



Core Seminar How to Grow Class 10: Stewardship

Introduction

Welcome back to the How to Grow core seminar, or if this is your first time joining us, it's good to see you this morning. For the past ten weeks we've been surveying a variety of different spiritual disciplines laid out in Scripture. Each of these disciplines help us grow as Christians so that we may grow to maturity in Christ (Col 1:28).

Spiritual disciplines are practices God has called us to implement that we may grow righteousness, trust and dependence upon Him, and love for his people. Some of the spiritual disciplines include things: Reading the Bible, Praying, Fasting, Confessing Sin, and Serving.

The point of this class is not to give us a long list of things to do in order to make us feel guilty for not doing them. No, the point of this class is for us to face up to God's word and consider seriously how he calls us to orient and fashion our lives. These disciplines do not save us. They are not a way of earning God's favor or of paying God back for the grace that he has freely given us in Christ.

No, faith in Christ alone is what saves us from our sins and restores us to our Heavenly Father. These disciplines picture the kind of life that springs forth from a heart that has already been redeemed by the blood of Christ. We are covering these things because we have received so sure a salvation and such a glorious inheritance from Christ's death and resurrection. We want to live in a way that brings him glory, that evidences a trust in his promises, and points others to him.

These spiritual disciplines are some of the major ways that we do just that. We read God's word because we long to know and obey whatever our God has revealed to us in the Scriptures. We pray because we are wholly dependent on our God for life and godliness. We confess sin because, even though we've been saved from sin in an ultimate sense, we acknowledge that our flesh still rages against the spirit. And as those indwelt by the Holy Spirit, we are ever increasingly desire holiness.

These disciplines help us in the sanctification process. They help us strive toward holiness as we strive to be like Christ.

So it is in that spirit that we take up our topic for this morning, and that is this: The Spiritual Discipline of Stewardship.

What is stewardship?

What we mean by stewardship is taking responsibility for the things the Lord has entrusted to us. It's being faithful with them. A steward is a person who manages someone else's property, someone who takes care of something, a caretaker. When you're put in charge of someone's else's stuff, you handle it with care, especially if that person is in a position of authority over you.

As Christians, we understand that in a very real sense everything that we have has been given to us by God. We read in Psalm 24:1 "The earth is the Lord's and the fullness thereof." In other words, God owns everything we own – and he calls us now to use the gifts he's given to us wisely, faithfully, for his glory.

Now we could talk about stewardship in relation to many things but this morning we want to focus on stewardship in relation to, money. If time allows, we will close by discussing stewardship in the other areas: our time, our speech, our relationships.

The reason is simple, the Bible makes it clear that the way we use money – much like our speech -- is a window onto our true devotion, our true allegiance. We read in Matthew 6, beginning in verse 19: "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, **20** but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. **21** For where your treasure is, there your heart will be also."

What do you treasure? Well, one of the ways to tell, these verses would suggest, is to look at our bank statements, our credit card statements. What are we doing with our money? Let's spend the next few minutes reminding ourselves from Scripture about how we ought to be thinking about being good stewards of our finances.

We are going to do that by considering ten New Testament principles of giving.

1. God owns our money.

We read in Haggai 2:8: "The silver is mine, and the gold is mine, declares the Lord of hosts."

In our culture hearing those words can be offensive. We live in a country that prides itself on being made up of hardworking, pick yourself-up-by-your-own bootstraps kind of people. "I worked my tail off for the money I make" is not an uncommon response.

But there is an element of truth in that response. Many of us do work painstakingly hard for our paychecks. We put in the long hours to try to "get ahead". If we didn't do the work, we wouldn't have the money that we have.

But what I love about the Bible is that it reveals to us what is going on in an ultimate sense. It reveals the deep truths, the biggest picture. And with respect to our money, the deepest truth, the biggest picture is that the source of everything we make is a sovereign God. We can trace everything that we have back to his hand.

We are only stewards of the resources God has given us, not owners. That means that the primary determination of how we use our money shouldn't be our own personal whimsy or our desires but God's word. Our question should not be, "How much of my money do I give to God?," but rather, "How much of God's money should I keep for myself?"

2. Giving is an act of worship.

Paul, writing in Philippians 4:18, says this: "I have received full payment, and more. I am well supplied, having received from Epaphroditus the gifts you sent, a fragrant offering, a sacrifice acceptable and pleasing to God."

Paul uses the language of sacrifices, of burnt offerings, of Old Covenant temple offerings in talking about giving. Those who have given themselves to the Lord are liberal with their giving, even in hard times. We'll round out this idea a little more in our next point. So, what exactly makes giving worshipful?

3. Giving reflects faith in God's provision.

Giving is a distinct indication of how much we trust God to provide for our needs. Consider the widow from the gospel of Mark, chapter 12:

We read: "And he sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. ⁴² And a poor widow came and put in two small copper coins, which make a penny. ⁴³ And he called his disciples to him and said to them, "Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. ⁴⁴ For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on."

What did the widow's gift reveal about her? It revealed that she trusted in God's provision. Unlike the rich folks, her offering was a major sacrifice which, in a stunning way, showed her faith in God.

When we give, when we send our money on to the gospel work in this local congregation or others, it is like we are presenting our passport from a heavenly kingdom, showing that our hope is not ultimately in this world or its riches, but in the God of the universe.

Now, one of the main reasons, I think, we don't give is that we fear the future. We don't know what's coming down the pike, so we are tempted to hoard. And by doing that, we are essentially saying that our security is in our money.

But there is a problem with that: remember what Jesus said: **19** "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, **20** but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. **21** For where your treasure is, there your heart will be also. Money cannot buy security and it cannot buy peace. But God sent his son to purchase for us ultimate, eternal security through his death on the cross and his resurrection.

The kingdom of that God, a God who happens to be sovereign over the future and everything that we fear, the kingdom of God is an infinitely better investment than the kingdom of this world.

4. Our giving should be sacrificial and generous.

We see this kind of sacrificial giving typified in the book of 2 Corinthians, when Paul writes of the Macedonian Christians. He writes in 2 Corinthians 8: "We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, **2** for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. **3** For they gave according to their means, as I can testify, and beyond their means, of their own accord, **4** begging us earnestly for the favor of taking part in the relief of the saints— **5** and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us."

Like the widow mentioned in that previous passage, these Macedonian Christians were not rich, but they gave generously, sacrificially. Giving isn't sacrificial unless it's a sacrifice. Does your giving cause you to make different choices about how you live? Sacrifice comes with a cost. It causes us to forego or delay things we

want for the sake of giving to God's kingdom. For giving to be sacrificial, it needs to hit home, needs to affect the way we live, the decisions we make. It will most likely be inconvenient. It might mean going without something we really, really want – or putting off doing something we've always wanted to do.

But friends, when we consider what our God has done for us in Christ, the needs of people in our church, and the need for the gospel around the world – will we really be sorry on that last day that we gave up a little comfort for the sake of God's kingdom? I don't think so. If anything, I think we'll wish we'd given more. We should look at our money through the lens of eternal consequences.

5. Giving reflects spiritual trustworthiness

Consider, for a moment, this passage from Luke 16, verses 10-13:

“One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. **11** If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? **12** And if you have not been faithful in that which is another's, who will give you that which is your own? **13** No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”

Our use of money is a primary way of evaluating our relationship with Christ. What do our bank statements and credit card statements say about us? They can say as much about us as just about anything else. Remember, “Where your treasure is, there your heart will be also.” If a biographer or historian were to get access to our records after death, what conclusions would they draw about what mattered to us? What would they reveal about our walk with Christ?

Remember Zacchaeus, who gave half his money to the poor and repaid everyone he had wronged four times over. Then, remember the rich young ruler, who at the thought of parting with his riches, the Bible says “went away sad.” One made money his god and the other made money his servant. One held money with a closed, tight fist; the other opened his hand out of love for God.

Any Questions?

6. Christian giving is done out of love, not legalism.

Our giving is a response to a God who has given us everything we need in Christ. We don't give in an attempt to buy God's love as if God were some border-agent we were trying to bribe to get into the promised land. No, we give because God has first loved us. 2 Corinthians 8:7-9 is a good reminder here.

It says, “But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you—see that you excel in this act of grace also. **8** I say this not as a command, but to prove by the earnestness of others that your love also is genuine. **9** 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.”

God has made us rich in Christ. He has secured for us eternal life in “the mansions of the blest”. In light of this, we should give as an expression of our love for our heavenly Father, whose generosity to us in Christ truly knows no end.

7. Christian giving should be done cheerfully.

God is concerned not only with our giving itself, but more than that, he is concerned with the heart behind it. It is very possible to give with the wrong motives. We can be tempted to give, for instance, for tax purposes without any sense of thankfulness to God. So I wonder what would happen in the US if the IRS got rid of deductions for charitable donations.

God, however, is not concerned with the bottom line like the IRS. Remember, He owns everything anyway! No, He is concerned with our hearts. You know 1 Corinthians 13? That great, poetic litany of verses about love. Did you know there's a line in there about giving? **Verse 3:** "If I give away all I have, and if I deliver up my body to be burned, but have not love, I gain nothing."

According to that verse, you can give everything away, but if the money isn't given from out of a heart that is full of love for God, then you actually "gain nothing."

2 Corinthians 9:7 gives us more insight into how God wants us to give. It says, " Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver."

In other words, it shouldn't just be a duty – giving should be a delight. It should be more like giving an engagement ring to a fiancé – joyful, full of love, freely – than paying your utility bills. God would have us enjoy giving.

A question: when giving is something we're struggling to do cheerfully, what can we do to counter our heart's disposition?

8. Giving is an appropriate response to real needs.

As Christians in the local church, we are called to give regularly but also in response to specific needs as they arise. The books of Acts is flush with examples of this. We read in Acts 2 how " And all who believed were together and had all things in common. **45** And they were selling their possessions and belongings and distributing the proceeds to all, as any had need." Is there a more beautiful picture of Christian community in all of Scripture?

This picture of a loving Christian congregation is exemplified upon in Acts 4, where we read: " Now the full number of those who believed were of one heart and soul, and no one said that any of the things that belonged to him was his own, but they had everything in common. **33** And with great power the apostles were giving their testimony to the resurrection of the Lord Jesus, and great grace was upon them all. **34** There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold **35** and laid it at the apostles' feet, and it was distributed to each as any had need."

We are called to take care of our families – see 1 Timothy 5:8 – and we are called, on occasion, to take care of our spiritual family when needs arise. We should keep our eyes open for specific needs that we might be able to meet. And we should be humble enough to open up to other about our own needs if we're going through a tough time. It is a wonderful testimony to the gospel, to see those who were once at enmity with God and with one another, loving each other selflessly by taking care of one another's needs.

9. Giving should be planned and systematic.

This has been a theme throughout this core seminar, whether we're talking about reading God's word or fasting: We should be intentional about growing as Christians, we need to have a plan.

And this certainly applies to giving. Paul makes a strong case for this in 1 Corinthians 16:1-2. "Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. **2** On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come."

Notice he says "each one of you" should do this. All who claim to be believers are expected to express their stewardship of God's money in this way—by giving in a planned and systematic way. We should give in good times and bad times. If we're working full time or only part time. We should give.

Notice he also says "in keeping with his income." We don't have time to go too much into this, but our church believes that giving a tithe of 10 percent is a good place to start. Ten percent, however, isn't necessarily a measure of faithfulness. It may be that less than 10 percent is faithful. It may be that more than 10 percent is faithful. More important than the actual percentage, again, is the way in which we're giving: is it sacrificial? Is it generous? It may very well be the case that 10 percent is not a ceiling but a floor to move up from. In other reasons, giving less than that might actually be a tremendous sacrifice.

10. Generous giving results in bountiful blessing.

Let's say it straightaway: The prosperity gospel is a demonic distortion of the truth. The teaching that God's will is to make every Christian wealthy and healthy in the here and now is a false teaching. It is a popular teaching, yes, but a false one.

And what makes that teaching so abominable, in part, is that it is a twisting of what the Scriptures actually say about blessing in response to giving. There are many New Testament passages that indicate that some sort of unspecified earthly blessings are given to faithful stewards of God's resources.

"...give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you," we read in Luke 6:38.

This passage doesn't mean that we'll see fruit immediately when we give, it doesn't even mean that we'll see fruit this side of heaven. Giving a generous gift isn't like putting a coin in the earthly blessing machine. But it does mean that God pours out blessing over time and in ways we may never know in this life. For example, being generous can help us to trust God more. It's a tremendous blessing to grow in trusting God! Make no mistake, most of God's blessings for giving will come in the next life, but rest assured, they will come. By being good stewards, we are laying up treasure in heaven.

"It is more blessed to give," Jesus said, "than to receive."

Any Questions?

Let's finish up with discussion on stewardship in other areas. We focused on Money for most of this seminar because if one is a good steward of their money, then generally, they will be good stewards in other areas as well.

What are some other areas we should apply good stewardship?

Time, Speech, Relationships, Job/Study, Spiritual gifts and Service to the body

Stewardship should be applied to all areas of our life. If we have been blessed with something, or given responsibility for something, we should steward it with care. The list below is not all inclusive, but should help us to think about stewardship as a life time effort.

1. Time: Do we use our time wisely? While rest is a good thing, allowing our body the opportunity to recover from a busy day or week, slothfulness or laziness is not. Are we efficient managers of our time? Do we prioritize our time well?

2. Speech: Do we steward what we say? In the joking, maybe in criticism or praise. Do we purposely speak above those we are talking to or do we strive to speak at the level of our audience?

3. Relationships: How do we manage our priorities with those God has placed in our lives? The energy, teaching, guiding, listening. Do we mentor or disciple, or allow others to do that for us? Are we too proud to ask for discipleship from those we may believe are more mature in areas we desire or are convicted we need work in? Stewardship in relationships is not just one way, but it is also tapping into those who can help us in numerous ways.

4. Spiritual Gifts: As we read in Romans 12 above, talents and gifts should be used, and we should steward them wisely in the church. Even if you do not know what gifts or talents you have, as we discussed last week, we can always serve, and we should be good steward our opportunities to serve.

5. Job/Study: As above, what would stewarding your job look like? Being worthy of hire, a diligent worker, but also to protect against it becoming the most important thing in your life.

- What about study? If in school, then school is your job. But what about our personal studies, or properly and purposefully using what we have learned. How will you use what you learn from this morning's sermon to enhance your own spiritual growth and the growth of others? How will you now steward that insight?

So this list can go on, but we can see Stewardship should be applied to everything you own, are responsible for, or use.

Any Questions?