

Well Spent Series – Part 2

Stewarding God's Finances

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We were entrusted with God's resources in this world - what does it mean to be a Steward?

Dictionary Definition: “a steward, manager, superintendent to whom the head of the house or proprietor has entrusted the management of his affairs, the care of receipts and expenditures, and the duty of dealing out the proper portion to every servant and even to the children not yet of age.”

1. **Look Up – True biblical stewardship recognizes that all we have comes from God and is God's.**

We need to get our view of money and God correct and then we can begin to live with a proper attitude toward money. Proper perspective is critical!

ILLUSTRATION: The importance of perspective (toy chair looks big when placed closer to a camera.

- (a) First of all, we need to understand that everything is the Lord's. He is the owner of all because He created all. Creation determines ownership – E.g. Patent law rests on assumption that the one who created it has full rights to use it.
 - i. Psalm 24:1 "The earth is the Lord's, and everything in it, the world, and all who live in it."
 - ii. Psalm 95:4-5 "In whose hand are the depths of the earth, the peaks of the mountains are His also. The sea is His, for it was He who made it, And His hands formed the dry land."
- (b) So often we forget the very foundational truths when it comes to money. Because we have a hand in the physical activity of “tending the garden”, we can so easily begin to think that it is our ability that creates wealth and financial provision.

God gives the ability to create wealth – (Deut 8:18) - **“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 ancestors, as it is today.”**

2. **Look In - True biblical stewardship results in wise management of God's money.**

- (a) We prayerfully seek to manage money wisely so that we can:
 - i. provide for ourselves and those entrusted to our care (1 Timothy 5:8)
 - ii. provide for those in need around us (Proverbs 22:9, Psalm 146:5-9, Acts 4:34-35)
 - A. **"If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? Dear children, let us not love with words or tongue but with actions and in truth." (1 John 3:17-18)**
 - ii. further the ministry of the gospel in our neighborhoods and around the world (Acts 13:47, NIV) (Acts 1:8, NIV)
- (b) Conduct a self-inventory - How are we doing managing God's money in these three areas?
 - i. Money is a barometer for our souls - Matthew 6:21 - For where your treasure is, there your heart is also.

ii. Three Tips for self-inventory

- A. Watch out for greed: Luke 12:15 - "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.". Another translation (NLT) - "Then he said, "Beware! Guard against every kind of greed. Life is not measured by how much you own.""
- B. How are you doing with tithing? Tithing is a foundational weapon in our fight against greed.
- C. Are we content? Paul calls it a secret -
 - "...for I have learned to be content whatever the circumstances. 12 I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. 13 I can do all this through him who gives me strength." (Philippians 4:11-13)

(c) If you don't like where you are:

i. Organize your financial situation

- A. (Prov 27:23) "Know well the condition of your flocks, and give attention to your herds,"

ii. Make a plan

- B. All your spending should fit into one of the three priorities discussed earlier.
- C. Use a budgeting tool to begin to make a plan – talk about practical resources.
- D. Talk about Dave Ramsey's Financial Peace University.

iii. Invite the Lord into the process

- E. "Commit to the Lord whatever you do, and he will establish your plans." (Proverbs 16:3 NIV) – I like the way the NLT translates it - "Commit your actions to the Lord, and your plans will succeed."

3. **Look Out – True biblical stewardship results in radical trust and sacrificial generosity.**

When we get to the heart of true biblical stewardship, we begin to be able to rise above the world's value system. A value system that says more is always better and there is never enough. A value system that says it's up to you to make sure you have enough. A value system that says when times are tough, batten down the hatches and be careful about what you give away. A value system that equates financial wealth with personal success.

We live in a Kingdom that operates by a different value system. A kingdom that rewards sacrificial giving and radical trust. A kingdom that celebrates the small and seemingly insignificant. A kingdom that tells stories about two pennies.

[DISPLAY PICTURE OF WIDOW IN THE TEMPLE]



[Read Mark 12:41-44] *“41 Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. 42 But a poor widow came and put in two very small copper coins, worth only a few cents.*

43 Calling his disciples to him, Jesus said, “Truly I tell you, this poor widow has put more into the treasury than all the others. 44 They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.””

She was invisible. She was invisible to the Roman soldier that barked at her to get out of the way when his horse had to slow as she crossed the street. She was invisible to the wealthy merchant whose floors she swept every morning for a meager wage. She was invisible to the Pharisee who looked unapprovingly at her calloused, dusty hands and the mud on her well-worn sandals.

But she was not invisible to the Master. Little did she know that today, someone saw her. Someone saw her despite her shabby clothing, past her wrinkled face, etched with the cares of the impossibly hard life of a widow. Past all of this and into her heart...a faithful heart that had taken comfort in the Psalms of David and the promises of the prophets. A heart that, since she was a girl, had longed for the coming of the Promised One as she listened to her father recite the words of the Torah and the prophets as he prepared for their Sabbath meal. A heart that had been broken when her husband of 40 years was taken by death.

A heart that, in an act of extraordinary faithfulness, dropped two small copper coins into the collection bowls at the temple that day. Two small copper coins.... something perhaps like these two small copper coins. *[Hold up two pennies]*

How does a poor widow get to a place where she can give her last bit of money away? As a Jewish woman, she was required to give a tenth of everything she had to the Lord (Lev 27:30) but this wasn't just 10% of her wealth. This was the other 90%?

What I believe is that she understood the promises of:

- Proverbs 11:24-25 *“One person gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous person will prosper; whoever refreshes others will be refreshed.”*
- Malachi 3:10 *“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 there will not be room enough to store it.”*

And, while it wasn't said yet, she understood the principles of the Kingdom in:

- 2 Corinthians 9:6-8 - "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 you need, you will abound in every good work".
- Luke 6:38 - Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.

Invite the Worship Team to come

Closing:

- Invite congregation to prayerfully consider what the two pennies in their lives are. What could we present to the Lord that would cost us everything, that we can out of our "poverty" instead of our "wealth"?