

Six Principles of Christian Stewardship

Stewardship Principle #1: God doesn't need your money; He already owns everything.

Scripture is clear that God owns everything. That makes sense, since He created the whole universe, including us!

The earth is the LORD'S, and all it contains, the world, and those who dwell in it. For He has founded it upon the seas and established it upon the rivers. (Psalm 24:1-2)

*"Hear, O My people, and I will speak; O Israel, I will testify against you; I am God, your God. I do not reprove you for your sacrifices, and your burnt offerings are continually before Me. I shall take no young bull out of your house nor male goats out of your folds. **For every beast of the forest is Mine, the cattle on a thousand hills.** I know every bird of the mountains, and **everything that moves in the field is Mine.** If I were hungry I would not tell you, for **the world is Mine, and all it contains.**" (Psalm 50:7-12)*

*The heavens are Yours, **the earth also is Yours; the world and all it contains,** You have founded them. (Psalm 89:11)*

As creator and owner, God doesn't need anything. He alone is self-sufficient, self-existent, and omnipotent.

Stewardship Principle #2: We are God's stewards, managing His resources for His benefit.

God created us to be stewards of His creation. Stewards don't own what is entrusted into their care; they simply manage it on behalf of the owner. God made this clear to Adam and Eve on the day He created them.

*God blessed them; and God said to them, "Be fruitful and multiply, **and fill the earth, and subdue it; and rule over the fish of the sea and over the birds of the sky and over every living thing that moves on the earth.**" Then God said, "Behold, I have given you every plant yielding seed that is on the surface of all the earth, and every tree which has fruit yielding seed; it shall be food for you;" (Genesis 1:28-29)*

*Then **the LORD God took the man and put him into the garden of Eden to cultivate it and keep it.** (Genesis 2:15)*

God also graciously provided for all of their (and our) needs from what He owns. Note also that, by God's design, our stewardship requires work on our part: both physical labor and wise management.

When teaching about the kingdom of heaven, Jesus told a parable that drew from His listeners' familiarity with owner-steward relationships in their day.

*"For it [the kingdom of heaven] is just like a man about to go on a journey, **who called his own slaves and entrusted his possessions to them.** To one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey. Immediately the one who had received the five talents went and traded with them, and gained five more talents. In the same manner the one who had received the two talents gained two more. But he who received the one talent went away, and dug a hole in the*

ground and hid his master's money. Now after a long time the master of those slaves came and settled accounts with them. The one who had received the five talents came up and brought five more talents, saying, **'Master, you entrusted five talents to me. See, I have gained five more talents.'** His master said to him, **'Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.'** Also the one who had received the two talents came up and said, **'Master, you entrusted two talents to me. See, I have gained two more talents.'** His master said to him, **'Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.'** And the one also who had received the one talent came up and said, **'Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed. And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.'** But his master answered and said to him, **'You wicked, lazy slave, you knew that I reap where I did not sow and gather where I scattered no seed. Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest. Therefore take away the talent from him, and give it to the one who has the ten talents.'** For to everyone who has, more shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away. **Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.'** (Matthew 25:14-30)

This parable emphasizes that the role of a steward is that of a slave who manages his owner's assets *for his master's benefit*, not for his own benefit. It's not enough just to "do no harm" (e.g., by returning to the master everything he entrusted to you); the owner expects his stewards to multiply the assets entrusted to them. We must do no less in our management of the resources that God has entrusted into our care. This includes all of creation, as well as our time, talents, and treasures.

Stewardship Principle #3: God will supply **every** need of those who trust and obey Him.

Just as God provided for Adam and Eve's needs, He also provides for us. Although He frequently allows deprivation and want to plague those who are poor stewards, He is ultimately our Provider and Sustainer.

*I have been young and now I am old, yet **I have not seen the righteous forsaken or his descendants begging bread.** (Psalm 37:25)*

*"For this reason I say to you, **do not be worried about your life, as to what you will eat or what you will drink; nor for your body, as to what you will put on.** Is not life more than food, and the body more than clothing? Look at the birds of the air, that they do not sow, nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they? And who of you by being worried can add a single hour to his life? And why are you worried about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin, yet I say to you that not even Solomon in all his glory clothed himself like one of these. **But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more clothe you? You of little faith!** Do not worry then, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear for clothing?' For the Gentiles eagerly seek all these things; for your heavenly Father knows that you need all these things. **But seek first His kingdom and His righteousness,***

and all these things will be added to you. So do not worry about tomorrow; for tomorrow will care for itself. Each day has enough trouble of its own.” (Matthew 6:25-34)

Notice that a farmer must work hard to prepare the soil, plant the seed, cultivate the plants, and harvest the crop. Yet, when it really comes down to it, he is powerless to cause the seeds to grow into a useful crop; only God can do that. No farmer can claim self-sufficiency. No matter how hard he works, he would harvest no crop without God’s providence, as many have experienced in times of draught.

*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;** as it is written, “HE SCATTERED ABROAD, HE GAVE TO THE POOR, HIS RIGHTEOUSNESS ENDURES FOREVER.” Now **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;** you will be enriched in everything for all liberality, which through us is producing thanksgiving to God. (2 Corinthians 9:6-11)*

Likewise, the Apostle Paul recognized that God took care of him, and that as a result, in all circumstances, he could be content.

*I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. **I can do all things through Him who strengthens me.** Nevertheless, you have done well to share with me in my affliction. You yourselves also know, Philippians, that at the first preaching of the gospel, after I left Macedonia, no church shared with me in the matter of giving and receiving but you alone; for even in Thessalonica you sent a gift more than once for my needs. Not that I seek the gift itself, but I seek for the profit which increases to your account. But I have received everything in full and have an abundance; I am amply supplied, having received from Epaphroditus what you have sent, a fragrant aroma, an acceptable sacrifice, well-pleasing to God. And **my God will supply all your needs according to His riches in glory in Christ Jesus.** (Philippians 4:12-19)*

As with Paul, our contentment in God’s provision depends both on our obedience to God and our faith in Him as our Provider.

Stewardship Principle #4: God wants your offerings to Him to reflect (and boost) your **faith** in Him.

Since God doesn’t need anything to accomplish His will, our offerings to Him accomplish a different purpose: to build our faith. When we acknowledge that we are God’s stewards, and that He will meet our true needs, we demonstrate that faith by giving back to Him in obedience to Him. It takes faith to trust that God will meet our needs when we offer some of it back to Him. It’s much like a farmer, who must reserve some of the crop to use as seed for another year. If he were to eat all of the harvest, he would soon become destitute. Instead, he must exercise faith that God will continue to provide by planting some of the seed into the ground. We reap what we sow.

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Honor the LORD from your wealth and from the first of all your produce; (Proverbs 3:9)

God sought to teach the nation of Israel this same lesson of faith through His commands that they refrain from gainful employment one day a week (the sabbath day), that they let the ground rest every seventh (sabbatical) year, and that every fiftieth year they not even harvest what might naturally grow. Instead, He promised to provide for them during those times. That prompted them to exercise faith, and when God showed Himself to be faithful, it increased their faith.

“See, the LORD has given you the sabbath; **therefore He gives you bread for two days on the sixth day.** Remain every man in his place; let no man go out of his place on the seventh day.” (Exodus 16:29)

“You shall thus observe My statutes and keep My judgments, so as to carry them out, that you may live securely on the land. Then the land will yield its produce, so that you can eat your fill and live securely on it. **But if you say, “What are we going to eat on the seventh year if we do not sow or gather in our crops?” then I will so order My blessing for you in the sixth year that it will bring forth the crop for three years.** When you are sowing the eighth year, you can still eat old things from the crop, eating the old until the ninth year when its crop comes in.” (Leviticus 25:18-22)

Likewise, our faith in God will grow when we obey Him by offering back to Him a portion of what is His, anyway.

Stewardship Principle #5: Committing in **advance** to give a specific percentage of your gross income back to God demonstrates faith in His provision.

Returning to God what you think you can live *without* doesn't demonstrate faith in His provision; it reveals a self-sufficient heart that doesn't believe that God is our Provider and Owner. Instead, God wants us commit in advance to return to Him a specific percentage of our gross income, before we may even know what the income might be. Under the Old Testament Law, God required that the Israelites return to Him a tithe, which means one-tenth.

“You shall surely **tithe all the produce** from what you sow, which comes out of the field every year.” (Deuteronomy 14:22)

He also required that they provide for the Levites, etc. from their first fruits—not the leftovers. (Deuteronomy 18:1-5)

Although the Church is not under the Old Testament Law, and there is no requirement in the New Testament to tithe, the principle of making a prior commitment to give to God regularly according to our means (gross income) is taught clearly.

On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come. (1 Corinthians 16:2)

Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. (2 Corinthians 9:7)

The New Testament doesn't prescribe what percentage to commit to, but it's clear from the Old Testament that ten percent is not excessive. In fact, the more we step out in faith and obedience, the more God will show Himself faithful, and the larger the percentage we're likely to commit to Him in advance.

Stewardship Principle #6: Material things will eventually vanish, but they can be invested to reap **eternal** dividends.

Material things are not inherently evil; they have a place. But that place is temporary and limited. In fact, the harder we attempt to hang onto material things, the quicker they disappear. God often reminds us of these realities in His Word.

Do not weary yourself to gain wealth, Cease from your consideration of it. When you set your eyes on it, it is gone. For wealth certainly makes itself wings like an eagle that flies toward the heavens. (Proverbs 23:4-5)

The wise steward realizes that he has the opportunity (and duty) to manage God's temporary resources in a way that increases God's *eternal* glory. And in His grace, God also benefits us and others when we invest temporal resources in things of eternal value.

"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also." (Matthew 6:19-21)

Then He said to them, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions." And He told them a parable, saying, "The land of a rich man was very productive. And he began reasoning to himself, saying, 'What shall I do, since I have no place to store my crops?' Then he said, 'This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, "Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.'" But God said to him, 'You fool! This very night your soul is required of you; and now who will own what you have prepared?' So is the man who stores up treasure for himself, and is not rich toward God." (Luke 12:15-21)

All of our resources (time, talents, and treasures) can be wasted, spent, saved, or invested. They can be wasted on bad things, merely spent on good things, saved for future waste or spending, or invested. When we invest them (use them to multiply their eternal value, like the good stewards in the parable of the talents in Matthew 25:14-30, discussed under Principle #2 above), God (as owner) is glorified. If we squander that opportunity, God will raise up someone else who will be faithful, and we will have less of eternal value with which to praise our Master in eternity.

Let us be good stewards, growing in our faith and ability to be used by God to advance His Kingdom. To Him be the glory forever and ever! Amen.