SIX PRINCIPLES OF BIBLICAL STEWARDSHIP
Selected Scriptures

For the next three weeks we are going to be talking about one of those uncomfortable topics in the Christian life that really shouldn’t be. And that is what the Bible says about stewardship. What the Bible says about giving our money to the work of the Lord. And I say it is uncomfortable because when many believers come across passages dealing with money or possessions they just don’t like what they read, and they twist it around to mean just about anything. It’s kind of like when your doctor tells you at your annual checkup, “You know, you weigh 230 pounds. You really need to lose about 30 pounds”, and you say, “No problem, Doc! And I’ll start right after I leave here today”. And you are true to your word. You start that very day. So when you go back next year the nurse weighs you and you are proud as a peacock. Then she sends you to the little room for you to wait for the doctor. And a little later he comes in and says, “Man, I told you that you needed to lose 30 pounds, and you come in today weighing 260”. And you say, “But doc, I thought you said that I could use 30 pounds”. And that’s the way some of us are when it comes to stewardship. Somehow we misinterpret what the Bible clearly says. Or, we just ignore it completely.

But beloved, just as obesity is bad for your physical health, so is disobedience in stewardship bad for your spiritual health, and therefore stewardship is something that we dare not ignore. Because until you become an obedient steward you can never be all that God wants you to be, you cannot reap His fullest blessings, and you cannot bring Him fullest glory in your life. And today I am going to share with you six principles of Biblical stewardship that will help you to be the steward that God has called you to be. I
encourage you to write them down so that you can review them from time to time. And the first principle is actually foundational in your entire walk with Christ. And here it is: **stewardship involves all of life.** Stewardship involves all of life.

Now, a steward is a manager or superintendent. And God has proclaimed that every one of us are stewards of the life that He gave to us. In Luke 12 Jesus gives a teaching to His disciples concerning this. It has to do with His second coming, and He tells them to watch and be ready for His coming, to be a faithful and wise steward while He is away. Look at Luke 12:42. And by “faithful and wise steward” He simply means those who do what He commands them to do, and though they are not perfect, they attempt to do it 24/7. Paul puts it this way, “Therefore, whether you eat or drink, or whatever you do, do all to the glory of God” (1 Cor. 10:31). And Jesus said that those who live in this manner would be blessed (verse 43).

But there is a flip side in Jesus’ teaching that we cannot ignore! Jesus said that those who misuse their stewardship, who know that He is coming again but do not prepare for His return will be cut in two, appointed to their place with the unbelievers, and beaten with many stripes (Luke 12: 45-47).

Elizabeth Dole was a North Carolina senator and former presidential candidate a number of years ago. Listen to what she said concerning this matter of life stewardship: “Life is not just a few years to spend on self-indulgence and career advancement. It is a privilege, a responsibility, and a stewardship to be lived according to a much higher calling.” Friends, there could be no better commentary on Jesus’ teaching than that. I want to read it to you again. “Life is not just a few years to spend on self-indulgence and career advancement. It is a privilege, a responsibility, and a stewardship to be lived according to a much higher calling.”
So the bottom line is, **stewardship involves all of life.** We are accountable to God to be good stewards in every part of this precious gift of life that God has given to us. If we are faithful stewards we go to Heaven when we die. If we are unfaithful stewards we go to hell. And the very first act of good stewardship is to turn from our sins and by faith trust Jesus Christ to save us from our sins and be the Lord of our lives, that is, to be the absolute ruler of our lives. It is impossible to be a good steward of your life unless the One Who died for you lives in you and is in control. Otherwise you are on your own in this world and a child of wrath. And no matter how successful you become in the eyes of men, you are a failure in God’s eyes and destined for eternal destruction.

Now, if Jesus is truly your Savior and Lord today you’ve taken the first step to bringing glory to God in all that you do. But you must know that a major part of your service to Him is how you honor Him in your giving. I found it interesting to learn this week that out of Jesus’ 38 parables, 16 of them deal with handling of money and possessions. In the Gospels 1 in 10 verses – 288 – focus directly on money. The Bible offers us 310 verses on love, somewhat less than 500 verses on faith, and 500 verses on prayer. But we read about money and possessions in more than 2000. Beloved, that tells us of the priority that God places on how we handle what He has given to us. It is a big matter to Him. So I want to briefly give you five other principles that we need to understand if we would be good stewards.

The first principle that we see in Scripture concerning stewardship of our possessions is that **God owns it all.** God says in Exodus 19:5, “…all the earth is Mine”. Psalm 50:10: “For every beast of the forest is Mine, and the cattle on a thousand hills”. The psalmist writes in Psalm 89:11, “The heavens are Yours, the earth also is Yours; the world and all its fullness…” Haggai 2:8: “The silver is Mine, and the gold is Mine’, says the Lord of hosts”. Theologian Abraham Kuyper rightly said, "There is not a square inch
in the whole domain of our human existence over which Christ, who is Sovereign over all, does not cry, Mine!"

There is a second principle of stewardship that is an outflow of the first. And that is, all of our possessions are ultimately a gift from God. Turn in your Bibles, please, to 1 Chron. 29. The setting is in the latter days of King David’s reign in Judah. God has told him that he is not to be the one to build the temple, but it would be Solomon instead. But David has taken responsibility of raising all of the necessary funds for the project, and charges the people to give. And the people did give, not grudgingly, but willingly. (verse 9) Now, in verse 10 David begins to pray a prayer of thanksgiving. And look what he says in verse 14. Let me paraphrase David’s words. David is saying, “Lord, we don’t deserve any medals of honor for these gifts we’ve brought to You. For they belonged to You in the first place. We’ve only given back what You have given to us”. And friends, so it is with us. No matter how hard we work for what we have, it is by God’s gracious hand that we have it. Paul writes in Acts 14:17 that it is God who gives us rain and fruitful seasons, filling our hearts with food and gladness.

Think for a moment about the home that you live in, about the car you drove to church. Look down at the clothes you are wearing this morning, or your wristwatch or any jewelry. They are not yours. They all belong to God and they are His gracious gifts to you. Think of all that food that you blessed your tummy with on Thanksgiving Day. That was God’s food. That’s why Jesus taught us to pray, “Give us this day our daily bread”™. Think of the paycheck or retirement check you receive, think of your checking account, your savings account, or your 401K. Your name may be on the account, but it is not really yours. Every dollar belongs to God.
But there is third principle of stewardship that naturally follows the second. And it is, **God has called us to be good stewards of all that He has given us.** This principle is actually a sub-category of the first principle we saw, that stewardship involves all of life. For so many people really do seem to believe that as long as they don’t beat their wife or rob a bank or curse like a sailor, and as long as they make it to church on Sunday their money is theirs to do with as they please. But this is not the case. God told Adam and Eve to have dominion of the fish or the sea, the birds of the air, and over every living thing that moved on the earth (Gen. 1:28). He told them to cultivate and keep the Garden of Eden (Gen. 2:15). In other words, they were to manage the world that God had given them. They were to be good stewards.

Now, this has to do with natural resources. But Jesus told a parable that speaks of how we handle our personal possessions as well. Turn please, to Luke 12:16-21. The rich man in our story was most likely an industrious man. And the Bible has good things to say about industry. God says we are not to be lazy, but diligent. And this man would have fit the bill. He had worked hard and God had blessed tremendously. He and more crops than he knew what to do with and he had made a lot of money. Now, it’s not a sin to be rich. Abraham was rich, Job was rich, Solomon was rich. But notice the self-centeredness of this man. In verse 17-19 he uses the personal pronoun “my” five times. My crops, my barns, my crops, my goods, my soul. And then he said to himself, “Soul, take your ease”. He was eaten up with a full-blown case of meism. No thoughts for anyone else’s needs but his own.

Now, please allow me to expand upon the Jesus’ words to the rich man to give you His thoughts as well. Jesus was saying to Him, “Sir, your life is not about you. I’ve blessed you in order to you to be a blessing. But you are a selfish fool. Tonight you will be dead, and then who will be the owner of all of your possessions?” You see, beloved,
God is a giver. “For God so loved the world that He gave His only begotten Son....” Jesus said, “For the Son of Man did not come to be served, but to serve, and give His life a ransom for many” (Matt. 20:28). God is a giver, and we cannot follow in His footsteps unless we are givers, too. Jesus said, “Give, and it shall be given unto you...” (Luke 6:38). He also said, “It is more blessed to give than to receive” (Acts 20:35). And Paul wrote, “God loves a cheerful giver” (2 Cor. 9:7). So we cannot live like the rich fool, spending all of our money on ourselves, and please God.

Now, some believers will protest this by saying, “But I’m not like that rich fool. There’s no abundant crops to store in my barn. I only make enough just to make it. You should just see my monthly bills”. Brothers and sisters, that’s the whole point! God says be a good steward, give to Me what I have required, but we’ve bought houses that are too big, cars with too many bells and whistles, closets full of clothes that we don’t need, we’ve indulged ourselves with entertainment and hobbies that we could have done without, and by the time we get through paying on these debts and perks every month we are out of money. But they are expenses that we took upon ourselves out of the will of God, and they keep us from obeying the will of God in our giving.

Well, thus far we’ve seen that stewardship involves all of life; that God is the owner of everything, that everything we possess is actually a gift from Him, and that we are to be good stewards of the possessions that He has given to us. And this means we are to be givers. And that brings us to stewardship principle #5, which is, proper stewardship is one of the essential indicators of a true commitment to follow Christ. Beloved, you can be a giver and not be a committed follower of Jesus, but you cannot be a committed follower of Jesus without being a giver. And there is no better example of this than Cain and Abel. Cain and Able were both givers. They both brought sacrifices to God. We must assume that they did this because God put it in their hearts to do so, for
no man comes to God unless God draws him first (John 6:44). But they came with two different hearts. Abel came with an obedient heart, but Cain came with an obstinate heart. Abel brought a worthy offering to God, proving His love for God. Cain brought and unworthy offering to God, proving his love for himself. So beloved, anything less than the offering that God has commanded is the offering of Cain, and is evidence that we are not truly committed to following Him. I did not say that we could not be saved, but that we cannot count ourselves as truly committed disciples of Jesus.

Now, many Christians would bristle at that statement, though I’m sure none of us would. But many Christians would say, “Just because I don’t give like I should doesn’t mean that I’m not committed to following Jesus”. Well, let’s stop for just a moment and analyze who a committed follower of Jesus really is. One thing we’d all agree upon is that a committed follower of Jesus obeys Jesus, right? The Bible says in Ps. 96:8, “Give to the Lord the glory due His name; bring an offering, and come into His courts.” That’s pretty plain, I’d say. God says to bring an offering into His courts, which for NT believers is the church. Paul says in 1 Cor. 16:2 that on the first day of the week (Sunday) we are to lay aside something for the work of the Lord as we have been blessed. And when we do not give to God, or when we give only a meager, miserly amount and not as He has blessed us, we are being disobedient.

Could we also agree that another sign of a committed follower of Jesus is that they love Jesus? Well, Jesus says in John 14:15, “If you love me, keep my commandments”. 1 John 5:3 says, “For this is the love of God, that we keep His commandments…” God says, “You prove your love for Me by obeying Me”. And if we break His commandments about stewardship, it proves that we really don’t love Him as we should.

But unless we are good stewards it not only reveals our lack of obedience to God and our lack of love for God, but it also reveals our lack of faith in God. God says in
Proverbs 3: 9-10, “Honor the Lord with your possessions, and with the firstfruits of all your increase; So your barns will be filled with plenty, and your vats will overflow with new wine”. Jesus says in Matt. 6:33, “Seek first the kingdom of God and His righteousness, and all these things will be added unto you”. And He’s talking about meeting all of our physical needs. God says in Malachi 3:10, “Bring all the tithes into the storehouse, that there may be food in my house, and try Me now in this, say the Lord of hosts, if I will not open for you the windows of heaven and pour out for you such blessing that there will not be room enough to receive it”. Paul writes in Phil. 4:19, “And my God shall supply all your needs according to His riches in glory by Christ Jesus”.

Beloved, these are only the tip of the iceberg of all of God’s promises to take care of His children. We don’t serve a God Who is aloof to our needs or unable to meet our needs. He is the Almighty God Who feeds the countless birds in the sky every day. He is the same God Who fed two million hungry mouths of the Israelites and their children for 40 years in the wilderness. But when we hold back from God what He has required of us because we think that if we do we will go without, what is it but a lack of faith in what He has said? So you see, failure to be good stewards with our money indicates that we are not really committed followers of Jesus.

There is a final principle of Biblical stewardship I want us to see this morning. And that is, God is honored by proper stewardship. The Corinthian church was a troubled church. Over and over in 1 Corinthians we read of the things that they were doing wrong. They were fussing over which apostle was the most spiritual, Paul or Apollos. They were taking each other to court, one member was committing incest while the others turned their heads, they were speaking in tongues out of order, they were desecrating the Lord’s Supper. And any preacher would have been crazy to want to
pastor the Corinthians! But there was one thing that they did get right. They were good givers.

In 1 Cor. 16 Paul ordered the Corinthians to take up an offering for the impoverished believers in Jerusalem. And in 2 Cor. 9 he revisits this issue. And in verse 12-13 he spells out the blessings God gave because of their willingness to help their brothers in need.

1. The need was met.
2. They proved that their faith was genuine.
3. Thanksgiving to God abounded with many.
4. God received great glory.

Ted Traylor, Olive Baptist Church, Pensacola. One of largest in SBC. Talking with a Jewish friend. Wealthy, most likely very influential. Said to Ted, “How do you do it – getting those people to work and give like that?” Ted – “They do it because they love God”. And I’m certain that Ted got in a word for Jesus, too! That’s the way it is when churches are obedient in their giving, and on a smaller scale, when individual Christians are obedient, too.

Does your life bring glory to God by your obedient giving? If not, by God’s grace would you say, “Lord, with your help I'll become an obedient giver?” And next week we’ll see just how much that would be. But I have an even more important question to ask. Have you ever received God’s free gift to you?