



# FINANCIAL STEWARDSHIP WORKSHOP

February 2022

Encouraging Wise Wealth Management and Generosity

"For all things come from you, and of your own have we given you."



**PA BIBLE**  
TEACHING FELLOWSHIP

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### **Today's Goals:**

- To heed the clear Biblical warning of the subtle danger of money becoming our master and god.
- To increase understanding of how we show honor to God and participate in the work of the Kingdom with our substance.
- To appreciate the difference between 'desiring to be rich' and skillfully, faithfully managing one's wealth

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## Teaching 1: The Love of Money vs. The Love of God

### Choose your Master

**Matthew 6:24** 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.

- Our Lord did not say we “*may not*,” but that we “*cannot*” serve both.
  - It’s not that we don’t have *permission*, it’s that we don’t have the *capacity*

### These two masters will force us to make a choice... because both expect absolute devotion.

- We have no option but to hate the one and love the other, or else he will be loyal to the one and despise the other.
  - A love of money will cause you to hate God and love its falsehood.
- The bottom line is not *what* do you own?
  - The bottom line is *who* owns you? or *what* owns you?
- Have you become enslaved to a lifestyle? Have you become enslaved to a pursuit? Have you become enslaved to temporary treasures?
  - Or does God own you? Are you serving Him? Is He your master?

### **1<sup>st</sup> Timothy 6:9 - 10**

**9** But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.

**10** 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.

Many senseless and harmful desires: stupid and damaging... worse of all, their faith  
Have you noticed the ridiculous things people will do and fall for to get rich quickly?

The Love of Money: Money itself is not evil, but a love of it is the root of many evils.

**Proverbs 28:20** A faithful man shall abound with blessings: but he that maketh haste to be rich shall not be innocent.

- The man who is attempting hasty wealth is not innocent because he’s going to have to make some compromise to get there...

**Ecclesiastes 5:10** He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.

The covetous heart will never know satisfaction, but in contrast:

**Psalms 37:4** Delight yourself in the LORD,  
and he will give you the desires of your heart.

- But how the desires of the heart change when the LORD is your delight

**Psalms 107:9** For he satisfieth the longing soul, and filleth the hungry soul with goodness.

- **KEY:** That longing soul is longing for Him, not the things in His hand...

## The Inevitable Disgrace from Trusting Worldly Wealth

**1<sup>st</sup> Timothy 6:17** As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.

- The uncertainty of riches: Stock markets crash, Governments, and Economies collapse
  - God is always faithful

### **Proverbs 18:10 – 11**

**10** The name of the LORD is a strong tower;  
the righteous man runs into it and is safe.

**11** A rich man's wealth is his strong city,  
and like a high wall in his imagination.

**NIV** - "They imagine it an unscalable wall"

**Proverbs 11:28** Whoever trusts in his riches will fall,  
but the righteous will flourish like a green leaf.

### The Parable of the Rich Fool

#### **Luke 12:13 – 34**

**13** Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me."

- This occurred in the middle of him teaching on God's tender care for them and eternal matters...
  - But he turns this into a teachable moment

**14** But he said to him, "Man, who made me a judge or arbitrator over you?"

**15** And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."

- According to the law, the eldest brother would receive two-thirds of the inheritance and the younger brother would receive one-third.
  - But this man isn't asking Jesus to listen to both sides and make a righteous judgment; he is asking Jesus to take sides with him against his brother.
- Jesus does care about justice, but this man's covetousness will do him more harm than not having his right share of the inheritance. So, he addresses the greater need here...

**Colossians 3** makes it clear that covetousness is *idolatry*.

It's a desiring and loving of something more than God.

**16** And he told them a parable, saying, "The land of a rich man produced plentifully,

**17** and he thought to himself, 'What shall I do, for I have nowhere to store my crops?'

**18** And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods.

**19** And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry."

**20** But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?'

**21** So is the one who lays up treasure for himself and is not rich toward God."

- Everybody thought a great deal about this man and all of his success; everybody but God.
  - Despite how the world may make it seem to appear, in true fact (and for all eternity), this man was and is a fool.
  - It isn't only a sin to give material things too high a place in your life - it is remarkably stupid also.
- The issue wasn't that the man's field prospered.
  - The issue was that he didn't acknowledge or honor God in any of it.
  - Abundance now, but emptyhanded in eternity... Foolish, stupid thinking.

## Treasures in Heaven

**Matthew 6:19 - 24**

**19** "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal,

- The Greek more literally says, "do not treasure for yourself treasures on earth."
- Treasure: not some specific collection of shiny objects
  - But anything that one values in this life.
- Moth, rust, and thieves: expressing the uncertainty of them, and therefore the inevitable disappointment that comes by wrongly treasuring them because they are so volatile and temporary.

**20** but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

- In doing this, you aren't deferring joy.
  - Treasure in heaven gives enjoyment now!
  - Delight now... far greater than covetously clutching the treasures of this earth
    - The ancient Pharaohs, buried with all of their wealth, were wrong and when they wake up, none of it will be with them.
- **The treasures of heaven are so much more superior to the treasures here:**
  - Because not only because they satisfy now, but they are everlasting and incorruptible.
  - Even physical gold seems to be of such great value in this life, but in the New Jerusalem, gold will be used to pave the streets...
    - HOW MUCH GREATER ARE THE TREASURES OF HEAVEN?

**21** For where your treasure is, there your heart will be also.

**22** "The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light,

- the eye is the lamp: the idea is that "light" comes into the body through the eye.
  - That's how vision works, you've likely noticed you can't see too well in a very dark room
- We can't forget our context is regarding the dangers of materialism...
  - So, this healthy eye is seeing in the light of the true treasures in heaven...

**23** but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!

- And, because the evil, covetous, eye cannot see light clearly... The inside will be full of darkness.
  - This is used here in the context of how deceived we can be by worldly riches, because of how blinding they can be...
  - Remember Achan in Joshua? Remember Asaph in Psalms? Remember Ananias and Saphira in Acts?
- Setting the heart on worldly treasures will blind you.
  - And that materialism in your eye will darken your whole life

**24** “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.

### Godliness with Contentment is Great Gain

#### **1<sup>st</sup> Timothy 6:6 - 8**

**6** But godliness with contentment is great gain,

**7** for we brought nothing into the world, and we cannot take anything out of the world.

**8** But if we have food and clothing, with these we will be content.

#### **Philippians 4:11 - 13**

**11** Not that I am speaking of being in need, for I have learned in whatever situation I am to be content.

**12** I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need.

**13** I can do all things through him who strengthens me.

#### **Proverbs 30:7 - 9**

**7** Two things I ask of you; deny them not to me before I die:

**8** Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me,

**9** lest I be full and deny you and say, “Who is the LORD?” or lest I be poor and steal and profane the name of my God.

- The way American culture defines poverty is drastically different from how other times and cultures define poverty...
  - I think if we were all honest, we’d be astounded at how little we really need each day...

**Matthew 6:9 - 11**

**9** Pray then like this: "Our Father in heaven, hallowed be your name.

**10** Your kingdom come, your will be done, on earth as it is in heaven.

**11** Give us this day our daily bread

- It's a great posture of heart... By entrusting of our most basic needs to His faithfulness,
  - We then have a deliberate recognition of our greatest need:
    - Our NEED of Him every hour
- May we never outgrow our daily dependence upon God.
  - Jesus never taught us to pray, "Give us this month our bi-monthly paycheck"
  - but "give us this day our daily bread."
- A daily acknowledgment that the food I enjoy, the clothing I wear, the housing I have, is because God has given them to me today...
  - If you give me beyond that, I may forget how desperately I need Him...
- "So, give me what I need today, Father."

*I was brutish and ignorant; I was like a beast toward you.*

*Nevertheless, I am continually with you; you hold my right hand.*

*You guide me with your counsel, and afterward you will receive me to glory.*

*Whom have I in heaven but you? And there is nothing on earth that I desire besides you.*

*My flesh and my heart may fail, but God is the strength of my heart and my portion forever.*

**Psalm 73:22 -26**



## Teaching 2: Generous in Giving

### All For the Purposes and Glory of God

- Money is not our God; God is our God.
  - We belong to God, and so, what is “ours” also belongs to Him.
- All that we are, and all that we *have* is to be recognized as God’s provision in our lives. We are not our own supplier, provider, or sufficiency- and neither is *earthly treasure*- God is!
  - When we think of earthly possessions, we don’t need to be covetous toward them, but can instead see that all the good in our lives has come from God and can be given back to Him because it came *from* Him.

#### **1 Chronicles 29:10 - 14**

**10** Therefore David blessed the LORD in the presence of all the assembly. And David said: "Blessed are you, O LORD, the God of Israel our father, forever and ever.

**11** Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours. Yours is the kingdom, O LORD, and you are exalted as head above all.

**12** Both riches and honor come from you, and you rule over all. In your hand are power and might, and in your hand it is to make great and to give strength to all.

**13** And now we thank you, our God, and praise your glorious name.

**14** "But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from you, and of your own have we given you.

- Whether it is my time, talents, or treasures- it is all for the purposes and glory of God.
  - When it comes to finances, this is reflected in several ways:
    - That we use our money or treasures *wisely*, for things which provide for our families, needs, and the things of God.
    - That we *honor* God, to give generously as He has given freely to us.
- In this way, we reflect the character and heart of our Father
  - He is *generous in every way*.
- In the Old Testament, in order to help His people, God commanded that they give an offering of a “tithe” (10%) of their income.
  - This was to help His covenant people to worship *Him* and to avoid the ills of covetousness. By giving back to God of the substance which He provided for them, it was a practical and active reminder that He was their provider, helper, and strength.
  - Giving to God the *first* tenth of all their gain was a way to put God first in a very important aspect of life; finances.
- In the New Covenant today, God *does not require a tithe*, instead, He “loves a cheerful giver” and *expects* that Christians would give *generously* to the needs of others and the work of the gospel as a response to His generosity toward them in Jesus Christ.

## Honor God with the Firstfruits

### **Proverbs 3:9 - 10**

**9** Honor the LORD with your wealth and with the firstfruits of all your produce;

**10** then your barns will be filled with plenty, and your vats will be bursting with wine.

- These verses follow directly on the heels of “trust in the Lord with all your heart...in all your ways acknowledge Him.”
  - This is *how* to do that with *money and substance*.
  - Giving is part of trusting God with all your heart.
  - If we are not giving to God in recognition of His provision for us, then we simply are not trusting Him with all our hearts.
- Giving is a way to honor or esteem God.
  - Money can *so easily become an idol* (a god) to people. God has given this wisdom to His people so that we remember that He is our God, and not *things*.
  - Every time we give, we are making a faith statement that God is better than anything else we could have done with that money!
- They were to give of the *firstfruits*, not what was “leftover.”
  - How do we keep God first in our finances if something else is first in practice?
  - If other things are more important, how is God first to us?
    - Functionally, we keep God first in our finances by *giving to Him* first.
- “so shall your barns be filled with plenty”- This is the *result* of their giving.
  - God would increase them and bless them even more in return.
  - They were to give in *response* to God’s goodness toward them, but the result of their giving would be a filling from God...
    - which again, they would give back to Him, a virtuous cycle!
- We are not to give in a worldly or selfish manner, with the wrong heart.
  - Worldly giving *expects* to receive something in return from you,
    - “you scratch my back and I’ll scratch yours.”
- Instead, we give because *we honor God*, we love Him, and are thankful for His care for us.

## We Don't Give To "Get." We Give to Honor God

### **1<sup>st</sup> Timothy 6:3 – 10, 17-19**

**3** If anyone teaches a different doctrine and does not agree with the sound words of our Lord Jesus Christ and the teaching that accords with godliness,

**4** he is puffed up with conceit and understands nothing. He has an unhealthy craving for controversy and for quarrels about words, which produce envy, dissension, slander, evil suspicions,

**5** and constant friction among people who are depraved in mind and deprived of the truth, imagining that godliness is a means of gain.

- "that gain is godliness"- They suppose that godliness is a means of gain.
  - This refers to these men professing godliness for the sake of some sort of personal gain, particularly material.
- Their interest in the things of God is not entirely for God's glory but motivated in part, by a desire for wealth and comfort...for what *they* can get out of it.

**6** But godliness with contentment is great gain,

**7** for we brought nothing into the world, and we cannot take anything out of the world.

**8** But if we have food and clothing, with these we will be content.

- This is a proper view of self, money, and God.

**9** But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.

**10** 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.

**17** As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.

**18** They are to do good, to be rich in good works, to be generous and ready to share,

**19** thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

- Whether rich or poor, giving to God and distributing of our treasures is something that is good and right in the sight of God and reflects His character as He "richly provides us with everything to enjoy," chiefly, "treasure" of that which is "truly life (eternal)."
  - So, to give is good, but not with the heart to "get" more in return but because we are responding to the goodness and provision of our Heavenly Father.

## The Widow and her Generous Offering

### **Mark 12:41 - 44**

**41** And he sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums.

**42** And a poor widow came and put in two small copper coins, which make a penny.

**43** And he called his disciples to him and said to them, "Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box.

**44** For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on."

- Why did the widow offer "more" than anyone else if the "amount" that she put in was obviously far less money?
  - It was because she offered all that *she had*- it actually *cost* her something, and yet she willingly gave it.
- Why did she do so?
  - She is functionally expressing that her God is greater than her money, even if it is her last pennies.
  - She had *two* coins; she could have kept one for herself.
    - Instead, she showed God her trust in Him to sustain her in this profound way.
- It's not the amount that we give that is most important, it's the heart of the giving. What amount constitutes honor and trust in God to you?
  - You could give great amounts of money to God (like the rich people who gave large sums) or you could give a very small amount of money- the difference is the *heart* of the giving.
- We each personally need to be honest about *why* we are giving, *how much* we are giving, and *for what cause* we are giving it.

## Encouragement to Give Generously - Cheerful Givers

Paul has been away from the Corinthian church for some time, but they had made a pledge to give to the need of the saints at Jerusalem. They will be gathering a collection of this gift by sending ministers to obtain it from the churches and to utilize it accordingly.

- He wrote to them to prepare them to give as they had promised, and he encouraged them to do so with a generous eye.
- The motive to give was because of God's generosity to them in Christ ("thanks be to God for his inexpressible gift!"), and Jesus' display of the riches of the grace of God (for you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake, he became poor, so that you by his poverty might become rich.")
  - Ultimately, it was a response to their "confession to the gospel of Christ."
- Their generosity was to reflect their spiritual nourishment.
  - They also were giving specifically to the Jerusalem church because of the spiritual nourishment they had received from them, because that is where the gospel originally sounded out from.
- Paul encouraged them to give freely and cheerfully, according to their ability, being assured that as they did, "you will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God."

### **2nd Corinthians 8:1 - 15**

**1** We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia,

**2** for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part.

**3** For they gave according to their means, as I can testify, and beyond their means, of their own accord,

**4** begging us earnestly for the favor of taking part in the relief of the saints—

**5** and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us.

- Although the saints in the Macedonia churches were themselves in extreme poverty, they earnestly desired to give to the need of the church and the work of the ministry.
  - This is similar to the widow's offering at the temple.
- Why did they do this? They first "gave themselves to the Lord and then by the will of God to us."
  - This was because they had, according to God's will, dedicated themselves to the Lord Jesus- which included their financial lives.
  - They wanted to use what they had, although not rich, to give to the purposes of the Lord Jesus Christ.

**6** Accordingly, we urged Titus that as he had started, so he should complete among you this act of grace.

**7** 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.

**8** I say this not as a command, but to prove by the earnestness of others that your love also is genuine.

**9** For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.

- “excel in this act of grace also”- this refers to the grace (favor) of giving financially.
  - Paul encouraged them that this was to be *just as much* a part of their lifestyle in the gospel, and as they excelled in other areas, so also, they should in generosity as well.
    - This is a faith response, not just financial.
- This kind of open-handed giving is an imitation of the Lord Jesus, who although he was rich (Son of God), he became poor (gave his life, emptied himself of reputation), so that through his poverty we might be made rich (sharing in his spiritual blessing and riches).
- How could this not touch every aspect of our lives?
  - When we recognize the riches of Christ in our lives, then we realize that every part of our lives (including money), is a faith response to God’s inexpressible gift in Christ Jesus!

**10** And in this matter I give my judgment: this benefits you, who a year ago started not only to do this work but also to desire to do it.

**11** So now finish doing it as well, so that your readiness in desiring it may be matched by your completing it out of what you have.

- This had been planned for a while- a year ago!
  - Now Paul tells them it is time to actually *do* as they intended.

This teaches a great lesson; do not delay, if it is in your hand to do good, do it *today*.

### **Proverbs 3:27 - 28**

**27** Do not withhold good from those to whom it is due, when it is in your power to do it.

**28** Do not say to your neighbor, "Go, and come again, tomorrow I will give it"--when you have it with you.

In Paul’s first letter to them, he had prepared them for this collection already:

### **1st Corinthians 16:1-2**

**1** Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do.

**2** On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come.

- Now, sometime later, was the time of the actual collection... they were supposed to have been setting it aside every week for this!
  - This is a great lesson in the *purposefulness* of generosity, not just spontaneous, but planned deliberation to *give* to the purposes of God every week.
- Paul’s advice is to plan your giving and give in proportion to your income (as he may prosper).
  - This makes for *consistency*, which is vital because these matters easily slip away in the busyness and demands of life.

**12** For if the readiness is there, it is acceptable according to what a person has, not according to what he does not have.

**13** For I do not mean that others should be eased and you burdened, but that as a matter of fairness

**14** your abundance at the present time should supply their need, so that their abundance may supply your need, that there may be fairness.

**15** As it is written, "Whoever gathered much had nothing left over, and whoever gathered little had no lack."

- The idea is to give according to your ability- not because you have to, but because you are able to.
  - This supplies fairly for the needs of the saints and of the church.
- It will not actually leave *you* lacking because God is the one who cares for you.
  - When you give, you get to *participate* with the working of God to care for His people and nourish them materially and spiritually.

### **The Cheerful Giver**

#### **2nd Corinthians 9:6 - 15**

**6** The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully.

- "bountifully"- this word also means "blessings."
  - This is the idea of financial giving; we are sowing blessings toward God and others.
    - If someone has a "generous eye" then they will have many opportunities provided by God to be able to participate with His purpose.
    - If someone's eyes are "stingy" and they cleave to their riches, then we will reap sparingly of God's opportunities in this regard.
  - God's blessing is with the generous, who have a faith response to God's generosity of grace in their lives.

#### **Sowing sparingly vs sowing bountifully:**

**Proverbs 11:24** One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want.

- If you give away, in accordance with God's will, of your treasures, you will be "richer" for it (not necessarily materially, but spiritually).
  - This is to be done *liberally*, with an active eye toward generosity.
- On the other hand, to begrudgingly withhold what belongs to God's purposes (my money), makes for a "poverty" in our lives (not necessarily materially, but spiritually).
- There is something that we *should give*- and when withheld, it is detrimental to us because it is displaying a lack of trust in God.

What “should” be given for each individual person will differ:

**7** Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.

- “as he has decided in his heart”- what should *you* give?
  - Well, there is no *requirement*- instead, we are all to give as we have decided in our hearts.
- This means we are *thoughtful* and *purposeful*, not ambivalent. We give purposefully as decided.
  - This assumes prayerfulness, recognition of ability and need, and God-centeredness.
- What amount of giving constitutes trust and honor of God to you *personally*?
  - Two coins vs great sums (**Mark 12**).

“God loves a cheerful giver”

- Obligation and need are not prominent factors in the New Testament teaching about giving.
  - Instead, we see things like opportunity and Joy, God’s glory and reward.
    - God cares about the *motive most*.
- Giving out of obligation shows that we are obedient (“fine, I’ll do it”) but giving gladly, being glad to part with our money to do God’s purposes, proclaims how good and worthy He is!
- God in no way needs our money- He wants our *heart*.
  - Money and earthly riches also want our heart, and how quickly they become an idol to us- but those who cheerfully part with their money for the purposes of God are kept from the insidiousness and deception of riches

**8** And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.

- This is true in *general* of the spiritual supply and enrichment from God that equips to do every good work.
  - It is also true of the material resources needed to abound in every good work.
- If we are cheerful givers who are *looking* for the opportunity to give consistently and generously, God is the one who will supply what is needed for us to be generous.
- Often, people think “If I just had *more*, then I would give.”
  - But God’s principle is the opposite, if you won’t give even of the “little” then why would you give when you had more?
  - Giving (whether we have little or much) expresses that we love and honor God, and not earthly treasures.
- Thus, God will not give us more so that we can worship it as an idol!
  - Instead, as we give, He supplies what is needed so that we can continue to be generous, with a recognition that it is all from His hand.



**9** As it is written, “He has distributed freely, he has given to the poor; his righteousness endures forever.”

**10** He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness.

**11** You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God.

- Enriched in every way to be generous in every way!
  - What a delightful promise. This results in thanksgiving to *God*.
- This is the joy and glory of giving.
  - We are actively participating with the purposes of God and He is supplying for us so that we can ever increase in this generosity.
  - This reflects His own heart and character.

**12** For the ministry of this service is not only supplying the needs of the saints but is also overflowing in many thanksgivings to God.

- Giving of our finances is part of “ministry.”
  - It is needful for the saints, and what it provides to them in the local church.

**13** By their approval of this service, they will glorify God because of your submission that comes from your confession of the gospel of Christ, and the generosity of your contribution for them and for all others,

**14** while they long for you and pray for you, because of the surpassing grace of God upon you.

**15** Thanks be to God for his inexpressible gift!

- Generous financial giving is a very clear expression of our “confession of the gospel of Christ.”
  - This is a vital faith act that God desires for our lives.
  - Financial giving is a consistent, effective, and tangible way to partner with the purposes of the gospel of Christ!
- Ultimately, it is in view of God’s “inexpressible gift,” His Son, Jesus Christ!
  - We *cannot* out-give God, and He has proven this *eternally*, in the gift of His Son.

## **Teaching 3: Wise in Stewardship**

### **Stewardship for the Purposes and Glory of God**

#### **The Parable of the Dishonest Manager**

##### **Luke 16:1 – 15**

**1** He also said to the disciples, “There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions.

**2** And he called him and said to him, ‘What is this that I hear about you? Turn in the account of your management, for you can no longer be manager.’

- This manager was likely overseeing significant money and property for this rich man
  - And when he was accused of wasting it, he is called in to be fired.

**3** And the manager said to himself, ‘What shall I do, since my master is taking the management away from me? I am not strong enough to dig, and I am ashamed to beg.

**4** I have decided what to do, so that when I am removed from management, people may receive me into their houses.’

- This is the crux of the parable: He was going to take advantage of this moment while he was still manager and his dismissal was not formally processed, to do something that would be thought of as radical with wealth to set himself up for his life afterward.

**5** So, summoning his master's debtors one by one, he said to the first, ‘How much do you owe my master?’

**6** He said, ‘A hundred measures of oil.’ He said to him, ‘Take your bill, and sit down quickly and write fifty.’

**7** Then he said to another, ‘And how much do you owe?’ He said, ‘A hundred measures of wheat.’ He said to him, ‘Take your bill, and write eighty.’

- The manager quickly made friends with his master’s debtors by settling their accounts for less than they actually owed.
  - Knowing he was being called to account, he used his present position and resources to prepare him for the next stage of his life.
- He is cleverly making friends with these debtors so that he will have security in the future.

**8** The master commended the dishonest manager for his shrewdness. For the sons of this world are more shrewd in dealing with their own generation than the sons of light.

- While not approving his conduct, the master did praise the manager’s shrewdness.
  - Jesus uses this to say that in this regard, the wicked businessmen of his day (sons of this world) were more wise, bold, and forward-thinking in the management of what they had (more shrewd) than the people of God were with managing what resources they had (the sons of light).
- The lesson is: The man knew that soon he’d have nothing left and his future would be empty.
  - So, while he still could he radically rearranged what he stewarded for a secure future.

**9** And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.

- It is good for Christians to learn how to use their money wisely. There are some wonderful resources for honest financial planning and advisement.
  - But often Christians talk about wise money management, they forget to practice the most important kind of long-term investing: investing with an eye to eternity, an everlasting home.
- Jesus was clear: a shrewdness with worldly wealth has an expectation for “when it fails” and eternal investment.

**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.

- Jesus reveals in this statement that money is considered to be one of the least things.
  - Therefore, if a person cannot be faithful in managing the things that are least, they should not be trusted to be faithful in handling the things that are much.
- And honesty, wise management, and shrewdness with worldly wealth is essential if one is qualified to be entrusted with matters of lasting value.

**11** If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches?

- In this sense, those who are leaders among God’s people must be good managers of their own money.
  - If a person can’t be faithful before God with the money He gives, how can they be faithful with the care of people purchased at great cost and true riches?

**12** And if you have not been faithful in that which is another's, who will give you that which is your own?

- All our riches belong to God, and we must see that we are wisely managing His resources.
  - Faithfulness in this will result in blessing that is our own with eternal Heavenly treasures

**13** No servant 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.”

- Remember in the context, the shrewd manager sacrificed his old master’s wealth for future gain.

**14** The Pharisees, who were lovers of money, heard all these things, and they ridiculed him.

**15** And he said to them, “You are those who justify yourselves before men, but God knows your hearts. For what is exalted among men is an abomination in the sight of God.

## Some Practical Advice

Plan on Being a Long Provider for Your Family

### **1st Timothy 5:3 – 8**

**3** Honor widows who are truly widows.

**4** But if a widow has children or grandchildren, let them first learn to show godliness to their own household and to make some return to their parents, for this is pleasing in the sight of God.

**5** She who is truly a widow, left all alone, has set her hope on God and continues in supplications and prayers night and day,

**6** but she who is self-indulgent is dead even while she lives.

**7** Command these things as well, so that they may be without reproach.

**8** But 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.

**Proverbs 13:22** A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous.

Make Wise Decisions with Your Wealth for Slow Healthy Growth

**Proverbs 13:11** Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.

Work While You Can Work, Save While You Can Save

### **Proverbs 10:4 - 5**

**4** A slack hand causes poverty, but the hand of the diligent makes rich.

**5** He who gathers in summer is a prudent son, but he who sleeps in harvest is a son who brings shame.

**Proverbs 20:4** The sluggard does not plow in the autumn; he will seek at harvest and have nothing.

Don't Be Wasteful with Your Finances with Fleeting Pleasures

**Proverbs 21:17** Whoever loves pleasure will be a poor man; he who loves wine and oil will not be rich.

Have a Healthy Suspicion Against the Subtlety of Greed in Your Own Heart

**Luke 12:15** And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."

Be Diligent to Pay Your Employees or Those Who Have Done Work for You

**Leviticus 19:13** You shall not oppress your neighbor or rob him. The wages of a hired worker shall not remain with you all night until the morning.

**Jams 5:4** Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts.

### Do Not Be Dishonest in Your Transactions

#### **Deuteronomy 25:13 - 16**

**13** You shall not have in your bag two kinds of weights, a large and a small.

**14** You shall not have in your house two kinds of measures, a large and a small.

**15** A full and fair weight you shall have, a full and fair measure you shall have, that your days may be long in the land that the LORD your God is giving you.

**16** For all who do such things, all who act dishonestly, are an abomination to the LORD your God.

### We Are Aware of the Condition and Vigilant to Steward the Wealth and Resources You Have

#### **Proverbs 27:23 – 27**

**23** Know well the condition of your flocks, and give attention to your herds,

**24** for riches do not last forever; and does a crown endure to all generations?

**25** When the grass is gone and the new growth appears and the vegetation of the mountains is gathered,

**26** the lambs will provide your clothing, and the goats the price of a field.

**27** There will be enough goats' milk for your food, for the food of your household and maintenance for your girls(maidens).

### Remember What Lasts

**Ecclesiastes 5:10** He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.

**Hebrews 13:5** Keep your life free from love of money, and be content with what you have, for he has said, "I will never leave you nor forsake you."

**Psalms 16:11** You make known to me the path of life; in your presence there is fullness of joy; at your right hand are pleasures forevermore.

#### **Psalms 73:25 - 26**

**25** Whom have I in heaven but you? And there is nothing on earth that I desire besides you.

**26** My flesh and my heart may fail, but God is the strength of my heart and my portion forever.

## Questions and Answers

1. What's the real value of money?
2. Why should I give to the local church specifically?
3. When it comes to spending, what would be wasteful vs wise?
4. Should I plan on leaving an inheritance for my children?
5. Is investing in the stock market dishonest financial gain? Isn't that kind of like gambling?