

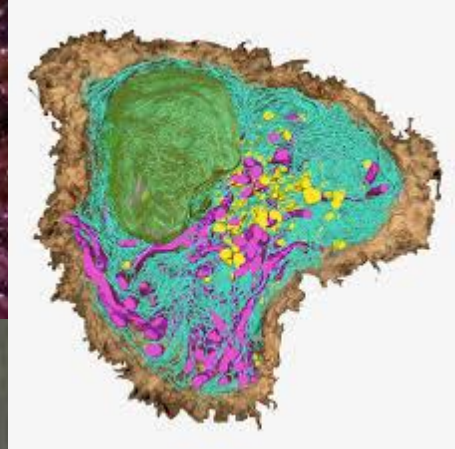
Ten Biblical principles about money and wealth

A survey of Scripture

1. God owns everything and we are his stewards
2. Worship and trust God rather than money
3. Beware of the love of money
4. God cares how we manage our money
5. Honor God by faithfully giving of our income
6. Develop a lifestyle which creates margin
7. Cultivate a generous heart and live sacrificially
8. Care for the poor, weak, oppressed, and needy
9. Use wealth to glorify God and build treasure in heaven
10. Pursue the true riches rather than material wealth

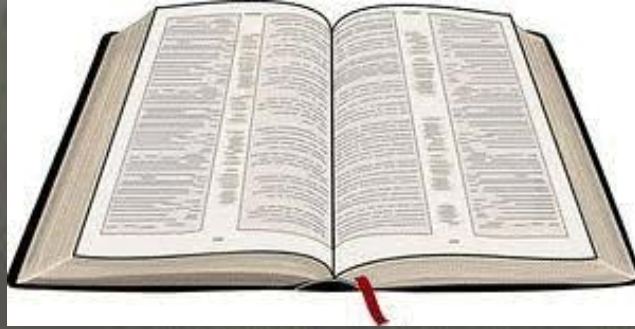
Principle #1. God owns everything and we are his stewards:

1. God owns everything and we are his stewards



Principle #1. God owns everything and we are his stewards:

The Bible is our source for understanding Christian stewardship



The goal is a transformed heart

The Bible is our source for understanding Christian stewardship: The Bible is our primary source for understanding God's sovereignty and Christian stewardship:

a. Although we will use other sources, the Holy Bible is going to be our primary source for understanding the scope and implications of God's ownership of the universe, and for the role he has assigned to us to manage his possessions. This responsibility is called Christian stewardship in this seminar. Many of the things we will study are consistent with common sense thinking; but others will be counter-intuitive to our natural mind. Therefore, man's ideas regarding money and wealth are not reliable. We must rely on God's revelation to us to fully understand his will in these important areas of life.

b. Our goal for this seminar is more than just learning helpful information. Of course, we will learn much and the information we learn will help us please God with our finances. But our goal runs deeper than simply gaining an academic understanding of financial principles from God's perspective. Our primary goal is for the information we learn to migrate from our head to our heart. When we understand God's principles with our heart, we will begin to internalize the mind of Christ. That "mind to heart" perspective will help us make godly decisions regarding money and wealth with pure motives. Purity of heart is something that is very important to God. Of course, we want to do the right thing, but we also want to do the right thing with right motives.

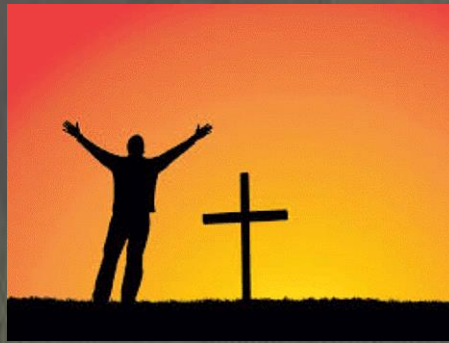
And if it comes from the heart, it will be something we want to do. It may not always feel like our "second nature", but we will experience joy in this area of our life whether we have few or

many material resources

The underlying theme of this seminar

God wants our heart

- The purpose of my instruction is that all believers would be filled with love that comes from a pure heart, a clear conscience, and genuine faith. 1 Timothy 1:5 (NLT)



The underlying theme of this seminar: Our theme verse for this seminar is 1 Timothy 1:5: “The purpose of my instruction is that all believers would be filled with love that comes from a pure heart, a clear conscience, and genuine faith.” This verse will be read at the beginning of each module. It was chosen because it conveys the idea that our heart and our mind work together in faith expressed by living a life of love. I believe if our minds and hearts are right with respect to money and wealth, it will be an important factor in living the kind of life God wants us to live.

God's attributes inform our financial world view

Biblical principles must be consistent with who he is



God's attributes inform our financial world view

We know and believe that the Bible is the inspired Word of God as originally dictated by the Holy Spirit to his prophets. And because it is God's Word, and because he cannot be self-contradictory, we also believe that all biblical teaching is consistent with who God is. The more we know about his attributes, such as his nature and character, the closer our interpretation and application of Scripture will be to the truth.

Therefore, a foundational principle of this seminar is that God's attributes must inform our biblical world view, including our understanding of God's plan for the money and wealth and gives us.

Here is another way of stating this concept: when God speaks on any subject we will be studying, it is always consistent with his character. All of God's commands to us reflect one or more of his attributes. If we desire to live a life pleasing to him in the financial area of our lives, we must align with who he is. Our financial philosophy and practice should not contradict his nature or character. For example, being selfish with our money is not consistent with God's generous nature. Therefore, the Bible teaches us not to be selfish with our resources but rather to be generous with our wealth. If we are frivolous with our money, we deny God's order as seen in his creation. If we don't use our resources to help the poor, we disobey God's command to help them in their time of need. Therefore, we may rightly conclude that God cares how we manage our money.

Because I believe it is important to understand biblical financial principles in the light of who God is, each principle we will be associated with his attributes. The connection won't necessarily be exhaustive, but it will illustrate the consistency of the principle with the nature of God.

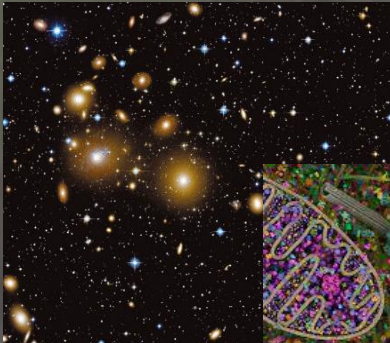
We will examine several attributes, names, and character qualities in our review of the Ten Principles. God can not be defined in a few slides, but we can attempt to make sure our understanding of biblical financial concepts is consistent with who God is.

Some of the Ten Principles are associated with one or more names of God; some will be understood in ways he describes himself; and still others will be related to names or attributes of God given by his prophets and people.

Principle #1: God is the owner of everything and we are his stewards

Overview

Ownership



Stewardship



Principle #1: God is the owner of everything and we are his stewards - Overview

Principal #1 deals with two important notions: ownership and stewardship. Let's briefly define them at a high level.

Ownership: God owns everything. This statement is the bedrock of all biblical teaching regarding money – the universe and everything in it belongs to him. He owns the macroverse, the microverse, and everything in between. That means he has control over everything in our lives, including our finances. Despite what we may have in our possession, none of it belongs to us, any more than our lives belong to us. He is both the giver and the rightful owner of our resources, and has ultimate control over them. Because they belong to him, he has all the rights of ownership. He can bless them or he can curse them. He can use them for noble purposes or for base purposes. He can grow them and make them more abundant, or he can reduce them and even take them away. And because we know that God is perfect in everything he does, he is perfect in his ultimate control over our resources. We will see this fundamental truth again and again throughout this course.

Stewardship: If God is the owner of everything, and if what we have is not really ours, what then is our relationship to the resources with which we find ourselves? I believe that the Bible teaches that our role is one of stewardship. We are stewards of what God has entrusted to us. So that begs the question: "What is a steward?"

A steward may be defined as one who manages resources belonging to someone else, according to the owner's purposes for them. As stewards, we are ultimately accountable to God for the way we use our money in the same way we are accountable to him for the way we use our time and our talents.

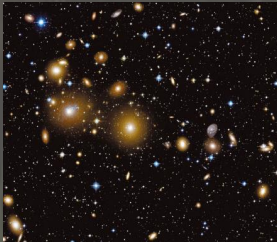
Because we are God's stewards, and because he has given us responsibility to care for ourselves and our families, he wants us to use some of the resources entrusted to us specifically for that purpose. We are stewards who are charged with caring for our own. And I believe that God gives us considerable flexibility or over how we provide for our needs and wants. But we should never be frivolous or irresponsible with our resources. Instead, we should always seek to honor him with the way they are accumulated, managed and dispersed.

But there's more. I believe God plan is for us to use the resources he entrusts to us for purposes that extend sure far beyond just caring for our own. They may involve caring for others, building his kingdom, and many other noble, kingdom oriented, and far-reaching purposes. We will look at some of these purposes, which provide great opportunity for us as his stewards, during our time together.

Principle #1: God is the owner of everything and we are his stewards

Outline

- Key Bible passages
- God's ownership of everything in the universe
- 4 aspects of God's ownership
- Christian stewardship
- 4 characteristics of Christian stewardship
- 3 roles of Christian stewards



Principle #1: God is the owner of everything and we are his stewards

Here is an overview of what we will consider in this module. we will first look at key Bible passages related god's ownership and our stewardship. We will examine four aspects of God's ownership of everything. We will take a closer look at Christian stewardship, explore four characteristics of faithful stewardship, and look at some Biblical examples. Three different roles of Christian Stewart's including biblical examples of each one.

Key Bible passages

- **God owns everything:** for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it. Psalm 50:10-12
- **Stewards must be found faithful:** So then, men ought to regard us as servants of Christ and as those entrusted with the secret things of God. Now it is required that those who have been given a trust must prove faithful. 1 Corinthians 4:1-2
- **Stewards are accountable to God:** For none of us lives to himself alone and none of us dies to himself alone. If we live, we live to the Lord; and if we die, we die to the Lord. So, whether we live or die, we belong to the Lord. For this very reason, Christ died and returned to life so that he might be the Lord of both the dead and the living. Romans 14:7-9

Key Bible passages: In each seminar module we will identify key Bible passages that represent important concepts regarding that particular principle. They will establish the context for the module. In this module, we will read one of many passages that declare God's ownership of the entire universe. We will also read passages that address our role and accountability as stewards. It will be the practice of this seminar to read the Biblical passages together. Let's do so now in unison.

Foundational truths

- Because God made us, he is the rightful owner of our time, talent, and treasure
- When by faith we gave our hearts to Christ, we freely became his children and bond-servants
- God then gave us his Spirit who lives in us and produces Christ-likeness

Therefore,

- We live by faith to bring glory to Jesus in all areas of our lives, including our finances.



Foundational truths: the main application of the passages we just read is that, because God is the owner of our time, talent, and treasure, and we are stewards of all those resources, we have the responsibility to please him with our use of them. Furthermore, as believers, we have the Holy Spirit living within us to guide and direct us and who desires to bring glory to the Lord Jesus. Remade that our entire being that is mind body soul and spirit, is designed to honor God with all that we are and have.

Think of it this way.: If we were left in charge of the president's estate, we would do everything we could to bring honor and glory to him in the way we managed his property. It would be clear to us that it's not about us, but about him. we would determine the president's goals for his property and then go about implementing them. And the steward who operated out of this mindset and achieved the president's goals for his property would receive the president's praise.

I think it's similar in our stewardship of what God has given us. We all want to please the Lord Jesus Christ with our lives and look forward to hearing him say "Well done, thou good and faithful servant" when we see him face to face.

God's attributes inform our financial world view

1. **God is Jehovah Elohim, Mighty Creator and Sovereign Lord over all. Because he created the universe and is the owner and master over all of it; it is our responsibility to subordinate ourselves and all of our resources to his him**



God's attributes inform our financial world view

Stated earlier, we also want to make sure that each principle conforms to the nature of God. Principle #1 is stated as follows: God owns everything and we are his stewards. We may understand this first principle by examining two of the names of God: Jehovah Elohim and El Shaddai.

Genesis 1:1 establishes God as the creator of the universe. In this passage, God is referred to as Jehovah Elohim, God the Mighty Creator and Sovereign Lord of all. God as creator informs our understanding that, because he created the universe, he owns it. He hasn't relinquished to anyone. It all belongs to him. And whatever he gives anyone is temporary, he will ultimately reclaim it. Because he created the universe and is the master over all of it, it is our responsibility, as created beings, to subordinate ourselves and all of our resources to him.

Another source makes this statement: "Elohim is one of the most frequently used names for God in the Scriptures. It is this word which is used in Genesis 1:1, "In the beginning [Elohim] created the heavens and the earth." In fact the word appears some 2,750 times in the Old Testament." Sources: <https://www.biblestudytools.com/bible-study/topical-studies/elohim-supreme-one-mighty-one.html> and <https://faithgateway.com/blogs/christian-books/elohim-god-mighty-creator>.

The second name of God which informs us of our responsibility to him: He is El Shaddai. This name means "God Almighty", the "Mighty One of Jacob". One website puts it this way: "The title speaks to God's ultimate power over all. He has all might and power." God's power is unlimited. He can do anything He wants, whenever He wants (Psalm 115:3).

Source: <https://www.gotquestions.org/God-Almighty.html>

We know from these Scripture that, because he created us and is sovereign over us, we are accountable to him. This accountability can be understood as being managers, or stewards, of what he has entrusted to us. That leads us to biblical financial principle number #1: God is the owner of everything and we are stewards over all he has given us.

Part I: Ownership



Part I: Ownership: Let's take a closer look at Biblical teaching regarding God's sovereignty over his creation.

The Bible teaches that God owns everything

Biblical evidence

- for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it. Psalm 50:10-12
- The earth is the LORD's, and everything in it, the world, and all who live in it; Psalm 24:1
- 'The silver is mine and the gold is mine,' declares the LORD Almighty. Haggai 2:8
- 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. 1 Chronicles 29:11 (NLT)>

The Bible teaches that God owns everything: We have already read the first passage regarding God's ownership of everything. There are many other verses that make this declaration. Let's read three others together, beginning with the second bullet.

Note: If you are teaching the formal course (found at www.globalfinancialministries.org), remind your students of the importance of class participation. In my classes, for each passage a student reads aloud, he/she can add one point to their individual scorecard.

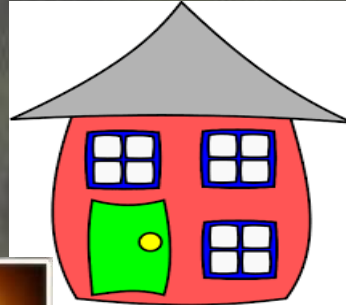
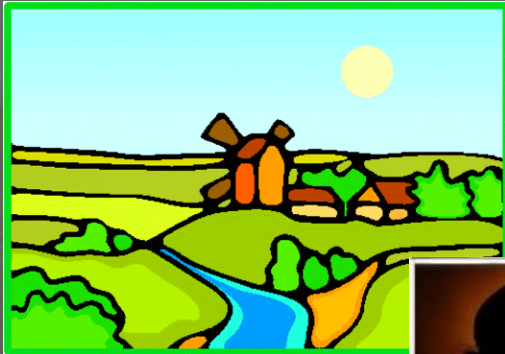
Four lessons about God's ownership of everything



Four lessons about God's ownership of everything:

Let's dig deeper into God's ownership of everything in the universe by considering four relevant lessons.

1. He retains ownership of everything he has entrusted to us



Lesson 1. God retains ownership of everything—even what he has entrusted to us:

Lesson 1. I hope by now you are convinced that we have made the biblical case for God's ownership of everything, even that which has been entrusted to us. He retains not only ownership but also disposition rights.

Whatever possessions God gives us, whether few or many, they are given to us by his grace. We should receive them with gratitude and hold them with an open hand. We should be mindful that our possessions are given to us in order to accomplish his purposes for us. If he brings blessing and increases them, we should humbly thank him for them and ask him how he would like us to manage them.

On the other hand, if he withholds, or takes away, some of our possessions, it is his absolute right to do so. We really have no say in the matter. We know that his judgements are just. We should be able to thank him for our losses as well as our gains, for if we are living according to his will, they are all for the good of his kingdom. And I believe they are for our good as well. This should give us great peace because, once again, God's purposes are just and righteous.

2. When we give gifts to God, we are only returning what is already his

- But who am I, and who are my people, that we could give anything to you? Everything we have has come from you, and we give you only what you first gave us! 1 Chronicles 29:14 (NLT)



Lesson 2. When we give gifts to God, we are only returning what is already his:

Lesson 2. When we give gifts to God, whether it be monetary gifts or gifts of our time and talents, we are only returning to him what he has given us. For as long as they are entrusted to us, they are to be looked at as temporary loans to us rather than permanent possessions. Let's read 1 Chronicles 29:14.

3. The ability to create or accomplish comes from God

- 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 forefathers, as it is today. Deuteronomy 8:17-18

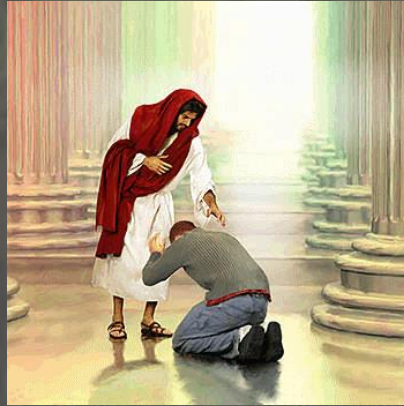


Lesson 3. The ability to create or accomplish comes from God:

Lesson 3. The ability to create or accomplish also comes from God. We may think that we have developed certain talents and strengths which we have used to bring us success in our endeavors. That may be true. But those talents and strengths are gifts from our Creator and Heavenly Father. Our abilities, our intellect, our creativity, our determination—all of our virtues--these are all gifts from God. Let's read Deuteronomy 8:17 and 18.

4. Whether we live or die, all that we have is the Lord's

- For none of us lives to himself alone and none of us dies to himself alone. If we live, we live to the Lord; and if we die, we die to the Lord. So, whether we live or die, we belong to the Lord. For this very reason, Christ died and returned to life so that he might be the Lord of both the dead and the living. *Romans 14:7-9*



Lesson 4. Whether we live or die, all that we have is the Lord's

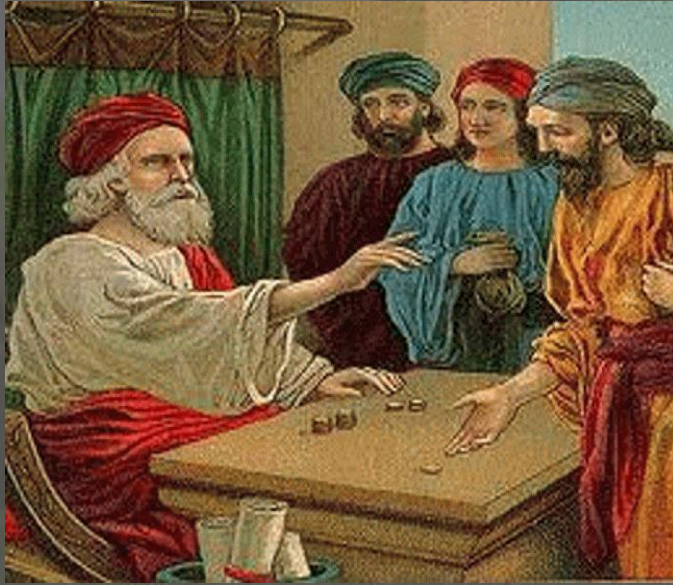
Lesson 4. During our entire lives, all that we have is the Lord's. This remains true, even in our death. We belong to him, body and soul; mind, will and heart. And as believers, it should be our goal to learn to surrender ourselves to him more fully each day. It may be thought of as serving our king from afar, communicating with him without being in his visible presence. At death, it is like being called into his presence. We now see him face to face, but the relationship hasn't changed. He is our king in this life, and will be in the next one.

Class discussion

Do we have ownership rights (absolute control) over any resource we have? If yes, give an example and explain in what sense we do and do not

Class discussion:

Part II: Stewardship



Part II: Stewardship: We've made the case that God owns everything and we are completely his. When we give him our substance, we are only returning what is already his. And when we accomplish things, those abilities do not arise from within ourselves but are gifts from our heavenly father.

That brings us to part II of this principle: stewardship. In addition to declaring that God is the owner of everything, the Bible also teaches that we are stewards of what he has given us—our time, talent, and possessions, including our money. With that as our premise, let's consider our roles and responsibilities as Christian stewards. Since that is a very broad topic, we will focus on the financial area of our lives.

What is Christian stewardship?

Christian Stewardship may be defined as “Using God-given resources for the accomplishment of God-given purposes” (Ron Blue)



What is Christian stewardship?: first let's define Christian stewardship. Ron Blue, Christian financial counsellor and teacher, defines it this way: “Christian stewardship is using God-given resources for the accomplishment of God-given purposes”. It acknowledges that our resources are from God and that he has a purpose for them in mind.

Stewardship vs. Ownership

It's a matter of control

- Owners have absolute control of the resources that belong to them.
- Stewards manage someone else's resources rather than their own
- Stewards are responsible for implementing the owner's goals for his resources
- We are called stewards or managers subject to God's will for our resources rather than owners with absolute autonomy over them

Stewardship vs. Ownership: let's review one of the differences between stewardship and ownership -- control. Owners have absolute control of the resources that belong to them. Stewards, on the other hand, have only limited, or relative, control because they manage someone else's resources rather than their own. Stewards are responsible for implementing the owner's goals for his resources, not their own goals. We are called stewards and as such we manage God's resources and are subject to his will for them.

What are the responsibilities of Christian stewards?

- As stewards of God's resources, it is our responsibility to discover and implement his purposes for them in all areas of life



Ministry



Christian service



Occupation

What are the responsibilities of Christian stewards?: As stewards of God's resources, it is our responsibility to discover and implement his purposes for them in all areas of life. As we have seen, this principle applies to all of our resources – our time, talents, and our possessions - not just our money. This is true whether we are in the ministry, fulltime Christian service, or have a secular occupation. It is also true for our work time and free time.

How do we discover God's purposes for our resources? There are many ways but two of the most common are through Bible study in prayer. we ask questions like "Lord, how does this passage apply to me? What is your will regarding this decision? How can my resources be used to further your kingdom and bring you glory?"

We can also gain insight from God godly people, Including mentors, counselors, family and friends.

A Biblical perspective of Christian stewardship

Four responsibilities of good stewards



A Biblical perspective of Christian stewardship: let's examine this principle of Christian stewardship in more detail. We will consider four aspects of Christian stewardship. By now, You should be familiar with the first three of these four characteristics. The fourth one takes the function of stewardship a step further.

1. Christian stewards recognize God is the source of everything they have

- who am I, and who are my people, that we could give anything to you? Everything we have has come from you, and we give you only what you first gave us! 1 Chronicles 29:14

1. Christian stewards realize everything they have comes from God: first, as we have said before, followers of Christ are stewards who realize everything they have comes from God.

2. Christian stewards are accountable to God with everything entrusted to them

- For we don't live for ourselves or die for ourselves. If we live, it's to honor the Lord. And if we die, it's to honor the Lord. So whether we live or die, we belong to the Lord. Christ died and rose again for this very purpose—to be Lord both of the living and of the dead. *Romans 14:7-9 NLT*

2. Christian stewards are accountable to God with everything entrusted to them: secondly, we have also seen that Christian stewards are accountable to God for everything entrusted to them. In a completely surrendered life, our time, talents and treasures are offered to him. I must confess that I don't continuously measure up to this high standard. Nevertheless, I believe that it is God's desire that we see ourselves as vessels to be used of the Lord and submit our wills to him on a moment-by-moment basis, 24/7/365/throughout our lifetime.

3. Christian stewards must faithfully implement the owner's purposes for his resources

- So look at Apollos and me as mere servants of Christ who have been put in charge of explaining God's mysteries. Now, a person who is put in charge as a **manager must be faithful**. 1 Corinthians 4:1-2(NLT)

3. Christian stewards must faithfully implement the owner's purposes for his resources: thirdly, as stewards we must faithfully carry out God's purposes for the resources he has entrusted to us. I believe God's highest purpose for our lives is to fit in with his great plan of redemption for mankind. The rudimentary aspects of our lives - our work, our relationships, our responsibilities, etc. are all subsets of God's plan of redemption for the world. I believe God is pleased when we offer ourselves as living sacrifices and seek to understand how we fit into this great plan.

4. Christian stewards have several functions

Ambassador, executive, manager

- **AMBASSADOR:** Stewards are to glorify Jesus Christ by living holy lives and serving God faithfully
- **EXECUTIVE:** Stewards seek to set the Master's goals for their lives and develop a plan for their implementation
- **MANAGER:** Stewards view their role as managing the resources God has entrusted to them to fulfill his objectives
- >

4. Christian stewards have several functions: fourth, Christian stewards have several functions. We wear different hats depending on the situation.

For the purposes of this discussion, we will define these functions as ambassador, executive, and manager. As Christ's ambassadors, we bring glory to him in the way we live our lives. As executives, we set his goals for our lives through the guidance and empowerment of the Holy Spirit. And, as managers, we carry out, or fulfill, those strategic goals.

Let's look at each of these three roles in more detail.

Stewards as ambassadors

Ambassadors practice representing their owner in everything they do

- And whatever you do or say, do it as a representative of the Lord Jesus, giving thanks through him to God the Father. Colossians 3:17
- Let us behave decently, as in the daytime, not in orgies and drunkenness, not in sexual immorality and debauchery, not in dissension and jealousy. Rather, clothe yourselves with the Lord Jesus Christ, and do not think about how to gratify the desires of the sinful nature. Romans 13:13-14

Stewards as ambassadors: As ambassadors, we practice representing our Lord in everything we do. We endeavor to remember at all times that we are to be a testimony to the world of the grace of God. We are his witnesses. We are to put on Christ as we would our clothes so that others would see him through us. Let's read Colossians 3:17 and Romans 13:13-14.

Stewards as executives

They define the strategy and implementation plan

- God's objective is to glorify his Son Jesus Christ and to redeem the world through faith in him
- The executive understands that his life is part of that plan
- The fulfillment of this objective requires the distribution and/or investment of the owner's resources, including his money
- The executive distributes his master's money in two ways:
 - ▶ Spend his resources
 - ▶ Invest invest resources



Stewards as executives: Think of an executive, as defined, here, as the CEO. This requires focus, intentionality, and planning. As Christ's executives, we establish his strategic goals for our lives, then establish a plan for implementing them, which we will accomplish through our manager. More about the steward's role as manager in a moment.

We know that God's plan at the highest level is to win the world for Christ. So it is our primary goal as an executive to understand our role in that great endeavor and to faithfully execute it.

Our role might be on the front lines as a missionary or pastor, leading his people to fulfill the Great Commission. Or it could be to disciple and train others. Our role might be to be a leader in the local church in its prayer ministry, leadership team, or teaching staff.

Our role might be supportive, doing our part to share Christ with others, giving to the Lord's work, performing many practical helps and acts of service. We can disciple others, and upholding others in prayer. We can encourage others to live a godly life. And we can be a testimony of his grace and love to all we contact.

For many, it will be a combination of leadership and support, depending on the season of our life and the needs of the body of Christ.

Whether our role is leadership or support, as executives we have the responsibility to manage our financial resources to accomplish our tasks. Sometimes an executive spends his masters and other times he invests his master's resources. Let's consider each case.

Stewards functioning as executives sometimes spend their Master's resources

The jar of perfume-money well spent

- Meanwhile, Jesus was in Bethany at the home of Simon, a man who had previously had leprosy. While he was eating, a woman came in with a beautiful alabaster jar of expensive perfume and poured it over his head. The disciples were indignant when they saw this. "What a waste of money," they said. "It could have been sold for a high price and the money given to the poor." But Jesus, aware of this, replied, "Why criticize this woman for doing such a good thing to me? You will always have the poor among you, but you will not always have me. She has poured this perfume on me to prepare my body for burial. I tell you the truth, wherever the Good News is preached throughout the world, this woman's deed will be remembered and discussed." Matthew 26:6-13

Stewards functioning as executives sometimes spend their master's resources: Sometimes stewards spend their master's resources and sometimes they invest their master's resources. First, let's consider the case of spending our master's resources. We see this in the story of the woman who poured perfume on Jesus' head. Some were critical of the woman's seemingly irresponsible use of money. But Jesus praised her expenditure. That jar of perfume had special significance related to Jesus' upcoming burial. We must be very careful before criticizing how a fellow believer spends his money. We may see it as wasteful, and there are certainly many instances where that may be true. But it's also possible that the expenditure was made under God's direction and with his blessing. Stewards are accountable to their master, not to us.

Stewards functioning as executives sometimes invest their master's resources

The 10 talents



Stewards functioning as executives sometimes invest their master's resources: sometimes stewards functioning as executives invest their master's resources. We all know the story of the 10 talents, but it is worthwhile reviewing. Let's read Matthew 25:14-30 together.

Parable of the 10 talents-investing

- "Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. The man who had received the five talents went at once and put his money to work and gained five more. So also, the one with the two talents gained two more. But the man who had received the one talent went off, dug a hole in the ground and hid his master's money." After a long time the master of those servants returned and settled accounts with them. The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.'

Parable of the 10 talents-investing: let's read this passage.

10 talents-investing (cont'd)

• His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.' "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'" Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.'

10 talents-investing (cont'd): Let's continue reading

10 talents-investing (cont'd)

- "His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. 'Take the talent from him and give it to the one who has the ten talents. **For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him.** And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'
- Matthew 25:14-30

10 talents-investing (cont'd): Please continue reading.

The parable of the 10 talents

Lessons

- God expects us to invest the resources he has entrusted to us wisely. This applies to our time, talents, and treasure.
- It is not how much we have that is important, but rather what we do with what we have
- If we hide what we have, God may consider it a form of unfaithfulness. We should strive for at least some return on our resources for good, or more specifically, for the kingdom, no matter how modest.
- If we are faithful with worldly goods, God may entrust us with spiritual treasure >

The parable of the 10 talents: let's consider some of the lessons of this parable. We have already seen that God expects us to invest his resources wisely. This applies to our time, talents and treasure. Secondly, it's not a matter of how much we have, but what we do with what we have. If we hide what we have, or put it to selfish uses, God may consider that a form of unfaithfulness.

When it comes to money, I believe we should strive for at least some return on the money we don't immediately need. This can be in a physical sense, such as earning interest, or in a spiritual sense, such as producing some result that promotes God's kingdom.

For example, I know of a family who has dedicated a portion of their savings which they don't currently need to the construction of a new church building. They are using their excess resources to further the gospel of Christ.

Finally, I believe that if we are faithful with worldly goods, God may entrust us with spiritual treasure. The 10th principle of this seminar is dedicated to discovering the True Riches.

Spend or invest?

Summary

- Every steward is accountable to his master for what he does with what he is given.
- Sometimes he spends (consumes) his master's resources and other times he invests (sows for future harvesting) them, according to his understanding of his master's objectives.
- We must respect another steward's accountability to God and avoid judging him
 - For we don't live for ourselves or die for ourselves. If we live, it's to honor the Lord. And if we die, it's to honor the Lord. So whether we live or die, we belong to the Lord. Christ died and rose again for this very purpose—to be Lord both of the living and of the dead. So why do you condemn another believer? Why do you look down on another believer? Remember, we will all stand before the judgment seat of God. Romans 14:7-10

Spend or invest?: Let's summarize this discussion on spending vs. investing.

Every steward is accountable to his master for what he does with what he is given.

- Sometimes the Christian steward, in executing his Master's plan for his resources, spends (consumes) his resources and other times he invests (plants for future harvesting) them.
- Examples of spending the master's resources include our family's living expenses, our regular giving to our local church, and our gifts to help the poor and needy.
- Examples of investing the master's resources for future use include our savings and investment accounts, investments in real property, and spiritual investments such as supporting a missionary or church building project.
- We must respect another steward's accountability to God and avoid judging him. Let's read Romans 14: 7-10.
 - *For we don't live for ourselves or die for ourselves. If we live, it's to honor the Lord. And if we die, it's to honor the Lord. So whether we live or die, we belong to the Lord. Christ died and rose again for this very purpose—to be Lord both of the living and of the dead. So why do you condemn another believer? Why do you look down on another believer? Remember, we will all stand before the judgment seat of God. Romans 14:7-10.*

Stewards as managers

Joseph managed Potiphar's household

• Now Joseph had been taken down to Egypt. Potiphar, an Egyptian who was one of Pharaoh's officials, the captain of the guard, bought him from the Ishmaelites who had taken him there. The LORD was with Joseph and he prospered, and he lived in the house of his Egyptian master. When his master saw that the LORD was with him and that the LORD gave him success in everything he did, Joseph found favor in his eyes and became his attendant. Potiphar put him in charge of his household, and he entrusted to his care everything he owned. From the time he put him in charge of his household and of all that he owned, the LORD blessed the household of the Egyptian because of Joseph. The blessing of the LORD was on everything Potiphar had, both in the house and in the field. So he left in Joseph's care everything he had; with Joseph in charge, he did not concern himself with anything except the food he ate. Genesis 39:1-6a

Stewards as managers: managers carry out the strategies established by the CEO. Let's consider an earthly example of stewards fulfilling their role as managers.

Joseph was employed in Egypt by Potiphar, an official of Pharaoh's household. He was probably a slave assigned to some aspect of caring for Potiphar's estate. Joseph was competent, organized, and dedicated to serving his master with excellence. And because of his outstanding performance of his assigned duties, he was well rewarded for it. He was promoted to being in charge of Potiphar's entire household. He became its manager. Let's read

Genesis 39: 1-6a.

Important reminder

We may serve in all three capacities

- Depending on the season of our lives, the needs of our family and the body of Christ, and our circumstances, we may serve as
 - ▶ **Ambassador**
 - ▶ **Executive**
 - *Spend resources*
 - *Invest resources*
 - ▶ **Manager**
- The length of time and specific responsibilities in each role may vary from time to time and circumstance to circumstance
- The important thing is to realize that God may use us in different ways to accomplish his great plan of redemption.
- It behooves us to prepare and train for all three roles, as God may give us the grace and opportunity to do so.

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Genesis 39: 1-6a.

Fit for the Master's use

• In a large house there are articles not only of gold and silver, but also of wood and clay; some are for noble purposes and some for ignoble. If a man cleanses himself from the latter, he will be an instrument for noble purposes, made holy, useful to the Master and prepared to do any good work. 2 Timothy 2:20-21



Fit for the Master's use. We should maintain ourselves in a state fit for the master's use, prepared for every good work. This requires intentionality, training, awareness, dedication, and a yielded life. Not easy to practice. But it is a great privilege to be used of the Lord.

Class discussion

- **What are some examples of expenditures or investments that Christians make that is often misunderstood or misjudged by other Christians?**
- **Regarding spending and investing decisions, what are some of the factors which distinguish waste or frivolity from needful or useful?**

Class discussion

Class discussion

God's goals for His resources will sometimes seem like foolishness to the world

- Is this statement true? Why or why not?
- What Biblical texts support it?
- Can you give some real-world examples of kingdom investments which may seem foolish to the worldly?

Class discussion

Class discussion

Contrast the following aspects between Christian stewardship and a secular philosophy of money

- **Purpose of money (useful vs wasteful)**
- **Ownership (God vs self)**
- **Decisions on how to spend money (planned vs impulsive)**
- **View horizon (Long term vs short term)**
- **Priorities (earthly vs kingdom)**

Class discussion

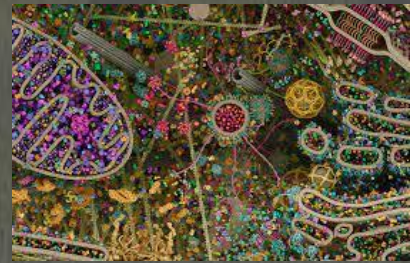
Essay

- A. Write a definition of Christian Stewardship
- B. Contrast it with secular thinking regarding the following aspects of our resources
 - Source
 - Ownership
 - Purpose
 - Control
 - Duration
 - Beneficiaries

Essay note to instructor: this essay can be used as part of the class participation component of the student's grade for the seminar.

Summary

- God created everything in the universe and retains ownership of all
- He has given mankind the privilege of using, managing, stewarding and enjoying his creation
- As stewards, we manage our time, talents, and treasure according to his purposes for them
- When we give him gifts, we are only returning what he already owns
- We should equip ourselves to be ambassadors, managers, or executives over what he has entrusted to us
- We live by faith to bring glory to Jesus in all areas of our lives, including our finances



Essay note to instructor: this essay can be used as part of the class participation component of the student's grade for the seminar.

Final thoughts

Our time, talent, and treasure are resources that belong to God. He has entrusted them to us as stewards. Therefore, as His stewards, we are responsible for understanding and accomplishing His purposes for them. In addition to meeting earthly objectives, the Christian steward endeavors to understand how he fits in with kingdom objectives.



Summary: let's summarize this Principle #1: Our time, talent, and money are resources that belong to God. He has entrusted them to us as his stewards. Therefore, as his stewards, we are responsible for understanding and accomplishing his purposes for them. God's great purpose for his resources is to redeem the world through the finished work of Christ on the cross, bringing many people into right relationship with him. As we carry out that purpose as Christian stewards we can assume several roles: ambassador, manager, and executive. As an executive, we sometimes spend or invest our masters resources according to his plan for them.

Throughout our lifetime, we may serve in all three roles. Our job is to remain faithful and to prepare for every good work.

Ten Biblical principles about money and wealth

A survey of Scripture

1. God owns everything and we are his stewards
2. Worship and trust God rather than money
3. Beware of the love of money
4. God cares how we manage our money
5. Honor God by faithfully giving of our income
6. Develop a lifestyle which creates margin
7. Cultivate a generous heart and live sacrificially
8. Care for the poor, weak, oppressed, and needy
9. Use wealth to glorify God and build treasure in heaven
10. Pursue the true riches rather than material wealth

Principle #1. God owns everything and we are his stewards: End of module