

FUNDAMENTALS OF THE FAITHFUL STEWARD

Grace Community Church

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Thus says the Lord, “Let not a wise man boast of his wisdom, and let not the mighty man boast of his might, let not a rich man boast of his riches; but let him who boasts boast of this, that he understands and knows Me, that I am the Lord who exercises lovingkindness, justice and righteousness on earth; for I delight in these things,” declares the Lord.

Jeremiah 9:23-24

He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you? And if you have not been faithful in the use of that which is another's, who will give you that which is your own? **No servant can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other. You cannot serve God and wealth.**

Luke 16:10-13

Introductory Identification of the Heart

Cortines & Baumer, *True Riches*

A. Pharasaical View of Money

“Why do people listen to this guy [i.e. Jesus]? He just panders to the masses with this financial jibber-jabber. Sell your possessions and give to the poor? Yeah, right. Who would take care of you then? It is more blessed to give than to receive? Convenient thing to teach people when you’re a poor, traveling preacher. I can’t believe this guy. I’ve worked hard to earn my keep, and have been saving for ten years to buy a property I can retire on. I give my tithe, but come on! If I listened to this guy I’d never be able to make it.”

B. Christianized Cultural View of Money

“I’m proud of what I’ve accomplished in life. I’ve worked hard and deserve a few nice things. I see what other people have—houses, cars, and comfortable lifestyles—and these inspire my desires. I’m driven to save and invest by my concerns about the future. And even though I know there are people with needs, I’ve got to look after myself and my family before I can help anyone else.”

C. Biblically Transformed View of Money

“I’m grateful for all that I have. It is all truly a gift I never deserved! Though I have some goals and dreams, I’m totally content, even in time of suffering, because my identity is secure in Jesus. In every situation, I lean on God and trust him for provision, although my own planning and hard work plays a role. My heart and my life are full of generosity, animated by love for those in need, even when it costs me dearly.”

I. Biblical Worldview of the Faithful Steward

A. Biblical Stewardship Overview

1. Stewardship Defined

- a) “By definition, a steward is ‘a person who manages another’s property or financial affairs; one who administers anything as the agent of another or others, a manager.’ So, for us to be ‘stewards of God,’ we must acknowledge that **all we are and all we have possession of belongs to Him**. We are charged with managing His property according to His wishes.”

Link, *Who’s in Charge?*

A. Biblical Stewardship Overview

1. Stewardship Defined

- b) In the Bible, a steward is a person that is given authority to oversee the affairs of another person. Often the steward was a slave that was elevated to the status of manager over the household. In the New Testament, “steward” is a translation of the Greek word “oikonomos”, a compound word which comes from the word for “house” (“oikos”) and the word for “law” (“nomos”).

Dayton writes, “In Scripture the position of a steward is one of great responsibility. He or she is the supreme authority under the master and has full responsibility for all the master’s possessions and household affairs.”

A. Biblical Stewardship Overview

1. Stewardship Defined

- c) The steward must be *trustworthy* in order to *earn the position* and be found *faithful* in order to *maintain the position* and potentially be given even greater responsibility over time.
 - (1) 1 Cor 4:2, *“In this case, moreover, it is required of *stewards* that one be found *trustworthy*.”*
 - (2) Matt 25:21, *“His master said to him, ‘Well done, *good and faithful slave*. You were *faithful with a few things*, I will put you in charge of *many things*; enter into the joy of your master.’”*

A. Biblical Stewardship Overview

1. Stewardship Defined

- d) The terms “steward” and “stewardship” are often **misunderstood** and **misused** by churches in their teachings:
 - (1) Stewardship is **not** synonymous with “**fundraising**” or “**capital campaigns**” that so often characterize the efforts of churches to **raise funds**.
 - (2) Stewardship is also **not** synonymous with “**tithes**” or “**offering**”.
 - (3) Each of these concepts has to do with what a person **gives**, while stewardship deals with what a person **keeps**.

“In other words, it is about how you manage everything that you have been entrusted to oversee. What most people miss is that *stewardship is more about how you manage what is left after you give than it is about what you give.*”

Link, *Who's in Charge*

A. Biblical Stewardship Overview

2. Stewardship Illustrated

- a) The life of **Joseph**, a faithful man, in the OT. (Gen 37-50)
- b) The **parable of the talents** in the NT. (Matt 25:14-30)

A. Biblical Stewardship Overview

3. Stewardship Success vs. Failure

a) Success through faithfulness

- (1) A steward must be faithful in *all areas of their lives*, in both the material realm as well as the spiritual realm.
- (2) Some stewards are given greater responsibilities than others, yet faithfulness is *not* determined by *how much you have* but rather by *how you have handled what you have been given*.
- (3) Being faithful in *smaller* areas will lead to faithfulness in *greater* areas.

A. Biblical Stewardship Overview

3. Stewardship Success vs. Failure

a) Success through faithfulness

- (4) Being faithful will cause you to **grow in godliness and spiritual maturity**. A steward's faithfulness will result in **contentment** and **peace** and **greater reward** from the Master, which typically consists of being given **greater responsibility**, both in this present life as well as in the future millennial kingdom.
- (5) The faithful steward also experiences **greater joy** as his commitment to and love for his Master increases.

A. Biblical Stewardship Overview

3. Stewardship Success vs. Failure

b) Failure through unfaithfulness

- (1) The steward that thinks he or she can be faithful **only in certain areas but not in others** does **not** have a **proper attitude** toward his or her Master's possessions since He owns them *all*.
- (2) The unfaithful steward **will eventually have responsibilities** delegated to him or her ***taken away*** and he or she may even be ***punished*** for his or her **failure** as a steward.

A. Biblical Stewardship Overview

3. Stewardship Success vs. Failure

b) Failure through unfaithfulness

- (3) The unfaithful steward's *character will suffer* and he or she may develop deep attitudes of *bitterness* and *discontent*. He or she may even come to *hate* his or her Master.

A. Biblical Stewardship Overview

4. Stewardship's Goal

- a) *Contentment comes from living a life of **faithfulness**.* Pause. Read that again:

*Contentment comes from living a life of **faithfulness**.*

Recognizing God as the Owner of all things and serving faithfully as His steward brings great joy and contentment to the life of the believer. Worry is replaced with a strong sense of **security** and **peace**, knowing God has given you no more and no less than what you are able to handle.

A. Biblical Stewardship Overview

4. Stewardship's Goal

- b) Dayton writes, “As we **apply** the principles of God’s economy, we will begin to get out of **debt**, **spend** more wisely, start **saving** for our future goals, and **give even more** to the work of Christ.”

A. Biblical Stewardship Overview

5. Stewardship's Test

- a) Are you **ambitious**? Is your ambition **godly or selfish**? Godly ambition pursues **faithfulness towards the Master** while worldly ambition pursues **personal gain** for one's own self interests.
- b) Do you have the **attitude** of a steward? Are you pursuing **faithfulness**?

B. Biblical Emphasis on Money & Possessions

1. Biblical content.

The Bible contains over 31,000 verses of which 2,350 verses (approx. 8%) contain references to *money and possessions*. In contrast, the Bible contains approximately 500 verses on *prayer* and less than 500 verses on *faith*.

Dayton, *Your Money Counts*

B. Biblical Emphasis on Money & Possessions

2. The Bible is absolutely authoritative in the area of finances.

It is no less authoritative in this area than any other area, including the doctrines of God, man, sin, salvation, the church, and matters concerning the future.

- a) The late Larry Burkett, who was a popular Christian author and speaker in the realm of biblical financial principles, writes, “Let me make it very clear: We have been taught false principles by the world in which we live. The plumb line for truth is God’s Word, not a college textbook or standard practice.”

B. Biblical Emphasis on Money & Possessions

2. The Bible is absolutely authoritative in the area of finances.

- b) The Bible serves as the fundamental source of knowledge and wisdom when it comes to money matters and *must be properly understood and applied* in order for the believer to experience God's blessings in his or her finances.

This is especially true when it comes to married couples' finances since *marital difficulties are primarily caused by the mishandling of money*. Most married couples have never been taught these biblical principles of financial stewardship or even the basics of handling personal finances.

“Statistics show that **money trouble is the number one cause of stress and failure in marriages.** Christians are not exempt, and one reason appears to be that many Christian couples are **oblivious to what the Bible teaches about managing family finances.**”

John MacArthur in the Forward to *The Complete Financial Guide for Young Couples* (Burkett)

B. Biblical Emphasis on Money & Possessions

3. The teaching tools of the Messiah.

- a) In a large portion of the **parables** found in the Gospels, **Jesus used money/wages and possessions/wealth to identify and illustrate spiritual truths.**

Burkett writes, “Jesus dedicated about **two-thirds** of all parables in the New Testament to teaching the principles of **how to handle money properly.**”

B. Biblical Emphasis on Money & Possessions

3. The teaching tools of the Messiah.

b) **Examples** found in the parables of Jesus:

(1) Treasure hidden in a field - Matt 13:44

(2) Pearl of great value - Matt 13:45-46

(3) Unmerciful slave - Matt 18:23-35 ...

c) It is notable that **Jesus spoke more about money and possessions than the topics of heaven and hell combined**. He often used the temporal material aspects of creation to illustrate **eternal** spiritual truths.

B. Biblical Emphasis on Money & Possessions

4. These teachings are critical to the believer's sanctification.

- a) Foundational understanding: How a believer handles earthly finances is the clearest earthly indicator of his or her level of spiritual maturity and reveals what he or she loves the most. “The way we handle money is nothing more than the outward expression of what’s going on inside.” (Burkett)

Wealth is much more than money. Wealth includes everything that has been entrusted to us by God, including our relationships (e.g. husbands and wives, parents and children, church family, etc.) and especially pertains to our eternal salvation, which is priceless beyond measure.

B. Biblical Emphasis on Money & Possessions

4. These teachings are critical to the believer's sanctification.

a) Foundational understanding:

- (1) Luke 16:10-13, *"He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you? And if you have not been faithful in the use of that which is another's, who will give you that which is your own? No servant can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other. You cannot serve God and wealth."*

B. Biblical Emphasis on Money & Possessions

4. These teachings are critical to the believer's sanctification.

a) Foundational understanding:

(2) Matt 6:20-21, *“But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; **for where your treasure is, there your heart will be also.**”*

B. Biblical Emphasis on Money & Possessions

4. These teachings are critical to the believer's sanctification.

b) The deception of compartmentalizing finances.

Any person who attempts to compartmentalize his or her finances apart from his or her spiritual life or discounts the importance that God places on finances, is deceiving himself or herself.

Finances are a means by which God tests the believer's love and devotion because money and possessions are often *in competition* with the Lord for the believer's affections. This can lead to idolatry.

Matt 6:24, "... *You cannot serve God and wealth.*"

B. Biblical Emphasis on Money & Possessions

4. These teachings are critical to the believer's sanctification.

c) Money captivates our attention.

In one way or another, *the majority of our waking moments* are focused on earning, paying, borrowing, lending, worrying, handling, and talking about money and possessions. Wealth can even be the focus of our *dreams*.

B. Biblical Emphasis on Money & Possessions

4. These teachings are critical to the believer's sanctification.

c) Money captivates our attention.

- (1) Much of our time is spent in the sinful activity of coveting and seeking to gain the things that we desire but do not yet possess, e.g. newer car, larger house, increased salary, etc. This lack of contentment can lead to the pursuit of those things due to our desire to “*keep up with the Joneses.*” Financial distress and marital trouble are certainly not far behind!

B. Biblical Emphasis on Money & Possessions

4. These teachings are critical to the believer's sanctification.

c) Money captivates our attention.

(2) Burkett comments to those who are married,

“If you don't settle early in your marriage that **money is *never* going to make you happy**, you'll spend your entire life doing **urgent** things, rather than **important** things, and find at age 70 that you spent your whole life chasing after the Joneses only to discover that, when you finally caught up with them, they had refinanced.”

B. Biblical Emphasis on Money & Possessions

4. These teachings are critical to the believer's sanctification.

d) Money is not the measure of worth.

Yet, in spite of the world's contrary philosophy that bombards us on a constant basis by falsely equating wealth with value, *you are not your money*. In other words, *money is not the measure of a person's worth or value*.

(1) You exist as a person apart from your wealth, or lack thereof. Your value is not determined by your income or your net worth.

Luke 12:15, “...*for not even when one has an abundance does his life consist of his possessions.*”

B. Biblical Emphasis on Money & Possessions

4. These teachings are critical to the believer's sanctification.

d) Money is not the measure of worth.

(2) Even though it is the common practice of man, God does not define you by your money or possessions. You are an image-bearer designed with the ability to have fellowship with the everlasting God!

Prov 22:2, “The rich and the poor have a common bond, The Lord is the maker of them all.”

B. Biblical Emphasis on Money & Possessions

4. These teachings are critical to the believer's sanctification.

d) Money is not the measure of worth.

(3) Therefore, the challenge is to develop a **proper perspective of money** and how God uses it as a **powerful sanctifying tool** to transform us more and more into the image of His Son (Rom 8:28-30). **Money is to be used, not served!**

1 Tim 6:6-10, *“But **godliness** actually is a **means of great gain** when accompanied by **contentment**. For we have brought nothing into the world, so we cannot take anything out of it either. ...”*

B. Biblical Emphasis on Money & Possessions

4. These teachings are critical to the believer's sanctification.

e) Remember, *money is a fleeting object and the pursuit of fools!*

(1) Prov 23:4-5, “Do not weary yourself to gain *wealth*, cease from your consideration of it. *When you set your eyes on it, it is gone.* For wealth certainly makes itself wings like an eagle that flies toward the heavens.”

B. Biblical Emphasis on Money & Possessions

4. These teachings are critical to the believer's sanctification.

e) Remember, *money is a **fleeting object** and the **pursuit of fools!***

(2) Contemplate the meaning of the following quote:

“Money, which is of very uncertain value, and sometimes has no value at all and even less.”

In other words, it is wise *not* to value money because things exist that are of **eternally greater worth**, such as wisdom, relationships, and eternal life. In addition, money can be a **burden** rather than a blessing.

B. Biblical Emphasis on Money & Possessions

4. These teachings are critical to the believer's sanctification.

e) Remember, *money is a fleeting object and the pursuit of fools!*

(3) Chesterton adds his own comments on the foolishness of pursuing money when he writes,

“Among the **rich** you will **never find a really generous man** even by accident. They may give their money away, but they will never give themselves away; they are egotistic, secretive, dry as old bones. *To be clever enough to get all that money, one must be dull enough to want it.*”

B. Biblical Emphasis on Money & Possessions

5. Faithfulness in financial stewardship is a prerequisite for spiritual maturity and ministry stewardship.

- a) Halverson writes, “Jesus Christ said more about money than any other single thing because money is of first importance when it comes to a person’s real nature. Money is an exact index to our true character. Throughout Scripture we find an intimate correlation between the development of a person’s character and how he or she handles money.”

Luke 16:10-11, “... Therefore if you have not been faithful in the use of unrighteous wealth, *who will entrust the true riches to you?* And if you have not been faithful in the use of that which is another’s, *who will give you that which is your own?*”

B. Biblical Emphasis on Money & Possessions

5. Faithfulness in financial stewardship is a prerequisite for spiritual maturity and ministry stewardship.

b) MacArthur writes, “It is significant that one of the basis requirements for a man to be in a position of spiritual leadership is that *“He must be one who manages his own household well”* (1 Timothy 3:4). Our Lord even taught that the quality of our stewardship in this life will determine our reward in the next (Matthew 25:14-30). *The simple fact is that we cannot be truly effective for God if we fail to manage our finances well.*”

1 Cor 4:1-2, “Let a man regard us in this manner, as servants of Christ and stewards of the mysteries of God. In this case, moreover, *it is required of stewards that one be found trustworthy.*”

B. Biblical Emphasis on Money & Possessions

6. Bottom line: If you are **not faithful with money**, it is highly likely you will **not be faithful with ministry**. How you handle **physical** assets is an external indicator how you will handle **spiritual** assets.

*If your finances are not in order and you don't think that this issue matters to the Lord, you are in **serious error** and your **thinking is not properly aligned with His Word**.*

As the previous Scriptures clearly reveal, **it matters greatly to the Lord** since He has provided us with a wealth of knowledge and wisdom on this topic in His Word!

B. Biblical Emphasis on Money & Possessions

7. What is necessary? What is required of you is the necessity to have your **wrong patterns** of worldly thinking torn down and rebuilt with **right patterns** of thinking aligned with Scripture.

True spiritual transformation only comes about as the Spirit of God, through constant and consistent exposure to the written Word of God, causes you to have a change in your mindset so that your thinking patterns are altered to reflect the reality of how God wants you to *think* and, therefore, *act* as a Christian steward.

*“Therefore I urge you, brethren, by the mercies of God, to present your bodies a living and holy sacrifice, acceptable to God, which is your spiritual service of worship. And do not be conformed to this world, but **be transformed by the renewing of your mind, so that you may prove what the will of God is, that which is good and acceptable and perfect.**”*

Romans 12:1-2

B. Biblical Emphasis on Money & Possessions

8. Stewardship test:

Look at your latest bank, savings, investment, and credit card statements.
What do they reveal about you?

Do you understand the emphasis that God places on how you handle His money and how your handling of His finances is a *direct indicator* of your spiritual maturity?

C. Biblical Dual Ownership Defined and Explained

1. *God* owns everything and dispenses it as *He* pleases.

In Ps 50:12b, God says, “...*For the world is Mine*, and all it contains.” (cf. 1 Cor 10:26)

Ps 24:1, “*The earth is the LORD’s*, and all it contains, the world, and those who dwell in it.”

C. Biblical Dual Ownership Defined and Explained

2. *God* has given dominion and delegated stewardship to *man*.

God has given the earth to mankind in order for man to *exercise dominion and practice stewardship* over His creation since man is the only being described in the Bible as being “*created in God’s image*” and, therefore, capable of exercising dominion as an image bearer.

*“Then God said, ‘**Let Us make man in Our image**, according to **Our likeness**; and **let them rule** over the fish of the sea and over the birds of the sky and over the cattle and over all the earth, and over every creeping thing that creeps on the earth.’ **God created man in His own image, in the image of God He created him; male and female He created them.** God blessed them; and God said to them, ‘**Be fruitful and multiply**, and **fill** the earth, and **subdue** it; and **rule over** the fish of the sea and over the birds of the sky and over every living thing that moves on the earth.’ ...”*

Genesis 1:26-30

C. Biblical Dual Ownership Defined and Explained

3. *Image bearers* possess, i.e. “own”, only what the Creator gives to them.

a) Deut 8:16-20, *“In the wilderness He fed you manna which your fathers did not know, that He might humble you and that He might test you, to do good for you in the end. Otherwise, you may say in your heart, ‘My power and the strength of my hand made me this wealth.’ But you shall remember the Lord your God, for it is He who is giving you power to make wealth, ...”*

(1) God alone gives the ability to make wealth (i.e. to earn an income) and to acquire possessions (due to the *imago dei*). This is as true for us today as it was for Israel 3,500 years ago. Nothing has changed.

C. Biblical Dual Ownership Defined and Explained

3. *Image bearers* possess, i.e. “own”, only what the Creator gives to them.

a) Deut 8:16-20, “... *But you shall remember the Lord your God, for it is He who is giving you power to make wealth, ...*”

(2) God’s economy is designed for people to work (i.e. to earn an income) and to provide for their families through labor. This was even true for Adam and Eve in the Garden of Eden prior to the Fall in Genesis 3. The Fall caused work to become more difficult but work has always been considered to be a duty of man because through labor he reflects the active nature of God, who is always at work.

C. Biblical Dual Ownership Defined and Explained

3. *Image bearers* possess, i.e. “own”, only what the Creator gives to them.

b) Illustrated by David in 1 Chron 29:14-16:

“But who am I and who are my people that we should be able to offer as generously as this? For all things come from You, and from Your hand we have given You. For we are sojourners before You, and tenants, as all our fathers were; our days on the earth are like a shadow, and there is no hope. O Lord our God, all this abundance that we have provided to build You a house for Your holy name, it is from Your hand, and all is Yours.”

C. Biblical Dual Ownership Defined and Explained

4. *Personal ownership of property* was protected under the Mosaic Covenant.

- a) Although God is the Ultimate Owner of all things, He has ordered the economy of His creation so that it functions in a particular way. First, He has given responsibility over the created order on earth to mankind (Gen 1:27-30) and, second, He has provided for personal ownership of property.

C. Biblical Dual Ownership Defined and Explained

4. *Personal ownership of property* was protected under the Mosaic Covenant.

- b) **Exodus 22** clearly outlines the rights of personal property owners under the Law of Moses. This is demonstrated by the fact that in **Exodus 20** there was a moral commandment against both **coveting** and **stealing**, as well as **severe consequences** for taking another man's possessions under this Law.
- (1) Exod 20:15, 17, "***You shall not steal.***" and "***You shall not covet...***" (two of the Ten Commandments) assume the **divinely approved nature of private ownership of property**. ...There is no such thing as ***communal property*** in God's economy.

C. Biblical Dual Ownership Defined and Explained

4. *Personal ownership of property* was protected under the Mosaic Covenant.

- (2) Exod 22:1, “If a man *steals* an ox or a sheep and slaughters it or sells it, *he shall pay five oxen for the ox and four sheep for the sheep.*”

This verse outlines the *principle of restitution* for taking another man’s possessions. Notice that this penalty is *punitive*, i.e. intended as punishment, since the repayment is a multiple of the animal stolen.

- (3) Zech 5:3a, “Then he said to me, “This is the *curse* that is going forth over the face of the whole land; *surely everyone who steals will be purged away...*” Stealing another man’s possessions results in a divine curse upon thieves.

C. Biblical Dual Ownership Defined and Explained

4. *Personal ownership of property* was protected under the Mosaic Covenant.

- c) Stealing is also condemned in the New Testament with the command to work and share with others in need instead of taking from others.

Eph 4:28, “*He who steals must steal no longer; but rather he must labor, performing with his own hands what is good, so that he will have something to share with one who has need.*”

C. Biblical Dual Ownership Defined and Explained

5. Recognize that God owns all that you own.

A biblical understanding recognizes that *God is the Ultimate Owner of all things* and He placed *man into the role of stewardship* over His creation. Therefore, the right attitude for the Christian is to *transfer all ownership of everything he or she “owns” to God* and recognize himself or herself as a steward of His possessions. *This is the first step toward true biblical contentment.*

C. Biblical Dual Ownership Defined and Explained

5. Recognize that God owns all that you own.

- a) Hold loosely to the things of this world. The second of A. W. Tozer's five vows for spiritual power was, "Never own anything." He further explained:

"I do not mean by this that you cannot have things. I mean that you ought to get delivered from the sense of possessing them. This sense of possessing is what hinders us. All babies are born with their fists clenched, and it seems to me it means, "This is mine!" One of the first things they say when they begin to speak, is "mine" in an angry voice. That sense of "This is mine" is a very injurious thing to the spirit. If you can get rid of it so that you have no feeling of possessing anything, there will come a great sense of freedom and liberty into your life."

C. Biblical Dual Ownership Defined and Explained

5. Recognize that God owns all that you own.

- b) In Luke 14:33, the Lord clearly stated that this a **necessary attitude in regards to salvation** when He said, “*So then, none of you can be My disciple **who does not give up all his own possessions.***”
- c) We must **recognize our dependence on God for *all things***. God **gives** what He wills and **takes** what He wills. Recall the attitude of Job when he said,

*“The **Lord gave** and the **Lord has taken away**. Blessed be the name of the Lord.”* (Job 1:21b)

C. Biblical Dual Ownership Defined and Explained

5. Recognize that God owns all that you own.

- d) Howard Dayton writes, “When we acknowledge God’s ownership, every **spending decision** becomes a **spiritual decision**. No longer do we ask, ‘Lord, what do You want me to do with **my** money?’ The question is restated, ‘Lord, what do you want me to do with **Your** money?’”
- e) **The greatest enemy of stewardship is *the sinful, selfish heart of man***. To become a faithful steward, one must deal fiercely with the sin of selfishness and die to self on a daily basis.

C. Biblical Dual Ownership Defined and Explained

6. Bottom line: *You are not your own.*

God owns you and God owns everything you have now or will ever possess in the future, including your talents and abilities.

God provides you with the ability to work. Pursue it with excellence. Recognize that because of the Lord's grace, you have been given the ability to work, so work with diligence. You cannot control your boss, your co-workers, or your salary. But you can control your effort, therefore do everything for God's glory and you will glorify God by serving as a faithful steward.

C. Biblical Dual Ownership Defined and Explained

6. Bottom line: *You are not your own.*

- a) 1 Cor 4:1-2, “Let a man regard us in this manner, as servants of Christ and stewards of the mysteries of God. In this case, moreover, *it is required of stewards that one be found trustworthy.*” (cf. Col 1:7; 4:7; Luke 12:42-48)
- b) 1 Cor 10:31, “Whether, then, you eat or drink or whatever you do, *do all to the glory of God.*”

D. Biblical Redemption Defined and Explained

1. The purchase of redemption.

An equally important foundational truth is that believers have been *redeemed* (i.e. purchased for a price) *out of the marketplace of sin and death*. God not only owns everything that we possess as His stewards, *He also fully owns us, body and soul!*

D. Biblical Redemption Defined and Explained

1. The purchase of redemption.

- a) **Redemption** defined: The term simply means “to purchase out of the marketplace” but, depending on the context, is used in different senses in Scripture in reference to one particular aspect within the doctrine of salvation.
 - (1) In one sense, the purchase is made of a **slave** resulting in *the transfer of ownership* from one master to another, i.e. from **bondage to sin and death** to **bondage to Christ** who paid the purchase price with his own death (1 Cor 6:19-20; 7:23; Acts 20:28; Heb 9:11-14).

D. Biblical Redemption Defined and Explained

1. The purchase of redemption.

- (2) In another sense, the **purchase** is made *to set one free*, i.e. Christians have been set free **from the curse of the Law** (i.e. death) with the result of **adoption as sons**, not slaves (Gal 3:13; 4:4-7).

Christians have also been **set free** in the sense that their **sins have been forgiven** (Eph 1:7), i.e. they have been **set free from the wrath of God** since He poured it out fully upon His Son who served as a sinless substitute for them, enduring the Father's punishment for their sin and the propitiation of His wrath.

D. Biblical Redemption Defined and Explained

1. The purchase of redemption.

b) Example of Israel's redemption

- (1) Deut 4:20, *“But the Lord has taken you and brought you out of the iron furnace, from Egypt, **to be a people for His own possession**, as today.”*
- (2) Deut 7:6, *“For you are a holy people to the Lord your God; **the Lord your God has chosen you to be a people for His own possession** out of all the peoples who are on the face of the earth.”* (cf. Deut 14:2)
- (3) Num 15:41, *“I am the Lord your God who brought you out from the land of Egypt **to be your God**; I am the Lord your God.”*

D. Biblical Redemption Defined and Explained

1. The purchase of redemption.

c) Redemption of the Church of God

- (1) Acts 20:28, "... overseers, to shepherd *the church of God which He purchased with His own blood.*"
- (2) Titus 2:13-14, "...Christ Jesus, *who gave Himself for us to redeem us from every lawless deed, and to purify for Himself a people for His own possession, ...*"
- (3) 1 Pet 1:17-19, "...*knowing that you were ... redeemed ... with precious blood, as of a lamb unblemished and spotless, the blood of Christ.*"

D. Biblical Redemption Defined and Explained

2. Bottom line: If you are truly a believer, you have a new Master, the Lord Jesus Christ.

He bought you out of physical and spiritual death with His own substitutionary death and has given you eternal life by His own resurrection from the dead. He purchased you out of slavery to sin so that you would become a slave to righteousness.

Your stewardship obligation, both spiritual and financial, is real and, therefore, it matters how you conduct yourself as a slave of the Master while here on this earth.

D. Biblical Redemption Defined and Explained

3. Test: How do you view your blood-bought freedom?

Freedom is not freedom for its own sake. Your Redeemer commands and deserves your obedience. Are you being an obedient and submissive slave and steward to your Master?

E. Biblical Stewardship Resources

1. Books on Stewardship

- a) Link, E.G. "Jay". *Who's in Charge Here? Beginning Your life Stewardship Journey*. Chicago, IL: Moody Publishers, 2002. Free PDF available for download here: <http://thestewardsjourney.com/wp-content/uploads/2014/12/Who-is-in-Charge-Here-and-Better-Giving-Series.pdf>
- b) Dayton, Howard. *Your Money Counts: The Biblical Guide to Earning, Spending, Saving, Investing, Giving, and Getting Out of Debt*. Carol Stream, IL: Tyndale House Publishers, 2011.

E. Biblical Stewardship Resources

1. Books on Stewardship

- c) Cortines, John & Baumer, Gregory. *True Riches: What Jesus Really Said About Money and Your Heart*. Nashville, TN: Nelson Books, 2019.
- d) Alcorn, Randy. *Money, Possessions, & Eternity*. Carol Stream, IL: Tyndale House Publishers, 2003.

E. Biblical Stewardship Resources

2. Online Stewardship Resources

- a) Faith & Finance (<https://www.faithfi.org>) formerly known as MoneyWise - best overall stewardship resource online for articles, daily podcast, budgeting app, community discussion groups, and free financial coaching to help develop debt reduction and spending plans.

E. Biblical Stewardship Resources

2. Online Stewardship Resources

- b) Crown Financial Ministries (<https://www.crown.org/>) - Crown's mission is "To Spread the principles and practices of God's economy throughout the world." Offers paid online courses related to various aspects of biblical stewardship. Free stewardship resources also available. Larry Burkett served as first CEO. Howard Dayton served as Larry's successor in the CEO role. Formed in 2000 as a merger of Larry's Christian Financial Concepts (founded 1976) and Howard's Crown Ministries (founded 1985). Chuck Bentley currently serves as CEO.

E. Biblical Stewardship Resources

2. Online Stewardship Resources

- c) Compass - finances God's way (<https://compass1.org/>) - Compass labels itself as "A Financial Discipleship Ministry". Founded in 2009 by Howard Dayton, former CEO of Crown Financial Ministries, in order to promote small group financial discipleship Bible studies.
- d) Ron Blue Institute (<https://ronblueinstitute.com/>) - RBI helps to transform students at all levels into financial stewards. Offers curriculum, tools, and resources for individual, churches, schools (i.e. high school students, and college & university students), and professions.

F. Biblical Steward's Five Uses of Money

The remainder of this course is arranged around the five uses of money:

1. Earn - the acquisition of money through work.
2. Live - the use of money to meet daily expenses.
3. Give - the use of money to give to the church, various ministries, and to meet the needs of others.
4. Owe - the use of money to pay back debt owed to a lender.
5. Grow - the use of money to save and invest in order to meet short and long term goals.

Appendices

APPENDIX 1: Proper View of Our Heavenly Father

APPENDIX 2: Giving & Tithing in the Old Testament

APPENDIX 3: Comparison of 15-Year vs. 30-Year Mortgage

APPENDIX 4: A Plan for Getting Out Of Debt

APPENDIX 5: Renting vs. Buying a Home

APPENDIX 6: Investing in Practice

APPENDIX 7: Legacy of the Faithful Steward

APPENDIX 8: Gifts, Inheritance, & Estate Planning

