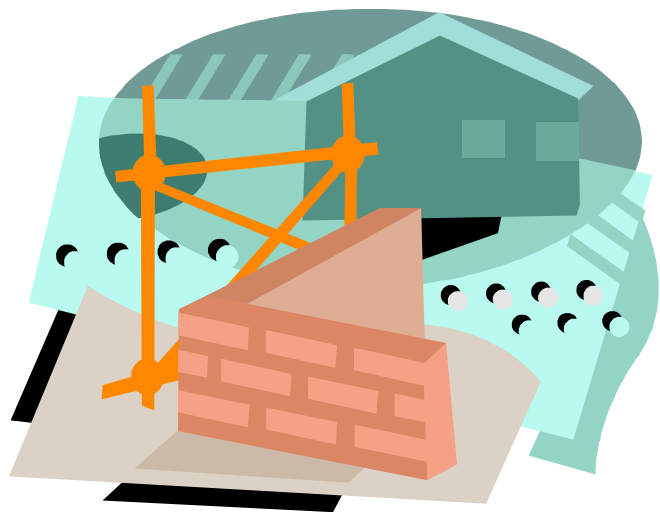


FOUNDATIONS FOR CHRISTIAN STEWARDSHIP

Bible Study Lessons for Adults

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Session 1: Creation - It All Belongs To Him (Genesis 1:27-31)

His first moment of self-consciousness was an amazing experience. He was already fully grown, no childhood experiences to rely on. His eyes saw nothing but the wonder of God's creation. As Adam focused his eyes, the sun illuminated a sight that had never been seen by another human being. He was the first person to see the world that God had created.

God noticed something missing from Adam. He realized that it was not good for Adam to be alone (see Genesis 2:18) so He decided to act. First, He paraded all the animals in front of Adam for close inspection. Adam studied and named them. It was apparent that none of the creatures could fill the empty void in Adam's life. God had to do something.

He anesthetized Adam. Flat on his back in the open spaces of Eden, Adam became the first surgery patient. When he awoke, imagine his thoughts when his eyes first fell upon the woman. Adam pledged that he, and all men after him, should "cleave" to the woman (see Genesis 2:24). He instinctively knew that living in relationship with woman was best for everyone. At that moment, everything was exactly as God intended for His created world to be. But, it did not last. When Adam and Eve disobeyed and resorted to hiding themselves from the presence of God, their relationship with God and His world, changed.

However, if we study the relationship between man and his world prior to sin, we discover what it means to be stewards of God's creation. Stewardship results from our relationship with the owner.

The Steward's Responsibility to Mankind

The first command Adam received was to "be fruitful and multiply" (Genesis 1:28). It has often been said that this is one command that man has never had trouble keeping. The earth's population has continually expanded.

It is significant that God's command contained both injunctions to fruitfulness and multiplication. If it were simply a matter of bearing fruit then it would speak of nothing more than eroticism. Man can be fruitful by scattering his seed to numerous recipients. That was not God's intention.

With the addition of the requirement to multiply, God insisted upon further responsibility. If making babies is the goal, there will be very little multiplication. A newborn, left to himself, will not survive. The child requires care and nurture for a significant period of time. Unlike the remainder of the animal kingdom, the human offspring does not become self-sufficient in a matter of weeks.

So, Adam and Eve had to do much more than simply produce new life – they were charged with the responsibility of developing new beings who would continue the process of God's creation. Thus, the family was created.

Adam did not learn this lesson at first. Adam and Eve became the parents of two sons, Cain and Abel. They were fruitful, but they did not immediately multiply. Something happened between these two young men and Cain took the life from his brother (see Genesis 4:8). Adam and Eve were fruitful, but there

was no multiplication. Abel was dead and Cain was a fugitive. There was much to be learned before man would survive.

The Steward's Responsibility to the Earth

As Christians we normally define stewardship as managing time, talent, and treasures, with no mention of the environment. Yet, from the beginning, God intended for us to concern ourselves with the earth. In His initial instructions to Adam, God charged him with the task to “fill the earth, and subdue it.” The word “fill” is often translated as “replenish.” It speaks of maintaining and rebuilding.

From the outset, when there was only one man and one woman to feed, God expected Adam to be involved in the process. As we think about the fact that Adam was placed in the garden and given chores, it is difficult to imagine what he did. The trees bore fruit and the ground produced grain. God even took the responsibility of watering the crops. However, every husbandman will tell you that there is work to do, even when the soil is fertile and the rain is abundant.

We often take the earth for granted, that there will always be enough natural resources, even if we do not replenish. We drive cars, purchase products, waste usable items, and fail to recycle because of our failure to understand stewardship. When our lifestyle is more about consuming the earth than replenishing the earth, it exposes that we do not understand our relationship to the earth.

The second word from God to Adam concerning the earth was to “subdue.” The term means, “to bring into subjection.” Sometimes the word is rendered bondage. Adam was charged with the task of bringing the earth under bondage. To place the earth under bondage simply means that the earth is under man's control. It is to be used for man's purposes and benefit. We have been authorized by God, the Creator, to have dominion over the earth and all its products. .

Trees are burned for warmth and cooking, and transformed into lumber to make shelter. Water becomes electricity, oil becomes fuel, and the sun becomes energy. Virtually every element of the earth has been used for man's benefit. The twin commands of replenish and subject must be kept in harmony. If the emphasis on replenish is too great, we might become “tree-hugging” alarmists who make the earth more important than man. If the emphasis on subjection is too great, we will carelessly consume the earth's resources and inflict environmental catastrophe. We must live in proper balance between replenishing and subduing the earth.

The heavens are telling of the glory of God.

And their expanse is declaring the work of His hands. (Psalm 19:1)

The Steward's Responsibility to the Creatures

Animals are a big part of our lives. Animals have served a wide variety of purposes in relation to mankind. They have been food, beasts of burden, partners in labor, companions, objects of sport, and zoo residents. There has always been an important relationship between man and animals.

When God spoke to Adam, He gave him the instructions to *rule over the fish of the sea and over the birds of the sky and over every living thing that moves on the earth* (Genesis 1:28). The older, more familiar translation is “to have dominion.” Man was given dominion over the animal world. It essentially means to have control or power over something.

God made it very clear that man and animals are not equal residents of the earth. We must resist attempts to equate the rights of animals with the rights of humans. It was never God’s intention that man and animals exist on equal footing.

To have dominion over animals means that man can use animals for his purposes. Just last year, scientists discovered nearly 200 new species of living creatures in the ocean. Countless years after Adam was given the task of naming all the animals, the job continues with no end in sight. We have a tremendous responsibility to administer appropriate rule over such an enormous collection of animals. Once we realize that God’s creation is far beyond our comprehension, the only appropriate response is awe. Rather than consuming and destroying, we will worship the God who created such a magnificent world.

Pencil to Paper Activity

Every financial planner would expect a client to create a “Net Worth Statement.” This is simply a list of possessions and their value. This list includes things like property, automobiles, bank accounts, personal items, etc. Make a list of all the things you might include in your “Net Worth Statement.”

How would it change your attitude and activities if you lived as if none of these items belonged to you? Does it make a difference to realize that all of it belongs to God?

Session 2: God's Goodness - He Provides Our Needs (I Kings 17:8-16)

One of the most difficult lessons of life is to learn to trust God to meet our needs. We fail to wait for His provisions, or we sometimes think we can do a better job, or perhaps we are simply dissatisfied with what God provides. When we try to provide our own needs, the result will be worry, anxiety, and often financial debt. Yet, the Bible repeatedly describes God's desire to meet our needs.

God's Provisions Reveal God's Concern

Elijah, God's prophet, was a fugitive from the law. King Ahab and Queen Jezebel wanted him dead, so he had been in hiding for several years. During that time, God provided his needs through the miraculous work of ravens bringing bread and meat. The brook that supplied his water dried up so God sent him packing to a city called Zarephath. In that small village on the Mediterranean seacoast, there was a widow who had been prepared by God.

Imagine living for three years in complete dependence on ravens, black crows that are known more as scavengers than benefactors. If Elijah ever had any question about God's concern for him, this should have been enough assurance. However, God was not finished. In the town of Zarephath, he met a widow who was on the verge of starvation. A three year famine had left everyone hungry and hopeless. She had enough to make a bread cake for herself and her son which would be their final meal.

However, Elijah knew that God cares, so he asked for her food and her trust. She fed the prophet, according to God's instruction, and then God fed her and her family. A supply of flour and oil that was never exhausted demonstrated God's concern.

God's Provisions Supply our Needs

One of the consistencies about God's provisions is that He always meets our needs, but he does not make us wealthy. There is the exception of Job who received twice as much as he lost (see Job 42:10). That was not an example of God providing his needs, but rather God blessing his faithfulness.

When it comes to God's provisions, we should never expect more than our needs. "And my God shall supply all your needs according to His riches in glory in Christ Jesus" (Philippians 4:19) is the word from Paul. Jesus himself taught us to pray for our "daily bread" (Matthew 6:11). It is acceptable to translate the word "daily" as "necessary." We should not expect God to cause our pantries to bulge. Yet, most of us can testify that He often does.

In our society, we have come to expect much more than having our needs met. In fact, many think it is a right to have abundance. When young couples first marry, they anticipate living in a large house, driving nice vehicles, wearing fine clothes, and eating at restaurants several times a week. These things are all available because of the use, or rather misuse, of credit. Even though we are confident that God will meet our needs, we are seldom content with just our needs.

Learning to trust God for our needs can bring great financial freedom. We often pray for things that are unnecessary from God's perspective. When He fails to provide, we run around Him and utilize our credit cards. Then we find ourselves praying that God will give us enough money to pay the credit card bills. This kind of debt is caused by our unwillingness to trust God's provisions.

God's Provisions Release Our Grip

Imagine the apprehension in the heart of the widow as the prophet Elijah asked for her last cake. She had already made funeral plans for her son and herself. It would occur when the nutrition from this final meal had given way to starvation. When Elijah asked for her food, suddenly the date of her death was moved up significantly. All she had was the request of the prophet and word of the Lord - *"For thus says the Lord God of Israel, 'The bowl of flour shall not be exhausted, nor shall the jar of oil be empty, until the day that the Lord sends rain on the face of the earth'"* (1 Kings 17:14).

God's promise was enough and we are told that she went and did according to the word of Elijah. She was able to let go of her only sustenance because she believed God would provide her needs.

This is a great lesson for all of us to learn. One of the reasons we have trouble giving is because we are too concerned about ourselves. Many times we would like to give more but we are afraid that our own needs will go unmet. We want to make sure and hang on to enough for ourselves, before we give.

One of the ways that we honor God is by giving out of the first fruits. *"Honor the Lord from your wealth, and from the first of all your produce. . ."* (Proverbs 3:9). To be able to give when we first receive is an expression of faith that God will provide enough for our needs. As we understand the faithfulness of God's provisions, we can release our grip on the money and possessions in our hands. We no longer need to keep it for ourselves.

God proved His faithfulness in providing for the widow's needs. *The bowl of flour was not exhausted nor did the jar of oil become empty, according to the word of the Lord which He spoke through Elijah* (1 Kings 17:16). Awareness of God's goodness will also turn us into confident givers.

Pencil to Paper Activity

Write out a short description of a time when God made a special provision for a need. It might have been a physical healing, a financial provision, or a spiritual blessing.

Keep this description handy and read it the next time you begin to worry about a lack of provisions. It is very helpful to use the memory of past experiences to help us overcome today's fears.

Session 3: Salvation - We Are Not Our Own

Or do you not know that your body is a temple of the Holy Spirit who is in you, whom you have from God, and that you are not your own? For you have been bought with a price: therefore glorify God in your body. (1 Corinthians 6:19-20)

"Stewardship is everything you do after you say 'Yes' to Jesus." (Clarence Stoughton, former President of Whittenburg College) Salvation produces a drastic change in our stewardship. It is true that every human, regardless of their relationship with Jesus, has a stewardship responsibility. However, as believers, we have a distinct advantage because of what happens to us at the moment of salvation. Being a follower of Jesus puts stewardship in a whole new perspective.

Salvation Means a Change of Owners

The difficulty of changing owners depends on the value of the item. When you make a purchase at a retail store you expect to walk in and carry it home with you. If you buy a new car, it might take a couple of hours, but normally you can drive it home on the same day. Buying a new home might take a few weeks. The sale of a large business has been known to require several months or even years to complete. However, the transfer of ownership of a life is a very unusual transaction.

The Apostle Paul uses the terminology of the market when he says that we *"have been bought with a price"* (1 Corinthians 6:20). It has been said that salvation is free, but it is not cheap. The price was the death of Jesus on the cross. Perhaps you viewed Mel Gibson's movie, "The Passion," and saw a graphic portrayal of the price paid for our salvation. As horrific as the movie depicted the physical death of Jesus, it did little to capture the emotional and spiritual agony He also suffered. Through that act, we were purchased and now belong solely to God.

Salvation Requires a Change of Outlook

Recently, one of my favorite restaurants changed owners. I went craving a preferred meal and was surprised to see a billboard proclaim new ownership, a new chef, and a new menu. I gave it a try but it was disappointing.

Changing ownership results in a change in our entire outlook on life. Salvation is not just a change in our destination from hell to heaven. It means that everything about us is different. That is why stewardship is such a crucial issue for believers. Because we have a new owner, the way we relate to the world around us will be different.

We can no longer treat the environment as if it exists to be used up by our wasteful habits. We can no longer tend to our own bodies as if what we do is not one else's business. We can no longer spend our paycheck on our own desires and whims.

Because of salvation, Paul reminds us that “*you are not your own.*” We are confronted with the reality that we no longer belong to ourselves. This is one of the foundational truths of the Christian life but too often overlooked by those who are unwilling to let go of control.

I have been a renter of a house and I have also been an owner of a house. There are some distinct advantages to being a renter. I had very little worry about the nuts and bolts of the house. If the air conditioner broke down, or a faucet sprung a leak, or ceiling tile came lose, I simply called the owner. It was his problem. There can be tremendous freedom in the realization that God is the owner of everything.

Salvation Causes a Change of Activity

The words of First Corinthians were originally written to early believers who were actively engaged in immorality, using their bodies for pagan rituals and illicit activities. Such activities might be fine before they became God’s property. However, since God paid the price to make them His, it was time to allow the new owner to renovate.

Just like my favorite restaurant received a new coat of paint and some better furniture along with a new chef and menu, changes typically occur when a new owner takes over. It is a mistake to believe that a saved life will look similar to an unsaved life. God instills a new set of values and qualities which will radically alter the appearance.

As I work with people in the area of personal finances it is disturbing to find that Christians have the same financial problems as non-Christians. They are often motivated by the same desires, and make decisions according to the same principles. This is inconsistent with the fact that we have different owners. Everything about our stewardship should be different.

Whenever you come across the word, “Therefore,” in scripture you know you have found something practical. Because we no longer belong to ourselves but to God, “*therefore glorify God in your body.*” The way we relate to the physical world is changed. We are no longer seeking what possessions, feelings, or experiences that we can gain for ourselves. We are now living to glorify, or bring honor to God. Perhaps that is the goal of stewardship. That is why, “Stewardship is everything you do after you say 'Yes' to Jesus.”

Pencil to Paper Activity

Look back over the past week and make a list of all your activities that consumed at least an hour of your time.

As you examine these activities, think about how they conformed with the fact that you belong to God. Did the majority of these activities bring glory to God? Were you conscious of God's ownership of your life as you spent your time? Does the fact that God owns you make a difference in what you will do in the coming week?

Session 4: Accountability - We are Responsible

Stewardship is the result of a relationship. A good steward is the person who lives in the proper relationship with the owner. The foundational truth of stewardship is that God owns everything. The Psalmist declared, "*The earth is the Lord's, and all it contains*" (Psalm 24:1). There is no doubt, in spite of our frequent actions, that we do not own anything. It all belongs to God.

Accountable Because of our Assignment

The word "stewardship" means responsible management of someone's property. When we are stewards, we are not owners; we are managers. One of the greatest pictures of stewardship is found in the parable of the talents told by Jesus in Matthew 25:14-29. It is the familiar story of a wealthy man going on an extended journey who left his possessions in the charge of three servants. Two proved to be faithful and the third was a failure.

It is unfortunate that English translations of this story use the word "talents" to describe the possessions entrusted to the servants. The origin of our English word "talent" was derived from the Greek word used by Matthew. The word sounds like our word "talent," but it refers to a denomination of money, not an innate ability. The story is not about three servants who were given the ability to sing or paint, it is about three servants who were entrusted with the master's money and possessions.

They were stewards because they had the task of managing the master's stuff. They were stewards because of their relationship with the owner. They were given an assignment. Two proved to be good stewards, and one proved to be a worthless steward; but they were all stewards.

Accountable Because of our Relationship

The difference between the two good stewards and the one worthless steward was their relationship with the master. Everything said about the master implies is that he was a generous, trusting man. The word used to describe what he did with his possessions is "entrusted." He handed over all of his possessions to these three men. This appears to be a great act of kindness and an expression of trust. If he did not have confidence in these men, he had other options. We know that he could have put his money in the bank (see Matthew 25:27).

The two servants who were good stewards responded to his trust by seizing the opportunity. They made wise use of the master's money. They honored the master's trust and wishes.

The third steward, the bad steward, seemed to have a different relationship with the master. When confronted with his failure, the first words from his mouth were, "*Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed. And I was afraid, and*

went away and hid your talent in the ground. . .” Others knew the master as kind and generous, this man thought the master was hard, unfair, and frightening.

The failure of his relationship resulted in the failure of his stewardship. He was a worthless steward because he did not have a healthy relationship with the master. This is a common biblical theme. Abraham had a faith relationship with God so he could divide his possessions and give the best options to his nephew Lot (see Genesis 13). David was a man who was frequently called, “my servant” by God Himself, which allowed him to give an offering worth billions of dollars (see 2 Chronicles 29:3-4). Zaccheus discovered acceptance from Jesus and he gave away half of his possessions (see Luke 19). The widow with only two coins completely trusted God, so she gave the most exemplary offering ever given (see Mark 12:41-43).

In contrast, the rich ruler loved his money rather than God so he departed Jesus with sadness (see Luke 18:18-24). The Pharisees were known as dishonest lovers of money because they did not receive Jesus (see Luke 16:14-15). The Roman ruler Felix had no respect for the man of God, Paul, and simply used him to try to get money. Good stewardship is a stranger to those who lack a healthy relationship with the owner.

Therefore, authentic stewardship begins with a proper relationship with the owner. This relationship will change us from the inside out. Stewardship is not a set of rules we keep or actions we take, it is an expression of who we are in relationship with God, the owner.

One of the interesting features of Jesus’ parable of the talents is that the slave who was judged a failure should have known better. The master said, *“You wicked, lazy slave, you knew that I reap where I did not sow, and gather where I scattered no seed”* (Matthew 25:26). On the basis of their relationship, this slave knew what was expected and he still failed. There will be no opportunity to claim that we did not know better. We will be held accountable for our stewardship because of our relationship with the owner.

Pencil to Paper Activity

Stewardship has been generally divided into four categories: time, talent, treasure, and the environment. Give yourself a grade, A to F, on how well you think you have done as a steward in each of these areas. Write a comment beside each grade to explain your evaluation. List some things you could do to improve your grade in each category.

Time _____

Talent _____

Treasure _____

Environment _____