

# The Joy of Generosity - Week 2 - Stewardship

## NOTES ARE IN APP - Not on screen - Download

- <https://theelement.church/app>

## Connect with us - Next Steps Form

- Text "Element" to 97000

## EGroups

- [theelement.church/egroups](https://theelement.church/egroups)

## Baptism

- Feb. 20th - 6:00 pm
- Capitol City Vineyard Church
- 1635 Coolidge Rd, East Lansing, MI 48823
- Text "Baptism22" to 97000

## GIVING TIME:

- **4 WAYS TO GIVE**
- ONLINE: <https://theelement.churchcenter.com/give>
- APP: Give Tile
- TEXT: Text an "amount" to 84321
- MAIL: PO Box 52 East Lansing MI 48826

## Intro - The joy of generosity

- Last week - More than money

## **1 Timothy 6:17-19**

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, who richly provides us with everything for our enjoyment. 18 Command them to do good, to be rich in good deeds, and to be generous and willing to share. 19 In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

- They had money and that was ok
- They were told to **relocate their trust**

- They were richly provided “everything” for enjoyment FROM God
- Told to be rich in good deeds & generous
- Lay up treasure in heaven
- **Take hold of a life that is truly life**
- Money that is more than money!

## **“TWO LEGS” OF BIBLICAL FINANCES...**

1. Generosity
  2. Stewardship
- The difference between stewardship and generosity.
    - **Generosity** = giving joyfully from discretionary resources with an open hand
    - **Stewardship** = learning to spend less than you make and manage well what you’ve been given.
      - **Steward:** To protect and expand the resources of another.

“Generosity involves redirecting discretionary spending... this is built on an underlying assumption - you have something to give” - Robert Morris

- Christians now give less per capita than during great depression
- Somewhere between 2 - 7% of Protestant Christians tithe... (why?)
- For Christian families making less than \$20k per year, 8% of them gave at least 10% in tithing. For families making a minimum of \$75k or more, the figure drops to just 1%.
  - (oh it’s a large income thing?)
- 8 out of 10 tithers have zero consumer credit debt, 28% have no debt including mortgage
- 80% + of tithers give over 10% annually
- Avg. American has \$38,000 - \$58,000 in debt (*depending on source*) not including home mortgage (death note)

- According to the Federal Reserve, 77% of American households are in consumer debt

Answer? = Stewardship

**We have stewardship work to do.**  
**It starts with us.**

## First Leg of Biblical Finances - Stewardship/Management

### 3 BIBLICAL TRUTHS ABOUT STEWARDSHIP

#### 1. I am not the owner

God owns everything. We are the stewards over what He brings us. Time and again Scripture reminds us that **He is the owner and we are His stewards.**

#### **Matthew 25:14-15**

Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey.

Matthew 25:16-21 - The man who had received five bags of gold went at once and put his money to work and gained five bags more. So also, the one with two bags of gold gained two more. But the man who had received one bag 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 five bags of gold brought the other five. 'Master,' he said, 'you entrusted me with five bags of gold. See, I have gained five 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!'

Matthew 25:22-25 - The man with two bags of gold also came. 'Master,' he said, 'you entrusted me with two bags of gold; 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 one bag of gold 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 gold in the ground. See, here is what belongs to you.'

## **WE'VE ALL BEEN GIVEN MUCH:**

### **"Bags of Gold" in some translations but = TALENT (\$ denomination)**

- What was a Talent worth in today's funds?
  - "Talent" of **Gold** OR "Talent" of **Silver**?
- **One Talent of Silver** = Roughly A LIFE TIMES average wage
  - A denarius (singular) is a day's wage. Fluctuate with economy.
  - (300 denari - a years wage - woman pouring oil on Jesus' feet = 300 days wages)
  - 9,999 denari - 33 years. (you work 17 - 50 years old - 33 years).
  - (5 talents of silver = 5 LIFE TIMES average wage)
  - Roman Estimate of Military Pay - 170 Oarsmen for One Month = One talent of Silver
- **One Talent of Gold** = Roughly 10 LIFE TIMES average wage
  - 10 times larger than a talent of silver
  - 1.4 Million per talent x 10 = 14 million dollars

### Third Servant MISUNDERSTOOD Stewardship

### **"Buried it in the ground"?**

- = no one else able to benefit from the resource
- **Used it for himself**

- **Genesis 3:19** - By the sweat of your brow you will eat your food until you return to the ground, since from it you were taken; for dust you are and to dust you will return."
- **Psalm 103:14** - for he knows how we are formed, he remembers that we are dust.

**“Burying it in the ground”**  
**is a euphemism for**  
**“Used it for himself” = we are dust**

Third Servant didn't just squander money,  
 but squandered OPPORTUNITY.

We always do this when we operate as owners, not stewards

### **Psalm 50:10-12 NIV**

10 for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the insects in the fields are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it.

### **ILL. It is ALL HIS**

- **Your dog is my dog - God**
- The **metal in the car** that you drove in this morning is from God's ore in the earth.
- The **food you ate today** came from His field & His creation
- The **home you live in** - wood, stones, glass from God's earth
- Our **diamonds** come from His coal
- Our **Pearls**...

**“ ‘Our’ pearls are because one of God's oysters got irritated by some of God's sand.” - Robert Morris**

### ILL. Teenagers in a parent's house

- **This is not your house!**
  - You are here on loan.
  - You are going to be leaving soon.
- My house, my rules
- A lot of God's children are financial teenagers

### **We are ALL LIVING IN GOD'S HOUSE**

Let's steward according to his rules.

Time to grow up & Mature

**We are not owners.**

I am not an owner?

I am an orphan?

I am hopeless?

I am poor?

NO, I am a steward...

### **2. I am a steward**

Money cannot be owned, only managed

I am a **steward** - FROM THE BEGINNING OF THE BIBLE

### **Genesis 2:15-17**

15 The Lord God took the man and put him in the Garden of Eden to work it and take care of it. 16 And the Lord God commanded the man, "You are free to eat from any tree in the garden; 17 but you must not eat from the tree of the knowledge of good and evil, for when you eat from it you will certainly die."

- You may eat from ANY tree in the garden **except that one.**

### **Adam and Eve in the garden - Ownership vs Stewardship**

- God puts **ONE tree** in the garden **to remind them that they don't own the garden.**

- Owners DO WHAT THEY WANT
- Stewards DO WHAT THE OWNERS WANT

“Everytime you walk by THAT tree I want you to remember that you are a steward.”

- Satan - God doesn't want you to eat from that one because you will be like HIM.
- Satan invites us to Eat = YOU be the OWNER
- They fell because they were not content to be stewards instead of owners.
- The Original Sin - They wanted to be in charge!!

“The greatest principle I've ever personally learned. God owns everything. I'm His manager... to take all that is your life and leverage it for His purposes... for eternal purposes to make the biggest impact we can. If you ever see it, it changes everything.” - **Chris Hodges**

You can't move with God financially until this gets settled...

I am not the owner

I am a steward

### 3. Maturing in stewardship is a journey that starts today

You are a steward (because God owns it all) -

- Q: Are we good managers or poor ones?

#### **ILL. 7 Eleven Employee in Florida**

- Scanning her own rewards app for purchases
- Good or bad stewardship?
- I guess it depends on the owner's intentions?

Why getting this manager thing settled matters...

### **Matthew 25:14-15**

Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey.

### **Luke 12:13, 15 –21**

13 Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.”... 15 Then he said to them, “Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.” 16 And he told them this parable: “The ground of a certain rich man yielded an abundant harvest. 17 He thought to himself, ‘What shall I do? I have no place to store my crops.’ 18 “Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. 19 And I’ll say to myself, “You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.” 20 “But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’ 21 “**This is how it will be with whoever stores up things for themselves but is not rich toward God.**”

- My barns, my crops, my life

### **Storing/Spending up wealth VS Rich toward God (maturing stewardship)**

When we use God’s resources wisely for the kingdom or for others, He will supernaturally bless us.

There will come a day when the Lord says,

### **Matthew 25:21**



“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 JOY!’”

Q: Will you commit to stewardship over ownership?

Q: What PRACTICAL step do you need to take today?

## **PRACTICALS - HOW TO START THE JOURNEY OF STEWARDSHIP**

- Stewardship (includes Tithing) → Generosity
- Stewardship =

### **Pastor Scott, I am stuck!!**

#### **Psalm 88:8 TLB**

You have made my friends to loathe me, and they have gone away. I am in a trap with no way out.

#### **The Way Out**

(Psalm 34:18 GN) The Lord is near to those who are discouraged; he sees those who have lost all hope.

(1 Corinthians 10:13 MSG) All you need to remember is that God will never let you down; he'll never let you be pushed past your limit; he'll always be there to help you come through it.

(Luke 15:17) “When he came to his senses, he said, ‘How many of my father’s hired men have food to spare, and here I am starving to death!’ I will set out and go back to my father and say to him: ‘Father, I have sinned against heaven and against you. I am no longer worthy to be called your son; make me like one of your hired men.’ So he got up and went to his father. But while he was still a long way off, his father saw him and was filled with compassion for him; he ran to his son, threw his arms around him and kissed him. The son said to him, ‘Father, I have sinned against heaven and against you. I am no longer worthy to be called your son.’”

## 1. Acknowledge the reality of where you are.

(Psalm 51:5-6 MSG) I've been out of step with you for a long time, in the wrong since before I was born. What you're after is truth from the inside out.

## 2. Develop a plan of attack.

(Proverbs 27:12) The prudent see danger and take refuge, but the simple keep going and suffer for it.

### Dave Ramsey - The Total Money Makeover

<https://www.ramseysolutions.com/dave-ramsey-7-baby-steps>

- Save \$1,000 emergency fund
- Payoff all debt (except the house) using the debt snowball
- Save 3-6 months of expenses in an emergency fund
- Invest 15% of your income in retirement
- Save for kid's college
- Pay off your home early
- Build wealth and give generously

Tithe AS YOU DO the plan of attack - Talking next week

- <https://www.ramseysolutions.com/budgeting/daves-advice-on-tithing-and-giving>
- Proverbs 3:9 (NIV) says, "Honor the Lord with your wealth, with the firstfruits of all your crops."
- **Should I tithe while trying to pay off debt?**
  - Even if you're in debt or walking through a rough financial season, tithing should still be a priority. Yep—you read that right. While it's tempting to throw that money at your debt, the discipline and faith that tithing brings are so worth it. Even while you're paying down debt, you can still have an attitude of generosity. If you think it'll take a miracle to get through the month with 10% less in your wallet, you might need to do a

lifestyle check. Take a [look at your budget](#) and find [ways to cut back on spending](#). It might mean limiting some of your fun money, packing your lunch instead of eating out every day, brewing your own coffee, or [buying generic products](#)—but it is possible! But you should hold off on offerings (extra gifts) while you're paying off debt, though. And if you're in debt, you should put all your extra money toward your [debt snowball](#). Once you're out of debt, you'll be free to give as generously as you want to!

### **3. Do it now.**

(2 Corinthians 6:2) I tell you, now is the time of God's favor, now is the day of salvation.

### **4. Humbly ask your Father for help.**

(1 Peter 5:5-7) "God opposes the proud but shows favor to the humble."

Humble yourselves, therefore, under God's mighty hand, that he may lift you up in due time. Cast all your anxiety on him because he cares for you.

Imagine 365 days from today, your financial picture being completely different than it is today!!!

**Ask God for His Help - THE JOY OF GENEROSITY**

**SALVATION ALTAR CALL**

- Next Steps Form - [Text Element to 97000](#)