more diligence and stewardship than that. We have to check on the inside walls, the outside, the roof, the heat and air, the windows, etc. It doesn't matter how costly or how poor a house you have, what matters is that you treat it with diligent, loving care. The land around your house is also yours and should be approached with care. God loves to bring forth beauty from the earth and we should desire no less. He wants the grass to look well trimmed, the flowers to bloom and the trees planted. I remember when we bought our home in Reston it was barren on the outside. The owner obviously cared little about the grounds. Weeds were growing where grass was intended and there were no plantings at all. One of the things I like about this area of the country is the love, care, and money that goes into landscaping. There may be many motives for doing this, but to make the land look beautiful and cared for is a godly thing. It makes my soul rejoice when I see the earth looking so gracious. Our motive is for the "glory of God."

Second, what about the furnishings? The things we own need to be cared for. Have you ever thought about loving what God has given you? One of my sons once carved up a drawer of his dresser with his knife. This, of course, brought us into an instant confrontation. But the lesson that was learned is that we don't treat our possessions like that. So the chairs, the couches, the tables and other things are to be kept as nicely as possible. Everything lasts longer with love and care. Again, it isn't how costly everything is that matters, it's the respect we show for

what God has given us. The truth is, that faithfulness with the LITTLE, (whatever God has given) will result in God giving more and better things to His children. But if we say, “Well, we will wait to have better things before we care for them,” then we may discover that those “better things” might not be coming. I have seen believers allow their children to misuse the furniture in their homes saying, “boys will be boys.” That’s true, but unless you set a tone and draw the boundaries, they will become “destructive boys.”

Finally, we are stewards of our transportation vehicles. Our cars are also gifts of God and we must see them as such. Cars need careful maintenance and we need to allow monies for the things that are normal. There are other expenses that arise unexpectedly. These can be very discouraging, which is why preventative maintenance is important. It helps in the long run. Regular, steady care of your car will result in not only having it run better, but it will also look better. Once again we see the importance of order. When a car is trashed on the inside and dirty all the time on the outside, we are not giving the impression of diligent stewardship. Of course we can’t be perfect every day in this kind of care, but we should try to have a weekly cleanup.

The simple truth I am trying to convey is that holiness and graciousness in *all of our lives with all of our possessions* is to be like God who extends His loving care to all He has made.

MONEY

Stewardship is our theme and we are looking at it as the basis for our life in Christ. We are to be faithful over everything God gives us. For this chapter our focus is money. Jesus said to us: “No one can serve two masters. 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 BOTH GOD AND MONEY**” (Matthew 6:24). In this very incisive word Jesus says there are two powerful forces in the world. One is the true and living God, the Father of our Lord Jesus Christ. The other is the false god of money. And Jesus says that the false god, second to the true God, is money. It is the one thing that is always striving for our devotion and worship in order to replace the true God. Jesus makes no apology. We cannot serve both. It’s one or the other. Jesus says either God is our master or money is our master. This means that money will either **SERVE US** or we will **SERVE MONEY**.

In itself, money is a medium of exchange for goods. As such it is a neutral substance. But if it becomes a god then we begin to serve it. Money and commerce are powerful motives in our world. And the Bible says that if we bow to them we will serve Satan. He loves to work his sorcery in the world of finances. Therefore, if the “love of money” grips us we move into the devil’s realm. “For the love of money is the root of all evil” (I Timothy 6:10). What a strong Scripture! The love of money is the root, the beginning, the foundation of **ALL EVIL**. Stop and think about it and you will be astonished at the all-encompassing power of a wrong view and use of money. The god of money is a hard god. He will entice you into his lair with many attractive words and experiences. But then he will make you his victim. Many have found this to be the truth.

Paul the Apostle goes on to say: “People who **WANT** to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. . .

Some people, eager for money, have wandered from the faith and pierced themselves with many GRIEFS” (I Timothy 6:9-10). He is saying that this problem is not only in the world, but in the church as well. Notice that he mentions some have left the faith because their desires for money overwhelmed their devotion to God. This god has tentacles that reach to the committed believers seeking to draw them away from the true God and His Son.

Jesus spoke to both sides of the issue of money. On the one hand He was very severe with people who loved money--the Pharisees (Luke 16:14), the rich young ruler, the rich man who despised the beggar at his gate and the man who just wanted to build bigger barns to hoard his possessions. Yet, on the other hand, He was very clear that people were not to be afraid of handling money. If they were wise they could invest it and get more and they could use it to help the poor and invest in eternal life. Jesus wasn't against money. He was against making it a god. It's remarkable to note that Jesus made more references to money than to most other themes in the New Testament. I believe He did it to help us see the truth about money and how to use it for the glory of God.

We have a challenge today with “productive wealth.” In Bible days economic wealth was relatively static. The main life was farming but there was no opportunity to invest in machinery that saved labor and multiplied output. With the industrial revolution everything changed. It became possible to not only gain wealth but to support more people in work. It changed the western hemisphere and now the developing countries are doing the same things. The driving force in the world today is economic productivity. Many people have written that the change in the Soviet Union was brought about by the desire to have a country that raised the standard of living through consumer goods. All this discussion brings us to the question: “How should we handle money?”

1. First, we should honor God. This is such an important subject that I want to deal with it in coming chapters.

2. Second, we should be content with what God gives us. This doesn't mean we don't labor to be more productive. It means we are not greedy, which is idolatry. We are happy with what we have. The Bible says: "Godliness with contentment is great gain" (I Timothy 6:6). Sometimes we have more and sometimes less. But contentment in every state is something to learn and adjust to.

3. We should live simply and within our means. We are not to desire to keep up with others or compare with others. To live above our means is to move into a deceptive life style. We may look good but in truth we are in unreality and it will catch up to us. Even if we have more wealth than we need, we should still live simply with thanksgiving.

4. We should always remember the poor. God has told us many times that He is the helper of the weak and the poor (I'm not speaking of those who prey on people). He spreads His gifts liberally to those in need. And we are to have the same heart. Money can be, and should be, SHARED. Remember these words:

"Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God. . . Command them to do good, to be rich in good deeds, and to be generous and willing to share."

-I Timothy 17-18

5. Finally, being in consumer debt indefinitely will make us slaves instead of masters.

TITHES

We now want to consider the stewardship of money in the specific area of tithes. When we come to this part our focus is now toward honoring God. In our previous study we looked at stewarding money in a more general sense. How we handle money is an *indicator* to God. As He has told us in Luke 16, if we handle money rightly we can have true spiritual riches. First the natural, then the spiritual. He told us this because when money is OUR slave then He can trust us with more of Himself. There can be no other gods before the Lord and money is the strongest god next to the true and living God.

It's important to see that tithing began in Abraham's life when he met Melchizedek, the high priest. He gave a tenth of the plunder after a victorious battle. And Hebrews 7:5 says: "Now the law requires the descendants of Levi who become priests to collect a tenth from the people." Later, the prophet Malachi spoke a very clear word about honoring God with the tithes. God told the people through the prophet that they were robbing Him. "How?" they asked. And God's response was, "In tithes and offerings" (Malachi 3:8). Then the word of God goes on to say:

"Bring the whole tithe into the storehouse, that there may be food in my house. 'TEST ME IN THIS,' says the Lord Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops and vines in your fields will not cast their fruit,' says the Lord Almighty."

-Malachi 3:10-12

This is a powerful statement. Notice several things. The Lord says the **WHOLE** tithe, not a part of it. He says to bring it into the **STOREHOUSE**, that is, to the place you get your spiritual food and life from. Many of us may send tithes everywhere but to where they belong. He says that we can **TEST**

HIM in this. It's one of the rare times in the Bible that the Lord says to test Him. He is very sure of Himself!! His PROMISE is that He will pour out blessings on us if we remember the tithe. And finally, He says that He will stop the PESTS that devour our productivity and our resources. God has asked for the tithe because that is the way He planned for His kingdom and His church to be supported. Can you imagine the blessing if God's people would do this? The average giving across the church in America is one to two percent per family or family unit. God's work would grow in a large way with obedience to this word. And His blessing would be unprecedented on the church.

But, you might say, that is the Old Testament word and in the New Testament we are not under the law. Yet Jesus did not abrogate the tithe.

His words are very clear when He says: "You give a tenth of your spices--mint, dill and cummin. But you have neglected the more important matters of the law--justice, mercy and faithfulness. You should have practiced the latter, WITHOUT NEGLECTING THE FORMER" (Matthew 23:23). Jesus didn't want them to be legalistic about the tithe and forget mercy, but He didn't want them to neglect the tithe either.

When we come to giving money to God for His work we discover very quickly where our hearts are. Jesus said that wherever our treasure is there our hearts would be also. Money reveals our PRIORITIES. There are many people who feel they cannot get what they want or need if they tithe to the Lord. The opposite is true. Jesus said for us to "*Seek first the kingdom of God and His righteousness and all these things will be added unto you as well*" (Matthew 6:33). We see Jesus is not apologetic when He says this first priority is His kingdom and His righteousness. He said if we do the first things, He will make sure we get the things we need for our lives. And if we do not seek the kingdom of God first with our monies, we may get a lot

of 'things' but most probably with many sorrows and burdens (Proverbs 10:22).

We should give the best and holiest unto the Lord. This means that the first tenth is His, not the last. If we take the latter approach we will always come out short for God on the last tenth. No, we want to truly honor the Lord with our substance. And then He is free to give us His kind of abundance. One thing I have found is that I am never in debt to the Lord. He always has given me more than I ever gave Him. What a wonderful God we serve!

With what attitude do we give our tithes? We can do no better than note the words of Scripture from 2 Corinthians 9 where we read:

“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make ALL grace abound to you, so that in ALL things at ALL times, having ALL that you need, you will abound in EVERY good work.”
-2 Corinthians 9:6-8

It's obvious that you cannot out-give God. And the attitude is one that is totally voluntary. Every person gives because he or she has decided this in his or her own heart. And the giving is done with gladness of heart. God hates a grudging heart. He would rather not have you give if you give with no joy. No, we give because our hearts are filled with thanksgiving for all that He has done for us. And notice what the results are. Look at how many “ALLs” are listed in this passage. God's grace is all sufficient and surrounds the ones who honor Him.

OFFERINGS

As we continue our study of stewardship in the area of money, I want to encourage us to consider offerings. Offerings are in a different category than tithes. Yet both are used by God to designate avenues of giving for us. Remember that in Malachi the prophet is saying that the nation (Israel) has robbed God. The people respond, “How?” And Malachi speaks for God in answering, “In tithes and OFFERINGS.” So we can see the Lord distinguishes between the two.

As believers we desire to give a tithe unto the Lord with grateful thanks for all He has done for us. Tithes were given to help support the ministry--the priests and Levites in the Old Testament and the pastors, apostles, and teachers in the New Testament. But offerings were different. They are given for other areas. In Exodus Moses called for an offering from the people for the tabernacle. The people responded with such enthusiasm that the day came when Moses had to say “Stop!” It was with these offerings that the tabernacle was furnished.

In the New Testament there is another illustration of offerings. The Apostle Paul is urging the churches in his realm to give an offering to the brothers and sisters in Jerusalem. Why? Because a famine had overtaken the people in Judea and the church was suffering lack. Paul writes to the Corinthians and encourages them to continue to gather offerings and he would be by soon to take them to the suffering brethren in Israel. Paul honors the Macedonian believers when he says:

“Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God’s will. . . But just as you excel in everything...see that you also excel in this grace as well. . . For if the willingness is there, the gift is

acceptable according to what one has, not according to what he does not have.” -2 Corinthians 8:3-7, 12

This is an exciting passage of Scripture. It appears that offerings are given for some other needs. There could be a need for a building as in the Exodus story. I remember when we were in Kalamazoo and looking at a building in the inner city, the people had such hearts to give that we raised \$90,000 in a short period of time to buy and restore the “Agapé Center.”

There are also other areas of need--notably the poor. Jesus said that we would always have the poor with us. In the Old Covenant the people were encouraged not to harvest everything in the fields, but to leave some of the corners untouched. In this way the needy ones in the community could come and glean some grain for themselves and their families. This is what Ruth was doing when she came back to Israel with her mother-in-law, Naomi. The Bible says we should always remember the widows and the orphans--those with no husbands or fathers. When Paul encouraged the offerings from the Corinthians it was because hard times had come to the saints in Judea and the need for food was overwhelming.

In the passage cited above there are some interesting principles to consider. *First*, the believers in Macedonia said it was a PRIVILEGE to share in the service to the saints. They were honored to be able to give. It wasn't a duty or a demand, it was a privilege. *Second*, they gave themselves FIRST TO THE LORD. In other words, the first thing God wants is ourselves--our hearts. Giving is to always come out of hearts that are dedicated to God. *Third*, their giving was in keeping with GOD'S WILL. It is God's will that we give to our brethren in need. It is not something we have to debate. God is pleased with this sharing. *Fourth*, this kind of giving is called the GRACE OF GIVING. Paul encourages them to excel in the “grace of giving.” Giving is something that comes from God. It is a grace; it is full of love and kindness. We don't have that grace naturally, it is a

part of God's nature. *Fifth*, it is something we do WILLINGLY. Offerings are freely and willingly given. They are never to be coerced, never to be manipulated. And *finally*, we are to give "ACCORDING TO WHAT ONE HAS, NOT ACCORDING TO WHAT HE DOES NOT HAVE." Offerings are given over and above our tithes in accordance with how God has prospered us. It will be more for some of us and less for others. But offerings are not to be borrowed. Some churches might demand its people to take a loan out for an offering. God never says to do it in that manner. We are only to give out of what we have.

Therefore, I encourage you to do this each month. In addition to your tithe, give some offerings to the alms fund. This goes to those in need among us and to others the elders would approve. In this way you have a regular avenue of giving to those in need. There are also other funds you can give offerings to--missions, youth work, building fund, etc.

In addition to these funds, there is a corporation among us called, KARIS, which means Kindness And Relief In Society. It is a separate organization from the church, but its purpose is to give to those in need in our society and in the world--the poor, the widows, the fatherless, the prisoners, the sick and other worthy needs. It is committed to integrity and is overseen by a group of faithful men from Northern Virginia. This would also be a great place to give offerings. GIVE AS UNTO THE LORD.

INSURANCE

In many Christian circles there will periodically arise certain debates about insurance. The conflict revolves around the issue of trusting God for your future or taking out insurance. When believers look to the future and to retirement and consider health needs, the concern comes about how God wants us to view our needs in the light of His Word. I remember some days when people were so enthused with God's life and the renewal and refreshment of the Holy Spirit that they literally felt the Lord's coming was going to be in their generation. So the thought of life insurance or any other kind of insurance was absurd. Also, didn't the Lord say to take no thought what we would eat or drink, but merely to seek first His kingdom and everything we needed would be added? And what about the story of the man who built bigger barns just to store all that he had? With these and other Scriptures the arguments would challenge the thought of setting money aside for the future.

But as time went by and the intense reactions settled down, most believers began to realize that there were other admonitions from the Bible as well and we needed to consider them carefully. There is a strong word in I Timothy 5:8 that says:

“If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.”

That puts another perspective forth. When Jesus said, “Take no thought for your life. . .,” He was not saying to “not plan” but rather not to be anxious or worried. We all have to make some plans, but after making them we still must trust in the Lord fully for our life. When Jesus warned against building larger barns to store things He was speaking to the attitude of greed and covetousness. The man in the parable had plenty, but it wasn't enough because *his security was in his possessions and not in God*. In the Scripture quoted above from I Timothy, it is very

clear that if we are believers but do not care for our own family then we have denied the faith. Strong words! The Old Testament rule was that if a father died, the oldest son would be the breadwinner for the family, or if there was no son, the brother of the deceased would step in and care for the widow and children. That was their way of fulfilling the command.

Society has gotten a bit more complicated since then. Rural life is in the minority, families are far apart, and people don't usually work at their jobs until they die. The believer in the Lord must decide how he will steward his own finances so that he and his family will be financially stable. This would be true for unmarried men and women as well.

The questions that arise are: What happens if I die prematurely, how will my wife and family survive? What if I have some health problems and need some serious hospital or doctoral care? What if I am disabled in some way and am unable to make a living? Yes, our families may be able to help us. Yes, the church may be able to assist in some ways. Yes, possibly the government has some programs that will aid us. All these things may be true, but the BURDEN of high and skyrocketing costs of these things is such that they could quickly deplete even the best of resources. Therefore, I urge that every believer make provision for these concerns in such a way that others are not burdened by them.

Life Insurance: For relatively little money every family and individual can have some life insurance. I am not selling, so I'm not telling you how much or what program to follow. In the possibility of an early death, you can make sure your spouse and children will have food, clothes, and shelter.

Savings and Investments: It is important to make provision for a day when you are unable to work. Social Security will not be great and there may even be problems keeping it going. Perhaps you have a pension plan with your

company. Perhaps you are regularly saving certain monies, or perhaps you have your own personal investments. Whatever they are, you are not hoarding. You are merely planning to continue to have some income when your present employment is finished. One proverb says: “. . . he who gathers money little by little makes it grow” (Proverbs 13:11). Another one says: “A good man leaves an inheritance for his children’s children. . .” (Proverbs 13:22). Proverbs 21:5 says: “The plans of the diligent lead to profit as surely as haste leads to poverty.” And finally, “In the house of the wise are choice stores of food and oil, *but a foolish man devours all he has*” (Proverbs 21:20).

Health Insurance: This is another area for careful planning. I know that we may need health care reform in some areas. And it is obvious that the costs of health care are enormous. Without some insurance we could all be in bankruptcy following a serious surgery. It is important that each one has some benefits that would cover most of the cost of an emergency health problem.

Disability Insurance: I believe this is also an area for our stewardship. Accidents happen to believers, too. Sickness and disease can wreak havoc on our bodies and suddenly we find ourselves unable to work. But this kind of insurance will be a wise investment.

These would be *wise* ways to handle money. I am not saying we don’t trust in God, I’m saying we are to be *wise*. And if believers are unable by life and circumstances to do this, I still believe God will help them

DEBT REDUCTION

Americans have more debt now than at any other time in history. The government of our nation has set a bad example by being billions of dollars in debt. This spirit has fallen down over the country and affected most of the populace. Unfortunately, many believers in Christ are also having serious debt problems. Ron Blue says the “spiritual dangers of borrowing money are twofold: First of all, borrowing *always* presumes upon the future and, second, borrowing *may* deny God an opportunity to work” (*Master Your Money*, p. 60).

What happens when we owe money is that our relationship changes with the individual or institution. We find it just a little more difficult to be as free toward the person since we owe them money (Romans 12:8). And if we ever miss a payment, the guilt builds in the relationship. Also, Proverbs 22:7 says: “The rich rule over the poor, and the borrower is *servant* to the lender.” You can see how the relationship changes. The reality is that when you borrow, you become the person’s servant. The Bible is not saying that we should never be in debt. There are obviously times when it is necessary. Debt in the Scriptures is, however, under a serious caution. Using debt for any purpose and reason is strongly discouraged.

The Bible speaks so carefully about this subject for several reasons. First, debt can so easily become a *twisted* and *deceptive* thing. It is VERY EASY to get into debt. It is VERY HARD, sometimes impossible, to get out of debt. Our society has made it easier and easier to get into debt. We are able to pay everything by plastic cards. But the bill always comes due. Second, debt brings us into a grip of *bondage* in which we find ourselves slaves to money. We are never free to have that money again. It is always going to the creditor. We are gripped by the world’s system, we no longer are free to use that money. Everyone who writes huge bills to Visa or MC or the bank each month knows the feeling of slavery. We are not only in debt for

the principal, we are now paying exorbitant INTEREST payments as well. Money can become just like sorcery and after awhile we are the fly in the spider's web--gripped and held. Third, when our money is tied up in debt, we are unable to serve God and move in the opportunities that God provides. Or we are unable to share with those among us who are in need of help and care.

In spite of these cautions, there are times that debt is necessary. But we should always approach it carefully. Questions to ask: Is this debt a necessity? Are my wife and I agreed about it? Do we feel the peace of God to incur this debt? Do we have a *guaranteed* way of paying it back?

There are several types of debt.

Credit Card Debt: This has an extremely high interest rate and should be avoided like the plague if you don't have the money to pay the cards completely off each month. Some feel they serve a convenience (monthly gas, etc.), and have the money to pay the bill each month. This is OK. But to use your cards irresponsibly will turn out tragically.

Consumer Debt: This is like taking loans out to finance automobiles, vacations, gifts, furniture and other items that generally depreciate over time. This is similar to credit card debt and should be avoided, if possible, and used only sparingly and with God's peace.

Mortgage Debt: In this case the loan is for a house. We look at this debt in a slightly different way, since a house *usually* appreciates and if you needed to sell, you could pay off the debt and perhaps have some profit. This is not always true, since there are times when real estate drops on the market. In such times it will be necessary to stay in the house and wait for the market to rise. Most people do not have the money to purchase a house outright and usually must take a loan.

Business and Investment Debt: Make sure that the rate of

return is greater than the cost. Is there a guaranteed way to repay the debt? And make sure that the marriage partners both feel good about it.

What are some important criteria in looking at the debt problem?

1. Get out of consumer debt. Don't use your credit cards for those things that will depreciate. Use your cards only if you can erase the debt each month.
2. Be careful about co-signing with another on a debt. The Bible cautions us about this. You can be snared by kind words and good intentions. The problem with doing this is you cannot be sure that the other will be responsible and then **YOU ARE THE ONE THAT PAYS**. Do this in rare cases.
3. Seek, if possible, to only owe money on your house. Cars are a problem, and most may have to incur debt on them. But if you can work toward purchasing a car with no payments and interest, by all means do. You will be in a much better financial climate if you can.
4. Save your money and pay cash for the items you feel you need. Saving is a discipline, but it is an honest way of handling greed and covetousness. In this way you are living within your means and you have authority over your monies, rather than someone else having the authority. If you gratify yourselves with the credit cards and loans, you will be in bondage.
5. If you do owe debts for whatever reasons, make sure you **MEET EVERY PAYMENT ON TIME**. Do not lose integrity with your creditors.
6. Bankruptcy may be necessary in certain circumstances. Even God in the Old Testament made provision for debt that got too deep. The people were encouraged to cancel debts every seven years. Other than unusual situations, our desire should always be to pay our own debts.

ETERNITY

This is an important and final subject. What about the future that goes beyond this life? Many believers still don't get the truth that what they do in this life relates to their status in eternity. Eternity is forever and cannot be compared in any way to the short life on earth.

Many are like the man in Jesus' parable about the rich fool. He made a lot of money and had more possessions than he could handle. He decided to build bigger barns to store the goods while he relaxed and enjoyed the luxurious life. But then God said: "You fool! This very night your life will be demanded from you. Then who will get what you have PREPARED FOR YOURSELF?" This is how it will be with anyone who stores up things FOR HIMSELF but is not rich toward God" (Luke 12:20-21). It's clear that this man had nothing of any substance awaiting him in eternity, perhaps not even eternal life! The reason for this sad situation is that the man gathered all things only for himself. But when he died he took nothing with him, so others got the spoils.

But if we steward carefully what God gives us in this life, we can actually have some things waiting for us in heaven. Investment here in God's kingdom will bring dividends in the eternal kingdom. Jesus said:

"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your TREASURE is, there your HEART will be also."
-Matthew 6:19-21

This is very clear. If your heart is only in the things of this world, that is where your will put your money. If your

heart is in God's things, that is where you will put your money, time, prayers, service, and mercy. God translates all that investment into eternal reward.

So there are two attitudes that the believer needs to have in order to be wealthy in the next life (the most important one).

FIRST, HE OR SHE NEEDS TO SEND WEALTH AHEAD. The believer does not live for the present world. All he or she does is for the glory of God. All the riches of knowing Jesus the Messiah now become the release of that goodness out of his or her life. When we seek first the kingdom of God and His righteousness, we are now investing in that kingdom. Every attitude of goodness, every act of mercy, every prayer, every teaching, every witnessing, every bit of tithes and offerings, every little cup of water given in the name of Jesus translates into eternal wealth. And the percentages of increases God uses are not what a bank uses. When Jesus speaks of the way we live as believers in Matthew 5, He says we are to "rejoice and be glad, because great is your REWARD in heaven" (Matthew 5:12). The rewards of the Lord will be GREAT. So when we send all these treasures ahead, God reinvests them in His kingdom and we will discover to our amazement that the tables are turned. Many who were millionaires and billionaires here are nothing after death, but many who had little in the world's eyes are now wealthy beyond imagination in heaven.

SECOND, YOU CAN LEAVE BEHIND MONEY THAT WILL CONTINUE TO WORK AFTER YOU HAVE GONE TO HEAVEN. Think about this. If you look at your assets and you make up your will, you can have investments continue even when you die. Many believers will put some contingency in their wills that after they die, certain monies are to go to a Christian ministry. In that way even when you are no longer on earth, your monies will go on working for the kingdom of God. In this way mercy ministries will continue and many people will find Jesus as their Savior even after your death. Isn't that a glorious thought?

Jesus told another parable about the dishonest steward. In this story the steward has not been faithful and his master fires him. The steward is stunned because he doesn't know what he will do to gain a living after he leaves the job. But he has a great idea. Before he leaves he calls in his master's creditors and forgives large portions of their debt to his master. He does this so that when he loses his job, these creditors will take him in because he was so good to them. Now remember, Jesus is not commending dishonesty. That is not His point. His issue is that the steward used money in such a way THAT WHEN HE NEEDED FRIENDS, HE HAD THEM. So Jesus ends by saying: "I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings" (Luke 16:8-9).

How many friends do you have waiting for you in heaven? You must not think that you haven't won souls. Maybe you have had a hard time bringing someone to Christ. But if you have prayed, if you have given your tithes and offerings to ministry, then you have a part in all those who have come to Christ through those ministries. The sowing of your wealth in many ministries will reap countless souls for the Lord. You must not be discouraged. You must be faithful in your investment and your stewardship of all that God has given you--gifts, talents, children, money, possessions, houses, lands, and people. Everything done for the glory of God will result in hearing these wonderful words: "Well done, good and faithful servant! . . . Come and share your master's happiness" (Matthew 25:23).

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