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Gifted

God Gives

Thirteen points every follower of Jesus should know. A study by Pastor Andy Cisneros.

Gifted: *God Gives*

As each has received a gift, use it to serve one another, as good stewards of God's varied grace. 1 PETER 4:10

Jesus life was perfectly stewarded. Vocationally, he spent most of his life working an honest job as a carpenter. Financially, even though he was poor, Jesus paid his taxes and gave to those in need. Jesus' public ministry included, as he said, doing the works the Father had given him to do. His time and effort were so guided that he was able to pray, in John 17:4, *"I glorified you on earth, having accomplished the work that you gave me to do."*

On the cross, Jesus became the most generous giver that the world has ever known. There, he took our sin and gave us his righteousness. He took our condemnation and gave us his salvation. He took our death and gave us his life. Following his resurrection, Jesus has continued to be generous; he gave us the Holy Spirit and spiritual gifts for ministry service and is preparing for us a kingdom in which we will enjoy his generosity together with him forever.

The early church was marked by generous stewardship because they followed the example of Jesus. Randy Alcorn reminds us of "the Jerusalem converts who eagerly sold their possessions to give to the needy (Acts 2:45; 4:32–35). And the Ephesian occultists, who proved their conversion was authentic when they burned their magic books, worth today what would be millions of dollars (Acts 19:19)."

Christians and non-Christians alike celebrate Jesus' birth every year by giving gifts in the tradition of the Magi, who brought gifts to Jesus when he was a baby. Christians should desire to live their lives as good and godly stewards like Jesus, investing their time, talent, and treasure for God's purposes.

What is a Steward?

There are two ways to see our life and possessions. One is through the perspective of ownership, whereby I and my life and possessions belong to me alone. The other is through the perspective of stewardship, whereby I and my life and possessions belong to God and are to be invested for his purposes.

In Titus 1:7 Paul speaks of pastors serving as "God's steward" of the church. 1 Peter 4:10 commands every Christian to be "good stewards of God's varied grace."

A steward manages assets for the owner's benefit. The steward carries no sense of entitlement to the assets he manages. It's his job to find out what the owner wants done with his assets, then carry out his will.

Distinguish a steward:

1. A steward gladly acknowledges that he or she belongs to the Lord. This is exactly what Paul says in Romans 1:6 when he reminds Christians that they "belong to Jesus Christ." Subsequently, stewards understand that everything they have and are belongs to the Lord. Paul teaches that this should result in humility: "For who sees anything different in you? What do you have that you did not receive? If then you received it, why do you boast as if you did not receive it?" (1Cor. 4:7)

2. A steward recognizes that everything ultimately belongs to the Lord. The Bible recognizes private property ownership, which explains why it forbids stealing. Above all, though, the Bible repeatedly teaches that God alone is the ultimate owner of everything, because it comes from Him and is ruled over by Him. God's ownership includes all wealth: "The silver is mine, and the gold is mine, declares the LORD of hosts." God's ownership extends to all resources we cultivate for wealth, as God says in Psalm 50:10: *"For every beast of the forest is mine, the cattle on a thousand hills."* Even the abilities we use to earn a living are gifted to us by God and are to be humbly used, as Deuteronomy 8:17–18 says: *"Beware, unless you say in your heart, 'My power and the might of my hand have gotten me this wealth.' You shall remember the LORD your God, for it is he who gives you power to get wealth."* And just in case anything has been overlooked, Jesus' brother reminds us, *"Do not be deceived, my beloved brothers. Every good gift and every perfect gift is from above, coming down from the Father of lights with whom there is no variation or shadow due to change."*

Stewards know they deserve the Lake of Fire. Everything that they enjoy belongs to God and is gifted to them for enjoyment and service. This means the air we breathe, the food we eat, and everything else is a gracious gift from our loving God.

3. Stewards seek to faithfully oversee all that God has entrusted to their oversight. Because they see that they and all that has been entrusted to their care belong to God alone, they aspire to manage everything in their life in a God-glorifying way. Additionally, they do not want to be guilty of robbing God by failing to manage his resources according to his wishes. Malachi 3:8 rebukes such unfaithful stewards, saying, *"Will man rob God? Yet you are robbing me."* Stewards have a very distinct mentality. Rather than wondering how they should spend their time, gifts, and treasured items, they ask how they should invest God's time, gifts, and treasure. This means, as an example, that rather than asking why they should give their money to God, or wondering how much of their money they should give to God, they instead prayerfully consider how much of God's money he wants them to keep as well as what he wants done with that portion not used for bills and such.

How is Stewardship Worship?

Jesus devoted roughly 25 percent of his words in the Gospels to the resources God has entrusted to our stewardship. This includes some twenty-eight passages in the Gospels. In the Old and New Testaments combined there are over eight hundred verses on the subject, addressing topics ranging from planning and budgeting, to saving and investing, to debt and tithing. Money and wealth and possessions are among the greatest idols in our culture, and there is simply no way to be a disciple of Jesus apart from learning to worship God with stewardship.

Jesus stressed that we either worship our wealth or worship with our wealth. In Matthew 6:24 he said, *"No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money."*

Money is either a tool or an idol. When wealth is an idol, it is worshiped in pursuit of other perceived blessings, such as comfort, security, status, and power. But the Bible warns that money-idolatry, called *"the love of money,"* is a trap:

Those who desire to be rich fall into temptation, into many senseless an harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith (1Tim.6:9-10).

The Bible speaks of many financial sins that accompany money idolatry. These include being continually torn between whether to obey God at financial loss or disobey God in order to retain wealth (as with the rich young ruler), giving from pride so that others will be impressed with your generosity and praise you, getting into the slavery of debt,(Prov.22:7) enviously coveting the success and possessions of others rather than rejoicing with them, a diminished fear of the Lord, laziness, not providing for one's family,(1 Tim.5:8) poor financial planning leading to poverty, not leaving a generous financial legacy to your children and grandchildren, becoming a heretic because it is profitable,(1Tim.3:6-10) becoming selfish, and robbing God by not giving to the cause of his ministry (Mal.3:8-10).

If we love money, we use God and people. If we love God, we are free to use money to love God and people. Our money is linked to our worship, both corporately and individually. As Christians, we worship corporately by financially contributing to our local church as well as other ministries. We respond to God's gifts and kindness by giving in return, so that the gospel can continue to reach other people, just as someone paid for it to reach us.

We worship by loving our family and loving others with our money by being considerate and generous. This may take the form of sharing our home and a meal with friends, loaning our truck to a neighbor, giving or lending money at no interest to someone who is in need, paying some bills for a single mother, or

buying a Bible for our unbelieving coworker. Our whole lives are to be marked by worship, and how we use our money plays a role in this every day. Worship does happen on Sundays, but it does not end there. Every day with every dollar we are committing either worship or idolatry.

Paul speaks of worshiping with our money. In Philippians 4:18 he speaks of generous financial giving as a worship sacrifice, saying, *"I have received full payment, and more. I am well supplied, having received from Epaphroditus the gifts you sent, a fragrant offering, a sacrifice acceptable and pleasing to God."*

To help you grow as a worshiper with wealth rather than as a worshiper of wealth, five principles are helpful.

1) Jesus is a gift from God. As Christians, we cannot too often or too deeply consider that God has given His son to us as a gift to receive and enjoy. As we see Jesus as our treasure, our hearts are guarded against the idolatrous pursuit of lesser created things, and we are satisfied in the wonder of God's loving generosity.

2) More stuff won't make you happier. Ecclesiastes 5:10 says, *"He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity."* Despite all the advertising and marketing to the contrary, true, deep enduring joy does not come from what we possess. Why? Because our idols fail us by falling apart, becoming outdated, underperforming, and ultimately revealing themselves as liars.

3) Jesus said, "*It is more blessed to give than to receive."* Indeed, if you reflect on the most joy you have had from your wealth, you will surely realize that your best memories are connected to your generous giving to others rather than to your receiving of generous gifts. This explains why generous people are more joyful than greedy, stingy people.

4) We should aspire to grow in our financial giving to our church, as well as to other ministries, as part of our spiritual maturation. Second Corinthians 8:7 says, *"But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you—see that you excel in this act of grace also."* Too often the church is guilty of encouraging growth in all the spiritual disciplines and gifts other than giving. Of course, some churches emphasize giving at the expense of being Christ-centered, but it is vital that Christians be exhorted and instructed in everything from biblical preaching to budgeting and investment training on how to seek to increase their giving every year and grow as godly financial stewards. The world tells us we speak too much of money but it is a necessary training.

5) Generous stewards are storing up treasures in heaven. In Matthew 6:19–21, Jesus says:

"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also."

Commenting on storing up treasures on earth, Randy Alcorn says, “Why not? Because earthly treasures are bad? No. Because they won’t last.” He continues:

As a Christian, you have inside knowledge of an eventual worldwide upheaval caused by Christ’s return. This is the ultimate insider trading tip: Earth’s currency will become worthless when Christ returns—or when you die, whichever comes first. (And either event could happen at any time).

Investment experts known as market timers read signs that the stock market is about to take a downward turn, then recommend switching funds immediately into more dependable vehicles such as money markets, treasury bills, or certificates of deposit.

Jesus functions here as the foremost market timer. He tells us to once and for all switch investment vehicles. He instructs us to transfer our funds from earth (which is volatile and ready to take a permanent dive) to heaven (which is totally dependable, insured by God Himself, and is coming soon to forever replace earth’s economy).

By inviting us to store up treasures in heaven, Jesus is not encouraging us to be selfish, because treasures in heaven don’t come at the expense of anyone else’s well-being. Rather, he is inviting us to be wise stewards who invest the wealth he has entrusted to our oversight for a good return. Jesus promises nothing short of a 10,000 percent return on investment for treasures stored in heaven. “

Jesus was correct to say that where our treasure is, our heart ultimately is. Therefore, those who struggle to be generously wise stewards would be well served to simply start being obedient with their finances. As they are, their heart will follow their treasure. Such people will soon find not only their money going to their church but also their time, prayer, and service.

Those who are righteous stewards and generous givers should not be surprised to see God entrust to them increasing treasure to manage. Jesus taught just this in Luke 16:10: “One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much.” For those who experience this grace of God, Randy Alcorn says, “When God provides more money, we often think, This is a blessing. Well, yes, but it would be just as scriptural to think, This is a test.”24 He also says, “God prospers me not to raise my standard of living, but to raise my standard of giving.”

Manage Your Time

The Bible teaches that God has meaningful and purposeful things for His people to accomplish during their life. To accomplish this we must always seek out God’s priorities for our life and remain devoted to them and balance our work and Sabbath so that we can steward our time well. Regarding the stewardship of our time, R. C. Sproul says:

Time is the great leveler. It is one resource that is allocated in absolute egalitarian terms. Every living person has the same number of hours to use in every day. Busy people are not given a special bonus added on to the hours of the day. The clock plays no favorites.

The opening pages of the Bible reveal that for six days God worked, and on the seventh day God rested from his work. The Ten Commandments establish a rhythm for us patterned after God's, with a seven-day week marked by six days of work and one day of Sabbath (Exodus 20:11).

Work

Work is laboring well as an act of worship that glorifies God. The father who goes to the office, the mother who stays home to care for her young children like the woman in Proverbs 31, and the student who heads off to school are each called by God to labor in their work. Each has sacred tasks that God has appointed for them to capture as opportunities to worship Him. Work includes formal and informal ministry, such as having an official volunteer role serving in the church, and being a dependable volunteer meeting community needs outside of the church as an act of worship to God.

Jesus' life exemplifies both the informal and formal aspects of ministry work. Until roughly thirty years of age, Jesus worked a common labor job as a carpenter. For the remaining roughly three years of his life, Jesus said he was about his Father's work. Jesus' ministry work included preaching, teaching, demon-confronting, feeding, healing, traveling by foot, and more.

Both the Old and New Testaments have much to say about work, including: God made us to work, work hard, find some satisfaction in our work, provide livelihood by our work, (2Thess.3:10) and work by the grace that God gives us (1 Cor.15:20). Colossians 3:23–24 summarizes a good steward's work, saying, *"Whatever you do, work heartily, as for the Lord and not for men, knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord Christ."*

The Scriptures are clear that God made us to work and that despite the curse, which makes our work all the more difficult, it is good and honorable for us to labor. Then, as we will examine, we can enjoy a restful Sabbath as God intends. Unfortunately, however, this sort of balanced lifestyle is sorely lacking in our culture. For some, work has become an idol, which prevents them from being good stewards of their Sabbath time.

When electricity came into the picture it distanced us from the creation rhythms of day and night. Electricity brought about a twenty-four-hour lifestyle that includes constant interruption by technology, even on our Sabbath days. The result is that people are overworked: the number of hours worked by the average employee has gone up considerably in almost every nation in the past generation. The amount of temporary jobs that lack security means that people are less likely to take a day off or a vacation. Success causes even more stress and a workload that pressures people not to take their Sabbath days or vacations. Even those who do take vacations bring their work with them.

God in His loving wisdom instructs us to work and rest equally well. If we fail to do so, we must ask ourselves what our god truly is and where our faith truly lies.

Sabbath

To sabbath is to rest from one's labor. The first Sabbath day was a Saturday and was enjoyed by God. The first recorded command for people to rest is in Exodus 16:23 and honoring the Sabbath is listed as the fourth commandment.

Regarding the purpose of the Sabbath, it does indeed have benefits for all people. Workers and animals are permitted to rest as an act of justice and compassion to ensure the dignity of God's creation. Both rich and poor are invited to stand in equality for one day as they rest from their labors, knowing that all powerful God is on our side and is able to hold the universe and our lives together even when we rest and sleep. For those who fail to Sabbath, a Sabbath is eventually imposed on them by illness or some other means.

In regards to the particular day of the Sabbath, some have maintained that it should be celebrated on Saturday like the Hebrews did, the final day of their week. The early church abruptly changed the day of worship to Sunday to commemorate the resurrection of Jesus from death on that first day of the new week (Acts 20:7, 1Cor.16:2). Sunday remained a workday in the early church until Emperor Constantine instituted it as an official day of rest in AD 321. In America, there was a debate as to whether the Jewish Sabbath of Saturday or the Christian Sabbath of Sunday should be recognized, and the compromise was to keep both, which is why we have two-day weekends.

For some the Sabbath has become a religious idol. Legalistic attempts have been made to rob the Sabbath of its worship and joy by carefully mandating what can and cannot be done. However, Jesus seemed to have intentionally lived in public view in order to serve as a model of the Sabbath contrary to that given by legalistic teachers. For example, Jesus healed on the Sabbath, taught on the Sabbath, and promoted evangelism on the Sabbath. Jesus demonstrated that the Sabbath is not to be enforced legalistically but that it exists for worship, fun and rest. Our true Sabbath is not found in a day but ultimately in a saving relationship with Jesus, where we can rest from trying to earn our salvation and find rest in his finished work. The Sabbath is not a law for believers to obey but instead a grace to enjoy.

Some people have also turned the concept of Sabbath into an idol by not working hard. Such people do not steward their time well and they are prone toward laziness like the sluggard, whom Proverbs frequently rebukes.

Still others are not good stewards of their Sabbath time. Rather than using it to worship God, enjoy fellowship, rest, read the Bible, and have some sanctified fun, they waste their life watching television shows, surfing the Internet, and playing video games. These people are not investing their Sabbath as much as they are squandering it. Some of us are on the phone or their handheld device so much on their

day off or during their vacation that they do not even get to enjoy the people in their life. For such people, technology has become their functional lord that demands the sacrifice of their health, joy, friendships, and family in order to be appeased.

Even the modern goal of retirement is an idolatry of the Sabbath. It is

not sinful for those who have worked hard their entire life to cease working at a paid job to serve their grandkids and volunteer time to their church and other worthwhile ministries. However, the biblical idea of sabbath is not embodied by meeting one's life goal of spending as many years as possible golfing, playing shuffleboard, and doing much of nothing. The gospel has an army of older saints with much life experience who, rather than investing it in lost people, young people, and new converts, are right now preoccupied with playing the slots at the casino. Such people need to retire from retirement and steward their final days better.

How many of us have spent our life pursuing wealth and comfort at the cost of our lives? Young people are generally high on conviction and low on action. They will rant passionately about what the church needs to do, particularly online from the safe confines of their parents' home, but there is far more smoke than fire. The studies confirm that the most unlikely tithers and servers in churches are people under the age of twenty-five, single adults who have never been married, and mooch off everyone else.

Steward Your Talents

Jesus was empowered by the Holy Spirit to do ministry. Jesus said that one day Christians would do even greater ministry than he did. While this does not mean that Christians are greater than Jesus, it does mean that Christians who are gifted and empowered by the Holy Spirit can minister to more people than Jesus could, because there are many professing Christians today spread across the earth. Our personal ministry is the continuation of Jesus' ministry. Or, to summarize, the gifts of God are dispensed through the Spirit of God so that the Church of God can minister like the Son of God.

We do this, individually as Christians and corporately as the church, by utilizing both our natural abilities and spiritual gifts, which together we will refer to as talents. Our talents are God-given opportunities to do good as an act of worship. While non-Christians enjoy only their natural abilities, Christians enjoy both Spirit empowerment of their abilities and additional gifts from the Spirit.

Our natural talents come from God's common grace to His image bearers. They are possessed from birth, serve the common good of mankind on the natural level, must be cultivated to be fully utilized, and serve to make our fallen world a more livable home. Natural talents include, among other things, relational skills, communication skills (e.g., writing, conversing, public speaking, teaching, poetry, advertising, song writing, playwriting), performing ability (e.g., acting, playing an instrument, giving presentations,

teaching), artistic ability (e.g., painting, architecture, interior design, video production), organizational ability (e.g., planning and managing), physical ability (e.g., athletic skill), problem-solving skills, computer skills, researching capabilities, and many more.

Our spiritual gifts are a special grace of the Holy Spirit given to us at our new birth. They may be enhancements of our natural talents or supernatural endowments. In either case they benefit the progress of the gospel and allow the Christian to live a passionate life of service as an act of meaningful worship.

The New Testament has many lists of spiritual gifts. First Corinthians 12:8–10 lists wisdom, knowledge, faith, healing, miracles, prophecy, discerning of spirits, tongues, and the interpretation of tongues. First Corinthians 12:28–30 lists serving as an apostle, prophesying, teaching, performing miracles, healing, helping, administrating, speaking in tongues, and interpreting tongues. Romans 12:6–8 lists prophesying, serving, teaching, exhorting, giving, leading, and showing mercy. Ephesians 4:11 lists serving as an apostle, prophesying, evangelizing, pastoring, and teaching. And 1 Peter 4:11 distinguishes between speaking and serving gifts, as some people minister primarily with their words while others do so with their works.

Since no complete list of spiritual gifts exists in the New Testament, we probably should not regard these lists as exhaustive. In fact, the point of the New Testament seems to be to use whatever talent (natural ability or spiritual gift) one has as is wise for the cause of the gospel.

Supernatural gifts are given to every generation and should be practiced today but always tested according to the guidelines of Scripture. Supernatural gifts are given to every generation. Today's revelations are valued but always secondary to Scripture. Supernatural manifestations are sought, but must show the fruit of the Spirit.

Since many in the church at Corinth were poorly informed about spiritual gifts, Paul wrote 1 Corinthians 12 to 14 to speak at length about the source and function of them. We can learn at least seven things about managing our talents from his teaching.

1. God decides which gifts we do and do not receive. We do not. Rather than being sad with what we are not gifted to do, we should rejoice in what God, in His love, has gifted us to do without trying to be someone we are not or do things we cannot do well.

2. Different people are given different portions of their natural abilities and spiritual gifts. Some people, for example, with the gift of teaching excel in one-on-one discipling while others function better in a class or group, and still others are most effective teaching large crowds.

3. Ability and maturity are two different things. Paul opens his letter to the Corinthians by noting how gifted they were, but then spends the remainder of the book rebuking them for being immature, selfish, and worldly. It is a great mistake to correlate ability and maturity, because it allows gifted but immature people to occupy leadership positions, or, conversely, encourages mature but not competent people to lead. Ministry leaders must have both ability and maturity equal to the task.

4. We are to steward our talents so that the entire church benefits. This means that we are to serve and not be devoted only to our cause, ministry area, age group or even our own desires and longings, but primarily to the good of the whole church.

5. In addition to our talents, God also gives us passions to help motivate and compel us toward ministry service. This means, for example, that someone with the gift of encouragement may also have a passion for junior high students, single mothers, young men, or people dying of cancer, and that specific spiritual gift combined with that specific passion work together for a ministry to flourish.

6. Every talent must be cultivated if it is to be effectively stewarded. Paul urged Timothy to fan into flame the gift of God in him (2 Tim.1:6). Just like athletes or musicians must practice to improve their skill, so too servants must steward their abilities in order to serve God and people as effectively as possible. Or it can be lost or removed.

7. We must be willing to serve outside our area of talent if there is a pressing need. This kind of humble service is to be undertaken as a fill-in measure until someone gifted and passionate is found to fill the need.

Most Christians know what they are good at and what they enjoy doing. Seek the Spirit's empowerment to use it for the Kingdom of God. Christians should examine themselves both for sin that will hinder their stewardship and also for gifting they may not be aware of. Part of this includes seeking and submitting to the counsel of others as they help evaluate believers' talents. Christians must accept who God made them to be and cultivate their talents. They also need to combine their talents with their passions as an indicator of what ministry God may be calling them to serve in. Then they need to find a church where that need exists and either serve in an existing ministry to meet that need or help to start one. This kind of mentality goes against our consumer culture in which people seek out a church that serves them well. We are to follow the example of Jesus, who came to serve rather than to be served.

The result of stewarding one's talents is nothing short of amazing. Because it is worship, it glorifies God if done humbly. Because it is love, it cares for people and improves their lives if done graciously. Because it is right, it results in deep and profound joy for those who are graced by God to serve him with their talents and passions.

God invites us to steward our talents and serve in ministry not because He needs us to accomplish His will, but because he wants us to share in His joy. When the Bible says that God is our Father, the children of God who go to work in paid or unpaid ministry with their dad know Him best and love Him most.

Manage Your Treasure Well

Everything we have—including our finances, jobs, houses, real estate, investments, credit, businesses, automobiles, and personal items—is given to us by God and is part of our treasure, or wealth. Good stewards make every effort to manage their gifts as an act of worship.

Much of the teaching about stewarding one's treasure is prone to either poverty or prosperity theology. Poverty theology considers those who are poor to be more righteous than those who are rich; it honors those who choose to live in poverty as particularly devoted to God. Prosperity theology considers those who are rich to be more righteous than those who are poor; it honors those who have much as being rewarded by God because of their faith. In fact, both poverty and prosperity theologies are half-truths because the Bible speaks of four ways in which treasure can be stewarded:

1. Wise steward of much

2. Unwise steward of little

3. Wise stewards of little

4. Unwise steward of much

Wise rich stewards are those who gain their treasure by Godly means, such as working hard and investing wisely. Wise rich stewards also manage their treasure wisely by living within a reasonable budget, paying their taxes and bills, and giving generously. Biblical examples of wise rich stewards include Abraham, Isaac, Jacob, Joseph, Job (both before and after his life tragedy and season of poverty), Joseph of Arimathea (who gave Jesus his personal tomb), Lydia (who funded much of Paul's ministry), and Dorcas (who often helped the poor).

Unwise rich stewards gain their treasure through sinful means, such as stealing and dishonest business practices, because their idolatry of money drives them toward greed. Ungodly rich stewards poorly manage their treasure because they do not budget wisely, spend reasonably, invest cautiously, or give generously.

Biblical examples of unwise rich stewards include Laban, Esau, Nabal, Haman, the rich young ruler, and Judas Iscariot.

Wise poor stewards work hard, act honestly in business dealings, live within their means, stay out of debt, and live in contentment with the treasure God has appointed for them to manage. There are apparently many righteous poor stewards, since the poorest Christians give more than the wealthiest Christians. Biblical examples of wise poor stewards include Ruth and Naomi, Jesus Christ, the widow who gave her mite, the Macedonian church, and Paul, who often knew want and hunger.

Unwise poor stewards, like unwise rich stewards, seek to gain their treasure through sinful means, such as freeloading and stealing, but fail to succeed. Unwise poor stewards do not invest their treasure wisely, are prone to foolish spending (such as eating and drinking too much), gambling, chasing get-rich schemes hoping to obtain wealth without wisdom or effort, and/or are lazy and do as little as possible. Biblical examples of unwise poor stewards include the sluggard and the fool, who are repeatedly renounced throughout the book of Proverbs.

The Scriptures give us a far more understanding of stewarding our treasure than the errors of poverty and prosperity theology. In Scripture, the issue is not primarily whether people are rich or poor, but whether they are Godly or ungodly stewards in how they obtain and manage their treasure.

There are four truths that protect Godly stewardship.

1. Life is not the end. When we understand that this world is a journey awaiting the return of Jesus, and our resurrection we live differently. We do not settle for the things of this world but rather see this life and the treasures we steward in it as opportunities in which to be sanctified and serve.

2. Wisdom is more valuable than wealth. Indeed, if people obtain wealth without wisdom, they will see it vanish. In Proverbs 8:17–21, says:

"I love those who love me, and those who seek me diligently find me. Riches and honor are with me, enduring wealth and righteousness. My fruit is better than gold, even fine gold, and my yield than choice silver. I walk in the way of righteousness, in the paths of justice, granting an inheritance to those who love me, and filling their treasuries."

3. Righteous stewards pursue wisdom with at least as much tenacity as they pursue wealth.

Wise stewards budget well and live within their means. Proverbs 21:5 says, *"The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty."* Included in a budget are paying taxes, giving first and best to God, avoiding debt slavery, being generous instead of stingy, and investing.

4. Righteous stewards leave a legacy. This begins with men working hard to be the provider for their family, as 1Timothy 5:8, says *"If anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever."* Wise stewards are also a blessing to multiple generations of their family. Proverbs 13:22 says, *"A good man leaves an inheritance to his children's children."* This legacy would include, for example, college funds, homes or down payments on the first home purchase, and funding for ministry, such as missions work and church planting, for children and grandchildren. Unwise stewards do not leave a legacy but instead put bumper stickers on their cars that say, "We're spending our children's inheritance."

Should Believers Tithe?

Tithe literally means "tenth." In the Old Testament, the tithe referred to God's people giving the first 10 percent of their gross income (also called "first fruits") to God to fund the Levite priests' ministry. In addition to that there were other tithes and offerings required of God's people, including 10 percent paid for festivals to build community and for celebration, 3.3 percent given to help the poor, crop gleanings collected for the poor and aliens, and other occasional additional tithes above and beyond regular giving. Therefore, the total "mandatory" Old Testament tithe resulted in over 25 percent of a family's gross income going to God and ministry.

In the New Testament, financial giving among God's people focuses on grace, generosity, and the heart, and not actual percentages of one's income. The word tithe is rarely used in the New Testament, and when it is, it is usually mentioned negatively in rebuking religious types such as the Pharisees who gave their money to God but not their hearts and lives.

When we give to God, we are not deciding how much of our wealth to give. We are determining how much of God's wealth we are keeping for our own uses. In 1 Chronicles 29:14 David says, *"But who am I, and what is my people that we should be able to offer willingly? For all things come from you, and of your own have we given you."*

One of my favorite lessons on giving is found in 2 Corinthians 8–9, where we discover eight principles regarding generous giving.

1. Generous giving makes sacrifices to help (2 Cor. 8:1-6). For example, Paul says that the Macedonian Christians were experiencing severe affliction and extreme poverty but responded with abundant joy and overflowing generosity.

2. Generous giving is something that only some people are spiritually gifted for (2 Cor.8:7). For those who have the spiritual gift of giving, righteous stewardship and generous giving seem like obvious aspects of Christian life, but since the majority of people do not have the gift of giving, they must be taught biblical stewardship and discipline themselves to live obediently and labor to live out of the Bible's teaching on stewardship. Therefore, those with the gift of giving and church leaders must not avoid the subject of stewardship but rather teach and model it with love as with all other parts of Christian discipleship.

3. Generous giving is a gospel issue (2 Cor.8:8-9). Christians are to enjoy being generous givers because doing so is a response to and reflection of Jesus' gift of salvation to them.

4. Generous giving encourages churches to share with other churches and ministries in need (2 Cor.8:13-15). This means that all but the most destitute churches should both live within their means and help support righteous poor churches, such as those in impoverished nations, new church plants, and churches filled with new converts.

5. Generous giving is motivated by friendly competition (2 Cor.9:1-5). Paul challenged the wealthier Corinthian church, for example, to match the financial giving of the impoverished Macedonian church.

6. Generous giving is about sowing and reaping (2 Cor.9:6-12). Unlike prosperity theology, which encourages people to give to God so that they might get more money, generosity aims to sow, or invest, in ministries that will reap a gospel reward of converts to Jesus and mature disciples. The sowing and reaping that the Bible speaks of is not necessarily personal as much as it is missional. Those who love the gospel know that while many of the spending and investing decisions they make do not reap a fruitful reward, monies given to faithful ministries always have a wonderfully satisfying return on investment, because lives are changed by Jesus.

7) Generous giving is one of many evidences that someone is truly a Christian (2 Cor. 9:13-14). Paul's point is that if someone has truly received the grace of the gospel of Jesus Christ, he or she will be generous. If someone is not generous, it may be because he or she does not understand grace and has not received the gospel of the Kingdom of God.

8) Generous giving promotes the worship of God. This is among the ultimate goals of generous giving—seeing as many people as possible enjoy the generosity of God's grace and respond in worship and joy. Paul says this repeatedly at the close of his lengthy teaching on generous giving.

- *You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God* (2 Cor.9:11).
- *For the ministry of this service is not only supplying the needs of the saints but is also overflowing in many thanksgivings to God* (2 Cor.9:12).
- By their approval of this service, they will glorify God because of your submission flowing from your confession of the gospel of Christ, and the generosity of your contribution for them and for all others (2 Cor. 9:13).
- Thanks be to God for his inexpressible gift (2 Cor. 9:15).

Therefore, God's people today are not required to tithe. But, like everything else in the new covenant, our grace giving is to exceed Old Testament requirements of the law. Therefore, for God's people, 10 percent should be a place to begin, not a place to end.

How Well Are Christians Worshiping with Their Wealth?

It is a good rule of thumb that Christians give generously to their local church and above and beyond that sacrificially to other ministries. The vast majority of the money that American Christians do give to religion is spent in and for their own local communities of faith—little is spent on missions, development, and

poverty relief outside of local congregations, particularly outside the United States, in ways that benefit people other than the givers themselves."(passing the plate) The statistics reveal that most professing Christians are simply not generous givers:

- More than one in four American Christians give away $0.81
- From 1968 to 2005, giving to churches declined from 3.1 percent of income to 2.6 percent of income.
- The average regular churchgoer, compared to those who say they are Christians but rarely attend church, gives 6 percent of their after-tax income.
- The median annual giving for a Christian is $200—just over half a percent of after-tax income.
- About 5 percent of Christians provide 60 percent of the money to churches and religious groups.
- Twenty percent of all Christians account for 86 percent of all giving.

Christian Smith, sociologist and expert on American Christianity, says in his authoritative book on Christian giving called Passing the Plate that every year American Christians earn "more than the total Gross Domestic Products of every nation in the world except, at most, the six wealthiest—

United States, Japan, Germany, China, the United Kingdom, and France."

Smith conservatively estimates what would happen if only those professing Christians who attend church a few times a month or more, the "committed Christians," gave 10 percent of their after-tax income:

We estimate that if committed Christians in the United States gave 10 percent of their after-tax income—fully but no more than 10 percent— that would provide an extra $46 billion per year of resources with which to fund needs and priorities. That represents nearly an additional 25 percent of what all Americans —Christians or otherwise—currently give in all types of private philanthropy.

Just some of the things this money could fund, according to Smith, include:

- 150,000 new missionaries and pastors in nations most closed to foreign religious workers.
- Triple the resources being spent by all Christians on Bible translating, printing, and distribution to provide Bibles in the native languages of the 2,737 remaining people groups currently without Bible translations.
- Finance the organizational infrastructure of a major Christian research and advocacy organization fighting against contemporary economic and sexual slavery worldwide.
- Quadruple the total resources being spent by all Christians globally on missions to evangelize the unevangelized world.
- 5,000,000 grass-roots, micro-enterprise economic development projects per year in poor countries worldwide.
- Eradicate polio worldwide.

- 1,000,000 new clean water, well-drilling projects per year in the poorest nations (25 percent of the world's population drinks unsafe water).
- Prevent and treat malaria worldwide.
- Provide food, clothing, and shelter to all 6,500,000 current refugees in all of Africa, Asia, and the Middle East.
- Quadruple the budget of Habitat for Humanity.
- Sponsor 20 million needy children worldwide, providing them food, education, and healthcare.
- Quadruple global Christian medical missions work.
- Provide financial and debt management training to 200,000 U.S.

Christians per year who are deeply in debt.

Jesus' words from Luke 12:47–48 seem a fitting and sobering closing reminder:

That servant who knew his master's will but did not get ready or act according to his will, will receive a severe beating. But the one who did not know, and did what deserved a beating, will receive a light beating. Everyone to whom much was given, of him much will be required, and from him to whom they entrusted much, they will demand the more.

What Should Generous Stewards Look for in a Ministry?

When Paul received financial support for his ministry work, he was careful to explain how the money was accounted for, handled, and spent by trustworthy church leaders (2Cor. 8:16-23). Paul even explained that he did not handle the money himself, but rather entrusted that accounting to Titus and other gifted godly leaders.

Paul's point is that not only are Christians to be righteous stewards, but so are Christian churches and ministries. To that end, the following are features that wise stewards should expect of any church or ministry they support (UP, LHI, FUEL etc.)

The chain of custody for all monies should have multiple witnesses who are paid and unpaid church members to ensure that the ministry is above reproach and not open to fraud or theft. This means that different people fill the following roles: taking offering, counting money, double checking offering counting, depositing money, verifying deposit receipts, signing checks, and reconciling account statements.

Because spiritual leaders are supposed to be above reproach, they should be good stewards of their own household and generous givers (1Tim. 3:3-5). An example of this is found in 1 Chronicles 29:6–9 where the people knew their leaders were generous:

"Then the leaders of fathers' houses made their freewill offerings, as did also the leaders of the tribes, the commanders of thousands and of hundreds, and the officers over the king's work. They gave for the service of the house of God 5,000 talents and 10,000 darics of gold, 10,000 talents of silver, 18,000 talents of bronze and 100,000 talents of iron. And whoever had precious stones gave them to the treasury of the house of the LORD, in the care of Jehiel the Gershonite. Then the people rejoiced because they had given willingly, for with a whole heart they had offered freely to the LORD. David the king also rejoiced greatly."

Any church or ministry that is serious about stewardship must track the giving of its leaders to ensure they are modeling generosity. If the senior leaders in a ministry are not giving significantly more than the average church attendee, then there is likely a serious spiritual problem in the leadership.

A church or ministry that wants to aid people in being generous givers should provide as many ways to give as possible. This includes collecting offerings during church services, receiving checks via mail at the office during the week, having secure online giving options, providing a means for automated giving etc.

How Has Consumerism Supplanted Christ?

Consumerism has supplanted Christ. Consuming is the American pastime. It has even caused the church to be perceived of as less of a worshiping people on mission and more of a business that dispenses religious goods and services to consumers who are "church shopping." Life without credit cards, constant advertising, big-box wholesalers, mail-order catalogs, shopping malls, and Internet shopping is almost unthinkable because it is as common as the air we breathe. Edward Song writes, "A wider range of goods are being bought and sold and market-talk is being applied to areas where it had previously been foreign. Virtually anything can become a commodity now, and nothing is unaffected by the market's logic and categories of thought."

Consumerism is driven by the idols of pride and status. Consumerism is nothing short of a religion that defines our identity by such things as the car we drive. Consumerism isn't just a behavior, but it is an outlook, an ideology, and a religion. It isn't just that people happen to shop more than they used to. Rather, they shop more than they used to precisely because they are in the grip of the ideology of consumerism that is transmitted to them through the chief cultural institutions (e.g., television, media, magazines). The most respected sociologists have concluded that to be consumers, people have to work longer and harder and are subsequently less happy and less healthy.

It is important to note that products are not simply valued for their usefulness but have meanings and play central roles in the cultivation and maintenance of our identities. This is a powerful explanation for why consumer goods are so much more than objects that we use or wear. The point is that in today's consumer culture, goods are carriers of meanings that we use to define ourselves, to send social signals to others, and to construct our identities apart from God, worshiping the idols of created things rather than the creator God.

“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”

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Notes & Reflections

What stood out to you in this study? Write down questions, verses to look up, and what God is teaching you.