

V Tested Guidelines For Honourable Stewardship:

As I have earlier already stated, finding mature, stable mentors from whom wise stewardship counsel could be received, is essential if one is to make avoid being ‘swallowed up’ by unwise and unbeneficial financial choices. Listed below are many tested and proven financial management principles which I have adopted as guidelines for stewardship of the resources with which I have been entrusted.

A - Recognize that self-desire usually rules the heart of most people. Today, like during the 1980’s, self-indulgence and self-gratification still remain the foundation for many people’s lives. This pre-occupation with self could be the key that unlocks the door to financial ruin as it sedates many from distinguishing between what is need and what is greed. Without this discernment, many are beguiled into making purchases which have no practical or valued long term benefit to their life. Within hours of making the purchase, often individuals are driven to question why they purchased what they now have in their hands.

Luke 6:45 A good man out of the good treasure of his heart bringeth forth that which is good; and an evil man out of the evil treasure of his heart bringeth forth that which is evil: for of the abundance of the heart his mouth speaketh.

Luke 12:21 So is he that layeth up treasure for himself is not rich towards God.

B - Read the Scripture carefully, skillfully and honestly seeking out practical and rewarding money management skills which will empower you to enjoy managed stewardship of sustainability. Make it a pattern of considering these principles whenever you are faced with making a decision which involves your finances!

In so doing you will discover that many of the problems which you face today have been addressed long ago by individuals who were inspired of God to give appropriate counsel for the situation. For example, Solomon, in Proverbs 6:8, advises the youth of his day that it ‘is wise to set aside finances for use at a later day’; Christ, in Luke 14:28, admonishes His hearers to ‘prudently evaluate the costs of a project, and ensure they have adequate funds before they start it so they will avoid scorn if they do not complete it’; and David, in Psalms 37:21, adjoures those that name God as Lord to ‘repay their debt promptly’.

(A complete list of Biblical counsel regarding financial management is provided later within this manual’. It will only be of value if one determines to hold it in higher esteem than the counsel of man, and then follow it sincerely towards a good end.)

C - Read Scripture to discover people that were **GREAT STEWARDS**. Biblical mentors walked with others teaching **RIGHTEOUS, RESPONSIBLE, and ACCOUNTABLE management skills so that, in the end, a more prudent, honourable, and profitable life-style was enjoyed**. This, Scripture infers, empowered others to gain a honourable acceptance before both God and man. Scripture is replete

with biblical examples which are given so that we may be ‘transformed in our mind and conduct’ to manage our financial resources as we seek out the good, the acceptable and the perfect will of God as pertaining to them. Paul enjoins the older women to teach the younger to be ‘lovers of their husbands and keepers of their home.’ (I Timothy 5)

Biblical Examples Of Mentors:

1. Noah mentored his sons and daughters-in-law after they survived the flood (**Genesis 6 - 8**)
2. Abram mentored Lot after he took him out of Sodom (**Genesis 18**)
3. Elijah appears to have mentored Elisha. So strong was his influence on Elisha that we are told, Elisha requested a ‘double portion of Elijah’s Spirit’ to rest on him as Elijah was taken up in the turning wheel. (**11 Kings 2:9 - 16**)
4. Tabitha, as she sowed dresses and cloaks, mentored the younger ladies within the church. Upon her death, the younger ladies immediately sent for Peter to come pray for her that she might be brought back to life. (**Acts 9:36 - 40**)
5. After Saul’s conversion, Barnabas mentored him for approximately three and a half years. Upon completion of Paul’s three years of teaching, Barnabas took him to the Jerusalem Council and recommended him as having been genuinely converted to Christ and an honourable preacher of the gospel. (**Acts 9:27**)
6. Paul, within a very short time after his conversion, took unto himself Timothy, “his son in the faith” and mentored him as pertaining to pastoral ministry. In his ordination of Timothy to the ministry he states, “those things which ye have both learned, and received, and heard, and seen in me, do: and the God of peace shall be with you.” (**Phil 4; Compare 1 Timothy 4:6 - 16**)
7. Barnabas also mentored John Mark. When Paul and Barnabas had a strong difference as to doctrine, Paul took Timothy, and Barnabas too John Mark. It was through him that John Mark became the strong evangelist we remember him to be. (**Acts 12:25**)

D - Commit yourself wholeheartedly to **STEWARDSHIP MENTORING** that is based upon **GODLINESS, THANKFULNESS, CONTENTMENT, AND MODERATION**. When used in concert one with the other, the ‘door of sufficiency’ opens so that added, unexpected blessings are poured into one’s life. These four concepts are the pillars of honourable stewardship upon which the bridge of economic sanity, serenity and stability is built. Avoiding these will cause one to slide the slippery slope to a certain, ruinous end.

- 1) **Godliness** - constantly affirms that one is walking the ‘high road’ as he purposes to deny living life by satisfying the ‘lust of the eyes, the lust of the flesh, and the pride of life’ in order to accomplish power, prestige and possessions for his own good end. Instead of this, the individual wilfully chooses to set this aside, and partnership with God as he “trusts in the Lord with all his heart” (**Proverbs 3:1**) because he has discovered that the “steps of a good man are ordered of the Lord”, (**Psalms 37:27**). Those that learn to co-partner with God, with a heart bent towards righteousness, readily affirm that “there is no good thing will he withhold

from them that walk uprightly”, (Psalms 84:11).

When one speaks about *godliness*, he infers that acknowledgement of God as the source of all his resources is his foundation for ownership of possessions. He readily acknowledges that “he brought nothing into the world, and most certainly, he will take nothing out of it” (**I Timothy 6:7**). In light of this simple, yet most powerful truth, those that walk godly defer to holding onto material things with ‘light fingers’ for they know well that the meaning, the purpose, and the end of their life “does not consist in the amount of things they possess, but in the depth of their relationship to God as Lord.

2. Thankfulness - affirms that one has an appreciative, unending ‘attitude of gratitude’ to God for His faithfulness in providing ‘every good and perfect gift’ which he presently enjoys. Thankfulness flow forth when one realizes that even though he may not have everything he desires, he has everything that he needs in the hour, at the hour, sufficient for the hour. Thankfulness, furthermore, distills within an individual a stronger, more enduring trust in God for future needs. Since God has been faithful in providing in the past, as one gives thanks, he confesses that God can be trusted to adequately supply in the future.

3. Contentment - constantly affirms that one is sufficiently satisfied with the possessions he presently holds within his hands. Because of this he does not chase ‘rabbit holes’ of speculative management hoping that if he comes up with a better, more profitable scheme, he will find increase in wealth so he can be regarded as a better, more fulfilled and successful individual.

Contentment does not mean that we do not provide for our daily physical needs. What it does mean, however, is that we “seek only the Kingdom of God and His righteousness” (**Matthew 6:33**) because we know that God “knows all our needs before we ever ask Him”, (**Matthew 6:10 - 13**), and He is well able to provide these whenever they are required if we would make our requests known unto Him in faith.

Contentment is diffused within the believer’s consciousness because He knows that God wants us to “prosper physically even as our soul doth prosper”, (I John 3:1 & 2). Attached to this is Christ’s promise that He will give to those who ask the exact same things that they ask for if their request is pleasing and honourable in His sight, (Luke 11:9 - 13). God’s promises are “yea and amen to those that trust Him. Such being the case, believers are called to “delight themselves in their God” with a spirit of unwavering confidence for “He that has begun a good work in them is well able to complete it unto the day of Jesus Christ”, (Phil. 1:6).

4) Moderation - is revealed as one lives the quiet, balanced life demonstrating that he/she is satisfied with whatever he possess because it adequately fulfills his need, and not his greed. Moderation would be shown when one purchases a vehicle for fifteen thousand dollars rather than purchasing one for forty-five thousand dollars; although the latter car would be more prestigious, the former car meets his need for travel, and therefore he purposes to chose it.

If one ignores moderation, he removes the boundaries of restraint that will guard him from certain financial ruin. By avoiding extremes of spending, one provides opportunity for laying aside the excess funds that would have been spent for a 'cushion' during unexpected economic emergencies

E - Be on guard against the **THREE WEAK LINKS** in the chain to financial STEWARDSHIP, those being, the **LUST OF THE EYES**, the **LUST OF THE FLESH**, and **THE PRIDE OF LIFE!**

The 'lust of the flesh' is the unrestrained appetite to immediately satisfy the pleasures of life through either purchasing a product or through a purchasing a delightful experience. As the 'lust of the flesh' evolves, it grips the individuals soul, mind, and will and often distorts the value of the endeavour when considered in light of the real cost involved. Because the realistic disparity between the two is often fogged, individuals readily spend their financial resources for 'immediate gratification', only to discover, when all is said and done, that the payout received was not near the expense incurred.

There is nothing wrong with enjoying the pleasures of life; God intends our life to be exciting and fulfilling. But, before one falls prey to the 'lusts of the flesh' he must remember that hedonism most often is self-centred, and self-gratifying. The major problem with this is that man's life does not exist in the amount of things he owns or the number of things he does; rather, it is found as he discovers his worth in whom God has made him to be.

The 'lust of the eyes' is the window to the soul that allows unlimited, unprotected desires for more and more to influence the mind. As this intensifies, rationality and reason are lessened, and eventually the impulse for immediate possession now rules the person. It is through this progression that impulse spending becomes the normative for those who continuously appear to be financially marginalized and impoverished. If they were to guard their eyes by understanding their essential needs when put against their desires, they could and would be safeguarded from financial lack.

The **'pride of life'** is the inordinate gloating over the possessions one holds. The critical problem with the 'pride of life' is that it drives individuals to covet more and more and more. Simply put, the 'pride of life' anesthetizes many into finding their worth in what they own, rather than in the community they live. As this evolves, individuals find worth in the glitter, the glamour and the glory of the things they possess. Little wonder it is then, that they are drugged into consumerism purchasing the newest and the most expensive products on the market in the quest to build up power, prestige and position.

Not only does the 'pride of life' drug them into consumerism, it also often ignites within them discontentment towards the blessings they presently possess. As this happens, the two year old Dodge Caravan needs to be replaced with a new Cadillac Escalade so that they will have esteem before their peers, colleagues and family. As this happens irrational desires lead to irrational spending, and quicker than expected

financial resources are quickly dispensed with. As one awakens from what should have been a welcome dream of pleasure, they discover they're living out a nightmare of financial impoverishment simply because they were swept away by the 'pride of life'.

F - Learn to put off today's **GOOD CHOICES** for tomorrow's **BETTER, MORE PROFITABLE CHOICES**, by calculating how long it would take to save resources to buy a product that will not need to be quickly replaced.

G - Although we believe that we are to **SHARE OUR WEALTH** by purchasing items from the 'market place', constantly remind yourself that we do not need to become **FINANCIALLY IMPOVERISHED** by careless and untimely spending of our resources so that others can retain the lifestyle they expect!

H - Maintain a **CONSCIOUS AWARENESS** of what is a **PRACTICAL, USEFUL** purchase in light of your present **LIFESTYLE**. Purchasing a twenty-one foot Bayliner may look appealing, but if you live in Moose Jaw where there are few lakes, your lifestyle would not support purchasing that boat. But, if you lived in Campbell River, BC, and did a lot of fishing, then you might consider purchasing it!

I - Before purchasing a major item, critically **EVALUATE** the **UPGRADE & MAINTENANCE COSTS** of the product. When one purchases a new boat, rarely does it include the oars, the life jackets, the CB radio, and the compass. Furthermore, mechanical repairs to larger boats, and expensive motorhomes can become laboriously expensive because, often, speciality shops are required if specific repairs are to be done!

The glitter, the glamour and the glory of the moment soon becomes fogged when unexpected, exorbitant costs arise on the horizon of financial expense. Talk to those who own the equipment you anticipate purchasing; gain personal insight from the narratives they may offer. Such a discussion may dissuade you from purchasing the product and save you a great amount of money and unwelcome distress in the future.

J - Before spending ask yourself is your decision to **PURCHASE** will **HONOUR** or **SHAME GOD** who has given you the **WEALTH YOU PRESENTLY POSSESS**

Consider the STEWARDSHIP of many JEWS, ITALIANS, and IRISH families in the US.

The memory of poverty dogs Jewish, Italian, and Irish families, but they have responded in different ways. Because many couples quarrel about money and its uses, and because Jews have long been plagued by the gentile stereotype of the stingy Jew, it's worth pausing to consider what money has meant in these four cultures and why.

The Jews of Europe were forbidden from working the land and excluded from many crafts; skill in the use of money became one of the few routes for survival. Jews became peddlers and merchants. When trade and capital began to develop, Jews were in a unique position: because money lending was forbidden to Christians, Christian rulers and capitalists borrowed money for their ventures from Jewish merchants. With land ownership closed to them, Jews who achieved wealth could only use it and

display it through personal possessions and charity. In America, many Jews faced grinding poverty and discrimination. But they had a strong drive for education and financial success, and unlike the rural peasants who immigrated from other parts of Europe, they had many of the skills needed to succeed in an urban industrial world. Gentiles regarded their success rate as enviable and remarkable.

Jewish-Americans from the post-immigrant generation generally want to use money to achieve something: to get an education in a high-status profession, for example. Some families also want to display their success with lavish homes, weddings or bar mitzvahs. Donations to charity are a priority in many Jewish families, public generosity is a sign of both virtue and status. At the same time there is an opposite strain of attitudes towards money. Thriftiness, finding a bargain, making a sharp trade, was a virtue in the poverty-stricken ghettos of Europe and the East Side. In addition, because Jews were often repeatedly evicted from countries with nothing on their backs, it became important to have cash stashed away. One man said that he was brought up on the teaching that you always have a packed suitcase, and a full wallet at the ready, because even in America you can never tell when the tide might turn to despair from delight. (**Judy Peterson and Jim Remsen, *The Intermarriage Handbook - A Guide For Jews and Christians*, [New York: Arbor House, 1988], (pages 98 & 99)**)

Problem of COMMODITIES giving meaning to life:

A major effect of the dominance of commodities has been to change the family from the basic unit of production to the basic unit of consumption. It is rare to find family members together for the purpose of producing; it is also quite rare to find family members together for any reason other than consuming. The world of work and family life are separated; this is, as we have seen, one of the symptoms of fragmentation of consciousness

Another consequence of the dominance of commodities is that the ability to acquire them is the chief determinant of the worth of individuals and families. Other gauge us by our success in the marketplace, and we gauge ourselves by how much money we can earn relative to others. In many circumstances a raise is needed more for the purpose of building up our self-esteem than for meeting financial obligations.

Some families wrongly believe that they can create a sense of community solely through consumption, for example, by watching TV together. We do not deny that some activities can play a small role in producing community; we do deny, however, the naive assumption that the family that consumes together stays together.”

(**Jack Balswick & Judith Balswick, *Family, A Christian Perspective On The Contemporary Home*, [Grand Rapids, Michigan: Baker Book House, 2004], pages 344 & 345.)**)

Comments on Stewardship:

There is no portion of our time that is our time, and the rest God's; there is no portion of money that is our money, and the rest God's money. It is all His; He made it all, gives it all, and He has simply entrusted it to us for His service. A servant has two purses, the master's and his own, but we have only one.

Adolphe Monod (1800–1856)

Use everything as if it belongs to God. It does. You are his steward.

God has given us two hands—one to receive with and the other to give with. We are not cisterns made for hoarding; we are channels made for sharing. **Billy Graham (1918–)**

God will not merely judge us on the basis of what we gave but also on the basis of what we did with what we kept for ourselves. **Erwin W. Lutzer (1941–)**

There are three kinds of giving: grudge giving, duty giving, and thanksgiving. Grudge giving says, “I

hate to,” duty giving says, “I ought to,” thanksgiving says, “I want to.” The first comes from constraint, the second from a sense of obligation, the third from a full heart. Nothing much is conveyed in grudge giving since “the gift without the giver is bare.” Something more happens in duty giving, but there is no song in it. Thanksgiving is an open gate into the love of God. **Robert N. Rodenmayer**

Stewardship needs to be an priority for Christian living - everything we do is part of the stewardship role. Stewardship will include pouring out all that we possess for the good of others. As pertaining to the value of money, we see it as a for the good of others. Money, when handled rightly, allows us to defer from spending it for our own good as we realize the **BENEFITS OF GOOD IT CAN BRING TO OTHERS** such as our neighbours, friends, the disenfranchised, and those who lack the basic amenities for life. We help them **DO** what they themselves **CANNOT DO** so they, hopefully, will become **EMPOWERED** to later help others change to **DO WHAT THEY HAVE LEARNED TO DO!**