

Authentic Stewardship Knows the Purpose of Money

As I pulled into the gas station, I was surprised as another car drove in behind me, very close to my rear bumper. However, I quickly recognized the driver of the other vehicle as he stepped out of his car. I identified him as being from the church I attend. He had seen me drive into the gas station on this early Sunday morning and just wanted to stop and say hello.

I do not know the man very well; in fact, I do not even know his name. I recognized him because he is one of the greeters at our church. Since I am preaching in other churches most Sundays I am not very faithful in attendance at my own church. As the gas tank was filling, we talked.

When I asked how he was doing, his reply caught me off guard. Rather than the customary, "Fine," he said, "I guess I'm ok, I didn't win the lottery last night."

Realizing this was a subject worth pursuing, I asked, "What are you going to do with the money if you win?"

Not only did he tell me but he also gave a very detailed financial plan of all the things he will do with the money. He has obviously given it a great deal of thought and is quite hopeful that good luck will come his way.

I was captivated by this short conversation, not because of this man's plan for his hoped for wealth, but because it was a conversation with a Christian. He knows that I work in the area of Christian stewardship and he has even heard me preach on several occasions. It seemed strange to me that he did not see any incongruity with a Christian playing the lottery.

Sadly, there seems to be very few things that make Christians uncomfortable. I realize that I run the risk of exposing my age by approaching this subject. I remember from my childhood that my parents would not eat at a restaurant that served alcohol. If we took that stance today it might solve some of our overeating problems since we would be severely limited in choices.

The only movies we were allowed to attend back in the dark ages were Disney type cartoons. Once again, we have found that Christians have quietly but massively abandoned this stand and now we sit next to our non-believing friends in the plush theater seats staring at morally deficient films. It is not even necessary to raise the issue of television programs. I doubt if the viewing patterns of Christians are much different from the average viewer.

The wall of distinction between Christians and non-Christians may not be obliterated but it is sure getting thin. It makes me somewhat uncomfortable to think about living a separated life. My mind races back to high school days and two sisters who were very much different from the rest of us "normal" kids. They were not allowed to participate in most of the extracurricular activities. They wore long skirts in gym class because they were forbidden from wearing pants or shorts. The only explanation we had was that they were "Christians."

It caused me to wonder if my "Christian" family was not quite everything we should be. Of course we avoided drinking, dancing and the other obvious sins, but there was very little noticeable difference in our day to day activities.

Other than the fact that we went to church three times a week (twice on Sunday and once on Wednesday) how were we different?

I'm older now and it is my responsibility to provide spiritual guidance for the family. It is not an easy task. It is difficult to accept responsibility for the fact that I am the one who sets the pattern. I would rather have someone else to blame but it always seems to come back to me.

Therefore, I think it would serve me well, as the person responsible for setting the tone for the family, to ask, "Is there anything about our family lifestyle that identifies us as Christians?" In other words, can my neighbors, who may or may not know that I am a preacher, see any difference in the way we live?

So, I decided to take inventory. We live in a new neighborhood; all of the homes on our street were built five or six years ago. Each house has three or four bedrooms and approximately 2,000 square feet. Yards are filled with young trees and manicured grass. Other than R.C. and his wife two doors down who are in their seventies, we are probably the oldest couple on our street. At least our children are the oldest. According to the mass mailings we receive, our address is in the heart of the demographic for those who are following the "purpose-driven model" for church.

I look in the driveway and see a fully restored 1965 Chevrolet and a custom-designed Honda. In the garage is a Dodge van rapidly heading toward high mileage and a Honda CRV. We enjoy our deck in the back yard. This sermon is being typed on a computer that was purchased less than a year ago.

One Sunday after church, our family met our next-door neighbor Craig. He was coming out of the chicken place as we were going in. Another time I was having lunch at the local Chili's with my pastor when we saw Jan and Crissy from down the street. In other words, we all seem to like the same kinds of eateries. There have been countless times when we encountered neighbors at the grocery store or the mall. I guess our shopping habits are similar.

Perhaps if I look a little deeper there will be some differences. Our tax return reveals one difference about our family. Those who take surveys tell us that the average churchgoer contributes approximately 2.5% of their income to the church. My tax return reveals a significantly higher percentage. However, I do not want to announce that in my neighborhood. The Pharisee who made such an announcement was not on Jesus' list of favorites.

An even deeper introspection can also be discouraging. I must admit that I too have dreamed about how to spend the multi-million-dollar lottery prize (although I have yet to purchase a ticket). I confess that sometimes I get preoccupied with the effect of the volatile Wall Street numbers on my retirement account. I would be embarrassed to identify all of the financial mistakes I have made and I am confident that there will be others still to come.

My experience may not be identical to yours but I suspect it is not unlike most Christians in America. If we will be honest then we must admit that there is not an appreciable difference in the financial appearance of Christians.

Is that wrong? Should people know that I am a Christian by looking at my stuff? Should we require our children to wear long skirts and knee-length socks to gym class?

I believe the distinction between believers and non-believers goes much deeper than material possessions. I honestly believe that I can continue to live in the same house, drive the same vehicle, enjoy summer evenings on the deck, and still be a faithful steward. The difference runs much deeper than designer fashions and custom-built homes.

"Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. "But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there will your heart be also. "The lamp of the body is the eye; if therefore your eye is clear, your whole body will be full of light. "But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is the darkness! "No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon. "For this reason I say to you, do not be anxious for your life, as to what you shall eat, or what you shall drink; nor for your body, as to what you shall put on. Is not life more than food, and the body than clothing? "Look at the birds of the air, that they do not sow, neither do they reap, nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they? "And which of you by being anxious can add a single cubit to his life's span? "And why are you anxious about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin, yet I say to you that even Solomon in all his glory did not clothe himself like one of these. "But if God so arrays the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more do so for you, O men of little faith? "Do not be anxious then, saying, 'What shall we eat?' or 'What shall we drink?' or 'With what shall we clothe ourselves?' (Matthew 6:19-31)

Inspired By A Different Motivation

But seek first His kingdom and His righteousness, and all these things will be added to you. (Matthew 6:33)

Perhaps the most basic separation between Christians and non-Christians is our motivation. Why do we do the things we do? As he offered his instruction on lifestyle, the Apostle Paul gave us a powerful principle. He said, "Whether, then, you eat or drink or whatever you do, do all to the glory of God" (1 Corinthians 10:31).

The Christian has two motivations according to the words of Jesus – God's kingdom and God's righteousness. The Kingdom of God speaks of God's reign. To seek God's kingdom means that we strive to live under His rule, we live as if He were King. Therefore, our motive is to serve our King.

Many different kingdoms are expressed in the world. Some live under the kingdom of money. They make decisions based on financial implications and profit. For example, if you make a job change because it means more money without considering the implications to your family or ministry; or you make a major purchase such as a house or car without consideration for how God wants you to use the money; or wasting money on consumer products and gadgets without thought for how the money could be used to minister to others. To be a kingdom seeker means that we first turn to God concerning the use of resources. He is our primary guidance, our first motivation.

Our second motivation is God's righteousness. This simply means that which is right according to God. Our priority in life should be to do that which is right according to God.

The temptation is to put God's standards low on our list of priorities. I hear people talk of putting family first or serving the good of society or choosing things that are more profitable. None of these is necessarily bad. However, they may not be identical to God's standard. We should be motivated to do that which is right from God's perspective.

Identifying motive is a tricky endeavor. I have discovered that I can easily deceive myself. Did I really purchase this computer so I could do research that is more thorough with my Bible software and write better sermons, or because my old computer was too slow on the Internet? Can I really fool myself into believing that it is good stewardship to lease a new Lexus rather than purchasing a used Plymouth? Many people do!

When we purchased our house our family had serious conversations about motive. Being raised a preacher's kid and then becoming a preacher myself, we had simply assumed our residence always be a parsonage. When the opportunity to buy a house presented itself, we were surprised and awed by God's goodness.

We resisted the temptation to secure a mortgage for the total amount that our income allowed. We searched for months to find the best house for our needs. Prayer was a big player in the process. Since God was the provider we wanted to make sure we found His provision, not our greed. Our determination was to use the house for His glory.

Although there is much more that we could do, we have used the house for Bible studies, church fellowships, youth activities, staff meetings, counseling and I am do a great deal of work in my home office. Motivation is a tough thing to evaluate. It is not easily recognized in our own hearts, much less by our neighbors. However, it should be reflected in everything we do. When I ask Jeff down the street to help install a new heating element in our hot water heater, or my wife talks to the twins across the street about bouncing a softball off our garage door, we must not forget that we live in this place in order to glorify God.

Guided By A Different Instruction

No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth. (Matthew 6:24)

Another essential difference for Christians is our instruction, or our Master. I have several friends who are approaching retirement age. I realize that it is a time of transition, an opportunity to change directions with your life. One of the things that concerns me as I watch them make this decision is their source of guidance. People who have lived their whole life striving to discern and follow God's leadership are now making this decision based on the word from a financial advisor or the latest figures on the financial page.

One of the reasons that there is no essential difference between Christians and non-Christians in the financial realm is that we follow the same instructions. It is not unusual to hear a Christian say, "I can't afford to tithe!" This belief simply reveals that we are making decisions based on improper instructions. When we make financial decisions based on financial considerations then we will always come to the same conclusion as everyone else.

God's Word is to be our financial advisor. It is crucial to realize that spending and saving decisions are spiritual matters. This does not mean that I must hold a prayer meeting or put out a fleece in order to decide whether to buy peppermint or spearmint. However, I do need to remember that I am making decisions about God's money, since He does own all the silver and gold (see Haggai 2:8). Therefore, the instructions found in God's Word provide the foundation for my stewardship.

There are some decisions about finances that God has made very clear in His Word. These are actions expected of us simply because He is our Master.

Tithing

'Thus all the tithe of the land, of the seed of the land or of the fruit of the tree, is the LORD'S; it is holy to the LORD. (Lev. 27:30)

"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. (Malachi 3:10)

Benevolence

But whoever has the world's goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him? (1 John 3:17)

Taxes

Render to all what is due them: tax to whom tax is due; custom to whom custom; fear to whom fear; honor to whom honor. (Romans 13:7)

Family Provisions

But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever. (1 Timothy 5:8)

Paying Debts

The wicked borrows and does not pay back (Psalm 37:21).

There are other financial decisions that are not necessarily requirements; however, there is tremendous benefit from practicing. Our life is enhanced when we are faithful in these areas:

Freewill Offerings

Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for 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 (2 Corinthians 9:7-8).

Saving

*Go to the ant, O sluggard,
Observe her ways and be wise,
Which, having no chief,
Officer or ruler,
Prepares her food in the summer
And gathers her provision in the harvest. (Proverbs 6:6-8)*

Co-signing

He who is guarantor for a stranger will surely suffer for it, But he who hates being a guarantor is secure. (Proverbs 11:15)

Borrowing Money

The rich rules over the poor, And the borrower becomes the lender's slave. (Proverbs 22:7)

According to George Barna, born again Christians are just as likely as non-Christians to purchase a lottery ticket (23% to 27%, respectively). In a typical

month, one out of three adults (36%) read their horoscope. Horoscope reading is equally common among Christians and non-Christians, Protestants and Catholics.

These figures make us wonder if Christians really do serve another Master. The source of your instruction will reveal your Master. If you are looking for guidance from the horoscope section or from the financial page of the newspaper then you are serving a Master other than God. If you are making decisions based on the trends of the day or the activities of your neighbors then you are serving a Master other than God.

Jesus makes it very clear that we cannot serve both Masters; we must choose one of the other. Within the financial realm, the twin Masters of God and Money lead us in different directions. The god of Money says we can own money and possessions but in reality, God owns everything, we are simply stewards or managers. The god of Money says money brings happiness and contentment but in reality fulfillment comes only from our relationship with God. The god of Money says we should strive after the things that money can buy but the reality is that our desire should be to glorify God with how we use money, regardless of the amount. The god of Money says, "The one who dies with the most toys wins," but the reality is that material things have no eternal value. The whole approach to life will be different for the faithful steward.

STRIVING FOR A DIFFERENT DESTINATION

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also. (Matthew 6:19-21)

A final distinguishing characteristic for the Christian is our destination. Jesus is talking about the things that drive us - our goals and aspirations. These words remind us that our destination determines the route.

In ancient times, wealth was often attained by accumulating precious metals and fancy clothes. All of these were susceptible to moths, rust, or thieves. Today, in our society, wealth is measured in investment accounts and real estate. These valuables are also susceptible to loss. Very few of us have not lost value in our earthly treasures over the years.

If your destination is to become wealthy according to the world's standards then you will take a different route. Your time and energy will be spent on pursuits that are designed to produce money. Decisions will be made based on what is the most profitable.

The tragedy is that we invest our lives in accumulating worldly wealth even though we know that it is subject to loss. Even if you manage not to lose it during this life, does anyone really believe that money is eternal! The old saying that "you will never see a hearse pulling a U-Haul" is correct.

Jesus says that our destination should be much grander than earthly treasures; we should strive for heavenly treasurers. In other words, we should invest our resources as if our final destination were heaven. For me, a logical question is “what are heavenly treasurers?”

To glorify God means that I turn the attention away from myself and point to God. When I finish, people do not focus on what I have done but on the goodness of God.

When He was asked about the greatest of all commandments, Jesus said to love God and to love others. Therefore, loving others is very important to God and my relationship to God. One of the ways we can make heavenly investments is to do things for the benefit of others.

Where you are going, your destination, determines the path you take. Recently, I made a trip to Lolita, Texas. I did not know there was such a place so the first thing I had to do was ask where it was. When the pastor told me that it was near Victoria, I had an idea of where to look on the map. I then asked the computer to plot a course from my house to Lolita, and I was surprised to learn that it was almost a straight drive south. My destination determined that I would go through Waco, then take Highway 77 south. My destination determined that I would go through Cameron, so I stopped to look at a church where I had helped with a fund-raiser. Everything about the trip was determined by the destination.

I do not think it is an exaggeration to say that everything about our stewardship is determined by our destination. If we are striving to attain worldly wealth then we will make different decisions than if we are seeking heavenly treasurers.

Years ago, when we purchased a BB gun for our oldest son it was a momentous occasion. Careful instructions and warnings were given so he would not shoot his eye out. A target was situated in the field next to our house. After a few practice shots it was apparent that the air gun did not have enough power to propel the BB accurately. Gravity pulled it down just enough to cause it to miss the target. It did not take Jeremy long to realize that if he wanted to hit the bulls eye he needed to aim high.

As Christians, we often aim too low when it comes to financial goals. We are striving for the same prize as everyone else. Consequently, we live just like everyone else.