

**OUTLINE – BIBLICAL STEWARDSHIP FOR TODAY**

- 1) Overview – Biblical Stewardship
- 2) Money – Making Money is Easy, Keeping it is the Hard Part
- 3) Debt – The Good, The Bad, and The Ugly
- 4) Tithing – The New Testament Way
- 5) Benevolence Giving – Do’s and Don’ts
- 6) God’s Wisdom on Money
- 7) God’s Economy**
- 8) Prosperity Preaching – Pros & Cons
- 9) Attitude is the Key for God to Bless
- 10) Biblical Investing vs Gambling
- 11) Retirement and Taxes



**INTRODUCTION**

- Some say ‘he who has the most toys wins’ – BUT life, according to the Bible, is not about our possessions.....[Luke 12:15](#)
- Yet, money, since it won’t be required in the after-life, is only useful to us here – so how can we leverage our talents not only to survive but to thrive – and to accomplish great things for a great God?

**THE FOUNDATION OF GOD’S ECONOMY**

- [Ps 89:14](#) .....Righteousness and justice are the foundation of His throne; ..... along with Lovingkindness and Truth
- [Pr 13:11](#) ..... He that gathers by labor shall increase
- [Ecc 5:19](#) .Not by righteousness, but by God’s mercy do some become rich
- [Mat 6:19-34](#) .....Seek ye first the Kingdom of God
- [Mat 25:14-30](#) ..... Distribution and Investment of ‘Talents
- [Luke 6:38](#) ..... Give, and it shall be given unto you
- [John 6:27](#) ..... Do not work for the food that perishes

**Take advantage of the Good years, for Bad years are coming**

- [2 Chron 14:7](#) We sought the LORD...So [we] built and prospered’
- [Eccl 7:14](#) God invokes the cycle of ‘prosperity & adversity’ / economic expansion & contraction / recovery & recession so that man will not be able to predict or control the future

**ELEVEN THINGS TO KNOW ABOUT HOW TO VIEW WEALTH**

- 1) Proper giving is a window into the soul, able even to lead to salvation, but not an indicator of salvation [[Psalm 50:23](#); [Acts 10](#)]
- 2) Wealth is often a benefit, but not the desire of the wise [[Prov 21:17,20](#)]
- 3) Often, we ask God for peace and prosperity so that we can serve Him better [[3 John 2](#)], instead of asking Him for more challenges [[James 1:2-4](#)]
- 4) God does not need us rich for us to accomplish His work (example: widow with 2 mites - [Mark 12:42](#))
- 5) But - we are commanded to look after our ‘flocks and herds’ - our wealth generators – so they will take care of us later [[Prov 27:23-27](#)]
- 6) And - we are commanded to give so that we can receive [[Luke 6:38](#)]
- 7) Biblical financial growth is often slow, tedious work. It is not a get-rich-quick scheme [[Proverbs12:11](#); [13:11](#); [21:17](#); [28:22](#)]
- 8) Riches are fleeting [[Proverbs 23:5](#)]
- 9) The rich are to be righteous, just, merciful, generous [[Psalms 37:21,26](#); [112:5](#); [Proverbs 11:25](#); [19:17](#); [James](#)]
- 10) We are not to strive or ‘labor’ for riches [[Proverbs 23:4](#); [Ecclesiastes 10:15](#)], but we are to work hard to have an honest testimony [[1 Thes 4:11,12](#)]
- 11) God has chosen the poor to be heirs, not the rich [[James 2:5](#)]

**RIGHT ATTITUDES & MOTIVES ON MONEY**

1. Meet Needs of Family ..... ([1 Tim 5:8](#))
2. Further the Gospel ..... ([Phil 4:14-18](#))
3. Care for the Poor ..... ([Pr 19:17](#); [Mat 19:21](#))
4. Give More ..... ([Pr 21:26b](#), [Acts 20:35](#))

**BIBLICAL STRATEGIES**

1. Diversify .....([Prov 11:24](#); [Ecc 11:1-2](#), [Is 32:30](#))
2. Ethical Investing..... ([Pr 3:13-18](#))
3. Seek Good Counsel.....([Pr 11:14](#); [15:22](#))
4. Seek out the Wise/Wealthy.....([Pr 13:20a](#))
5. Invest your time before you invest your money ..... ([1 Thes 5:21](#))

**TITHING CONSIDERATIONS**

- Admittedly, there are direct benefits of itemizing charitable contributions: ~25% return on deductions
- What would happen if tax exempt status were taken away?
  - ♦ Would it affect our giving pattern?
- Churches could lose approx. 25% of their income if they were taxed on their contributions
- What if taxes were doubled?
  - ♦ In God’s perspective – ‘So what?’
  - ♦ Faithfulness is what counts, not taxes
  - ♦ Even after Solomon became king and started to tax the people, God did not relax his tithing requirements

**Food for Thought:** Less than 30 years ago, the national savings rate was over 8%. Now, the savings rate seems to equate to the typical giving rate of most churches of about 2.1%. Is there a correlation between God and our faithfulness to Him?



LIONS VS CHRISTIANS	
Non-Christian Money Philosophy	Christian Philosophy
<ul style="list-style-type: none"> <li>• Get the most for the least</li> <li>• Squeeze out every penny</li> <li>• Ethics - don’t worry about it</li> <li>• Lying, cheating, scheming is OK - provided you don’t get caught</li> <li>• The End justifies the Means</li> </ul>	<ul style="list-style-type: none"> <li>• Don’t glean all the field</li> <li>• Sensitive to fair play</li> <li>• Ethics is paramount</li> <li>• Generosity is paramount                             <ul style="list-style-type: none"> <li>♦ It is better to give than receive</li> </ul> </li> <li>• Obedient to moral laws</li> </ul>
Results	
<ul style="list-style-type: none"> <li>• Wealth &amp; riches are paramount</li> <li>• Often times families, friendships, and reputations are tarnished or ruined</li> </ul>	<ul style="list-style-type: none"> <li>• Wealth &amp; riches are incidental</li> <li>• Obedience to God, and relationships between God and others are crucial</li> </ul>

**CONCLUSION / APPLICATIONS / BENEFITS**

- We Christians are a vulnerable people
  - ♦ We are to sacrifice every aspect of our life from our time, our money, our family, and our possessions for the glory of God and the benefit of others
  - ♦ So, what is in it for US?
- Our focus should not be on the bread that perishes, but on the bread that endures to eternal life → Jesus Christ

**NEXT WEEK: Prosperity Preaching – Pro’s and Con’s**



**“The bank wants to lend us \$5,000 to get out of debt.”**