BIBLE LIFE MESSAGES

God Expects You to Be a Steward

I Corinthians 4:1-2

In 2008 through 2010 our country experienced the Great Recession, a major worldwide economic downturn. It was caused by the Financial Crisis of 2008 stemming from the collapse of the United States real-estate market. 2

From the attitude of Wall Street executives it was like playing roulette; you bet on the numbers instead of the colors. 3 The housing glut was coming so they risked loaning mortgages to high-risk people. Most will pay on time, but you could foreclose on those who don't. On average they could make more money than they lost. With the amortization process you would pay almost all interest at first with very little principle. So the lenders would always win! 4 The lenders seemed to have lost sight of the fact they were investing other people's money to do this. 5

From the viewpoint of Main Street; that's the common guy, you and I; you could buy more of a house than you could really afford. 6 Simply apply for an ARM, an adjustable-rate mortgage. You start off paying very

low payments for the first few years, pay a little more a few years later, and so forth. 7 You assumed your house would increase in value and sell it for a profit when the adjusted payment would begin increasing. Then, you could buy a better house with the same arrangement. 8

But it was a roulette wheel. The housing gut arrived, property value dramatically decreased, and people couldn't sell their houses! ₉ They were stuck with a house they couldn't sell and a mortgage they couldn't pay! ₁₀

The fault was the attitude of greed, and not being conscious of, or interested in, the biblical concept of stewardship. 11

God has spoken. So what is the biblical plan of stewardship? 12

In First Corinthians, chapter 4, verses 1 and 2, it says, So then, men ought to regard us as servants of Christ and as those entrusted with the secret things of God.

Now it is required that those who have been given a trust must prove faithful. 13

I. What's a Steward?

What's a steward? ₁₄ A steward is a manager. He manages and invests someone else' property. Joseph, the son of Jacob, in Genesis, chapter 39, became Potiphar's steward. ¹ ₁₅

Faithfulness is essential to being a good steward. 16

A good steward is always ready to serve. In Luke, chapter 12, verses 35 and 36, it says, Be dressed ready for service and keep your lamps burning, like

¹ Genesis 39:1-6 - Now Joseph had been taken down to Egypt. Potiphar, an Egyptian who was one of Pharaoh's officials, the captain of the guard, bought him from the Ishmaelites who had taken him there. The LORD was with Joseph and he prospered, and he lived in the house of his Egyptian master. When his master saw that the LORD was with him and that the LORD gave him success in everything he did, Joseph found favor in his eyes and became his attendant. Potiphar put him in charge of his household, and he entrusted to his care everything he owned. From the time he put him in charge of his household and of all that he owned, the LORD blessed the household of the Egyptian because of Joseph. The blessing of the LORD was on everything Potiphar had, both in the house and in the field. 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.

men waiting for their master to return from a wedding banquet, so that when he comes and knocks they can immediately open the door for him. 17

You must prove yourself faithful since you have been entrusted with the secret things of God. In verse 2 of our scripture today it says, Now it is required that those who have been given a trust must prove faithful.

18

You must use the spiritual gifts you have. First Peter, chapter 4, verse 10, Each one should <u>use whatever</u> gift he has received to serve others, <u>faithfully</u> administering God's grace in its various forms. 19

II. Why Does God Expect You to Be a Steward?

Why does God expect you to be a steward? 20

God owns everything. He created it and, therefore, everything belongs to Him. 21

He owns the world. ² ₂₂ He owns you! ³ ₂₃ So, He also owns everything you possess! In response to this, the writer of Chronicles in the Old Testament would say, But who am I, and who are my people, that we should be able to give as generously as this? <u>Everything comes from you</u>, and we have given you only what comes from your hand. ₂₄

² Psalm 24:1-2 - The earth is the LORD's, and everything in it, the world, and all who live in it; for he founded it upon the seas and established it upon the waters.

Ezekiel 18:4 - For every living soul belongs to me, the father as well as the son
 both alike belong to me. The soul who sins is the one who will die.

Since this is true, God holds each of you accountable for your stewardship. ₂₅ Did you know that He holds you accountable for the very words you speak? ⁴ ₂₆

A person who puts all his efforts into accumulating possessions for himself is called a fool! God called the rich farmer that in Luke, chapter 12. ⁵ ₂₇

A person who doesn't use the gifts God has given him for the Lord is considered worthless! In the Parable of the Talents the king said to get rid of the worthless steward. ⁶ ₂₈

So . . .

⁴ Matthew 12:36 - But I tell you that men will have to give account on the day of judgment <u>for every careless word</u> they have spoken.

⁵ Luke 12:20 - But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?

⁶ Matthew 12:30 - And throw that <u>worthless servant</u> outside, into the darkness, where there will be weeping and gnashing of teeth.

III. What Does a Good Steward Do?

What does a good steward do? 29

You dedicate everything you possess to the Lord. 30 If the Lord owns it anyway, you are simply acknowledging His authority over you and everything He lets you control. 31 I believe that "walking in the Spirit" means considering what the Lord Jesus would want to be done in every decision you make. 32

So, use wisdom in your spending. 33 Invest wisely and cautiously to get a return on your money. 34

Remain debt free as long as you can. <u>Let no debt</u> remain outstanding, except the continuing debt to love one another ⁷ ₃₅

Let me give you some steps you can use to achieve biblical stewardship. 36

1. Decide not to go into debt for a depreciable item. Mortgages and money-making investments are the exceptions. 37

⁷ Romans 13:8.

2. Pay off current debt as soon as you possibly can. 38

After you have accomplished this, what do you do with the money when the debt is paid off? This is

Thomason's opinion, so take it for what it's worth. 39

1. Put half into a savings account so you can pay cash up front for the next big purchase. You really have to have patience here, but you can do it with the Lord's strength.

I confess to you that I purchased an automobile last year that I really wanted. We are making monthly payments and paying interest on that privilege. I grit my teeth every time I write that check! Shame on me! Please don't yield to that temptation and do what I did.

2. Put the other half into the offering plate until you reach the tithe! You are, technically, robbing God until you do. 41

Malachi, chapter 3, verses 8 through 10, puts this pretty bluntly, "Will a man rob God? Yet you rob me.

"But you ask, 'How do we rob you?' "In tithes and offerings. You are under a curse — the whole nation of you — because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it".

I know every theologian has a different opinion about this. The Old Testament law and systems were made obsolete when they were replaced by the New Covenant. The tithe was a requirement of the law! No place in the New Testament is a giving standard like that provided.

I understand that. But I also understand that when I add up all the financial blessings the Lord has showered upon my family I am overwhelmed by His generosity. When I move the decimal point over and write our check for that amount my heart leaps with

gratitude. I am a cheerful giver! What can I say? It's hardly an obligation; it's a profound privilege! 42

The Lord can be trusted when He can trust you! So thank Him for the abundance <u>He will provide</u> by giving Him thank offerings beyond your tithe! You should find immeasurable blessings by doing this! 43

I truly believe that when you take these principles seriously and apply them to your life, you will experience the freedom and contentment the Lord meant when He said, Then you will know the truth, and the truth will set you free! 8

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⁸ John 8:32.