

Stewardship 101

The very mention of the word stewardship causes many to think, “Oh no, here he goes, he is going to tell us how much of our money we have to give to God.” This response reflects a misunderstanding of what Biblical stewardship is all about. How is that? First of all, it’s not our money, it’s His. Secondly, being good stewards involves not only what we do with our money, but what we do with everything that God has given us. Thirdly, stewardship, understood properly, is not a “have to” kind of thing, it’s a joyful privilege.

What do we mean by “stewardship?”

Paul refers to himself and Apollos as “stewards of the mysteries of God” (1 Corinthians 4:1) responsible for preaching and teaching the revealed truths of the New Testament, the wisdom of God, the message of the cross. Peter refers to all believers as “stewards of the manifold grace of God” speaking of our responsibility to use faithfully our spiritual gifts (1 Peter 4:10).

Stewards are individuals entrusted by the owner and master of the house with administrative responsibilities for household affairs. Stewards handle the master’s property and wealth according to his will and direction and for his benefit.

A steward administers something that doesn’t belong to him

A steward must be trustworthy

A steward passes on the profits to the owner

A steward’s first concern is the Owner’s interests, not his own

How much of what we have does God own?

EVERYTHING!

Acts 17:28- “for in Him we live and move and exist.”

Colossians 1:16- “For by him all things were created: things in heaven and on earth, visible and invisible, whether thrones or powers or rulers or authorities; all things were created by him and for him.”

Jesus is Creator of everything that exists. As Creator, He is the Owner of all that is created. Jesus is the One for whom all things were made. He is the goal of all creation. Everything that has been made has been made for Him.

Job 41:11- “Who has a claim against me that I must pay? Everything under heaven belongs to me.

No one can give to God something He didn't first receive from God. No one can make the claim that God owes him something. Everything is God's.

With what are we responsible to serve God as stewards?

EVERYTHING!

God as the Creator and Owner of everything has the rights to all we are and all we have. Everything is God's and we owe all we have to God. Biblical stewardship isn't about giving an offering each week and then using the rest for what we want to do with it. It's not about volunteering a few hours of our time and using the rest for what we want to do with it. It's about serving as administrators of God's possessions, using all we have and all we are to serve Him as it all belongs to Him. It's about being concerned first and foremost about our Master's interest.

Suppose for a moment that I am a recruiter for God and looking for those who are willing to serve as His stewards. I start off with the question "What do you have?" Consider the following imaginary conversation which serves to help us understand what our stewardship responsibility is all about.

"What do you have?"

"I have \$10,000 in the bank."

"Good, \$10,000. What else?"

"Well, I have some dollars here in my pocket."

"How many?"

"I'll see: Thirty, forty, fifty, eighty, one hundred -- one hundred dollars."

"That's fine. What else do you have?"

"I have nothing else. That's all."

"Where do you live?"

"I live in my house."

"The house, too."

"Then you mean I must live in the garage?"

"Have you a garage, too? That, too. What else?"

"Do you mean that I must live in my car, then?"

"Have you a car?"

"I have two."

"Both cars are His. What else?"

"Well, God has my house, the garage, the cars, the money, everything."

"What else?"

"Are you alone in the world?"

"No, I have a wife and two children..."

"Your wife and children, too."

"Too?"

"Yes, everything you have. What else?"

"I have nothing else, I am left alone now."

"Oh, you too! Everything is God's -- your wife, children, house, money, cars -- everything. And you too. Now you can use all those things here but don't forget they are God's just as you are and

they are all given with the intent that you will use them concerned first and foremost about His interests.

Adapted from quote made by Juan Carlos Ortiz, in [Call to Discipleship](#), (Plainfield, NJ: Logos International, 1975), pp. 42,43.

What is the test for how well we have carried out our stewardship responsibility?

FAITHFULNESS

1 Corinthians 4:1-5- “So then, men ought to regard us as servants of Christ and as those entrusted with the secret things of God. Now it is required that those who have been given a trust must prove faithful. I care very little if I am judged by you or by any human court; indeed, I do not even judge myself. My conscience is clear, but that does not make me innocent. It is the Lord who judges me. Therefore judge nothing before the appointed time; wait till the Lord comes. He will bring to light what is hidden in darkness and will expose the motives of men’s hearts. At that time each will receive his praise from God.”

The Corinthian church is struggling with division. They are characterized by jealousy and quarreling. They are taking pride in one man over against another. They are identifying themselves with a different leader of the church, Paul, Apollos, Cephas and then regarding themselves as better than others because they think their leader is the best one. In 1 Corinthians 4:1-5, Paul instructs the Corinthians as to how they should regard he and his fellow ministers. In doing so, Paul addresses key points related to the subject of stewardship. Let’s consider together the stewardship principles that can be derived from Paul’s evaluation of a servant.

1 Corinthians 4:1-5

We are servants and stewards, we are not the Owner

The word Paul uses here for servant literally means “under rower.” It is used of the slave who rowed in the lower bank of oars on large ancient ships. We are Christ’s assistants, His helpers, His servants willing to do whatever task He asks of us, even the lowest tasks. He is the Owner, we are His servants.

We are His stewards, responsible to use what God has placed in our hands in His service, for His benefit. In this case, Paul and Apollos are entrusted with the secret things of God, that is with New Testament revelation, the wisdom of God, the gospel of Christ.

We will be judged on the basis of our faithfulness

We won’t be judged on the basis of our performance in comparison with that of others. We won’t be judged based on the results we get from what we do. We won’t be judged on the basis of how others think we have done.

We won't be judged on the basis of the world's standard of judgment which focuses on outward and quantitative measures. We will be judged on the basis of how faithfully we carry out our stewardship responsibilities with what God has given to us.

Who determines whether a steward has been faithful?

We aren't the judge of each other

"I care very little if I am judged by you or by any human court." The approval or disapproval of our stewardship does not rest based on the judgment of others—whether they accept or reject what we have done. Other people haven't given us our stewardship responsibility and therefore we aren't ultimately accountable to them.

Paul helps the Corinthians to recognize that no one is any different or any better than anyone else for the particular trust he has received.. The source of what we have been entrusted with is God—we have received it from Him. Because what we have received from God is a gift, there is no basis for boasting.

We aren't even the judge of ourselves

"I do not even judge myself. My conscience is clear, but that does not make me innocent."

Paul realizes that not even he himself is capable of judging his own ministry. As far as he knows, there aren't any problems with how he has been carrying out his stewardship responsibility as his conscience is clear. Just the same, he doesn't base God's acceptance of his stewardship on a clear conscience. Paul realizes the truth of Solomon's counsel in Proverbs:

Proverbs 21:2- "All a man's ways seem right to him, but the LORD weighs the heart."

It is Christ who determines if we have been faithful

"It is the Lord who judges me." It's not my opinion or that of others that matters, it's what God thinks that matters. All human judgments are invalid. We can only judge based on what we see outwardly. God's judgment won't be based on appearances. God's judgment will be on the basis of facts that are unobtainable by human observation. We may deceive other people, but God always knows what is really going on. He knows our hearts. He will bring to light what is hidden in the darkness. The things that are done when we are alone, unsupervised by others are under His scrutiny and will be judged by Him. He will expose the motives of men's hearts. He will expose why we do what we do. The result of Christ's judgment is that each will receive his praise from God. The result we of course want to hear is the classic statement recorded in Matthew 25:21- "Well done, good and faithful servant."

Robert Gromacki comments on this statement- "This phrase is for a completed task ("done"), quality work ("well"), constant effort ("faithful") and personal integrity ("good")."

Luke 19:11-27

As Jesus and His disciples make their way toward Jerusalem, the popular expectation is that He will receive a crown and establish His earthly kingdom once He arrives. Jesus tells a parable to explain the real plan. The kingdom will be delayed.

The man of noble birth in Jesus' parable (representative of Him of course) has been rejected by his subjects and is going on a long journey to have himself appointed as king and then to return. The king's subjects hate him and try to stop him from being king. Their rejection can't stop him from becoming king. He is made king anyway. As king, he will return. When he does, he will deal accordingly with both his subjects who rejected him and his servants who were given a trust while he is gone.

In the parable Jesus gives, He mentions two kinds of people: The subjects who reject Him as king and the servants who serve Him with that which they have been entrusted.

The message for the subjects who reject Him is this—They will be destroyed. They will die. Rejecting Jesus is not a matter to be taken lightly.

Luke 19:27- "But those enemies of mine, who did not want me to be king over them—bring them here and kill them in front of me."

The message for the servants who have been entrusted with the king's property is this:

We will be held accountable for how we use the resources our King has entrusted to us

Each of the King's servants in Jesus' parable is given a mina. This was a common laborer's salary for 100 days of work. Each servant is given the same value of money as the others. The evaluation isn't based on what they receive, but on what they do with what is entrusted to them. Along with the mina comes the following responsibility—"Put this money to work...until I come back." As Jesus' servants, we have been entrusted with His resources. We are responsible to use these resources for His benefit. We aren't given His resources to hoard them, brag about them, waste them or play with them—we are given them to invest for His benefit.

When the king comes back, his servants have to give an account. The king's judgment of his servants is based on whether or not they were faithful and thereby profitable to the king with what they had been given. While ten servants were given minas, Jesus only tells us about three of them in his parable.

The first servant earned 10 minas, 1000% profit, for the king and is praised and rewarded. The second servant earned 5 minas, 500% profit, for the king and is rewarded. Likewise, we need to be like these servants, loyal to Jesus, our Master and King, in the use of what He has entrusted to us. We need to use what He has given us for His benefit. Please notice with me what the reward for faithfulness is. The reward is increased service.

Faithful stewards will receive our Lord's praise and greater opportunity to serve Him later

The third servant is not faithful with the mina. He has a negative attitude toward his master, regarding him as a hard man who takes out what he didn't put in and reaps what He didn't sow. In other words, he thinks he is demanding and unfair in that he takes what isn't his. He doesn't view his master as a loving person who is concerned for his welfare. He serves in fear. His main concern is how to protect himself, not how he can use the master's resources for his benefit. This servant's fear keeps him from doing what he was responsible to do—put the funds to work. He puts the mina he had been given in a piece of cloth. He utterly fails to do anything with it to bring in profit for his master.

When the master comes back, he uses the third servant's own words to judge him. He doesn't accept the servant's description as being true of him, but uses it as a basis for judgment. If the master is really as the servant says he is, taking what he did not put in and reaping what he did not sow, then why didn't he at least put the money on deposit so that the master could have collected it with interest? The result of the third servant's unfaithfulness is that He is not praised, but is called wicked. He is not given greater opportunity for service, but the mina he has is taken away and given to those who were faithful servants. The unfaithful, wicked servant ends up empty handed.

While faithful stewards receive more, unfaithful stewards lose what they have

The principle that faithfulness in our stewardship results in reward and unfaithfulness results in loss is clear from Christ's parable.

What is unclear is, "On which side is the third servant? Is he on the side of the subjects who reject the king or is he on the side of the servants?" Given this third servant's attitude toward the Master and the fact that the Master calls him wicked, and the fact he does utterly nothing with his mina, it appears that he is on the side of the subjects who reject the king. His actions seem to be a reflection of a rebellious, faithless attitude. His complete unfaithfulness seems to be the fruit or outworking of His rejection of the king. This begs the question, "If we demonstrate a complete unwillingness to serve God with what He has given us, is this a reflection of our decision to reject Jesus, the King?"

God has put resources in each of our hands. There will be a day when Jesus will return and hold us accountable for what we have done with the resources He has given us. He will ask us, "What have you done with the 'mina' I gave you?" The basis of His evaluation of us will be our faithfulness. If we are faithful, if we use what He has given for His benefit, we will receive His praise—"Well done"—and we will be rewarded with increased opportunities to serve Him. God help us to be faithful.

Faithfulness is required in the following areas:

In the use of our spiritual gifts

1 Peter 4:10-11 (NIV)

“Each one should use whatever gift he has received to serve others, faithfully administering God’s grace in its various forms. If anyone speaks, he should do it as one speaking the very words of God. If anyone serves, he should do it with the strength God provides, so that in all things God may be praised through Jesus Christ. To him be the glory and the power for ever and ever. Amen. “

In the use of our time

Ephesians 5:16- “making the most of every opportunity, because the days are evil.”

NASB- “making the most of your time” Literally- “redeeming the time”

Colossians 4:5- “Be wise in the way you act toward outsiders; make the most of every opportunity.”

Literally- “redeeming the time.”

In use of our money and possessions

1 Timothy 6:17-19- “Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasures for themselves as a firm foundation for the coming age, so that you may take hold of the life that is truly life.”

1 John 3:17-18- “If anyone has material possessions and sees his brother in need but has not pity on him, how can the love of God be in him? Dear children, let us not love with words or tongue, but with actions and in truth.”

Proverbs 3:9- “Honor the LORD with your wealth, with the firstfruits of all your crops.”

We are to give God off the top. We are to give of our first and our best, not the leftovers.

Queen Mary visited Scotland each year. She often mingled with people without an escort. One afternoon as she walked, dark clouds came up unexpectedly. She stopped at a nearby house to borrow an umbrella. "If you'll lend me one," she said to the lady "I'll send it back tomorrow." The woman didn't recognize the Queen and was reluctant to give a stranger her best umbrella. So she loaned her an old one she intended to throw away. It was torn, and one of the ribs was broken. The next day a messenger came to her door. When the lady opened, she was greeted by a royal guard, holding her old, tattered umbrella.

"The Queen sent me to thank you for loaning her this." She was stunned, then burst into tears.
"What an opportunity I missed, I didn't give the Queen my best!"

God help us not to miss our opportunity to give to the King of Kings and Lord of Lords our very best!

Luke 14:33- "In the same way, anyone who does not give up everything he has cannot be my disciple."

Unless we give everything that is ours to God, we cannot be Christ's disciple. Our stewardship responsibility requires that we hold all we have loosely, allowing God to make use of it whenever and however He sees fit, recognizing He is the rightful owner in the first place. All we have is God's and should be used for His benefit.

In the use of our life

1 Corinthians 10:31- "So whether you eat or drink or whatever you do, do it all for the glory of God."

Romans 12:1- "Therefore, I urge you, brothers, in view of God's mercy, to offer you bodies as living sacrifices, holy and pleasing to God—this is your spiritual act of worship."

We have addressed God's right to everything we have on the basis of His being the Creator and Owner of all that is? How much more does He have a right to everything on the basis of His saving us by His grace? Motivated by God's mercy, by His unearned favor towards us, we present our life as a sacrifice to Him. Our stewardship responsibility is to place our life in His hands—to live for Him. After all that He has done for us, how can we give any less than our best, than our life, than our all? How can we commit anything less than everything?

The offering plate was passed to a little girl. She put the plate on the floor and stood in it. The usher asked what she was doing. She responded, "Today I learned that I'm supposed to give myself to God."

Remember the words of the hymn penned by Isaac Watts:

"When I survey the wondrous cross, on which the Prince of glory died, My richest gain I count but loss, and pour contempt on all my pride...Were the whole realm of nature min, that were a present far too small. Love so amazing, so divine, demands my soul, my life, my all!"

God help us to be faithful stewards; faithful in the use of our spiritual gifts and talents; faithful in the use of our time; faithful in the use of our money and possessions; faithful with our very lives. May our Lord find us to be His loyal and faithful subjects, using our all and all in His service to benefit Him.