

Life is Stewardship

Part 1 – How About Them Apples?

Genesis 1:27-31a

Rev. Jeff Chapman ~ September 21, 2025 ~ Faith Presbyterian Church

✱ ✱ ✱ ✱ ✱ ✱ ✱

²⁷So God created humankind in his image,
in the image of God he created them;
male and female he created them.

²⁸God blessed them, and God said to them, “Be fruitful and multiply, and fill the earth and subdue it; and have dominion over the fish of the sea and over the birds of the air and over every living thing that moves upon the earth.”

²⁹God said, “See, I have given you every plant yielding seed that is upon the face of all the earth, and every tree with seed in its fruit; you shall have them for food. ³⁰And to every beast of the earth, and to every bird of the air, and to everything that creeps on the earth, everything that has the breath of life, I have given every green plant for food.” And it was so.

³¹God saw everything that he had made, and indeed, it was very good. And there was evening and there was morning, the sixth day. (Genesis 1:27-31a, NRSV)

✱ ✱ ✱ ✱ ✱ ✱ ✱

If you are a fan of Apple Hill then this was your year. This region outside of Placerville is experiencing the best harvest season in over 30 years. When you have a springtime that features chill overnight temperatures, no significant winter freezes, and lots of rainfall, and then you follow that with a relatively mild summer, when fall comes you are going to be biting into apples whose flavor is off the charts.¹ I brought you some samples this morning. If I was a truly caring pastor I would have brought you all apple donuts!

Everybody loves a good harvest, a time of plenty, a season of abundance. With this in mind, it's good to remember that historically and globally we now live in a time of unprecedented abundance. Last weekend we were in Orange County for a wedding. Headed to the beach one day in a very exclusive part of Newport

Beach, I couldn't help but notice the abundance on the road around me. I'm in my little Nissan rental car and next to me is a Bentley. On the other side was a Ferrari. Behind and in front of me two Porsche's boxed me in. I half expected somebody to roll down their window and ask me if I was lost. The level of abundance around me was breathtaking.

Then it struck me. So many people in the world today would have a similar reaction if they drove through my neighborhood. Did you know that just over 1% of the adults in the world today possess 48% of the world's wealth, while 53% of adults in the world have just 1% of the wealth. If you have \$10,000 to your name today, which includes all your assets, you are richer than half the world.² And that's just material wealth. Consider the abundance in this part of the world at this point in history when it comes to knowledge, technology, medical advances, ability to communicate, influence, and so on. We live at a time and in a place of stunning and unprecedented abundance.

So what do we do with it all? Isn't there responsibility that comes with blessing? I think often of Jesus' words in Luke 12:48 – “**From everyone to whom much has been given, much will be required, and from the one to whom much has been entrusted, even more will be demanded.**”³ Doesn't this teaching get your attention? It gets mine. It's part of what has led me to conclude that this might be the main question we need to be asking ourselves in life: *What do I do with that which I have been given?* If you pay attention, this question will come up, in one form or another, over and over again in scripture. Biblical scholars have noted that nearly half of the parables Jesus tells in the gospels force us to answer this question, especially when it comes to money and possessions. Jesus won't let us avoid the question.

The good news is that we have been given a very clear answer to that question. It's an answer that we find given at the very beginning to the very first people who experienced abundance. In the account of creation we

¹ Camila Pedrosa, “Apple Hill's Harvest Season,” *Sacramento Bee Online*, August 29, 2025. Read article at <https://www.sacbee.com/food-drink/restaurants/article311884464.html>

² From *The Committee for the Abolition of Illegitimate Debt*, Michael Roberts, August 22, 2023. Read the full report at <https://www.cadtm.org/1-2-of-adults-have-47-8-of-the-world-s-wealth-while-53-2-have-just-1-1>

³ This and all biblical citations are from the New Revised Standard Version (NRSV).

just read from Genesis 1, we read how God formed the first humans and set them in paradise, a fresh, new world where everything they would ever need was provided. The first thing God does is he blesses the man and woman, a word that carries with it a sense of abundance. The second thing God does is to command them, **“Be fruitful and multiply, and fill the earth and subdue it; and have dominion over the fish of the sea and over the birds of the air and over every living thing that moves upon the earth.”**

That word “dominion” is complicated. We may think it gives license to dominate, to subdue something or someone for self-serving purposes. And history is full of examples of people interpreting God’s command in this way, leaving a wake of heartache and destruction behind. But the context here will not allow for that interpretation. While the word can imply harsh oppression and subjugation, it can also imply benevolent stewardship, which is clearly the case here.⁴ Remember, we were just told that humans, uniquely in all creation, were created in the very image of God to reflect God and represent God in this world. And that’s what’s going on here. From the very beginning it has been made clear to us that we are to take the abundance we find in our possession and do with that abundance what God would do with it if he were in our shoes. In fact, this may be the primary way we fulfill our role as God’s image-bearers in this world. You might say this is our first and principal vocation.

Stewardship is the word we use for this. You know what a steward is, right? Sometimes we use the word “trustee.” We just had a friend house-sit and dog-sit for us while we were away last weekend. We gave her the key to the house and, essentially, the run of the place. And while we told her to make herself at home while we were away, it was still clear that “making yourself at home” has its limits. Walk and feed the dog. Don’t sell the dog. Sleep in the bedroom. Don’t repaint the bedroom your favorite color. She was a steward, entrusted with a home that did not belong to her to use in ways that were in line with what the rightful owners would approve of. And she did a great job.

It’s clear at creation that everything we have is from God and belongs to God. We are merely stewards, temporary trustees of what does not ultimately belong to us. This is heightened for followers of Jesus at our redemption. Because Christ has given his life for us, when we trust him we give our lives to him, meaning our very lives no longer belong to us. Remember what Paul says in 1st Corinthians: **“Do you not know that your body is a temple of the Holy Spirit within you,**

which you have from God, and that you are not your own? For you were bought with a price; therefore glorify God in your body.”⁵ I think Paul is being literal here. Now that I am in Christ, I am only a steward of my own body, which is his temple! So the question of what I am now to do with what I have been given includes even my very body.

When we consider our role as image-bearing stewards, there are at least three truths we must keep in mind, each informed by the scriptures.

First, it’s all God’s. Literally. Everything you possess, from your house to your toothbrush, does not ultimately belong to you. Your time, your relationships, your abilities, your influence, your knowledge, your very body, all of it belongs to the one who gave it all to you. Psalm 24:1 declares, **“The earth is the Lord’s and all that is in it, the world, and those who live in it.”**

Second, it’s all good. All through the creation account, at every step, we are reminded that everything the Lord makes is good. At the end of creation we are told, **“God saw all that he had made, and it was very good.”** Asceticism is a word used to describe the practice of avoiding or even rejecting the material world. Some forms of asceticism can be healthy, as seen in the practice of fasting or simplicity. But extreme ascetics, who have come to believe that the material world itself is inherently evil, have strayed from biblical truth. The material world is good. Money and wealth are good. Everything the Lord has created and put into our hands is good.

Third, it’s all going back. Just like our house-sitter returned the keys when we got home, so will we return everything that belongs to God when he returns. In Luke 12 Jesus tells a parable about a man who is blessed with great abundance but foolishly decides to act as an owner rather than a temporary trustee. When he dies a sudden death, God says to him, **“You fool! This very night your life is being demanded of you.”**⁶

It’s all God’s. It’s all good. It’s all going back. Over and over again in his teaching Jesus emphasizes that a day will come when each of us will have to answer this question before God: *What have you done with what you have been given?*

Life is stewardship. That’s not overstating it. We come into this world and everything we are given, every good thing, belongs to God. And in the end, we give it all back. And our lives are measured by what we

⁴ See <https://biblehub.com/hebrew/7287.htm>

⁵ 1st Corinthians 6:19-20

⁶ See Luke 12:13-21

did with what we have had in our hands for a time. The great American revivalist, Charles Finney, once put it this way: “It is just as much a matter of discipline for a church member practically to deny his stewardship as to deny the divinity of Christ.”⁷ Think about that. If he’s right, the reality that life is stewardship is as crucial as the reality that Jesus is God.

It’s for this reason that we believe the practice of stewardship must be, along with practices like prayer, scripture, and worship, one of the central habits of our community here at Faith.⁸ This does not come naturally. What comes naturally is using our time, talent, and treasure in ways that assume they belong to us. That’s what the world does. So we have to practice doing what is counter-cultural and unnatural, using what we possess as stewards rather than owners, that we might live into our calling to be God’s image-bearers in the world.

One of the habits that helps us be shaped accordingly in this way is the habit of giving. This is an ancient habit, given by God to his people long ago. For example, part of the Mosaic Law in the Torah instructed the Israelites to practice the habit of the tithe. Leviticus 27:30 reads, **“All tithes from the land, whether the seed from the ground or the fruit from the tree, are the Lord’s; they are holy to the Lord.”** The word “tithe” literally means “a tenth part.” Practically speaking, if you harvest 100 apples, you took the first 10 apples and you gave them back to the Lord. Some scholars even argue that the Law commanded not just one, but three tithes.⁹ In any case, what was offered back was used primarily to support the Levites and priests, whose duties didn’t allow for them to farm, or used to support the poor, the foreigner, the widow, and the fatherless, what has often been called the “quartet of the vulnerable.” The tithe was commanded for all people, from the wealthiest land owner to the poorest peasant.

There is great debate today in the church about whether or not the tithe is still a command we as Christians must obey. The arguments on both sides are persuasive. On one side, it is rightly claimed that the New Testament, though it commands generosity and giving to the poor, never explicitly commands

Christians to tithe. And since much of the Mosaic Law, including laws regarding ceremonial purity and diet, are set aside now in the church, many feel free to ignore the command to tithe as well. On the other hand, the New Testament also never explicitly sets aside the command to tithe. Jesus, at one point in his rebuke of the hypocrisy of the religious leaders of his day, even suggests that at least the Jews should not neglect the tithe.¹⁰ Furthermore, there is ample evidence that the early church leaders encouraged the practice to continue. In the 4th century, Augustine wrote, “Tithes are required as a matter of debt, and he who has been unwilling to give them has been guilty of robbery. Whoever, therefore, desires to secure a reward for himself...let him render tithes, and out of the nine parts let him seek to give alms.”¹¹

In the end, arguing whether or not the practice of the tithe is still commanded for the church today may be an exercise in missing the point. If God would require 10 apples out of 100 from even the poorest person in Old Testament Israel, do you think that after what Christ has done for us he would require less of us? In almost every area of life, Jesus, in his teaching, raised the bar for his disciples from a legalistic following of the letter of the law to an eager and joyful adherence to the spirit of the law. Don’t just avoid adultery; avoid lust in your heart. Don’t just avoid murder; avoid hatred in your heart. Don’t just avoid your enemies; love them as Christ loved you. It’s hard, therefore, to imagine that Jesus would lower standards for stewardship.¹² That’s why the church has generally agreed that the tithe, whether or not it is specifically commanded, is probably a good starting place in our giving, a floor rather than a ceiling.

When we do so, when we keep taking the first generous portion of the abundance that the Lord has placed in our hands and give it back to God earlier than it will be demanded back, I believe we can expect at least these four results.

First, the habit of giving back reminds us, over and over again, that we are stewards and not owners. Most people in our world have forgotten this, that life is stewardship. Nobody, however, will be able to ignore

⁷ Cited by Randy Alcorn, *Money, Possessions and Eternity* (Tyndale House, 1989), 171.

⁸ See this description of stewardship on our webpage at <https://faithpresby.org/grow/stewardship>

⁹ Under the Mosaic law, there appear to be three tithes: a regular tithe given to support the priests and the work of the temple; a “festival tithe” for the celebration of the required feasts (cf. Deut. 12:17–19); and a “charity tithe,” given every third year to the Levite, the sojourner, the fatherless, and the widow (Deut. 14:28–29). If this is true, the Israelites were actually required to give 23.3 percent of their income, not 10 percent. See William Barclay, “The Bible Commands Christians to Tithe,” *The Gospel Coalition*, March 28, 2017. Read online at <https://www.thegospelcoalition.org/article/bible-commands-christians-to-tithe/>

¹⁰ **“But woe to you Pharisees! For you tithe mint and rue and herbs of all kinds and neglect justice and the love of God; it is these you ought to have practiced, without neglecting the others.”** -Luke 11:42

¹¹ Cited by Alcorn, p. 216.

¹² Writer Randy Alcorn states, “If you take the standard of 10 percent and say God required it of the poorest people in Old Testament Israel, and now that we’re under the grace of Jesus and we have the indwelling Holy Spirit and we live in this incredibly affluent culture, do you think he would expect less of us?” Cited by Douglas LeBlanc, *Tithing: Test Me in This* (Thomas Nelson, 2010), 64.

this fact forever, and for many it will come as a rude awakening. But when we continue to give the first “apples” from every harvest we receive back to God, we are reminded that not only do those first apples belong to the Lord, but so do the apples we hold back. It’s not as if we are now free to treat the rest of the harvest without any regard to God’s will. It’s all his. And yes, he is a good Father who gives good gifts to be enjoyed. That brings him pleasure. But even when we use those gifts for ourselves, we are to do so with exceeding humility and gratitude.

Second, the habit of giving back teaches us dependence on the Giver, not the gift. We live in a culture that is addicted to the drug of affluence. It’s a sickness we should do everything we can to avoid. The 20th century French philosopher Jacques Ellul once wrote, “Mammon is competing for your soul with God. The church in the United States, with all the blessings we’ve had, has had two choices: You can take those resources and lay them at God’s feet, or you can be consumed by them.”¹³ When we make a habit of giving back to God, especially when we do it in ways that force us to live more simply than we otherwise would, we remind ourselves that our trust is in God alone, never in the blessings that God gives us, which means we can find true contentment and peace in times of harvest *and* in times of scarcity.¹⁴

Third, the habit of giving back cultivates *joyful* generosity. I used to hear people in the church try to encourage by saying, “Give until it hurts.” We don’t say that here. Why? Because it often hurts right away, and then you stop giving. Better to encourage one another by saying, “Give until it brings joy!”. It’s easy to give away what you really don’t need. That’s what makes Goodwill drop-off centers so constantly busy! It’s harder to give sacrificially, especially in ways that make no financial sense from the world’s perspective. When asked what Christians should give, C.S. Lewis hesitated in giving a one-size-fits-all standard. Instead, he said, “I am afraid the only safe rule is to give more than we can spare...If our charities do not at all pinch or hamper us, I should say they are too small.”¹⁵ This is why the tithe, the first 10 apples, can be starting place, training wheels if you will, to help move us towards more sacrificial giving. And when we give generously, and make a habit of doing so, the Lord begins to teach us joy. We realize we did not need what we thought we

needed, which leads to freedom. Plus, we often see the Lord use what we gave back to bless others who know scarcity rather than abundance. In this way, generosity, by God’s grace, can become as addictive as greed.

Finally, the habit of giving back, in a related way, allows us to partner with God. Let’s be clear, God does not need money. It’s been said that God no more needs our money to accomplish his mission in the world than he needs our prayers to help inform him of what’s happening in the world.¹⁶ But how gracious is our Father in heaven that he would allow us to participate in that mission by giving back to him what he has placed in our hands. And those gifts can be used to make a massive impact.

Next weekend a team from our church will run with Team World Vision to raise funds for clean water in Ethiopia where thousands of children still die every year because they only have disease-infested water to drink. Did you know that only \$50 provides clean water for one person in that part of the world *for life*? It’s been said before that the rich must live simply so that the poor may simply live.¹⁷ Is there any greater joy in life than seeing the Lord use your faithful and generous stewardship to bring him glory in this way? Is that not what it means to bear the image of God in this world?

Sometimes when pastors preach on stewardship they are afraid they will ask too much of their people. Honestly, I have the opposite fear. I’m afraid of asking too little of you. Yes, I’m preaching on this because in a few weeks we will each have an opportunity to make a pledge to give back a portion of our “apples” this coming year to the Lord’s work here at Faith Church and through Faith Church, both of our treasure, and of our time and talent, which will be the focus of my teaching next Sunday. For the reasons I have just given, I boldly urge you to be generous. And those of you who are parents, begin right now to teach your children to be generous. They will be eager students now as children, and much more likely joyful givers later on if these lessons are learned now. And as you are asking the Lord to help you be good stewards with what he has placed in your hands, I can pledge to you on behalf of our leaders that we, in turn, will be asking the Lord to help us then be good stewards of whatever the Lord leads you to place in our hands.

¹³ Cited by LeBlanc, 148. Hosea 13:6 similarly declares, “When I fed them, they were satisfied; they were satisfied, and their heart was proud; therefore they forgot me.”

¹⁴ See Paul’s declaration in Philippians 4:11-13 – “Not that I am referring to being in need, for I have learned to be content with whatever I have. I know what it is to have little, and I know what it is to have plenty. In any and all circumstances I have learned the secret of being well-fed and of going hungry, of having plenty and of being in need. I can do all things through him who strengthens me.”

¹⁵ C.S. Lewis, *Mere Christianity* (Collins, 1942), 78. Here’s the full quote: “I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries, amusements, etc, is up to the standard common among those with the same income as our own, we are probably giving away too little. If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charitable expenditure excludes them.”

¹⁶ LeBlanc, xxi.

¹⁷ Cited by LeBlanc, 17.

In all this, let's acknowledge that this is hard.

Everything I have just talked about runs counter to our nature and counter to our culture. It's so hard to live as stewards rather than owners, so hard that we will often fail. A year ago this past spring we planted a peach tree in our yard. This summer, at only a year old, this tree produced an abundant harvest. Over 100 peaches weighed down this little tree. And they were fantastic peaches. At the end of every work day I would pull in my driveway, park my truck, and pluck one of these peaches off the tree which had been sitting in the hot afternoon sun. It was a heavenly experience. And then one day, in the middle of the peak harvest, I saw that my wife had emailed our neighborhood and asked if our neighbors wanted some of our peaches. Hold on now. I'm ashamed to say I was less than thrilled. Every peach given to a neighbor was one less peach for me to enjoy.

It's hard for me. Maybe it's hard for you as well. But those are God's peaches. Literally. Does God want me to enjoy them? I believe he does. What good Father doesn't want his children to enjoy good gifts? Does God want me to also share them? I believe he does, even though it's not always my first instinct. How many times have I failed to use what God has placed in my hands in the way that he would if he were in my shoes? More than I can count. Maybe you can relate.

And yet we serve a God who, by grace and love, is willing to help reshape our selfish and fearful hearts. I think of that beautiful verse in 2 Corinthians 8:9 where Paul reminds us, **"For you know the generous act of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that by his poverty you might become rich."**¹⁸ Christ came to willingly give everything away for the sake of those who hoard everything for themselves. As we recognize this about ourselves, and then come to him in humble faith, and stay with him in faith, it is his desire to work in us that eventually our lives will increasingly take on the shape of his life. And giving back from what we have been given is one of the practices that the Lord uses to do this.

What do I do with that which I have been given? There may be no more important question we ask in life. May Christ teach us to answer that question in the way he answered it. In doing so, may he alone be the one who gets the glory.

Amen.

✱ ✱ ✱ ✱ ✱ ✱ ✱

The Next Step

A resource for Life Groups and/or personal application

1. Read Genesis 1:27-31a again. Pay attention to what stands out to you. What do you notice here?
2. Look carefully at verse 28. What is at the heart of God's commandment here? Fill the earth and subdue it? Have dominion over the world? What job is God giving to humans here?
3. Do you live daily with the conscious awareness that everything in your possession, from your house to your toothbrush, belong to God and will one day be returned to God? Why or why not?
4. Jeff made the claim that life is stewardship. Do you agree? Why or why not? What is stewardship?
5. The habitual practice of generously giving back from what God has given us produces at least these four results in our lives. Which result have you already experienced? Which would you like to experience?
 - #1 - We are reminded we are stewards, not owners
 - #2 - We are taught dependence on the Giver, not the gifts
 - #3 - Joyful generosity is cultivated in us
 - #4 - We come to know the joy of partnering with God in his mission
6. How do you and your family determine how much of God's material wealth to keep for yourselves and how much to give back to him?
7. Can you share an example of how generous giving has produced joy in your life?
8. How has this teaching changed the way you think and/or changed the way you desire to live as a follower of Christ?

Table to Table: For kids and adults to consider together.



How do we as a family decide on what God wants us to keep and what God wants us to give away?

¹⁸ This whole section in 2nd Corinthians is a powerful teaching on stewardship.