

Stewarding Wealth

Opening Illustration: A car is an incredible tool, isn't it? It allows us to travel great distances at speed, to easily obtain things we need, to protect us from the elements during travel, and more.

But a car is also an incredibly dangerous weapon if it is not managed properly. A driver who ignores the laws of traffic, and/or the laws of physics, has the potential to do great harm to themselves and others—perhaps even irreversible harm.

We all recognize the need to be very careful, wise, and well-trained in the management of cars. But do we think about the same thing with respect to managing wealth (*Luke 12:15*)?

To clarify, I don't mean wealth merely as a reference to "the wealthy". I mean managing *whatever* money (and other assets) the Lord has entrusted to us, (*Mark 12:43-44*).

Money and other assets have obvious benefits. Money enables us to meet our daily needs, care for families, plan for the future, and be a blessing to others near and abroad.

But wealth is also dangerous, isn't it? It is especially dangerous to the hearts of mankind. This is not because money *makes* men evil, or *makes* men worldly. It is because, like fame and power, *wealth has the potential to magnify the evil that already dwells in our hearts*—amplifying sin's influence over the *motivations*, *decisions*, and *activities* of our lives.

As the Apostle Paul reminds us in **I Timothy 6:7-10**:

"...for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs."

Taking only a brief look at Scripture we see that wealth has the potential to:

- Lull us into *forgetting God*. (*Deut. 8:11-18*)
- Tempt us into *idolatrously loving the world and the things of the world*. (*I John 2:15*)
- Beguile our minds into *thinking that we are more important than those with less*. (*Prov. 21:13*)
- *Enslave our hearts to the vanity and allure of earthly treasures*. (*Ecc. 5:10*)
- *Deceive us into trading eternal joy with God for the fragile, fleeting, and unfulfilling trinkets of this world*. (*Luke 9:25*)

It is for this reason that the book of Proverbs wisely teaches us to pray with Solomon saying:

"Give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, 'Who is the LORD?' or lest I be poor and steal and profane the name of my God," (*Proverbs 30:8-9*).

It is also for this reason that the Lord Jesus Christ warns his followers that:

"No one can serve two masters... You cannot serve God and money," (*Matthew 6:24*).

Big Question: So this morning we want to consider the question:

How does the LORD teach us to steward the wealth he entrusts to us for the glory of his name, for the good of others, and for the safety of our own eternal souls?

We will consider this subject under two general headings:

- (1) First Principles (*not exhaustive*)
- (2) Pitfalls and Practical Applications.

As it goes with many aspects of the Christian faith, there is MUCH MORE than we can hope to cover in one class. So, there will be some things that we do not get to and others which we only touch on briefly. But I hope to zero in on a few points that are especially important and applicable to our lives as we strive to be faithful followers of Jesus Christ.

1. First Principles

Here are four fundamental principles of stewarding the wealth entrusted to us as God's people:

1. God calls his people to give back to him, through the local church of which we are members, at least a tithe (or 10%) of what he has first given to us. (*Gen. 14:19-20; Lev. 27:30; Deut. 14:22*)
2. God calls us to present our tithes and offerings joyfully, not begrudgingly. (*2 Corinthians 9:7*)
3. Over and above our tithing, God calls his covenant people to reflect his own character by being definitively generous to others by sharing the things he has placed into our care. (*Matt. 6:22-23*)
4. God calls us to only ever use the resources entrusted to us in ways which align with his moral standards (i.e. his holy law) and which bring glory to his name. (*Proverbs 3:9*)

Let's briefly look at each of these principles in more detail.

1. God calls his people to give back to him, through the local church of which we are members, at least a tithe (or 10%) of what he has first given to us.

There is absolutely no question as to whether God commands this of his people. In **Malachi 3:8-10** God tells us that for one of his people, who are called by his name, to give him less than the "full tithe", is for that person to "rob" from God.

"Will a man rob God? Yet you are robbing me. But you say, 'How have we robbed you?' In your tithes and contributions... Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need."

It is evident from this that God takes the call to steward our wealth very seriously. But let's stop and consider why this is so.

Does God need our money? Is that what tithing is about? Is God nervous that if we don't give him enough money he will run out of resources? **Obviously the answer is no.** So why has God called us to give back to him?

There are several important answers to that question, but I want to focus in on one by looking at **Deuteronomy 8:11-18**. Let's all turn there and read that passage together now.

Reflection: One of the most important reasons that God calls his people to tithe is **to remind us who our Provider truly is, and thereby, guard our hearts from spiritual forgetfulness.**

We are extremely prone to forget that "*it is God who gives us power to get wealth*" (v18); it is God who gives us energy, stamina, strength, gifts, talents, etc. through which we gain wealth. You and I are not ultimately in the financial position that we are in because we are so special, so talented, or so good. You and I are in the financial position we are in because God is so gracious to undeserving people.

Conclusion: So, one of the great purposes of of God in tithing is to guard our hearts from straying from him by continually reminding that our wealth does *finally* come from our hard work or good planning—as important as those things are—but from God’s merciful hand of provision, (Matt. 6:19-21).

Stop and ask: *Have I forgotten this truth? Have I forgotten that man does not live by bread alone, and that it is the Lord my God who cares for me and enables me to get wealth?*

2. Secondly, God calls us present our tithes and offerings joyfully, not begrudgingly.

This truth is drawn from **II Corinthians 9:7**—“...for God loves a cheerful giver”—and it is easy to understand. A *begrudging giver* is as insulting to God as a husband who gets his wife flowers or buys her a gift for their anniversary with a sour attitude.

Ladies, would you feel loved, honored, and treasured if your husband came home and gruffly said, “Here’s the card card and flowers I had to buy you today. *Happy anniversary.*”? Something tells me that although the flowers may be beautiful and the card may contain all the right words, your heart would recognize that something very important was missing.

It is no different when we give to God out of a reluctant, distrusting, or begrudging heart. That is not the true worship God is seeking from us, (Jn. 4:23). God wants us to give back to him in faith and with joy because of the overflowing joy that he has first poured into our own hearts through the gospel, (II Cor. 5:14-15). Earlier in **II Corinthians 8:9** Paul explains:

“For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.”

Above all else, it is the joy of our salvation that should yield joy in our giving back to God for the advance of his kingdom.

3. Over and above our tithing, God calls his covenant people to reflect his own character by being definitively generous to others by sharing the things he has placed into our care.

(Examples: showing hospitality, opening our home, meeting others needs, and sharing various other resources in our possession...)

For the sake of time we will only briefly consider this third point. Perhaps we can come back to it during the practical application portion of the lesson. But let us stop and consider Jesus’ words of instruction from **Matthew 6:22-23:**

“The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!”

The expression of having “*a good eye*” or “*a healthy eye*” is a Hebrew idiom traced back to the book of Proverbs, (Prov. 22:9). It describes the way you look at the world around you, and especially your fellow man. You can tell if you have “*a bountiful eye*” or “*a bad eye*” by how you answer the following questions—not in theory, but in actual practice:

Do you have a generous perspective toward the people around you? Are you ready to lend a hand of help? Are you ready to share the things God has entrusted to you for his glory? Do you open your home to others—not just your closes friends? Or are you stingy? Do you quickly look down on others and assume the worst about them in order to justify your lack of generosity to them? When someone else is in need does your heart open up with willingness or cling tightly to your possessions in order to keep them for yourself?

God calls his people to surprise the world with his own love and care through a lifestyle of uncommon hospitality and generosity toward our fellow man that reflects his own love to us in Christ, (I Jn. 4:10-11). Our hands are to be extended to others for help. Our tables are to have strangers seated around them. Our pantries are to be used not only to nourish our own bodies but to strengthen others through a good meal and warm neighborly love.

None of this will happen by accident. It is not the natural rhythm of our heart to think and live like this. It requires the transforming work of the Holy Spirit as we are prompted to prayerfully reflect on questions like this one:

“What resources has God entrusted to me and how can I best use them for the good of others and the glory of his name?”

That is a great question to *ask ourselves*, and to *ask as a family*, as we sincerely strive to steward wealth to the glory of God.

4. God calls us to only ever use the resources entrusted to us in ways which align with his moral standards (i.e. his holy law) and which bring glory to his name. (Proverbs 3:9)

This truth is written among the pages of the whole Bible in various ways, but it is explicitly stated in **Proverbs 3:9**:

“Honor the Lord with your wealth and with the first fruits of all your produce.”

Simply put, *whatever* we spend the resources entrusted to us on should not finally be determined by *our preferences*, *our desires*, *our cravings*, *our comforts*, *our means (i.e. our financial ability)*, nor by the cultural norms of *our given society*.

The final and most important consideration in every financial decision must be a careful reflection on the will of God expressed in Holy Scripture. This is because “*our wealth*” is **NOT** “*our wealth*”. It is *God’s wealth*, temporarily entrusted to our care. We are not its owners, but its stewards. We are called to use the wealth entrusted to us in whatever ways bring most honor to the LORD, our God.

This should not be misunderstood as forbidding our enjoyment of the things entrusted to us. Not at all. Part of God’s good plan is that his people are well cared for and blessed by the resources he entrusts to them. But it does mean that God must be at the center of all our financial decisions, not ourselves—and certainly not the ambitions of our sinful flesh.

2. Pitfalls & Practical Applications

1. Always Give God Your First & Best (Not Your Mediocre or Your Leftovers) (Ex. 20:3)

- *This point is simple, but stinging: What you put first in your life is what you serve first in your heart.*

2. Live Below Your Means (Not On Par With Or Above Them) (Prov. 15:16)

- *More stuff = more to manage, more to distract, more to tempt, more to get in the way of saying yes to God.*

3. More Is Not Always More (Sometimes Enough Is Enough) (James 5:1-3)

- *Many are deceived by the illusion that “more is better” when it comes to finances.*
- *Therefore, when they are offered a promotion, a new job, etc. which provides greater income, they say yes before stopping to consider the cost of such a choice. In many cases, the “more” they thought was better, ends up shipwrecking their own and their families faith.*
- *Consider Lot’s dreadful departure from Abraham (the Church) rather than divesting himself of excess wealth, (Gen. 13, 14, 19).*

4. Money Is Not What Your Family Needs Most From You (Luke 10:38-42)

- *Parents are prone to think that what their children need most is food, clothing, shelter, vacations, hobbies, etc. Obviously these are good things. But this is not what our children need most.*
- *What they need most is to be pointed to the Lord Jesus Christ and whatever sacrifices in earthly things are necessary to obtain that blessed end are sacrifices which we must be wise enough to make. Our treasure is eternal, not temporal; heavenly, not earthly.*
(*The same applies to husbands and wives without children or whose children have grown)

Final Consideration:

I want to take our final few minutes to think about the societal impact of God's people either obediently giving or disobediently not giving over the course of a generation.

We tend to wrongly think that disobedience to God in the area of giving is a sin without a consequence—that is, a sin that doesn't really hurt anyone. But is that actually true?

We have already seen that disobeying God in this area yields a devastating impact upon our own hearts *personally*. But I want us to consider the broader impact *societally*.

When Christians (*broadly conceived as a whole*) give only 5% instead of 10%, or 2%, or even 0%—all while still enjoying a comfortable lifestyle—what is the real impact on society over the course of a generation? Here is a small picture.

Less churches can keep their doors open. Less churches can afford to support a faithful pastor. Less men can devote their time fully to the ministry. Less seminaries can continue preparing men for ministry. Less faithful sermons are preached and heard. Less church-planters are sent out to the nations. Less Bible studies are hosted and attended. Less Sunday Schools are held. Less children's classes are offered. Week after week, fewer and fewer people are being pointed to the truth, disciplined in the faith, and taught how to pass on that faith to others.¹

Suddenly, spiritual apathy begins to gain momentum in particular families and in little pockets of town. That spiritual apathy multiplies—as sin always does—and begins to manifest itself in increasing expressions of worldly values, worldly thinking, and worldly living. Soon enough, the worldliness begins to shape the morals of whole neighborhoods, whole cities, and eventually whole nations. The presence of Christianity which, even among unbelievers, nevertheless had a restraining effect on the natural sinful tendencies of the human heart, is slowly eroded and eventually removed altogether.

The young people who grow up in this kind of situation—without a strong church, without clear biblical preaching, and without regular discipleship in the truth—nevertheless still become the next generation of husbands, wives, parents, business owners, managers, judges, teachers, government leaders, Deacons, Elders, etc. Except now, the next generation is starting out in all these roles from a place of biblical illiteracy, of accepted worldly thinking and values, of normalized immorality, and of practical atheism (even if God is still loosely claimed).

What I am describing is not hyperbole. It is not an exaggeration. It is the societal impact over a generation which, barring God's merciful intervention, inevitably comes when God's people as a whole do not trust God's will with the management of their finances. Every rung of human society is ultimately weakened and left for the worse when, in unbelief, we refuse to steward the wealth God has entrusted to us to the glory of God.

But thanks be to God that the opposite is also true. Every rung of human society is ultimately strengthened when, in trusting faith and gospel-joy, we gladly put the Lord and his kingdom first in our hearts, our lives, and bank accounts. We cannot control what others do or do not do, nor should we sit in judgment of our neighbors. Those types of responses to this teaching would ultimately prove more harmful than helpful. But what we can do is this: we can personally resolve today that, by faith, we will strive to be obedient to God as faithful stewards of the wealth he has entrusted to us.

We will all choose to invest our time and talents into something, and there is simply no better investment than the eternal Kingdom of God. Treasures which are invested in God's work for God's glory are treasures that never perish, spoil, or fade.

¹ This list could be extensively expanded to account for many more layers of impact.