

# Built By the Lord

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## Chapter 23

# Stewardship

- I. God Loves a Cheerful Giver
  - A. 1 Corinthians 16:1-2 → Christians should contribute to the church's work on the first day of the week.
    - 1. Under the covenant with Moses there was a tithe.
    - 2. We might think it was 10%.
    - 3. In reality, with all of the tithes, sacrifices, and contributions that they paid, it was closer to 25%.
  - B. 2 Corinthians 9:6-7 → We should give bountifully, not sparingly.
    - 1. Planning → We are to purpose our giving in our hearts.
    - 2. We don't wait until the last minute to decide.
    - 3. We should give cheerfully, not grudgingly.
  - C. Yes, we know all of this.
    - 1. Why do churches continually ask for money?
    - 2. Often, Christian giving seems to fall below anything we might consider a standard for giving. Why is this?
  - D. What is the real issue of stewardship?
    - 1. Yes, we want to be more financially involved in the work of the local church and the Lord.
    - 2. Sadly, few of us were ever taught how to manage our financial blessings in a good way.
    - 3. We may spend extravagantly when we get paid and then run short at the end of the month.
    - 4. We may feel guilty but we think, "When I get past this point, I will be able to give more."
  - E. This chapter while helping your family be more financially involved, is designed to help your family understand principles of stewardship.
- II. First Principles of Stewardship → If we get the first principles right, everything else will fall in line naturally.
  - A. How much of what we have is actually the Lord's?
    - 1. Does he own 10%? 15? Is it left up to us to decide?
    - 2. The reality is that 100% of what we own belongs to God.
      - a. Psalm 50:9-12
      - b. James 1:17 → "Every good thing"
  - B. We are stewards of God's things.
    - 1. This includes the house we live in, the car we drive, the clothes we wear, the food we eat. All are not our own. [Notice I didn't say our house, our car, etc. 😊]

2. These are Gods and are to be used in His service.
3. Vick, are you saying that we have to give 100% of our income to the church? No. I'm saying that 100% of what we own and who we are must be used to glorify and serve God in His way.

C. The main thing is that it isn't about our money or our stuff, it is about us.

1. Remember that in Acts there was a prophesied warning about a famine.
2. Acts 11:27-30 <sup>27</sup> Now in these days prophets came down from Jerusalem to Antioch. <sup>28</sup> And one of them named Agabus stood up and foretold by the Spirit that there would be a great famine over all the world (this took place in the days of Claudius). <sup>29</sup> So the disciples determined, every one according to his ability, to send relief to the brothers living in Judea. <sup>30</sup> And they did so, sending it to the elders by the hand of Barnabas and Saul.
3. 2 Corinthians 8:1-7 → The Macedonian Christians "first gave themselves to the Lord."
4. They were willing to use themselves and all that they had to God's glory and in the service of His people. They knew that everything belonged to the Lord anyway.
5. If we get this part right, all other aspects of stewardship and giving will fall naturally into place.

### III. Why are We Blessed?

- A. Just as God did not bless Israel with the Promised Land because they deserved it, He has not blessed us with jobs, homes, etc. because He owes us.
- B. First → That we can produce a return to Him
  1. Matthew 25:14-30 → The parable of the talents
  2. John 15:8 – Our purpose as Christ's disciples is to bear fruit glorifying God. [From Chapter 7]
- C. Second → That we may provide for our physical needs and those of our family.
  1. 1 Timothy 5:8
  2. If we don't care for our family's needs, we are worse than unbelievers.
- D. Third → That we may have something to share with the one who has need.
  1. Ephesians 4:28 – Labor with our hands
  2. 2 Corinthians 9:8 – "abundance for every good deed."
- E. Fourth → That we may enjoy the blessings of His hand.
  1. Ecclesiastes 9:7-9
  2. God gives us good gifts to enjoy. While we must not horde God's blessings, we must also not believe that we are not allowed to enjoy His gifts either.
  3. What father does not enjoy seeing his children enjoying the gifts that they have been given? When my kids were little, I had pleasure in seeing my kids happy surprise on Christmas or their birthday when we gave them a gift. This, in maybe a small way illustrates how the Lord is happy when we are delighted with His gifts.
  4. Life here on earth is not heaven. God has not planned it to be life as hell

either.

#### IV. Stewardship Highlights

- A. We must allow money to be a tool, not a master.
  - 1. 2 Kings 5 → Naaman and leprosy
    - a. Gehazi focused on the material things he could get out of Naaman.
    - b. In the end, Gehazi's greed caused his body to be defiled; he was punished with leprosy.
  - 2. 1 Timothy 6:9
  - 3. Money is a tool. We must not let it become our master, searching for it and seeking after it at all costs.
  - 4. This is true for rich and for the poor. The love of money knows no boundaries.
- B. Trust in God, not in riches.
  - 1. 1 Timothy 6:17
  - 2. Consider those who have lost their homes in flood, war, hurricane, etc.  
Can there be any greater demonstration of Jesus' words in Matthew 6:19?
  - 3. Material things provide only a little in this life, and absolutely nothing in the next.
- C. Give to God first.
  - 1. 2 Corinthians 5:7 - Paul said that we walk by faith and not by sight. It may also be that we need to give by faith and not by sight.
  - 2. Proverbs 3:9
  - 3. 1 Corinthians 16:2 → We should give based on what God has given us, not based on what we have left over.
  - 4. Matthew 6:33 – Seek first God's kingdom and righteousness...
  - 5. Trusting the Lord is difficult.
  - 6. When we honor God from the first and best of our material blessings, trusting Him He will provide for us.
- D. Be generous.
  - 1. Often those who have less look at the rich as if they must be evil. That is simply not the case.
  - 2. 1 Timothy 6:17 – Christians might be wealthy.
  - 3. The key to a person's spirituality and their prosperity is not how much they have, but how generous they are with what they are given.
  - 4. 1 Timothy 6:18-19
  - 5. "It is not what I would do if a million were my lot, it is what I am doing with the dollar and quarter I've got."
  - 6. We can be generous no matter what our level of blessing.
- E. Budget and plan ahead.
  - 1. No matter how wealthy or blessed we may be, we do not have endless funds.
  - 2. We cannot just give and spend indiscriminately. We cannot just think we can be reckless, even in generosity, and then expect God to pull us out of the fire.

3. Even in finances we must live by the principle of the farm, we reap what we sow, Galatians 6:7.
4. The Proverbs 31 woman is a great example of this principle.
  - a. She is the manager of her home, 1 Timothy 5:14.
  - b. She was obviously a planner.
  - c. She looked for wool and flax, brought her food from afar, gave food to her household and portions to her maidens.
  - d. She was an investor and a business woman.
  - e. She considered fields and bought them, then planted vineyards from her gain. She sold to the tradesmen in the market places.
  - f. She looked well to the ways of her household.
  - g. We must plan how we will provide for ourselves and our family. We must plan how we will allot what we receive, contribution to the church, food, shelter, clothing, bills, savings, investing, benevolence. Then we must live by our plan.
5. The Proverbs 31 woman planned ahead for emergencies.
  - a. She did not fear the snow, because despite how infrequently it snowed in Jerusalem, she was prepared.
  - b. Obviously, we cannot plan for every possible contention and we should not expect money to deliver us from every emergency. We must trust God.
  - c. We need to keep in mind if God has provided for us and we squander it, God is not obligated to miraculously bring us out of emergencies of our own making.
  - d. We must plan and plan ahead.

F. Steer clear of consumer credit, Proverbs 22:7

1. This is a tough lesson that some people have to learn from the school of hard knocks.
2. No, this passage does not say borrowing money is sinful.

G. Teach your children about money.

1. This was discussed in Chapter 19 – “Wisdom and Instruction.”
2. If you don’t teach your children how to be good stewards, then you will still be paying for them once they leave the home.

H. Good stewardship is the key to good giving in a local congregation. When we work on stewardship, we can give cheerfully and without guilt knowing we are seeking first God’s kingdom and righteousness and using our material blessings to glorify Him.

V. Today’s Response

- A. Do you have a family spending plan? If so, review it with your children and help them understand how it works. If not, start working on one today.
- B. Have you honored God from the first and best of your material blessings? If so, how? If not, what steps must you take to improve?