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“The love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows” (I Timothy 6:10).

The Stewardship of Wealth

Central Truth: The wise management of your money is essential in stewardship.

L229. Date: January 1994. **Text:** Proverbs 3:9-10; I Timothy 6:6-9; James 5:1-6. **Topic:** Stewardship: Of Money.

Here are some very important questions regarding your stewardship of wealth (1) How do you earn your money? (2) How do you save your money? (3) How do you invest your money? (4) How do you spend your money? (5) How do you give your money? All that is involved in your stewardship of wealth.

Here are six words which relate to financial stewardship: limited or liberal, occasional or regular, fluctuating or percentage wise. Which describes your financial stewardship in regard to your church? Is the amount you give limited or liberal? Is the occasion of your giving occasional or regular? Is the measure of your giving determined by fluctuating emotion or a percentage of your increase?

Consider this biblical statement in evaluating your giving. *“There is that scattereth, and yet increaseth; and there is that withholdeth more than meet, but it tendeth to poverty”* (Proverbs 11:24). You can give and have more, or keep and have less.

Getting Money (Deuteronomy 8:7-18)

We need money to live in today's society. We would like to have more money than is essential for mere subsistence. There is a danger, therefore,

that we might become materialistic so that money becomes a major issue of life.

But there is more to life than the money one receives. Have you wondered why God permitted the Israelites to exhaust their supply of food and water in the wilderness and suffer lack? It was to teach them that there is more to life than those things; the Word of God is essential to living (Deuteronomy 8:3). Job had the right perspective when he said, *“I have esteemed the words of his mouth more than my necessary food”* (Job 23:12). As the body is more than the clothes it wears and the food it needs, so life is more than material things. Learn that lesson well.

Enabling you to earn money is one way God has of providing for you. But that is only one way. He can keep your clothing from wearing out and your body from becoming sick (Deuteronomy 8:4). That is another way He can provide for you. Remember the word of Jesus, *“Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth”* (Luke 12:15).

Be aware of the danger of having enough. God warns, *“When thou hast eaten and art full, then thou shalt bless the LORD thy God. . . . Beware that thou forget not the LORD thy God”* (Deuteronomy 8:10, 11). That very warning came true in Israel. *“Jeshurun waxed fat . . . ; then he forsook God which made him, and lightly esteemed the Rock of his salvation”* (Deuteronomy 32:15). Even a church can decide, *“I am rich, and increased with goods, and have need of nothing”* (Revelation 3:17). The cares of this world and the deceitfulness of riches can choke the Word so it does not bear fruit in your life (Mark 4:19).

Remember, therefore, that whatever money you make comes as the blessing of God. *“Thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth”* (Deuteronomy 8:18). He gives the rain to water the fields. He causes the seed to sprout and the plant to produce. He causes the cows to calve and increase the herd. He gives you the power to get wealth, to eat, and to rejoice in your labor. It is all a gift of God (Ecclesiastes 5:19). Say with the psalmist David, *“Both riches and honour come of thee, and thou reignest over all. . . . Now therefore, our God, we thank thee, and praise thy glorious name”* (I Chronicles 29:12, 13).

God provides for you, even though you work for what you get. He feeds the birds of the air, but He does not put the food into the nest. Remember to thank God for what you receive, for He gives it. Cultivate a busy hand and a thankful heart.

Giving Money (Proverbs 3,9, 10; 15,27)

Jesus said it is more blessed to give than to receive. Only when a person has developed the grace of giving will he experience the truth of that statement. The book of Proverbs gives many practical principles regarding the stewardship of wealth. There are four set out in our lesson text.

Give as an act of worship. *“Honour the LORD with thy substance”* (Proverbs 3:9). Do not think of the offerings you give in your church as being simply to “pay the bills around here.” Do not think of those offerings as being given to the church or any ministry of the church. Think of those offerings as being given to the Lord through His church. Make your offering an act of worship. Consciously present it to Him in your heart as you give it with your hand. Deuteronomy 26:1-15 describes the procedure followed when ancient Israel presented her offerings before the Lord. There was a formula of certain words that they were to say in acknowledging that God's blessings had been upon them. But the statement that catches my eye is the command that they bring the firstfruits of their fields and *“set it before the LORD thy God, and worship before the LORD thy God”* (verse 10). Notice how giving and worship were joined. That is the spirit in which Christians are to give their offerings. You will never find joy in giving until you worship as you give.

Give first to God before investing in other things. It is the *“firstfruits”* which are to be presented to Him (Proverbs 3:9). The firstfruits were the first produce of the fields as the harvest began. I remember a Christian mother putting the “egg money” in a little jar high up on a cabinet shelf. That was the “Lord's money” and was not to be spent for any other purpose. I know of Christians who write a check of their tithe plus offerings before any other check is written to pay bills. That is worship because it recognizes that God is worthy of our first offering.

Give according to your ability. Give God the first of *“all thine increase”* (Proverbs 3:9). He does not ask for what you do not have. The Bible says, *“If there be first a willing mind, it is accepted according to what a man hath, and not according to that he hath not”* (II Corinthians 8:12). Are you willing to worship God in giving? Then He does not require of you any more than you have. Give the one dollar out of ten, the ten dollars out of one hundred, and add love offerings to that as you purpose in your heart. Give to the Lord, and He will honor your gift.

Give, and you will have sufficient left (Proverbs 3:10). It is a paradox, but it is true: The way to get is to give. God says, *“The liberal soul shall be made fat: and he that watereth shall be watered also himself”* (Proverbs 11:25). Do you believe that? Then you will have no problem in giving for

fear you will not have enough left to meet your needs, will you? Jesus said, “Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again” (Luke 6:38). You give first and then you receive. Remember that to give sparingly is to reap sparingly; to give generously is to reap generously. If you are still fearful you will suffer lack, remember this statement: “God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work” (II Corinthians 9:8). Believe God's promise and give joyfully, liberally, and worshipfully.

Handling Money (I Timothy 6:6-10)

Read I Timothy 6:6-10. Now observe five principles set forth there regarding how to handle your money.

Keep a pure spirit (verse 6). Practice godliness. But be sure you have a contented spirit which is based on a sense of inward sufficiency, not on material wealth. Center on God.

Keep a free spirit (verse 7). We brought no earthly wealth when we came into the world, and we will carry no earthly wealth when we leave the world. Why, then, should we be in bondage to a covetous or envious spirit while we are in the world?

Keep a satisfied spirit (verse 8). You need food and clothing. Having that, practice the grace of contentment. No one ever gets all the money he wants or thinks he can use. Rest in the Lord, your supplier, and be at peace.

Keep a watchful spirit (verse 9). Those who are determined to get rich expose themselves to dangerous temptations. They become prey to unwise and harmful desires. They often fall into ruin. Guard yourself against such an entrapment. “*If riches increase, set not your heart upon them*” (Psalm 62:10).

Keep a disciplined spirit (verse 10). Money is not evil, neither does it work evil in one's life. But “*the love of money is the root of all evil.*” Guard your affections. Learn to be content with such things as you have, since you are assured of God's presence with you and He is sufficient (Hebrews 13:5). You can follow those principles in handling your money. Then you will possess your wealth, but your wealth will not possess you.

Hoarding Money (James 5:1-6)

James dealt with a problem which is current in every generation.

Certain businessmen had abused their employees by using them to heap up wealth and by not paying them their just wages. God calls them to account now and warns them of judgment in the future.

The text gives five warnings to those who hoard money rather than using it to meet human needs and glorify God. (1) Hoarded money brings a curse (verse 1). Those who possess it will weep and wail and endure miserable woes because of it. (2) Hoarded money gives no lasting benefit (verses 2, 3). The riches will rot, moths will eat the garments, and the gold and silver will tarnish. They will testify against the hoarders and bum into their flesh like a flame of fire. (3) Hoarded money brings suffering to others (verses 4, 6). Money that is gotten by fraudulent means is a curse. God hears the cries of those who have been abused. He will array himself against the abusers. Though they have lived in great luxury, the time of their accounting is coming. (4) Hoarded money shows a spirit of selfishness (verse 5). God gives to us that we may have to give to others. To take God's increase which He entrusts to us and keep it solely for self is the extreme of selfishness. (5) Hoarded money is known to God (verse 4). The Lord of Hosts hears the cries of those who should have shared in the wealth but have had their due part withheld from them. Will He set the accounts straight? Absolutely! Be careful in what you do with what you have. God is looking! Money has been called "coined personality." If you work for twenty dollars an hour, you trade one hour of your life for every twenty dollars you receive. What you do with your money, you are doing with your life. To give money to your Lord is to give that portion of your life to Him. Resolve to be a faithful steward of your finances for the rest of your life. Your reward is from your Lord.

Questions for discussion

1. How do you make the money you receive?
2. How does God provide your money even though you work for it?
3. How do you honor the Lord by giving your money?
4. Why does God demand that offerings to Him be "firstfruits"?