

giving, but in obedience to the Lord's leadership) that you literally invite God into your financial situation. It is worth remembering that tithing results in both "blessing" and protection from the "devourer." These are necessary if you are to experience a restoration to God and to His participation in your recovery.

Giving above and beyond your tithe catapults you into an entirely different level of God's economy. Promises abound regarding what God has in store for those who give generously (see Luke 6:38, for example). And it is true that "you can't out-give the Lord."

Principle Three: Eliminating non-essentials shortens the journey out.

Many people are saddened by their financial situation but unwilling to eliminate the practices that got them there! Eliminating non-essentials can be an exciting exercise, bringing a new discipline to your life as well as a new sense of contentment. After all, *godliness with contentment is great gain* (1 Timothy 6:6).

Principle Four: Your creditors need to know you care.

If you have found yourself a victim of your own poor choices, it is better to approach your creditors before they are forced to approach you. Seek to work out a system of payment which is manageable yet evidences your desire to repay them as quickly as possible. It may mean great sacrifice ... but it will be worth the pain to eliminate the encumbrance. Remember that, *the integrity of the upright shall guide them, but the perverseness of transgressors shall destroy them* (Proverbs 11:3). *And be sure to seek wise counsel. Every purpose is established by counsel; and with good advice make war* (Proverbs 20:18).

Principle Five: Restoration requires patience.

It is amazing how impatient we are to solve problems which often are years in the making. Patiently pursuing God's plan will ultimately lead to complete restoration, recovery, and a renewed appreciation for your responsibility. *The thoughts of the diligent tend only to plenteousness; but of every one that is hasty, only to want* (Proverbs 21:5).

God has a way out of the distress caused by unwise and unfaithful stewardship. Every Christian should make a concerted effort to be free from the kind of financial encumbrances, which strangle usefulness, destroy effectiveness, and rob us of joy. Good stewardship is a practice God will give you the grace to employ *if* you will follow His principles of restoration.

The Rewards of a Wise Steward

Our membership in God's Kingdom Family is neither gained, nor maintained, by our performance. God's Word is abundantly clear on this issue, reminding us that our salvation is *not of works, lest any man should boast* (Ephesians 2:9). On the other hand, the Lord does bless our obedience to Him. Obedience is evidence of our faith and His lordship in our lives. This is particularly true in the realm of stewardship. Notice the four benefits, or rewards, for faithful stewardship.

Effectiveness in Your Labor

The labor of a wise and faithful steward results in rewards that far exceed that of the labor of the average individual who works with no thought of responsibility toward God. God's Word reminds us that *the blessing of the Lord, it makes one rich, and adds no sorrow to it* (Proverbs 10:22). Working in

concert with God, as His steward, brings an effectiveness that far exceeds mere "success." God makes our work count!

A Life That is Pleasing to God

Every true child of God longs to please Him. Nothing is so pleasing to God as the exercise of our faith in Him. It blesses the heart of God when we take Him at His Word. *Without faith it is impossible to please Him: for he who comes to God must believe that He is, and that He is a rewarder of them that diligently seek Him* (Hebrews 11:6). Wise and faithful stewards diligently seek out the Master's best interest then act accordingly.

The Enjoyment of a Remarkable Abundance

God promises that a life of faithful obedience will be blessed. In Malachi 3:10-11, for instance, God promises those who faithfully bring their tithes to the storehouse will have the windows of heaven opened to them and a blessing poured out until there is no more need. Additionally, He promises to rebuke the "devourer," or the very things that eat up the resources He has entrusted to them.

Jesus (in Luke 6:38) says that those who give in an unselfish manner will not end up with less but more! They will receive in return a blessing poured out with *good measure, pressed down, shaken together and running over*. This is simply another illustration of the remarkable abundance God makes available to those who practice wise and faithful stewardship.

Passing on a Legacy of Faith

Wise stewardship produces a legacy of faith. This is why *a good man leaves an inheritance to his children's children* (Proverbs 13:22). The inheritance he leaves may consist of financial resources but it is far more than that. He leaves a legacy of "goodness." His name is a *good name, which, by the way, is rather to be chosen than great riches* (Proverbs 22:1).

Years ago, a wealthy man was encouraged to give a generous gift for the construction of a great building on a college campus. Shortly after giving it, the stock market fell and he suffered a great financial loss. A friend chided him saying, "I'm sure you wish you hadn't given your money to that institution!" He responded by taking his friend out to see the building, noting that it provided for a ministry that would change the lives of many. "You see," said the wise steward, "Everything I kept for myself, I lost. But everything I gave away, I still have!" Here was a man who was leaving a legacy of faith.

Are you enjoying the benefits of effective labor? Do you sense that your life is pleasing to God? Are you blessed with a sufficiency that defies explanation? Are you building a legacy of faith which will live long after you? If you can answer "yes" to these questions, then you are experiencing the rewards of wise stewardship. But there is more! You see, one day in eternity, you will hear your Master say, "Well done, good and faithful servant!"

Adapted from Tom Elliff's, *Unbreakable: The Seven Pillars of a Kingdom Family*, Broadman & Holman, 2003. A further study of the Seven Pillars of a Kingdom Family can be found in the newly released seven-week Bible study, *Come Home to the Heart of God*, LifeWay Press, 2003.

Practicing Biblical Stewardship

Continued from last week

Principle Three: When we act responsibly as overseers, God provides for every need.

Nothing delights the heart of a master so much as a steward who acts responsibly. Faithfulness to the master's best interest is the single most important requirement of a steward. In fact, Scripture reminds us that *it is required in stewards that a man be found faithful* (1 Corinthians 4:2). As with every steward, faithfulness has its rewards. God promises that those who are faithful in their stewardship over His creation will have every need met *and* every godly desire satisfied (Matthew 6:33; Philippians 4:19; Psalm 37:25).

Principle Four: We will each give an account for our stewardship.

The basis on which our stewardship will be judged may be summed up in this question: How have you used what has been entrusted to your care?

For we must all appear before the judgment seat of Christ; that every one may receive the things done in his body, according to that which he has done, whether it be good or bad (2 Corinthians 5:10; also see 2 Corinthians 8:12; 1 Corinthians 4:2; Luke 12:48).

Reading our Lord's "Kingdom Parables," we cannot miss the fact that, as believers, we must ultimately give an account for the manner in which we have used what He has entrusted to our care. It would be wise to take an inventory of all God has entrusted to you in every area of your life. How faithfully are you discharging your stewardship over these gifts?

Principles of Responsibility

Our Master's expectations are clearly spelled out for us in the Scriptures. These are the principles of responsibility, and they describe the manner in which we are to perform our stewardship.

Principle One: As stewards, our primary responsibility is to glorify God.

Glorifying the Lord means, quite literally, to "make Him look good, to honor and exalt Him." We do this by overseeing what He has entrusted to our care with His best interest in mind.

Whether you eat, or drink, or whatever you do, do all to the glory of God (1 Corinthians 10:31; also see Colossians 3:17).

Principle Two: We are to be good stewards with our home, church, state, body, soul, and spirit.

To perform adequately, every steward must know the realm of his responsibility. As we have already seen, the Lord does not hold us accountable for what He has not entrusted to our care. But He will call us into account for what He has given us to oversee. There are six arenas in which we are given specific stewardship responsibilities: our home (1 Timothy 5:8; Proverbs 31:27), church (Malachi 3:10; 2 Corinthians 9:1-14), state (Romans 13:1-7), body (1 Corinthians 6:19-20), soul (Proverbs 4:23; Matthew 12:34; Luke 6:45), and spirit (1 Corinthians 6:20b; Ephesians 6:10).

Principle Three: God has designated specific methods by which we can successfully fulfill our stewardship responsibilities.

God never asks us to assume a responsibility without providing the means by which we may succeed. The following six methods are biblical, proven, and effective in times of financial crisis as well as prosperity:

A Righteous Life: *By humility and the fear of the Lord are riches, honor and life* (Proverbs 22:4; also see Matthew 6:33; Psalm 37:3-4).

A Devotional Life: *... the effectual fervent prayer of a righteous man avails much* (James 5:16b; also see Matthew 7:7-8; James 5:17).

A Diligent Life: *The labor of the righteous tends to life* (Proverbs 10:16a; also see Proverbs 12:11, 13:4; Psalm 1:3).

A Giving Life: *Give, and it shall be given unto you; good measure, pressed down and shaken together, and running over, shall men give into your bosom. For with the same measure with which you measure it shall be measured to you again* (Luke 6:38; also see Malachi 3:10; Exodus 35:20-29, 1 Chronicles 29; 2 Corinthians 8; Philippians 4:10; Acts 4:32-37; Proverbs 11:24-25).

A Disciplined Life: *Better is little with the fear of the Lord, than great treasure and trouble therewith* (Proverbs 15:16; also see Philippians 4:11-12; 1 Timothy 6:6).

A Discerning Life: In Exodus 12:36, we read how the Egyptians complied with the Israelite's request for silver, gold, and other precious substances. Later, these very substances were used in the construction of the Tabernacle in the wilderness. In Genesis 30 we read the story of Jacob's prosperity while working for his father-in-law, Laban. By diligent stewardship of his resources, God favored Jacob in spite of Laban's attempts to bring him into subjection.

Like the Israelites, and like Jacob, a good steward realizes that when we are "wise as serpents and harmless as doves" the Lord will work on our behalf to make His resources available to us. They will come to us as we properly, honestly, and responsibly tap resources for which the world had other plans.

Principles of Restoration

Perhaps as you have examined God's principles for exercising wise stewardship you have become increasingly aware that you are living in violation of them. So how can you experience a genuine restoration to God and His way? His Word is not silent!

Principle One: Restoration always begins with confession and repentance.

Repentance is not simply an attitude; it is an action. We have not repented of a sin we are still committing. Repentance is preceded by confession, or agreeing with what God says about our sin. When we confess our sins, ... *He is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness* (1 John 1:9). This enables us to enjoy restored fellowship with the Lord.

Principle Two: Tithing and giving must become a way of life.

It is through tithing and giving (not indiscriminate