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
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’
Ecc 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; 26:22]
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 ‘labour’ for riches [Proverbs 23:4; Ecclesiastes 10:19], but we are to work hard to have an honest testimony [1 Thess 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)

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 tithe 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
- Get the most for the least
- Squeeze out every penny
- Ethics - don’t worry about it
- Lying, cheating, scheming is OK - provided you don’t get caught
- The End justifies the Means

Christian Philosophy
- Don’t glean all the field
- Sensitive to fair play
- Ethics is paramount
- Generosity is paramount
- It is better to give than receive
- Obedient to moral laws

RESULTS

- Wealth & riches areparamount
- Often times families, friendships, and reputations are tarnished or ruined

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.”