

HONOURING GOD WITH YOUR MONEY & POSSESSIONS

(PRINCIPLES OF FINANCIAL STEWARDSHIP)

Introduction:

“Money...is a spiritual barometer, a far more accurate index of your relationship to Jesus Christ than any other element, including prayer, Bible reading, and witnessing,” Heaven Help the Home, Howard G. Hendricks.

A. FOUNDATIONAL PRINCIPLES

- I. God is the absolute owner of all material wealth.** Psalm 24:1 – *“The earth is the Lord’s, and everything in it, the world and all who live in it.”*

Exodus 19:5, 6 - *"Now if you obey me fully and keep my covenant, then out of all nations you will be my treasured possessions. Although the whole earth you will possess is mine, you will be for me a kingdom of priests and a holy nation."*

Genesis 1:1 - *"In the beginning God created the heavens and the earth."*

The disciple of Christ recognizes he is not his own, but that he belongs wholly to God by virtue of creation, redemption and lordship. Wayne Watts points out: "God has never relinquished His title deed to the world, and He never will. The Bible teaches that we are to be faithful ‘stewards’ of all that God has made." Further, "We often fail to use God's resources for God's glory." (The Gift of Giving - p. 23)

II. God is sovereign and the distributor of all material wealth.

Proverbs 10:22 - *"The blessing of the Lord brings wealth, and He adds no trouble to it."*

Psalm 145:15, 16 - *"The eyes of all look to you, and you give them their food at the proper time. You open your hand and satisfy every living thing."*

Ecclesiastes 5:19,20; 1 Chronicles 29:11-16; Job 1:21

“In the final analysis all wealth is an allowance of the common grace of God ... The providence of God in the distribution of wealth is sovereignly controlled, so that apart from His permissive will, any human effort to better ourselves is doomed to frustration” - (James Andrews, "A Study of Wealth in Proverbs.")

III. God has made man a steward of material wealth.

Genesis 1:28 – *“God blessed them and said to them, ‘Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the ground.’”*

1 Peter 4:10 – *“Each one should use whatever gift he has received to serve others, faithfully administering God’s grace in its various forms.”*

"A steward is one who manages property that does not belong to him." (Principles of Christian Economy, Robert L. Dabney, p.2)

"God gives man life, body, mind, abilities, time, and possessions. He gives us the Word, redemption, and the Holy Spirit. He holds man accountable for the proper use of these gifts." (Stewards of God, Milo Kauffman, p. 28)

Man’s stewardship is limited by the rightful owner to His guidelines of usership laid down in Scripture.

IV. As God's steward, man is accountable to God for the way he utilizes that which has been entrusted to him. The believer who uses his money and possessions faithfully and wisely, will be commended by God and will experience God's blessing; the unfaithful stewards will not experience these rewards.

I Corinthians 10:31 – *“So whether you eat or drink or whatever you do, do it all for the glory of God.”*

"Am I making decisions and living as if things belong to God or me? The way we live unmistakably declares the answer." (Watts, p.23)

Romans 14:12 *“So then, each of us will give an account of himself to God.”*

Matthew 25:14, 19; Luke 19:12-17

V. As God's steward of money and possessions, a believer should be characterized by the following qualities:

1. Commitment to Jesus Christ as Lord.

Luke 14:33 – *“In the same way, any of you who does not give up everything he has, cannot be my disciple.”*

Matthew 6:24 – *“No one can serve two masters. For you will hate one and love the other, or be devoted to one and despise the other. You cannot serve both God and money” (NLT)*

Romans 12: 1

When Christ is Lord of a believer's life he gives God His rightful control over every area of his life – including his possessions and finances.

2. Faith

Matthew 6:31-33

A confident trust in God as provider is needed if we are to have right priorities with respect to finances. "One of the greatest obstacles to good stewardship is a lack of faith. People do not really believe that it is more blessed to give than to receive. They are not sure that if they seek first the Kingdom other things will be added." (Kauffman, p.68)

3. Faithfulness

I Corinthians 4:2 - "Now it is required that those who have been given a trust must prove faithful."

Luke 16: 10-12

4. Wisdom

Matthew 24:45 - "Who then is the faithful and wise servant, whom the master has put in charge of the servants in his household to give them their food at the proper time?"

5. Generosity

Proverbs 22:9 - "A generous man will himself be blessed, for he shares his food with the poor.

2 Corinthians 9:6, 12-13

B. ATTITUDE TOWARDS MONEY AND POSSESSIONS

I. Be content with what You have

Philippians 4:11-14; I Timothy 6: 6-9; Ecclesiastes 5:19,20

Hebrews 13:5a - "Keep your lives free from the love of money and be content with what you have."

Reasons for Contentment

1. God is our Father and Provider and has promised to meet our needs.
Hebrews 13:5b, 6; Matthew 6: 25-33; Philippians 4:19
2. God is sovereign in our financial circumstances.
Job 1:21 – “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.”

II. Do not make money your priority in life.

1. God, His Word, His righteousness, and His Kingdom are our priorities.

- a. People are of more value than all the world’s wealth.

Matthew 6:33

James 5:20 - "Remember this, whoever turns a sinner from his error will save him from death and cover over a multitude of sins."

- b. God's Word and wisdom are far more valuable than money

Psalm 119:14, 72; Proverbs 8:19

- c. It is impossible to serve the Lord if money is our priority.

Luke 14:33

- d. Salvation cannot be bought with money.

Proverbs 11:4; Luke 12:18-20

2. Money is fragile and temporal

- a. It has no eternal value

Matthew 6:19, 20; 1 Timothy 6:7; James 5:2, 3

- b. Wealth can be taken away suddenly

Job 27: 16-19; Proverbs 22: 16; 23:4, 5; Psalm 39:5, 6 (LB)

3. Love for money adversely affects our spiritual life and leads people into many sins.

I Timothy 6:9-11

- a. Chokes our spiritual progress (Mark 4: 19)

- b. Oppressing and unconcern for the poor

Proverbs 22:L6; Luke 16:19-20

- c. Pride

Ecclesiastes 2:9, 10

- d. Indulgence

Luke 12: 19; James 5:5

e. Dishonesty

Acts 5:1-10

f. Greed

Ecclesiastes 5:13

g. Replaces God in our hearts

Matthew 6:24; Ephesians 5:5

h. Murder

James 4:2, 6

4. God will discipline/punish those who make money their priority

a. Poverty (Proverbs 22:16; Amos 5 : 11)

b. Dissatisfaction with life (Ecclesiastes 4:8)

III. Trust God to meet Your needs

Psalm 84:11 - "For the Lord God is a sun and shield; the Lord bestows favour and honour; no good thing does He withhold from those whose walk is blameless."

Matthew 7:11; Luke 22:35; Philippians 4:19

IV. Be honest

1. Honest in business dealings
Deuteronomy 25:13-15; Proverbs 20:14

2. Restitution required for dishonesty
Exodus 22:9; Luke 19:8

3. Bribes condemned
Psalm 15:5

4. Theft condemned
Psalm 62:10; Ephesians 4:28

5. Poverty better than dishonesty
Proverbs 28:6

6. Money gained dishonestly brings problems
Proverbs 15:27

7. Honesty in finances indicates honesty and faithfulness in other areas

C. OBTAINING MONEY AND POSSESSIONS

There are five legitimate means of acquiring money and possessions. These are:

1. Working
2. Fundraising (not covered in this paper)
3. Return on investments
4. Receiving gifts (e.g. inheritances)
5. Borrowing

I. Working

1. Work is the God appointed means of man acquiring his provision.
Genesis 2:15; Exodus 20:9; Ephesians 4:28; 1 Thessalonians 4:11, 12; 2 Thessalonians 3: 10-12
2. Since the curse on the earth, man's labour has been wearisome and difficult, and diligent effort is required in order to make a living.
Genesis 3:17-19; Proverbs 28:19
3. The quality of work, i.e. diligence and hard work, is given a lot of attention in Scripture.
Proverbs 10:5 - Diligence is wise and honourable.
Proverbs 10:4; 20:13 - Results in prosperity.
Proverbs 10:5 - Failure to work hard is shameful
Proverbs 12:11 - Shows lack of wisdom
2 Thessalonians 3:11 - Is a sign of an undisciplined life

II. Return on Investments

The legitimacy of investments is largely assumed from Christ's parables.
Matthew 25:14-30; Luke 19:11-23

There is a difference between "interest from wise investments" and "seeking quick capital gains by speculative dealing." (K.F.W. Prior, God and Mammon)

III. Receiving Gifts

Everyone is entitled to receive gifts from others. Receiving an inheritance is also legitimate, and is assumed in Scripture.
Numbers 27 1,8; Luke 15: 12, 13

IV. Borrowing

1. Lending money is not prohibited in Scripture. The law made provision for interest free loans to the poor.
Exodus 22:25-27; Leviticus 25:35-38
2. However, borrowing places one under the authority of the lender.
Proverbs 22:7 - "*The rich rule over the poor, and the borrower is servant to the lender.*"
Deuteronomy 15:6
3. Debt (The inability to meet obligations agreed upon) is prohibited by Scripture.
Romans 13:8; Proverbs 3:27-28; Psalm 37: 21
It is when a man cannot meet financial obligations that he really becomes the lender's slave (Proverbs 22:7).

V. Co-signing

Co-signing, (guaranteeing another person's loan) is an unwise thing to do. If he defaults on his loan, you end up with trouble.

D. THE USE OF MONEY AND POSSESSIONS

There are four basic biblically legitimate ways in which money can be used by an individual - - it can be spent, saved, invested, or given away. Principles are given, but no strict formula is laid down regarding such areas as a specific standard of living, how much to give to the poor, how much to spend on personal needs or to save for future needs, etc.

One reason for this omission may be that God's concern for His people is not that they adhere to a strict set of rules, but rather that they be transformed both inwardly and outwardly by their union with Christ. The amount or proportion an individual gives is far less important than the attitude with which he gives - does he give generously and willingly, out of compassion for the lost and the poor? While saving for future needs is wise, hoarding -- keeping money laid away due to selfishness or insecurity or for the sake of becoming rich is warned against.

Planning in financial matters, as in any venture, is vital to success. Proverbs 24: 3, 4 (LB) reads, "Any enterprise is built by wise planning, becomes strong through common sense, and profits wonderfully by keeping abreast of the facts."

I. Personal Expenditures

1. Personal and family needs

One way in which a steward is to utilize his money is to provide for himself and his family.

2 Thessalonians 3:10-12; 1 Timothy 5:8; 2 Corinthians 12:14

2. What are our needs?

First of all we obviously need food, clothing, and shelter.

1 Timothy 6:8 - *"But if we have food and clothing, we will be content with that."*

Matthew 6:25

Beyond acquiring the physical necessities of life, the steward should seek biblical principles in determining his needs. Does this purchase glorify God? Does it contribute to my ability to serve God? Would it cause my brother to stumble?

3. Taxes

a. Paying taxes acknowledges the legitimate authority delegated by God to governments, and it is the duty of every believer to pay them. Romans 13:6,7

b. Jesus set an example in this and taught others to do so.

Matthew 17: 24-27; Mark 12:14-17

II. Savings

1. Genesis 41:34-36 - Joseph exercised God-given wisdom when he advised Pharaoh to store up grain for the approaching famine years.

Proverbs 6:6; 30:25 - Both Solomon and Agur used the ant as an example of the wisdom shown in providing during the summer for the needs of the winter.

Proverbs 21:20; 27:12; 2 Corinthians 12:14

2. Hoarding (i.e. amassing wealth for selfish motives) is definitely wrong and does not provide security anyway.

Matthew 6:19 - "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal."

Ecclesiastes 5:13-15; Proverbs 23:4,5; Luke 12:16-20

III. Investments

Investments are more long-term savings and often less readily convertible to cash. The purpose of investing money is "the turning over of some property or resource to another person or firm, expecting a profit or increase." (George Fooshee, *You Can Be Financially Free*, p.74),

Matthew 25:14-30 - The parable of the talents

Speculative, "get-rich-quick" schemes tend to result in financial loss and should to be avoided.

Proverbs 28:20 - "A faithful man will be richly blessed, but one eager to get rich will not go unpunished."

- Proverbs 21:5

IV. Giving

The idea of giving is very prominent in the Scriptures. Giving is at the very heart of the Gospel and the character of God -- "For God so loved the world that He gave His only Son." Generous giving is a God-like quality which God wants to develop in His stewards.

1. Giving to God

Giving of material wealth is viewed in scripture as giving to God. Re the tabernacle - Exodus 25:12 - "The Lord said to Moses, 'Tell the Israelites to bring me an offering. You are to receive the offering for Me from each man whose heart prompts him to give.'"

Proverbs 19:17 - Giving to the poor is called "lending" to the Lord."

Philippians 4:18 - The gift of the Philippians to Paul was "a fragrant offering, an acceptable sacrifice, pleasing to God."

We do not give because God needs our money, but because it acknowledges God's ownership of all we have, and because it is essential to our spiritual health.

2. To whom do we give?

a) In the Old Testament

(i) To the house of the Lord and those who minister there (Deut. 12:6)

(ii) To the needy (Deuteronomy 15:7, 8; Psalm 112:9)

b) In the New Testament, two areas are identified: the ministry of the gospel and the poor.

(i) The ministry of the gospel would include pastors, missionaries, and Christian workers, as well as buildings, equipment and materials needed in carrying on the ministry of winning the lost and building up the Body of Christ. Those who receive the benefit of the labours of the minister of the gospel have a special responsibility to support him.

Romans 10:15; I Cor. 9:11; Galatians 6:6; 1 Tim. 5:17,18; 3 John 5-8

(ii) The believer is commanded to help those who are unable to make a living for themselves, or who simply have a need.

Matt. 6:3; 25:40; Luke 10:35; Acts 2:45; 2 Cor. 9:9,12; 1 Tim 5:3; Jam 2:15,16

3. Why should we give?

- b) Giving is commanded in Scripture.
Deuteronomy 14:22; Proverbs 3:9; 1 Corinthians 16:2; Galatians 6:6,10
- c) Giving honours God (Proverbs 3:9; 14:31)
- d) Giving acknowledges God's ownership of all we possess
- e) Giving blesses the giver.
 - (i) Promotes spiritual growth (2 Corinthians 9:10,11)
 - (ii) Provides rewards in heaven (Luke 12:33)
 - (iii) Results in material blessing (Proverbs 3:9,10; Luke 6:38)
- e) Giving is used by God to further the gospel (Romans 10:15)
- f) Giving meets the needs of God's people.
- g) Failure to give has negative results.

4. How much should we give?

There are three basic schools of thought:

- a) The tithe
Tithing was laid down in the Law to the Jewish nation. However, there are two pre-Mosaic instances of tithing -- Abram giving tithes of the spoils of war to Melchizedek (Genesis 14) and Jacob vowing to give a tenth of all his goods to God (Genesis 28).
- b) All surplus beyond the necessities of life
All surplus beyond the necessities of life - involves giving the excess to the Lord's work.
- e) No fixed amount
No fixed amount stated or implied in the New Testament. Principles:
 - (i) Generously and self-sacrificially (2 Cor. 8:2,3,7; Mark 12:43-44)
 - (ii) Proportionately, regularly and personally (1 Corinthians 16:2)

5. How should we give?

- a) Joyfully (2 Corinthians 8:2; 9:7)
- b) Willingly, from the heart (Deuteronomy 15:10).