

Stewardship is About More Than Money

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I heard an author recently tell a story about his first Major League Baseball game. He was a child. It was Pittsburgh, Forbes field, and it's the mid-1940s. His uncle took him to the game, and as they were turning the corner to go find their seats, his uncle commanded him, "Hey, hold onto your wallet." So he reached into his pocket, and he grabbed his wallet. The uncle told him, "Hold on tight," so he did. Well, they got to their seats, and he still had his hand on his wallet, so he asked his uncle if he could let go. The uncle looked around and said, "Yeah, we're safe. It's okay."

Then he's confused, and so he asked his uncle, "What was that all about?" And his uncle said, "You see that man over there with a funny collar turned around backwards?" He pointed to a priest. He said, "Anytime you see one of those guys, hold onto your wallet because all they want is your money."

Most services laughed at that, but I know why you're not laughing at that because you saw "Stewardship" on the program and thought, "He's coming after my money." But listen, look at the top of your notes. Stewardship is not just about money. It is about a lot more than money. In fact, there is not one aspect of your life that stewardship should not inform, influence, impact, and impose itself on. Stewardship should impose itself on every area of your life.

My hope today is that when you walk out of here, you say, as part of your core identity, "I am a steward of the vast stewardship entrusted to my care."

Now, as I said, stewardship is not just about money. The Bible has a lot to say about it. And so to jump into the idea of stewardship today, let's do that with *point #1), The Definition of Stewardship. The Definition of Stewardship*. What is stewardship? What is a steward? And to start to answer that, I want you to turn to Luke chapter 12. In this passage, Jesus illustrates what a steward is with a parable. So Luke chapter 12, if you have a Bible from our ushers, Luke 12 is on page 966. Luke chapter 12.

Now, starting in verse 42, this text gives us some of the basis of stewardship. So Jesus is responding to a question from Peter, and he says to him, "Who then is the faithful and wise steward?" Luke 12:42. "Who then is the faithful and wise manager whom his master will set over his household to give them to give the household their portion of food at the proper time? Blessed is that servant whom his master will find so doing, when he comes, finds him taking care of the other servants. Truly, I say to you, he will set him over all his possessions."

Now, I want you to notice some things about stewardship in this text. First, there is a manager or a steward, and there is a master that he is related to. So one is in charge, and the other has been

given a charge. Second, the steward in the ancient world, verse 42, is set over the master's household, which means that while the steward is a servant, he is also the manager of all the other servants that the master has. So synonyms for steward would be manager, supervisor, administrator, trustee, because he's managing the assets of another. And third, I want you to notice the steward oversees not just the other servants, but he also oversees the inner workings of the master's house, his resources, his affairs, notice verse 44, his possessions.

Now, our reading today was in 1 Chronicles 29 because the definition of stewardship is built on the foundation that is stated in verse 11, which was, quote, "All that is in the heavens and in the earth is God's." He owns it all. Psalm 24:1 puts it this way, "The earth is the Lord's and the fullness thereof the world and those who dwell therein." Listen to God speaking. He puts it this way. Psalm 50, verse 12, God says, "The world and all that is in it, it is mine. It is mine."

Or God in Job 41:11 says, quote, "Whatever is under the whole heaven," that's under the sky surrounding our planet, "whatever is under the whole heaven is mine." Translation: God owns everything. He has complete, comprehensive, all-inclusive ownership of everything that ever was, is, or ever will be. And listen, if God owns everything, we own, say it together, nothing. So raise your hand. How many of you own your home? Ha ha. Ha ha. Gotcha. Tricked you. You have a home, but the reality is you do not own your home. To have it is not to own it. It is yours, yes, to manage, not to own.

Now, with that foundation of God as owner firmly set in place, I can give you my definition of stewardship. This is the definition we'll be using throughout the rest of the series. Stewardship is this. It is a domain of oversight entrusted to someone's care to manage it as the owner pleases for the owner's benefit, and about which, he will be evaluated one day. That's long, so let me repeat that, even though I know it's on the screen. Stewardship is a domain of oversight entrusted to someone's care to manage it as the owner pleases for the owner's benefit, and about which, he will be evaluated one day. Now again, I know that's a long definition, and I'm going to try to unpack it for the rest of the message. However, if you just want a shorter, more succinct definition of stewardship, think entrusted management. Entrusted management, the management of an owner's property entrusted to someone else's care.

So do you remember when the people that worked on boats or worked on airplanes were called stewards or stewardesses? Remember that? Think about it. They don't own the boat. They don't own the plane, right? The company owns it, and they are what? They are entrusted with the responsibility to care for what the company owns. The same idea is true for us. Think about this, people who own rental properties, they often use a management company to look after their property. Well, 1 Peter 4:10 calls every Christian a steward, which means each one of us is a manager. We are all employees working for God's management company, entrusted with a part of his property that we have been given the responsibility to steward, and to steward well.

Now, what are we specifically stewards of? Let's kind of get an idea of this. For that, let's look next to *point #2), The Domain of Stewardship. The Domain of Stewardship*. What is the sphere? What is the area that we have been made stewards of? Well, 1 Corinthians 4:7 answers

this in no uncertain terms by asking all of us a question. 1 Corinthians 4:7 asks us this, what do you have? What do have that you did not receive? What do you have that you did not receive?" What is the answer to that question?

Nothing. Correct. Nothing. There is not even one thing that we have that we did not receive. In fact, Acts 17:25 says, God, quote, "Gives to all mankind," listen, "life, and breath, and everything. Everything." James 1:17 says, "Every good thing we have is from God." Therefore, since everything you have is owned by God, and since everything you have come from God, the domain of your stewardship is, well, it's everything. It's all of it. Everything we are and everything we have, that's what we are all stewards of. Everything. Everything in our lives. That's all. Just everything.

Now, that's helpful to know, but it's probably a bit overwhelming. And so in order to give some clarity on this everything and make it easier to grasp, I've divided everything into two categories for us to help us understand this. These categories are our roles on the one hand, and our resources on the other. The rest of this series is going to flesh this out, but if you think about it, God has entrusted roles to us, and he's entrusted resources to us. Well, let's together think about our roles for a minute.

As I brainstormed this for myself, I realized there are a lot of roles. So to try to boil them all down, the first role is that I'm a Christian, right? That is a role that I have because I'm in relationship to God. That defines my relationship, that role, my relationship with God. Second, I've been entrusted with the role of a family member. So primarily, I'm a husband entrusted with a wife; I'm a father entrusted with kids. But if I expand that out a little bit, I'm a son, and an uncle, and a cousin, and a nephew, and on, and on, and on, more things. These are all roles that I have been entrusted with by God to be a steward of each one of them. Third, I'm a coworker. Or maybe you're a student, or maybe you're both. All of that. These are both roles that come with responsibilities that are connected to those roles.

And then fourth, I'm a church member. It's another role that I have that's been entrusted to me by God. I'm part of a larger group of people who've been entrusted with a mission, the great commission, which we summarize here as helping people know, love, and serve Jesus. I don't have that because I'm a pastor. That doesn't go under the coworker category. This is because I'm a member of a local church. I'm a Christian. So God, family, work, school, and church, those are the major roles that all of us have been given, and these are the main headings that we'll dig deeper into each week in this series.

But in addition to roles, there are also resources. All of us are given resources that, again, God expects us to manage, and to manage well. So as I brainstormed on this, I thought of such things as our souls, our bodies, our minds, our knowledge, our emotions, our time, our finances, our passions, our property, our skills. You can begin to brainstorm and just go on, and on, and on. All these resources that we've been given, all of that's been entrusted to us by God. All of that is what we are to manage in a way that pleases God. All of that is to be managed for his benefit, and all of that is what we will give an account to him for one day.

So what is the domain of our stewardship? It's everything that we are, which is our roles, the roles that God has given to us, and it's everything that we have, our resources that God has given to us. So we are to steward all of these areas of our lives, so the question now should be, "Well, how should we do this?" And for that *point #3*), we have *The Distinctions of Stewardship. The Distinctions of Stewardship*. In other words, if you've been given a domain of oversight, the question then should be, "Well, how do I succeed at this? How do I know what marks, what distinguishes a good steward from a bad steward? What character traits, what qualities, what virtues describe a good steward?"

So after spending the last month thinking about this, and studying the passages in the Bible on stewardship, I've come to see that there are nine qualities of a good steward in the Bible. Nine-character traits, nine virtues that distinguish what a good steward looks like, versus what a bad steward looks like. But before I get to that, I need to start with a prior question, and that prior question is this, "Are you born again? Are you a Christian?" You see, before being a steward, you have to be a Christian. Stewardship is the result of being a Christian. It is not the pathway to becoming a Christian. You see, all this talk of stewardship could make some people think that God will save them based on how well they steward what it is that God has given to them, but that could not be farther from the truth, right?

The truth is you and I have been horrible managers of what God has given to us. He's given us life, and breath, and everything, and in return, we've ignored him, and disrespected him, and denied him, and even defied him. We've served ourselves instead of him. We've treated ourselves as the master and him as the servant. We've worshiped created things like money, and status, and reputation, instead of worshiping him. We've traded his truth for lies. We've even spread lies about him. We've trusted in human teachers, instead of God's one and only unique, special son, the Lord Jesus Christ. And sure, we have sinned against this God, and the paycheck we earned for all of our sin is condemnation, punishment, death, and hell forever.

But if we want to be rescued from that once and for all, now and forever, that rescue only belongs to those who believe in Jesus. Condemnation, punishment, judgment, wrath, all of that is accomplished by your works. But salvation, rescue, deliverance from all of that is not accomplished by your works. It was accomplished by Jesus' work, his death on the cross, his payment for sin, and his resurrection, which proves that God accepted that payment in full.

So all who do not trust their good works, but trust in Jesus, they are saved. They are rescued from condemnation, punishment, judgment, wrath, and hell. If you haven't done so already, right now is a good time as any time to turn from your rebellion, to turn from any trust in your good works, and to believe in Jesus, to trust in him. No teacher, no prophet, no organization, no course, no curriculum. Just Jesus. Jesus alone. Trust in him, and he will set you free from all of your sin, and he will guarantee, sealed with his blood, that when you stand before God, you will not do so as a criminal, but you will do so as his child.

Salvation is by faith, by trusting in Jesus alone, but that faith is never alone. It's always accompanied by a transformed heart, a reborn soul, which then evidences itself, shows itself in a

changed life, not a sinless life, but a changed life. What happens is that the direction of a person's life changes from wanting to please self as master and Lord to what? Wanting to please Christ as master and Lord, which, by the way, brings us full circle to the issue of stewardship.

Stewardship is the result of faith in Jesus. Stewardship is the gold now that Jesus is Savior and Lord. Stewardship really is Jesus' Lordship in all areas of our lives. In fact, Pastor Dale, Dale, and I were talking this week, and he said, "John, let me just summarize stewardship for you really quick, really easy. Stewardship is Lordship." Got it.

So what character traits, what qualities, what virtues distinguish a good steward living under the Lordship of Christ? What does that look like? Well, the first mark is loyalty. Loyalty. A good steward doesn't go rogue and start working to please and benefit some other master, even if that other master is himself. He is loyal. He remains exclusively committed to his master, even when the temptation to be disloyal comes from the desire to be loyal to self. He said, "No, I'm staying committed, loyal to the king."

Second, a good steward is present. Present. He's not absent or an absentee. He's not like the steward that we will see in Luke 12:45 who stopped doing his job in order to do other things, like beating up people, and eating, drinking, and getting drunk. No, he's on duty. He's at his post. He's on the job.

Third, a good steward is determined. He's determined. He's not passive or lacking initiative. He's dedicated to the management that he has been entrusted with. He's not standing still. There's always movement in a direction because there is a determination to please God and do what God wants.

Fourth, a good steward is marked by diligence. Diligence. When he's on the job, a good steward could never be scolded, like the one in Matthew 25:26, who is called a, quote, "Wicked and slothful servant." See, a good steward is not lazy, or idle, or negligent, but he works hard to please the master.

Fifth, a good steward is intentional. He's intentional. He's not aimless or apathetic. In the words of 2 Corinthians 5:9, he has an aim, a goal, a direction, an intention, and that goal is to please his master. Remember the servant that was given five talents? A talent is five years' worth of money. Talent is a monetary amount, five years' worth of wages, and so he's given five years' worth of wages, and what does he do with it? He has a goal in mind. His goal matches his master's goal, which is to see those talents doubled. There's an intention there.

Sixth, a good steward is submissive. Submissive. He's not self-willed, meaning he's obedient to his master. He doesn't ignore what his master wants him to do in order to do what he wants to do. No way. He follows the will of his master. He submits to that. He knows that what matters most is that his master is pleased, and that, in fact, pleases him. Pleasing his master pleases him. He submits to his will.

Seventh, a good steward is sacrificial. Sacrificial. He knows that to do everything that we've been talking about so far, he cannot be selfish. He's not working for himself to fulfill his own desires. His desires are his master's desires. He's sacrificed his will, in order to embrace the will of his master. He knows he's a manager entrusted with a domain of oversight from God himself. So when there's ever a conflict between pleasing God and pleasing self, he sacrifices self in order to please God.

Eighth, a good steward is humble. Humble. There is not an air of self-importance about a good steward. He doesn't think highly of himself because he knows he's not the master, and he doesn't treat people like he's the master. He doesn't think of himself like he is the master. He knows he's merely a manager working for the master, and he knows his only importance in life comes from the stewardship his master has given him. He knows that a prideful steward is a contradiction, and that he cannot ever hope to be submissive and sacrificial. He can never be that kind of steward, and at the same time, holding onto his pride. His pride will keep him from being a good steward.

And all of this means ninth a good steward is wise. Wise. Look at Luke 12:42. Jesus calls the ideal a, quote, "Wise steward." Why is the good steward wise? Because an absentee rogue that is lazy, selfish, apathetic, disobedient, and arrogant is a fool. That's why. He's a fool, because he forgot that everything he is and everything he has does not belong to him. But if he is those things, or if he is not these other qualities, he's acting like all of that does belong to him, like he's the master, and he's acting like it doesn't matter. If he manages his roles well, if he manages his resources well, it doesn't really matter. Oh, but it certainly does. And why a steward embodies all eight distinctives above because he's dominated by *point #4), The Demand of Stewardship. The Demand of Stewardship.*

In other words, there's a 10th distinctive, and that distinctive covers all the others. Jesus talked about this one quality most when he talked about stewardship. This is required. This is essential. You cannot be a good steward without it, so that if you have this one quality, you have the other nine that we just talked about. Well, what is that quality? Let's let the Bible answer that. 1 Corinthians 4:2 says, "It is required of stewards that they be found..." Do you know? Faithful.

Faithful. That they be found faithful. See, in the context of 1 Corinthians 4, Paul is saying that you and I, we might be tempted to judge the quality of a pastor by their eloquence, their giftedness, their results, their knowledge, their initiative, their interpersonal skills, but the non-negotiable prerequisite, what is demanded and expected, the requirement of stewardship is faithfulness, being dependable, reliable, trustworthy. Worthy of the trust of the master. Other qualities, other virtues may be desired in a steward, like strength, and competence, and good with money, and delegation, and getting results. But there is only one essential mark. There is only one question on the final exam. "Are you worthy of the master's trust? Are you faithful?"

He honors his master by doing what is expected of him. He accomplishes what his master wants in each domain of his life. Remember, Jesus calls stewards like this, so we've been talking about, what does he call them? Good and faithful servants. Why? Because they just did what they were

told, and they not only did what they were told, but they blessed their master by doing what they were told. He trusted them with oversight, and they followed through with that oversight, and when they do that, they give him the benefit, the blessing of being pleased with them, of having his trust in them verified. Good stewards give God the blessing of seeing the faithfulness of his son lived out of their lives.

Now, here's the thing. Paul's argument in 1 Corinthians 4 for stewards being faithful, required to be faithful, he said it comes from the fact that it's only God who determines faithfulness, not anyone else. The Corinthians were assessing pastors based on superficial outward criteria like personal presence, or speaking abilities, knowledge, and the like, but when the judgment that matters most, Paul is saying, is not the judgment that comes from anybody. That's why 1 Corinthians 4:2 uses the phrase, "Found faithful," because you see, there is *point #5), The Destination of Stewardship, The Destination of Stewardship*. Stewardship has a goal, it has an end, a destination, and it is the day the master meets back up with the steward to evaluate the stewardship of his property. Stewardship carries with it responsibility. We've been talking about that today, but now, we find that it also carries with it accountability, that our stewardship of our roles and our resources is going to be assessed. Jesus, the loving savior of sinners, stressed this fact more than anybody else in the Bible.

You're in Luke 12. Take a look at verse 42 again. "Who then is the faithful and wise manager whom his master will set over his household to give him their portion, give the household their portion of food at the proper time? Blessed is that servant, whom his master will find so doing. He's taking care of the other servants." Notice when he comes. "Truly, I say to you, he will set him over all his possessions, but if the servant says to himself, 'My master's delayed in coming,' and begins to beat the male and female servants, and to eat, and drink, and get drunk, the master of that servant will come." Notice? "Come on a day when he does not expect him, and at an hour he doesn't know to tell him that he loves him and that his negligence doesn't really matter." Your Bible doesn't say that? Oh, "And will cut him in pieces and put him with the unfaithful."

You're in Luke 12. Turn to Luke 19. Luke 19, Jesus, again, he's talking about stewardship, and he tells another parable with the same idea. Luke chapter 19, starting in verse 12, Jesus says, "A nobleman went into a far country to receive for himself a kingdom and then return. Calling 10 of his servants, he gave them 10 minas." A mina is three months' salary. And he said to them, "Engage in business until I come. But his citizens hated him and sent a delegation after him saying, 'We do not want this man to reign over us.' When he returned, having received the kingdom, he ordered these servants to whom he'd given the money to be called to him." Notice, why? "That he may know what they had gained, what they had produced, what they had earned by doing business. The first came before him saying, 'Lord, your Mina has made 10 minas more.' And he said to him, 'Doesn't matter how much you produced. I just love you. Who cares about all that stuff?'" Your Bible doesn't say that? He said to him, "'Well done, good servant, because you've been faithful in a very little, you shall have authority over 10 cities.'" Notice both texts, there is an assessment, and there is a reward for faithfulness.

This is Matthew 25 starting in verse 19, where it says, "Now, after a long time, the master of those servants came and settled accounts with them, and he who had received the five talents came forward, bringing five talents more, saying, 'Master, you delivered to me five talents. Here, I've made five talents more.' His master said to him, 'You're greedy. I don't care about how much you produced with what I gave you. I'm a socialist. I just love you. I don't really care about production.'" Your Bible doesn't say that? You mean Jesus cares about producing? Let's see. His master said to him, "'Well done, good and faithful servant. You have been faithful over a little. I will set you over much. Enter into the joy of your master.'" Again, there is assessment and reward for faithfulness produced in the areas that the steward was given responsibility over.

Finally, this is 2 Corinthians 5, starting in verse 9. It says, "We make it our aim to please him. Make it our goal. It's our aim, it's our drive, our passion to please him." Verse 10, "Because we must all appear. We must all appear before the judgment seat of Christ, so that each one may receive what is due, what is due for what he has done in the body, whether good or evil." You see, in this stewardship analogy that Jesus gives us, the master always what? He always comes back, and he always evaluates the stewardship, the management, the oversight of his stewards. One of my life verses that I say to myself all the time, Luke 12:48, "To whom much is given, of him, much will be requested, asked for, hoped for." Do you know how it goes? "To whom much is given, of him, much will be required." Required.

And listen, compared to all the people in history and all the people on the planet right now, you and I are filthy rich. God has given us so much. God has entrusted us with so much, which means much is going to be required from us when we stand before Jesus for our performance review. You think about that? On that review will be what we did with our roles as Christians, husbands, and wives, fathers, mothers, co-workers, students, church members, on, and on, and on, and on. And on that performance review will be what and how we used our resources, things like our skills, our finances, our knowledge, our time, our passions, et cetera, et cetera. And at that review, according to 2 Corinthians 5:10, we will receive rewards. Rewards, by the way, that the text says that we are due for the faithful stewardship of our rules and of our resources, or we will receive the discipline we are due for our lack of faithful stewardship.

So let me ask you, what if, in the words of Luke 12:46, today was the day you did not expect? The day the master came to you for your performance review. And Jesus said, "I gave you this role, and I gave you these resources. I gave you this relationship. I gave you this skill. I gave you this resource. I gave you this opportunity. Let's see what you did with it." Listen, if that worries you, if that's uncomfortable, please do not forget God's grace. God's grace cleanses us from all sin, and it does that when we own it, when we confess it to him as sin. So if you need to do that as the result of hearing about stewardship, he is a God of mercy and grace, and he will forgive all of your lack of stewardship. But God's grace, according to Titus 2:12 also, quote, "Trains us to renounce ungodliness and worldly passions and to live upright, godly lives." God's grace is not an excuse.

"Well, God knows that I'm a sinner, so it doesn't really matter." No, we've been seeing in the text it absolutely matters how we steward our lives. God's grace cleanses us from our lack of stewardship, yes, and his grace motivates us to be the kinds of stewards that God saved us to be. Sadly, I think most Christians live like, "I've got my get-out-of-hell free card, and that is all that matters." But I hope you've been seeing today that that is not all that matters. I love that Christians know that they cannot earn their salvation. I love that we know that salvation is by grace alone, not earning it by faith alone, not by good works in Christ alone, not in anyone, or anything else. Love that. Salvation is not by good works. 100% yes, but Christian, listen, you have to work. You have to. I hope you've been seeing that the Bible places an emphasis on productivity, not for salvation, but certainly after salvation, and that flows from this idea that you and I are stewards.

That's not law, me imposing law on you. This is the result of the gospel. A life lived as God's steward because of the salvation, and because of the grace, and because of the roles, and because of the resources he has so graciously, mercifully bestowed on us. I'm so glad that we love the Lord. We should love the Lord, and we need to love him by embracing the truth that we are all stewards of the grace that he has shown us. A stewardship we will all give and account for one day. So we need to live like that day is real, like that day is coming, like it's inevitable, like it's unavoidable.

It would be horrible to be like those students who show up to class, unaware that there was a test that day, to stand before Jesus, and go, "What are you talking about? Stewardship? What, you cared about my... I thought you would just save me from my sin. You cared about what I did with that? It wasn't just personal obedience, but there was actually something you wanted to produce out of my life. I had no idea." No, that day is coming, and you can't say that now.

Now, this is what it means to fear the Lord, to live our lives like this day is real. So if you don't have a New Year's resolution, here's a good one. Begin to live my life like I'm a steward of the roles and the resources that God has entrusted to me. Be a steward. You do that, and you are well on your way to the ultimate reward, which is hearing, "Well done. Well done, good and faithful servant." Can you imagine what that would be like to hear? Can you imagine that? "I entrusted a wife to you. I entrusted fatherhood to you. I entrusted the mission of the gospel to you. Well done. Well done." Words that will be some of the most wonderful words that we have ever heard, even better than words like, "I do." Infinitely better than that. Words that will fuel an eternity of joy and satisfaction we can't even imagine right now. Reminding ourselves for eternity, "He said, 'Well done.'"

Now, listen, none of us can ever possibly hear, "Well done," if it wasn't for the fact that Jesus heard, "Well done," from his father when he completed the stewardship, he was given for earning our salvation.