

PRACTICING THE PRINCIPLES OF STEWARDSHIP



by Dale Rumble

INTRODUCTION

Most of the material covered by church literature on serving the Lord concerns how believers are to discover and exercise their particular spiritual gift or ministry. The emphasis is “how to perform.”

This tract has been written to point out that God’s final rewards for His disciples will be based on how consistently we have fulfilled our stewardship. The emphasis will be “faithfulness.”

WHAT IS STEWARDSHIP?

When describing our service in the church we Christians generally do so using the word “ministry.” We recognize that each believer is called to serve the Lord and His people in personally unique acts of ministry. The church is a spiritual body with Jesus as head over all things. He distributes specific gifts and ministries among various members so that the assembly functions as a living body under His headship. Spiritual ministry in the body originates in Him, and He anoints appropriate members as He desires to accomplish His will.

The word “ministry,” in this sense, covers the thought of “what” and “how” one executes his or her service. The time emphasis is the present tense, namely “how I now serve.” Thus ministry is a short-range expression of one’s service.

Stewardship, on the other hand, is a long range view of service. It is required of stewards that they be found faithful (1 Corinthians 4:2). This can only be measured over time. Stewardship defines the consistent fruitfulness of one’s service for Christ.

WHAT IS THE PURPOSE OF STEWARDSHIP?

Since God created all things, owns everything and has multitudes of angels to obey His every command, why does He delegate responsibility to His children to be stewards of His possessions? A key to understanding His purpose lies in the meaning of stewardship. It is translated from two Greek words, OIKOS (meaning house or household) and NEMO (meaning to arrange or to manage). Thus, biblical stewardship concerns management of resources in God’s household; it is a family issue!

God’s purpose in stewardship is not primarily to accomplish specific tasks; it is the process that He has ordained to train His children for a future responsibility they will have as sons to reign with Him in His kingdom.

This truth is revealed in one of our Lord’s parables (Luke 19:11-26). Prior to leaving for a distant land, a certain nobleman gave each of his servants a sum of money. They were to be stewards, not simply guardians, of the money until he re-

turned. Upon his return, the nobleman evaluated their stewardship. One servant had increased his money tenfold; a second servant had achieved a fivefold increase, while a third servant had hidden his master's money and could present no gain. The nobleman's words to the two fruitful servants express the principle of being trained through stewardship for a future reward of greater responsibility.

. . . well done, good slave, because you have been faithful in a very little thing, you are to be in authority over ten (five) cities. (Luke 19:17)

Good stewardship will produce over time an increase of those things that God has entrusted to us. This increase will be reflected in the rewards that Jesus brings with Him when He returns.

Behold, I am coming quickly, and My reward is with Me, to render to every man according to what he has done. (Revelation 22:12)

*He who overcomes, and he who keeps My deeds until the end, **to him I will give authority over the nations;** and he shall rule them with a rod of iron, . . . as I also received authority from My Father. (Revelation 2:26-27)*

God has ordained that the world to come will be subject to man. All things will be placed in subjection under his feet (Hebrews 2:5-8). This reference to man refers to the body of Christ, for everything will be summed up in Him. Christ will head up the administration that our Father in heaven has declared will be suitable for the fullness of the times (Ephesians 1:9-11, 18-23). As sons of God, each believer will have a place to fill in Christ's kingdom, but all positions will not be the same. They will vary in glory and responsibility that reflects how each believer is rewarded according to their stewardship in this life.

The prophet Daniel wrote of this kingdom as follows:

Then the sovereignty, the dominion and the greatness of all the kingdoms under the whole heaven will be given to the people of the saints of the Highest One; His kingdom will be an everlasting kingdom, and all the dominions will serve and obey Him. (Daniel 7:27)

In summary, our stewardship in this life is a training ground to prepare us to reign with Christ as sons of God in His kingdom.

THE QUALITIES OF GOOD STEWARDSHIP

A fundamental truth of biblical stewardship concerns God's ownership. He created all things and all things belong to Him (Psalm 89:11). In addition, we are not our own for we have been bought with a price; the blood of Christ. If we belong to Christ, then all that we possess also belongs to Him. If we are disciples of Christ, we do *not* own what has been entrusted to us.

So then, none of you can be My disciple who does not give up all his own possessions. (Luke 14:33)

The first step in stewardship is recognizing that we are stewards and not owners of what has been entrusted to us.

The following are four important qualities that jointly define good stewardship:

1. Being faithful (trustworthy)

Faithfulness, which only becomes apparent over time, is a long range measure of one's service. It will be first evident in our responsibility for small things.

He who is faithful in a very little thing is faithful also in much Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you? And if you have not been faithful in the use of that which is another's, who will give you that which is your own? (Luke 16: 10-12)

One of the most fruitful areas in which to build faithfulness is teaching children to tithe from their gifts and allotments. Believers who are not faithful stewards in tithes and offerings are limiting the spiritual resources that the Lord will entrust to them. Tithing began with Abraham, approximately 500 years before the Law was given. It is an implicit principle of covenant relationship with God recognizing that He owns everything.

2. Being committed

One will not prove faithful in service without first being committed to serve. Commitment in stewardship means that we serve only one master. We are stewards of Christ and of no one else.

The churches of Macedonia provided an excellent example of commitment in stewardship.

*Now, brethren, we wish to make known to you the grace of God which was given in the churches of Macedonia, that in a great ordeal of affliction **their abundance of joy and their deep poverty overflowed in the wealth of their liberality.** For I testify that according to their ability, and beyond their ability, they gave of their own accord, begging us with much urging for the favor of participation in the support of the saints, and this, not as we had expected, **but they first gave themselves to the Lord and to us by the will of God.** (2 Corinthians 8: 1-5)*

Key to the liberality of the Macedonian believers was that they first gave themselves to the Lord. All giving flowed out of their commitment to Him.

3. Being content

Faithful and committed stewards will increase whatever has been entrusted to them. Increase is implicit in biblical stewardship. However, there is danger that stewards can get their eyes on the increase, more than on the virtues of good stewardship. For this reason, a good steward must be free from the love of money. Godliness with contentment is great gain.

He who loves money will not be satisfied with money, nor he who loves abundance with its income (Ecclesiastes 5: 10)

Make sure that your character is free from the love of money, being content with what you have; for He Himself has said, "I will never desert you, nor will I ever forsake you. (Hebrews 13: 5)

Great riches can be entrusted to those who love Him more than wealth!

4. Being accountable

The Lord will test the quality of every believer's work; there is no exception (1 Corinthians 3: 13). For this reason a wise steward will choose to be accountable to those who oversee his life.

In the body of Christ we are accountable to leaders for how we exercise spiritual gifts, how we minister the word of God and how we conduct ourselves in the house of God. We should be equally accountable for our stewardship of material things. The first sign of spiritual coldness, or a falling away from devotion to the Lord, is often evident in withheld tithes and offerings. This can provide to the eldership a sign of possible character flaws that can be dealt with when they first appear. Biblical accountability will require a submissive spirit.

Obey your leaders and submit to them, for they keep watch over your souls as those who will give an account . . . (Hebrews 13:17)

THE FOUNTAINHEAD OF STEWARDSHIP

Everything that we will be entrusted with as stewards in the kingdom of God originates in Christ's sacrifice on the cross, and comes to us by the grace of God. He was chastised that we may have peace with God; He was scourged so that we can receive physical healing; His blood was shed in death that our sins could be forgiven; He was resurrected from the dead providing eternal life and the indwelling Holy Spirit for us. When He ascended, He raised us up and seated us with Him in heavenly places where we will, in the future, reign with Him. Everything comes to us by God's grace and is the source of our stewardship.

For of His fullness we have all received, and grace upon grace. (John 1: 16)

In addition to spiritual blessings, Jesus also purchased the blessing of material prosperity for His followers. God had promised Israel that if they walked in obedience to His commandments, they would prosper as a nation in every area of their lives, in their offspring, their cattle, their harvests, the labor of their hands; they would have victory over their ene-

mies and they would be lenders to the other nations and not borrowers. They would be the head and not the tail (Deuteronomy 28: 1-13). On the other hand, if they did not walk in obedience to the Lord, they would be cursed with poverty in every area of their personal, family and social lives; they would be smitten with diseases, plagues and pestilence. They would be overcome by their enemies. They would have to borrow from the aliens among them, who would become greater than they (Deuteronomy 28: 15-67).

When Jesus hung on the cross, He bore the curse of poverty for all such disobedience. He was a spectacle of naked shame. He owned nothing! All His clothes were taken away from Him and He didn't even own a grave in which to be buried. In bearing the curse of poverty, Jesus provided the basis for us to be blessed in material stewardship.

For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you through His poverty might become rich. (2 Corinthians 8:9)

FIRST, THE NATURAL . . .

The phrase, "First the natural and then the spiritual," can be applied to the responsibilities of Christian stewardship. If one is not first a willing steward of his money, home and other material possessions, he is unlikely to become a good steward of spiritual things. Our heart and motives will always reveal what we treasure most.

For where your treasure is, there your heart will be also. (Matthew 6:21)

What God entrusts to us is not to be hidden; it is to be invested in the purpose of God and it is to increase. There are over 2,300 verses of scripture that deal with money, showing that it is an important subject to God. The following verses reveal how a willingness to give with a generous heart is the principle of increase in one's stewardship.

*There is one who scatters, and yet increases all the more. And there is one who withholds what is justly due, and yet it results only in want. **The generous man will be prosperous, and he who waters will himself be watered.** (Proverbs 11: 24-25)*

Honor the Lord from your wealth and from the first of all your produce; so your barns will be filled with plenty and your vats will overflow with new wine. (Proverbs 3: 9-10)

Now this I say; he who sows sparingly will also reap sparingly, and **he who sows bountifully will also reap bountifully.** . . . God loves a cheerful giver. And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed; . . . Now He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness; **you will be enriched in everything for all liberality** . . . (2 Corinthians 9: 6-11)

Give and it shall be given to you. They will pour into your lap a good measure, pressed down, shaken together and running over. **For by your standard of measure it will be measured to you in return.** (Luke 6: 38)

Seed for our stewardship does not come from first acquiring a surplus that we can share with others, it comes from personal faith in God's promise of provision for us in Christ.

And my God will supply all your needs according to His riches in glory in Christ Jesus. (Philippians 4: 19)

A danger that stewards must avoid is yielding control of their resources to another master called "debt."

. . . the borrower becomes the lender's slave. (Proverbs 22:7)

Because America's economy is largely based on credit, debt has become a way of life for many, where borrowers are only concerned about their monthly payments and often do not know the total cost of their debt. ¹

In our early Christian life, my wife and I committed ourselves to never buy anything on time, apart from the mortgage on our house. It often meant being satisfied with secondhand cars and appliances. However, we prospered as the Lord led us in our purchases. This was especially true for the four houses we have owned. They were all large with rooms for visiting ministers, and each was well suited for

holding church meetings and table fellowships. Every house was sold for much more than we paid and this without the use of any Realtor. We thank the Lord now in the later years of our life that debt never interfered with our service to Him!

When debt is not controlled, it can limit or cripple stewardship activities such as the following:

*On the first day of every week each one of you is to **put aside and save**, as he may prosper, so that no collections be made when I come. (1 Corinthians 16: 2)*

. . . contributing to the needs of the saints, practicing hospitality. (Romans 12: 13)

A good man leaves an inheritance to his children's children (Proverbs 13: 22)

Personal stewardship includes both material and spiritual resources. This is made clear in the book of Malachi. The prophet described the sins of Israel in his day as follows: the spiritual sins of the priests in their service of offerings and sacrifices; the spiritual sins of husbands in being unfaithful to their wives with the result of broken home relationships, where fathers and children are alienated (Malachi 1, 2, 4). When faced with their sins, the people asked the question, "How shall we return?" (Malachi 3:7). The prophet replied for God as follows:

*Will a man rob God? Yet you are robbing Me! But you say, "How have we robbed You?" "In tithes and offerings. You are cursed with a curse, for you are robbing Me, the whole nation of you! **Bring the whole tithe into the storehouse, so that there may be food in My house**, and test Me now in this, says the Lord of hosts, if I will not open for you the windows of heaven and pour out for you a blessing until it overflows. Then I will rebuke the devourer for you, so that it will not destroy the fruits of the ground; nor will your vine in the field cast its grapes," says the Lord of hosts! (Malachi 3: 8-11)*

Just as withholding tithes and offerings can mark the beginning of coldness toward God, paying them can be the first sign of repentance and returning to the Lord.

AND THEN THE SPIRITUAL

We are not stewards of the Holy Spirit. We are stewards of the grace of God, which enables us to exercise spiritual gifts and ministries.

*Be hospitable to one another without complaint. As each one has received a special gift, employ it in serving one another as **good stewards of the manifold grace of God.** (1 Peter 4: 9-10)*

Grace is given to each of us according to the measure of how Christ has called us to serve Him in the Spirit (Ephesians 4:7). One significant service is being stewards of the mysteries of God through ministry of His word. Paul expressed it this way:

*Let a man regard us in this manner, as servants of Christ **and stewards of the mysteries of God.** (1 Corinthians 4: 1)*

Stewardship of the mysteries of God includes ministries of teaching, preaching, prophecy, exhortation and writing. Each steward must understand the nature and sphere of her, or his, ministry. Paul recognized his stewardship to the Gentiles, while Peter was given a stewardship of ministry to the Jews.

For this reason I, Paul, the prisoner of Christ Jesus for the sake of you Gentiles, if indeed, you have heard of the stewardship of God's grace which was given to me for you. (Ephesians 3: 1-2)

Our particular gift or ministry may seem to us to be unimportant or insignificant, but the body of Christ can only function properly if every member is faithful to fulfill their place of service (1 Corinthians 12: 14-25). Romans 12: 6-13 are scriptures which reveal the wide diversity of material and spiritual ministries that make up life-flow in the body of Christ.

Two vital ministries in every church are spiritual worship and intercession. If one or two members are anointed and are faithful in such ministry, the fruit of their stewardship will be infectious and bring others into this priestly service.

We are to be faithful both to guard through the Holy Spirit the stewardship that has been entrusted to us and to perform it. Paul expressed his personal commitment in this manner.

*. . . for woe is me if I do not preach the gospel. For if I do this voluntarily, I have a reward; **but if against my will, I have a stewardship entrusted to me.** (1 Corinthians 9: 16-17)*

ASSEMBLY STEWARDSHIPS

A local church is not simply a collection of individual believers. God has ordained that a local church is to function as a living body under the headship of Christ. The Lord will call and anoint certain men to represent Him as undershepherds. This calling to oversight is a stewardship that demands high qualities of character in the personal and family life of overseers (1 Timothy 3: 1-7; Titus 1: 5-9). An overseer (or elder) must be above reproach as God's steward.

In return there is an assembly responsibility to financially support elders (1 Timothy 5: 17-18). This is a corporate stewardship, where a portion of each believer's financial stewardship is used to support those who shepherd them. These men are to be seen as working for and representing the Lord, not as being employed by the church.

The one who is taught the word is to share all good things with the one who teaches him. (Galations 6:6)

There is another assembly stewardship, one that reaches beyond the local church. The Lord anoints translocal ministries, especially apostles and prophets, to support local churches. These ministries lay foundations for new churches, teaching them to yield to the headship of Christ, to equip the saints for their place of service and to bring the purpose of God into focus so that the overall body of Christ, in regions and nations, is united in vision and ministry. These ministries often function as a team to ensure diversity and accountability. Although such men minister with the authority of Christ, they come into local churches with the hearts of servants. Financial resources required to support the living and traveling expenses of these ministries, when they are away from their home church, is a stewardship that visited assemblies are to assume.

The following scriptures reveal the role of translocal ministries in the early church, and their expectation of support from local churches that they served:

- Romans 15: 24-29
- 1 Corinthians 9: 7-14
- 1 Corinthians 16: 5-11
- 2 Corinthians 11: 7-9
- 3 John 5-8

The poor have a special place in the heart of God. Although implementation will vary from church to church, the great commission enjoins every assembly to have a stewardship to the poor and disadvantaged.

In summary, the Lord entrusts management of resources in His house to His disciples through stewardship. The purpose in doing is to train believers in faithfulness and prepare them as sons for future responsibility in His kingdom. The church today faces the tremendous challenge of a great end-time harvest that will close this age. It is imperative that we practice the principles of stewardship to provide resources necessary for this task. The word of the Lord is to us, "Be faithful."

END NOTES

1. Howard Dayton, YOUR MONEY COUNTS, (Crown Financial Ministries, Gainesville, GA; 1996) pp 33-63.

FOUNTAIN OF LIFE PUBLICATIONS

No copyright restrictions. Tracts may be copied.

Offerings will be gratefully appreciated.

71 Old Kings Highway • Lake Katrine, NY 12449

(845) 336-7333

For this tract and others download from

www.thefountain.org