

Well Done, Good and Faithful Steward!

Principals of Christian Stewardship – notes from Pastor Dan’s autumn 2016 preaching series.

*You may say to yourself, “My power and the strength of my hands have produced this wealth for me.”
But remember the Lord your God, for it is He who gives you the ability to produce wealth, and so confirms His
covenant,
which He swore to your ancestors, as it is today.
Deut 8:17-18*

The following booklet was designed from Pastor Dan’s preaching notes. It is offered to the congregation to help each one of us live up to our calling in the area of Christian stewardship and giving. For the Christian in Canada stewardship is becoming more and more difficult as our culture becomes more and more self-centred. As Christians, we must think about all of our lives as a gift from God – something to be cared for and managed well, so that one day, when we see Him face to face, we will hear the words, “Well done, good and faithful servant.”

A. Lifestyle Stewardship and the parable of the Talents:

The parable of the talent is a very interesting story in the Bible. It’s the story of a tough land owner, who leaves his possessions in the care of his servants while he goes on a long trip. The servants are judged for the way they handle that which their master has given them – some receive rewards, others do not. The parable is a lesson about how we are to live our lives with what God has given us, and there are four key principles that we need to learn from this parable.

1. **Ownership** – *The earth is the Lord’s and the fullness there of.* Ps. 24:1. This means that nothing we “own” truly belongs to us, and while we are thankful for the freedom we find in Canada which allows us to acquire property and possessions, as Christians we recognize that such things belong to God and are only given into our care to be used wisely for His glory.
2. **Responsibility** – As stewards of God’s earth we must deal responsively with everything that passes through our hands. We cannot be careless, selfish or foolish with our possessions if we want to please God. We have a responsibility to diligently and systematically think about and plan out how we will best use our possessions for God’s Kingdom. Think about the boy with the five loaves and two fish. It was assumed that this lunch was not his, but belonged to God, and was so used to feed others. When we have something in our possession, it is not ours first, it is God’s – being careful to offer it into His service makes us good stewards, i.e. Is your home, car, special talent used in service to God?
3. **Accountability** – Since God is the owner of all things, He will hold us accountable for how we handle that which we call our possessions. In the parable of the Talents, the servant who made no attempt to grow his talents and enlarge the kingdom of God was called wicked, and cast out of God’s presence. As Christians we must live as if we are giving a daily account for our actions – because, whether we think about it or not – God is taking daily account of our actions. The master may be slow in returning home, but make no mistake, he will return, and we will all be held accountable for how we chose to live, and what we chose to do with the blessings God gave us.

4. **Reward** – If we are good stewards of God’s earth, and all that He has blessed us with, then we will receive the reward of eternal blessings, sometimes on earth, but always in heaven. To be a good steward is to hear God say, “Well done, good and faithful servant.”

These four principles apply to all areas in our life – our time, our gifts and talents as well as our money. Being careful to follow these principles will help you become a good steward of God’s blessings.

B. The Four Principles of Financial Stewardship

Financial stewardship is a huge topic for many churches. Often times it is discussed because there is a need for financial help in a local church or a congregation is moving into a fundraising campaign. This fall (2017) the board and the pastors decided to focus on stewardship because of a call for more teaching from the congregation. And while we do not present financial stewardship often as a topic at HPCB, we hope that this series bring clarity to this area and we pray that each member of HPBC will work hard to “live up to their calling,” in the area of financial stewardship.

Like lifestyle stewardship, financial stewardship has four guiding principles:

1. **Pay God first** – *Bring the whole tithe into the storehouse and see if I will not open the windows of heaven and pour out a blessing upon you. Mal. 3:10.* These are the words of God to His people at a time when they were more concerned about their own wants than the work of God. The principle of giving our tithe (10%), or what the Bible calls the first fruits, is well established in scripture and is the corner stone of Christian stewardship. You can live without tithing, but you cannot please God with your wealth and possessions without tithing. Sadly, today only about 20% of Christians are willing to tithe. In a country where we waste millions of dollars every day, it is difficult to understand why Christians will excuse away having so many possessions and yet not give correctly to the Kingdom of God. Simply put, tithing is not suggestion in the Bible; it is what God expects of us. And any tither will tell you – tithing brings blessings!
2. **Pay yourself second** – *A good man leaves an inheritance for his children. Prov. 13:22.* Saving money is a Christian principle which both our culture and many Christians tend to ignore. But if you are to be a good steward and be responsible for what you have, then you need to **have** something. In other words, saving first will ensure that your wealth will always be growing and that you will have the ability to use it for the Glory of God (think here of Joseph and how he stored up grain in Egypt for a time of famine). But if you spend first, you will never have enough, and you will probably live under the curse of debt. A good rule is to save at least 10% of your pay each week in a forced savings account like a GIC, a Mutual Fund or a TFS. One great Christian leader, Charles Wesley put it this way, “Earn all you can, save all you can, and Give all you can.” Wesley lived on about 10% of his income and gave the rest away.
3. **Pay your bills third** – If you give and save before you spend, you will always have two things in your life – **God’s Blessings** and **Enough Money**. Based on this plan you will build your budget on about 80% of

your income. This guarantees that you will always have enough and your expenses will not surpass your income. Don't believe the lie of our culture which says you don't have enough money to live this way. Stop, take account of **all your spending**, and you will find that a great deal of it was spent on things you didn't need, and things you could have acquired for much less. For about 30 years now we have been taught by our culture to spend more than we make, and use credit as an everyday tool for acquiring things. This is NOT what wealthy people do. If you do not live within your means, you will NEVER be financially sound.

4. **Do what you want with what you have left.** If, after giving your tithe, and putting money away in savings, you can pay all your bills and still have some money left over, then consider that left over money as your reward for good stewardship. Spend it on what you want without guilt. You have giving what is right to give – your tithe to God, you have saved for the future or for a time of need, and you have paid your bills. You are a good steward, what's left can be spent on what you want – buy something, or save more, or give a special gift – it's up to you.

Most people in Canada do the exact opposite of these four principles. They buy what they WANT, then they go into debt paying for it, then they have no money to save, and they can't give their tithes because they are behind in their finances every month. You now know better – live above the world – live a life worthy of your calling!

C. Financial Stewardship – A Christian attitude towards Debt

Debt is a huge problem in Canada, and it has enslaved many Christians to the point where, even if they wanted to, they cannot give God what is rightfully His, let alone save for the future. The following information is provided to warn Christians about incurring debt.

Canadians and Debt – a few statistics:

- The typical Canadian owed \$21,348 in consumer debt at the start of 2016, a figure that has jumped 2.7% in the past year and doesn't include mortgage debt.
- The average car loan in Canada now exceeds 6 years and is often amortized over 8 years.
- Fifty percent of Canadians do not pay off their credit cards each month.
- The average Canadian household owes \$1.65 for every dollar they earn.
- 50% of Canadians will retire with a mortgage.

What the Bible Says About Debt

- Debt is not a sin, but some of the ways that we acquire debt are sinful.
- Debt is not wise.
- Debt is discouraged.
- Debt brings you into bondage.
- Debt is connected with curses not blessings.
- Debt is not an act of faith, and not blessed by God.
- It is a sin to borrow and not pay it back. – *The wicked borrow and do not pay back.* Psalm 37:21

The most important lesson in the Bible about debt for Canadians is that while debt is not sin, the cause of debt is often caused by sinful actions: *He who loves money will not be satisfied with money, nor he who loves abundance with his income.* Eccl. 5:10

In Canada we live by the principle of “More. Now. Because I deserve it.) In the Bible this type of thinking is described as greedy, covetous, and prideful, in other words, much of our spending behaviour in Canada, which uses debt to acquire things, is sinful.

How then shall we live today?

- Debt free is the goal for all Christians. Only then can our money fully serve God.
- Debt averse. We should think about debt as the last thing we want to do, and avoid it at all costs.
- Debt cautious. If we must acquire debt we should do so very carefully, with guidance from financially successful people, who also see debt as a very negative thing.
- Reject the idea that debt is a necessity in Canada (a carefully thought-out mortgage might be the exception – if it can be managed even in lean times.) Never accept that car loans are acceptable – car loans are bad debt! And car loans longer than 4 years are foolish. Just ask any financial advisor.
- We must be content with less. Canadians simply buy too much stuff. We spend greedily and we are so accustomed to doing so we don't even see it.

Some verses on Debt:

- "The rich rule over the poor, and the borrower is slave to the lender." Proverbs 22:7
- "Owe no one anything, except to love each other, for the one who loves another has fulfilled the law." Romans 8:13
- "The alien who is among you shall rise higher and higher above you, and you shall come down lower and lower. He shall lend to you, but you shall not lend to him; he shall be the head, and you shall be the tail. Moreover, all these curses shall come upon you and pursue and overtake you, until you are destroyed, because you did not obey the voice of the Lord your God, to keep His commandments and His statutes which He commanded you." Deuteronomy 28: 43-45

How to stop paying car loans forever in seven steps:

1. If you must get a car loan, buy a car you can afford to pay off in 3 years.
2. A \$12,000 loan over 3 years = \$330.00 per month
3. Once you pay it off, keep making your car payment – to yourself. Drive that car for at least 3 more years
4. In three years you will have \$12,000.00 in your car fund.
5. Now you can buy a better car for let's say \$20,000.00. You have \$12,000 saved so now your new car loan will be about \$8,000.

6. Paying the same 330.00 per month will have this new loan paid off in 2 years. Keep making the payments to your car fund.
7. In five more years you will have over \$20,000.00 saved for your next car. You can now buy a car cash, and if you always pay into your car fund, you will never have a car loan again.

Why is this important?

- Today car companies want you to lease or take a 6-8 year car loan. Both of these financial arrangements benefit the car company not you.
- Cars are not investments, they are bills. Treat them like a bill – don't buy what you can't afford.
- Cars are a classic example of pride. Most people you see driving BMW's or Lexus' do not own those cars – they pay far too much each month to make you think they can afford to drive a luxury vehicle. Why? Pride. Don't get caught in the "Too Much Car," debt cycle. It costs you money and does not honour God.

D. Financial stewardship – a Christian Attitude Towards Spending

Canadians and Spending – a few statistics:

- Canadian households spend about \$8,000.00 each year on food. Almost \$2,500.00 of that is spent in restaurants.
- The average Canadian household spends over \$3,500.00 on clothing and accessories.
- The average Canadian family spends more than \$4,000.00 on entertainment and recreation every year.
- The average Canadian family spends \$2,400.00 on communications each year (phone, TV, internet).
- Canadians spend 20 Billion every year on alcohol.
- Canadians spend 9 Billion every year on pets.
- Every year Canadians will spend \$4,000.00 on impulse buying.
- Only 20% of Canadians claim a tax receipt for charitable giving. The average Canadian gave \$280.00 last year to charity.

Canadians love to spend money, but the Bible warns us about spending too much money on ourselves when others go hungry, or live in poverty.

- "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. Matthew 6:19-21
- You ask and do not receive, because you ask wrongly, to spend it on your passions. James 4:3
- 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 and pierced themselves with many pangs. 1 Timothy 6:10

- But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him? Little children, let us not love in word or talk but in deed and in truth. 1 John 3:17-18
- If you spend yourselves in behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday. The Lord will guide you always, He will satisfy your needs in a sun-scorched land and will strengthen your frame. Isaiah 58:10 – 11

The Bible is clear that spending money on things we don't need, does not please God. To be good stewards we must first give God (the owner) His rightful part (our tithe 10%), then we must put some money in savings so that we will have what we need in lean times (think of Joseph in Egypt, and also the verse in Proverbs that says a righteous man leaves an inheritance for his children Prov. 13:22). Then we must pay what we owe or pay our bills. And after all of that, if we have money left, then we are free to spend it on our wants. But in Christian stewardship "wants" are last things we satisfy.

How Then Shall We Live?

Know the truth about Money – And it will set you free!

a. Money is an extension of you. It magnifies your desires.

Jesus said that where our treasure is there our heart is also. We all know this to be true and yet we often excuse away our excessive spending. No matter what we SAY matters to us, but what we BUY speaks louder than our words.

b. Acquiring things (spending money) feels good.

There have been many studies that show how spending money gives us a temporary high. It makes us feel important and in control. But the good feelings do not last long, and we must buy more to keep up that feeling.

c. Spending money is culturally "right," even noble in Canada.

In a commercial / consumer culture, citizens are systematically taught that when they spend their money they "help" the economy. This is a new idea in human history. Throughout most of human civilization saving and having money was considered a far nobler act than spending it.

d. Our consumer/commercial culture makes it almost impossible not to over spend. You must work hard at it.

It is difficult to understand just how programmed we are to spend money, but consider this – today you will see, hear, or notice at least 5000 advertisements. Simply put, our culture spends billions and billions of dollars trying to get you to do one thing – spend your money. Such programming is hard to combat. And since we are in the fish bowl, so to speak, we hardly notice that the water is made out of commercials.

You must face the truth about your money. Your money will tell you what your priorities are. If your money does not serve God, then you probably don't either – no matter how many church services you attend.

Understanding these truths about money will help us shake of the culture of greed and excess that is all around us, and it will help us to understand why we often over spend. Then we can rethink our spending habits and align them with the principles of good stewardship.

E. Financial stewardship – a Christian attitude towards giving

"When I die if I leave behind me ten pounds, you and all mankind may bear witness against me, that I have lived and died a thief and a robber." John Wesley

When John Wesley made this statement he was living on 10% of his income. He was giving away the other 90%. Wesley is a model of Christian giving, never satisfied with spending money on himself when he could use it to help others. He taught three basic ideas about money –Earn all you can, save all you can, give all you can. And with this attitude he became one of the most important teachers in modern Christianity.

Sadly, Canadians in general don't think like Wesley. In fact we don't like giving that much. Consider the following statistics:

- On average Canadians give less than 1% of their income to charity.
- In the late 1980's 30% of Canadians claimed a charitable tax receipt on their taxes. Today only 23% of Canadians submit a charitable tax receipt. Yet 85% of Canadians say they give to charity, mostly small amounts given to marketplace solicitors.
- Some studies seem to suggest that the decline in the Christian religion in Canada is related to the decline in charitable giving.
- Christians in Canada give on average 2.5% of their income to charity.
- 80% of all charitable givings came from 25% of the givers.
- The average Canadian gave \$280.00 last year to charity. For those who claimed a tax receipt it was \$450.00.
- Evangelical Christians are the highest givers in Canada, giving on average 4% of their income to charity and their church.

The Bible, on the other hand, endlessly tells us to give away money. In fact there is no other topic in the Bible that has more passages about it than money and giving. Consider this:

- Approximately 2500 verses about you and your money.
- The Bible never speaks about too much giving, but often speaks of too much having.
- The Bible teaches that God expects His people to give the first fruits of their labour also called the tithe or 10%.
- Jesus often called His followers to give more than a tithe, and He expected His disciples to leave everything for Him.
- Paul taught us to put aside our gift weekly, when we worship.

- The early church often sold their possessions in order to meet the needs of the people in the congregation.

The Benefits of Tithing to the Lord:

Recent American study of Christians, who gave 10% or more of their income to the work of God, found that tithers are better in every category when it comes to finances:

- 80% had no credit card debt
- 74% had no car loans
- 48% owned their homes outright
- 30% were completely debt free
- The average age of these people when they started tithing was 25

Add to this a few other important attributes of giving like...

- Giving makes you feel happy – it releases chemicals in your brain that are related to feeling good and feeling satisfied.
- It brings peace to the giver. Studies show that giving money is way less stressful than keeping it for yourself.
- It gives the Christian Integrity – It brings your word and deeds into alignment.
- It brings us blessing from both God and man.
- It makes you a better steward of the rest of your money.

Why do I tithe?

- Because everything I have comes from God.
- Because I am eternally thankful for His grace and kindness.
- Because I love Him and I want to do more than say it.
- Because I cannot go, and I cannot send, so I will GIVE.
- Deuteronomy 15:10 – "Give generously to Him and do so without a grudging heart; then because of this the Lord your God will bless you in all your work and in everything you put your hand to."
- Deuteronomy 16:17 – "Every man shall give as he is able, according to the blessing of the LORD your God which He has given you."
- Proverbs 21:26 – "The righteous gives and does not hold back."
- Proverbs 3:27 – "Do not withhold good from those to whom it is due, when it is in your power to do it."
- Proverbs 11:24-25 – "There is one who scatters, and yet increases all the more, and there is one who withholds what is justly due, and yet it results only in want. The generous man will be prosperous, and he who waters will himself be watered."
- Proverbs 22:9 – "He who is generous will be blessed, for he gives some of his food to the poor."

- Proverbs 28:27 – "He who gives to the poor will never want, but he who shuts his eyes will have many curses."
- Malachi 3:10 – "'Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,' says the Lord of hosts, 'if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.'"
- Luke 6:30 – "Give to everyone who asks of you, and whoever takes away what is yours, do not demand it back."
- 2 Corinthians 9:6-8 – "Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed."
- Luke 6:38 – "Give, and it will be given to you. They will pour into your lap a good measure, pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return."
- Acts 20:35 – "In everything I showed you that by working hard in this manner you must help the weak and remember the words of the Lord Jesus, that He Himself said, 'It is more blessed to give than to receive.'"
- James 2:15-16 – "If a brother or sister is without clothing and in need of daily food, and one of you says to them, 'Go in peace, be warmed and be filled,' and yet you do not give them what is necessary for their body, what use is that?"

F. Thinking about your money the way God does.

God has no interest in making you rich. By that I mean, human wealth, beyond providing for our needs is not something that God honours, or considers important. In the Bible wealth and blessing have no direct connection. In fact, Jesus warns us against having too much. Why? Because God, who created us, understands our propensity for idolatry. And all over our city, our country and our world, money and wealth is worshiped like a God.

- We think about it all the time
- We are told endlessly that having things equals happiness – and by our actions we show that we believe it.
- We spend far too much time perusing it, only to spend it and need more of it. In other words we "follow after it."
- And the worst of all, we find our self - worth in what we have.

If we begin to think of money as a great temptation, then we can begin to take control of it, instead of it taking control of us. That is why the greatest thing we can do is first give it to God. When we give it to God, we are telling our money that we and it must serve God. By saving our money we tell our money that it is not gratifying in and of itself, rather it is gratifying when it is part of a bigger life plan that demands time and thoughtful behaviour.

The final truth about money can be heard from Jesus himself, who said, “You cannot serve God and Money (mammon).” If you are not tithing – you are serving money not God. If you are not saving, you are serving money not God. If you are in debt, you are serving money not God. This is the Truth – accept it, and the truth will set you free.