

# Stewards, Not Owners

## Part 1 – Biblical Financial Stewardship

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### **Facing how with think about money**

Financial advice comes from everywhere. At the bookstore in the mall we can find plenty of books telling us how to earn more or how to invest or save better. We also get abundant advice from those who tell us how to spend our money. It's called advertising. Or the pressure to spend comes from what our peers have. And if we are involved in the religious world of churches and ministry organizations we also hear a plethora of voices telling us where we should give our money.

But the most persuasive financial advice we get is the voice in our own head. Somewhere in the process of growing up we develop our own private financial philosophy. Our personal values are shaped by parents perhaps, but also learned by experience. Our financial mistakes made life unpleasant or maybe we experienced financial windfalls or had doting benefactors. But each experience marked our thinking. Altogether that brought us to what we now believe and value about money and material possessions.

Unfortunately there's a universal flaw usually lurking in our well tuned and often defended ideas. The flaw is that our ideas about money usually boil down to "what I think is best for me." Selfishness hides in every financial decision we make. I take a certain job because I think it's the best for me in my situation. I buy what I buy because I want to enjoy it. I refrain from buying other things because it leaves me more money to do what I value more or gives me more security later. Even the money I give away is usually selfishly motivated. Giving either makes me either feel good or look good or a combination of both plus a tax benefit.

Could it be that our view of money is all about me? If there is another way to live, it will mean another way to think.

### **How God thinks about money**

Before Larry Burkett became a leading voice in the Christian world on the subject of money and material things, he was a Christian businessman who happened to lead a Bible study. One night he stated at the study that he had found over 100 verses about money. Someone responded by arguing that God was not that interested in the subject of our money. So Larry dug into the Bible and came back armed with over 700 verses highlighted about money in the Bible and started to organize them. Crown Financial Ministries now says that there are actually about 2,350 verses on finances and possessions in the Bible. That is more verses – more material – than all 13 letters in the New Testament that Paul wrote! God obviously cares about our view of possessions to instruct us that much about it.

Jesus said, "Where your treasure is, there will your heart be also" (Matthew 6:21). He is saying that what we do with our money and our possessions reveals our real priorities. It's that simple. So what we study in these pages is not secular or non-spiritual. God is talking to us about a spiritual thermometer – a way to measure what is really going on in our heart with God.

## **Material things in the beginning**

A good place to begin a study of the subject of money and material things is Genesis 1:1. "In the beginning God created the heavens and the earth." We learn here as the Bible opens that God owns everything because He created everything

David wrote, (Psalms 24:1-2) *"The earth is the Lord's, and everything in it, the world, and all who live in it; {2} for he founded it upon the seas and established it upon the waters."* If God made it, He owns it.

A few years ago I made a decorative mailbox for our house using leftover cedar siding from our house renovation. I owned the materials. Then I designed it with a lower box for the newspaper and a sloped roof and walls enclosing the metal mailbox. It even has a hook at the back for a hanging plant (OK, I'm proud of it!). I designed it, built it and placed it on my property. I obviously own it, because creation establishes ownership.

God made the whole earth so it's all his. He then put man in it and gave Adam the first job – to rule over the animals and to tend the garden. As their salary Adam and Eve could eat of anything in the garden – except one tree of course.

Like Adam and Eve, we were also created by God. We have been given food by God. We have been given a place to live by God. We belong to God along with everything we think is ours. It's all God's stuff!

It was a great garden residence that God gave Adam and Eve. The garden even had gold and other valuables (Genesis 2:10-12). But anything they "had" really must not have been theirs. We know that because when they sinned, they were driven from the garden and didn't take anything with them (Genesis 3:24).

They lived in God's garden and enjoyed God's food gifts and everything else, but it was all God's. Because of sin, they lost access to it all.

If we have ever lost our job, gone bankrupt, watched our portfolio shrink, had something repossessed, or ever been forced to down-size or sell off, we should have learned that everything belongs to God. He creates wealth and anything else He gives us to use, but none of it is really our possession. If it can be taken away, it's not ours.

## **You can't take it with you**

If we don't learn it by life experiences, there is something we should learn from every funeral. We don't "own" anything because we don't take it with us.

Solomon, the wisest man ever, said, *"Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand."* (Ecclesiastes 5:15). The apostle Paul concurred, *"For we brought nothing into the world, and we can take nothing out of it."* (1 Timothy 6:7). Job, at his lowest point worshipfully agreed, saying, *"Naked I came from my mother's womb, and naked I will depart. The LORD gave and the LORD has taken away; may the name of the LORD be praised."* (Job 1:21)

God didn't stutter about how temporary material things are. We only have them for a little while.

If you have ever gone into a Neiman Marcus department store, you quickly notice you are in upscale territory. My wife and I have ambled through their stores in Dallas and Chicago. It was free entertainment because we didn't buy the \$27,000 alligator handbag.

Let's say that someone was given a one-hour shopping spree at Neiman Marcus. They can have everything they can carry from the store into their car in one hour. Sounds

like fun, right? But now consider this disturbing thought. What if in the exertion and excitement of running frantically for an hour the person suffered a heart attack and died with their car filled with hundreds of thousands of dollars of merchandise? They “owned” it alright – but for only a few moments. It was in their car, but when they died, they left it.

That is basically a fast forward metaphor of real life. That’s God’s perspective on finances. No matter what we gain materially, it is short lived. Whether it’s a \$27,000 handbag from Neiman Marcus or if it’s the 15 year old car we drive to work, it’s all staying here. It’s all borrowed.

The heart attack or some form of death is coming. That means I need to emotionally pry my fingers off what I thought I owned. And with that in view, we must conclude that we are not owners. We are stewards.

Stewardship is the most basic of all biblical concepts about material things. So what is a steward? Very simply, stewards manage the property of others.

### **Joseph the Steward**

Joseph is a prime example of a steward as Genesis records. *“Potiphar put him [Joseph] in charge of his household, and he entrusted to his care everything he owned. {5} From the time he put him in charge of his household and of all that he owned...So he 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 39:4-6a.)

Joseph didn’t own anything in Egypt at this point. He was a slave of Potiphar. But that didn’t keep Potiphar from entrusting to him all that he owned. Joseph probably bought all the food for the household of this important man. He probably managed his fields and work crews. He made sure the house was repaired. He seemingly even did the books, because a few verses later (Genesis 39:9) it is clear that he was in charge of *everything* except Potiphar’s wife.

As a manager, surely Joseph was able to eat the finest foods and wear the best clothes himself. Stewards often can enjoy the things they manage. It’s a perk, like the free luxury box seats some employees can use to entertain corporate customers.

Joseph gives us a model of what it means financially to be a steward of God’s things materially. We manage what belongs to others. Stewards are much like bank tellers or portfolio managers. They handle or control a lot of money, but they better not start thinking of it as their own.

### **The Steward’s real job is Faithfulness**

God has clear instructions for stewards. *“Now it is required that those who have been given a trust (literally, stewards) must prove faithful”* (1 Corinthians 4:2). The Greek term “steward” here includes a form of the word, *house*. It describes a household manager in the ancient Greek world who handled the finances for the owner. Managers are accountable to owners for how they use their finances or material possessions.

In 1989 a family in West Palm Beach Florida gave permission to the film crew of the TV show *B. L. Stryker* to use their front lawn as a set for a dramatic car crash scene. But while their front yard was being blown up, the *owner* of the house called from New York demanding to know what was going on. It turns out the family who gave permission were renters, not owners. And now the owner was very upset and was holding everyone accountable for what they did to His property.

Owners will hold managers accountable! And God will hold us accountable for anything He has entrusted to us. There is seriousness to having things!

Now back to Joseph. We know that Joseph was falsely accused and was thrown into jail unfairly. That doesn't sound fair for someone who was a faithful steward does it. However, at the end of the story, where is Joseph? He is a steward again – in a big way! Joseph became the prime minister of Egypt, in charge of the palace, in charge of everything and everyone except Pharaoh himself. And Joseph evidently could even use Pharaoh's signet ring any way he chose (Genesis 41:40-42)!

Why did this happen? God made it happen because Joseph was a faithful steward.

So we learn two principles from Joseph about the way God views stewardship. 1) Stewards manage the property of others. 2) Stewards who are faithful receive greater privileges.

### **How God rewards of good stewardship**

Managing a little leads to managing a lot. Do you agree? Look at what Jesus said: (Luke 16:10) *"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."*

What is Jesus talking about? Was He promising to make us richer financially if we are faithful stewards of our money, as some in the prosperity movement teach? No He isn't. Although I imagine that the apostle Paul was faithful with any money he handled, he certainly wasn't wealthy. In fact, he was often in complete poverty – and content with that, in fact (Philippians 4:10-11).

So if the promise of financial wealth is not what Jesus is teaching, what is He teaching? He is teaching the surprising truth that *God uses our stewardship financially to determine how much He can trust us with spiritually.*

Look at how Jesus explains it. *"So if we have not been trustworthy in handling worldly wealth [money, material things], who will trust we with true riches? [spiritual things] {12} And if we have not been trustworthy with someone else's property [money], who will give we property of our own?" (Luke 16:11-12)*

What did Jesus mean by "property of our own?" It's eternal things! Jesus is saying that God is testing our financial stewardship to determine who He can trust us with spiritual and ministry privileges that last forever. Our management of money affects the eternal impact we will have. That is the "property" we can keep. It's eternal!

Jesus never promised us worldly wealth here on earth, but He does say that the way we manage *whatever amount* of money or worldly possessions we have is really a spiritual test. And God is grading that test. *How much we have* is not an indication of our spirituality; *how we manage what we have* is an indication of our spirituality.

Some believers will be tested on their stewardship with a six-figure income. It's a test one which God may give them a grade of A, B C, D or F. Other believers will be tested with subsistence level living and receive the same variety of grades.

Stewardship testing starts early and lasts throughout life. Grade school children are tested when they get an allowance. High school students with a part-time job are being tested. Our management of money continues through our working life and retirement. God is looking for people he can trust with real eternal things – and He uses our management of entrusted money and possessions in that evaluation.

So every financial decision is a spiritual decision. Stewardship means a whole different way of thinking.

### **Stewards think different than owners**

What does God want me to do with this paycheck? That's the real question, because it's really God's paycheck. Our budget is His budget. How does God want me to allocate what He has given me? How does God want me to use this house? It's his house. How should I use extra money? How much should I save, invest, spend or give away? It's all His. How should I use it? Should I buy this car, this piece of furniture or even this book or candy bar? The size of the purchase isn't the issue. What matters is that it's all God's money and I must decide how He wants me to use it.

The point is that stewards think different than owners. Here are four specific areas about which stewards think differently than those who think they own possessions. The remaining chapters will explore these key areas of stewardship.

#### 1. Stewards are grateful and content

I can be content with what I have if I accept that God picked it out for me (Philippians 4:12, 18). If I resent what others have, or demean what I have, I'm not a faithful steward.

Sometimes we complain about our material things by calling them "junk." But if God owns everything, then what we call "junk" is actually His junk. He gave it to us. Can God trust us to appreciate our 15-year old car, generic food and second hand clothing? It's really the same issue for the poor as the very wealthy. Gratitude is an attitude stewardship issue. There is always an upgrade. (Remember Neiman Marcus.)

Stewardship means we are peace with the fact that I'm not someone else. I'm me and God lovingly has given me the skills and the job and the money I need for right now. God assigns everything in life. It's really submission to God when we are content with our job, our income and all our material things.

Understanding that we just manage what God chooses to give us also sets the foundation of another key financial issue for a Christian:

#### 2. Stewards give willingly

God asks for a "tithe" so we can express that He owns it all and that we trust Him to provide our needs (Malachi 3:10-11). Only when we come to grips with the fact that we are stewards, not owners, does giving come willingly.

I know of companies with Christian owners who tithe from their profits. If you or I worked in the business office of that company and were asked to write the tithing checks for the owner, it really wouldn't bother us to do it. After all, it's not our money. We are just doing what the boss asked us to do. Plus, it really doesn't affect my paycheck anyhow. I know that the boss is also going to pay me.

If I really believe that God is the owner and I am a steward of my money, then that's how I should feel about my giving also. He determines my flow of income and what I should be "paid." I only have to be faithful to allocate it the way He wants. And if He wants a 10<sup>th</sup> or any other percentage, that's not a problem. He's the owner.

Giving God a percentage is the foundational way we express that we accept the fact that we stewards and He's the owner. While we sacrifice emotionally – letting go of

ownership – at the same time we enter a new emotional freedom called trust. We can rest knowing that God will supply the rest that we need.

Thinking like managers instead of owners also enables us to really enjoy what God gives us materially.

### 3. Stewards can enjoy blessings

God allows stewards to have many good things to enjoy. I don't have to "bless" myself. Paul told wealthy Christians to not "*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.*" (1 Timothy 6:17).

Frankly, almost everyone reading this is rich in this present world by global standards and by the standards of living Paul was acquainted with as he wrote. And it's good to know that it is not wrong to enjoy what we have if we live as true stewards.

Sometimes we might think that if we do God's will we are taking a vow of poverty. While living very frugally might be God's will for some, God also gives each person different kinds of material blessings. Sometimes when my wife and I have been the tightest financially, God has blessed us with high quality bargains that upgraded something in our house or gave us a special vacation at almost no cost.

Thinking like stewards does not mean we give up good things. It means that we give up control. And a stewardship mindset does not mean that we don't enjoy good things. It actually means that we enjoy things more.

Enjoyment does not have a price tag. Many who are more wealthy find it hard to enjoy what they have, because true enjoyment comes only from God (Ecclesiastes 2:24,25; 4:8). If we earn our money selfishly, we will spend it selfishly, and selfish people don't enjoy much. Selfish people complain the most – whether they are digging ditches or staying at a posh resort. On the other hand, as we think and live as God's stewards, and then God gives us extra blessings – extra money or possessions after being faithful and generous – we really can enjoy them!

Stewards can truly enjoy God's blessings because they know that God owns it all and controls it all. I simply get to enjoy it as I learn to manage it.

### 4. Stewards realize work is a gift

Stewards realize that God enables us to earn any money we have. We didn't make ourselves so smart or good at what we do. Because we work so hard, it's pretty natural to think that the money we earn is really ours. We know the training we went through, the hours we go in early, the little techniques we have developed to do a good job and be successful at what we do. We are probably very good at something we do in our jobs.

So when our paycheck is in our hand we don't go away feeling guilty. We earned it! We put up with a lot and got the job done right. Thank *me* very much!

So it's a little hard to swallow the thought that it all belongs to God! This self-righteous thought was anticipated by God in Deuteronomy 8:17-18. "*You may say to yourself, "My power and the strength of my hands have produced this wealth for me." {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 forefathers, as it is today.*"

Stewardship means really seeing our job as God's gift. If we have the ability to run a punch press, run a corporation, write ad copy or greet customers at Walmart, it's all possible only because God enabled us to do it.

**Relax, it's not really yours**

Evangelist and pastor Greg Laurie tells the story about an older lady who was determined to be prepared if someday she felt threatened. Then one day she finished shopping and returned to her car. She found four men inside the car. She dropped her shopping bags, drew her handgun, and screamed, "I have a gun, and I know how to use it! Get out of the car." The men got out and ran like crazy.

Somewhat shaken, she loaded her bags and got in the car. But she could not get her key into the ignition. Then it dawned on her: her similar car was parked four or five spaces away! So she did what she had to do. She loaded her bags into her own car and drove to the police station to turn herself in. The desk sergeant nearly fell off his chair laughing. He pointed to the other end of the counter, where four men were reporting a carjacking by an old woman with thick glasses and curly white hair, less than five feet tall, and carrying a large handgun. No charges were filed.

You see, she thought it was her car, but it really belonged to someone else.

Sometimes we get all bent out of shape trying to keep and defend what we think is ours. People ruin their lives over financial rights, inheritance squabbles, and suing people they think cheated them. But God is calling us to think different – to be stewards – to just faithfully manage what God gives us.