

STEWARDSHIP: YOUR TIME, TALENT, AND TREASURE

THE DIMENSIONS OF STEWARDSHIP

Stewardship is one of the predominant themes of the Bible, and yet is often overlooked or minimized in discussions about the Christian life. The Scriptures say a great deal about stewardship because it affects virtually every aspect of our earthly existence. To the extent that we put these biblical principles into practice, we will enjoy the freedom and fulfillment that comes only from being Christ's servants (John 12:26; Col. 3:24).

The Meaning of Stewardship

The New Testament word for stewardship is oikonomia, from which we derive the word economy. This word means "management of a household," and it refers to the responsibility that is entrusted to a manager. A steward acts as an administrator of the affairs and possessions of another. He is fully accountable to his master and may act justly as did Joseph who became Potiphar's steward (Gen. 39:4-6), or unjustly as in Christ's parable of the steward who squandered his master's possessions (Luke 16:1-13). As Christians, we have been entrusted with a stewardship; the things we call our own are not really ours, but God's. We have no possessions, and we do not even own ourselves: "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 Cor. 6:19-20; see 1 Cor. 3:23).

The Responsibility of Stewardship

God is our Master, and we are responsible to manage His affairs and possessions. Because we are His servants, all that we have is His. This explodes the popular misconception that we give God His percentage and the rest is ours. According to Scripture, we are accountable to God for everything. Whether we have much or little, our key responsibility as His stewards remains the same: faithfulness. "Let a man regard us in this manner, as servants of Christ, and stewards of the mysteries of God. In this case, moreover, it is required of stewards that one be found trustworthy" (1 Cor. 4:1-2).

In the parable of the talents (Matt. 25:14-30), the amounts differed, but each slave was entrusted with something. The rewards were not based on how much they were given, but on what they did with what they were given. Significantly, the first two slaves were equally praised, though the first was given five talents and the second was given two. We must resist the temptation to compare ourselves with others, because comparison is the basis of all dissatisfaction. All of us have been given something, and only one thing is important to God-- faithfulness to what He has given us and called us to do (Luke 12:42).

The Scope of Stewardship

When the topic of stewardship comes up, most people think of only one area: money. But from a biblical point of view, stewardship is all-inclusive. It touches every area of life, including our time and talent as well as our treasure. Stewardship is faithfully using whatever God gives us (opportunities, interests, skills, employment, family, talents, spiritual gifts, land, money, etc.) for His glory. The theme of stewardship ranges from Genesis 1-2 when God made the man and woman stewards of this planet, to Revelation 21-22 when God will make His children stewards of the new creation.

The Lifestyle of Stewardship

If biblical stewardship involves every facet of life, it requires a basic commitment on our part: we must present ourselves to God as His servants, with no conditions attached. The real issue of stewardship is whether we are administering our affairs and possessions as though they are ours or as though they are God's. The pattern of our lives is shaped by the decisions we make, and the greatest of these decisions is this: Am I the lord of my life, or is God the Lord of my life? We will either seek to rule our own lives (the tragedy of the first Adam), or submit to the rule of God (the triumph of the second Adam). This is the difference between the great I WILL (Isa. 14:13-14) and the great THY WILL (Matt. 6:10; Mark 14:36). Whether we realize it or not, we face this decision many times in the course of each

day. Our answer to this question will determine how we manage the time, abilities, and money God has placed under our care.

All of us have legitimate physical and psychological needs, and God wants us to trust Him to meet these needs. Satan would deceive us into depending upon our own abilities and resources to meet our needs, while God tells us to depend upon Him. While selfless living is the essence of righteousness, selfishness is the essence of sin. The difference between grabbers who live for themselves and givers who live for God and others is the difference between saving our lives for our own sakes and losing our lives for Christ's sake (see Mark 9:34-37). We cannot keep what we do not give away.

When we trusted Christ, we exchanged the old for the new; we passed from death into life, from darkness to light, from sight to faith, and from an earthly to a heavenly citizenship (John 3:36; 2 Cor. 5:17; Phil. 3:21; Col. 1:13). True stewardship reflects this exchange in a lifestyle ordered by the lordship of Christ over all things. We are free to give without expecting anything in return because our needs are fully met in Christ.

Exercise: Use the following scriptures to illustrate the meaning, responsibility, scope, and lifestyle of stewardship: Genesis 1:28; 31:38-42; 2 Kings 12:15; 22:7; Nehemiah 5:14-19; 7:2; Psalm 8:6-7; 115:16; 128:1-2; Matthew 4:4; 6:24; 25:14-29; Luke 8:18; 12:42-44; 16:10-14; 19:12-26; Acts 20:33-35.

STEWARDSHIP OF TIME AND TALENT

Stewardship of Time

Each of us have been given enough time to accomplish God's purpose for us on this planet. The Scriptures exhort us to invest our time wisely, reminding us that God determines the length of our stay on earth. "Therefore be careful how you walk, not as unwise men, but as wise, making the most of your time, because the days are evil" (Eph. 5:15-16). Toward the end of his life, Moses prayed, "So teach us to number our days, that we may present to Thee a heart of wisdom" (Ps. 90:12).

Time is our most valuable asset, but without a proper perspective, we will spend it foolishly. A biblical perspective on time involves several things: (1) Life is brief, and we cannot be presumptuous about the future (Jas. 4:14). (2) The eternal gives meaning to the temporal (Rom. 13:11; 2 Cor. 4:18). (3) Like other assets, our time is owned by God (Ps. 31:15). (4) We must be sensitive to opportunities so that we can make the most of them (Eccles. 8:5; Col. 4:5). (5) Our use of time will reflect our priorities (Matt. 6:19-21,34).

Just as it is wise to budget our financial resources (see below), it is also wise to budget our use of time. Most time is wasted not in hours, but in minutes. If we do not regularly assess the way we spend our 168 hours per week, our schedules will get cluttered with activities that may be good, but not the best. How much quality time do we spend with the Lord, with our spouse, with our children, and with our non-Christian friends? God wants us to be faithful stewards, not squanderers, of the time He has given us.

Exercise: Carefully evaluate your weekly use of time by filling in the 168-hour worksheet as accurately as possible. What areas need to be trimmed down, and where should you be spending more of your time?

Stewardship of Talent

We have seen that stewardship in the Scriptures always relates to the management of something that does not belong to us, but to someone else. Even our talents and special abilities belong to God. We own nothing that was not first given to us: "And what do you have that you did not receive? But if you did receive it, why do you boast as if you had not received it?" (1 Cor. 4:7). God has entrusted us with aptitudes and abilities, and as good stewards, we must use them for His glory and not our own. This is true not only of musical, artistic, athletic, academic, business, and persuasive talents, but also of the spiritual gifts we have received (see the Search booklet on spiritual gifts). "And since we have gifts that differ according to the grace given to us, let each exercise them accordingly" (Rom. 12:6). Peter specifically relates spiritual gifts to the concept of stewardship: "As each one has received a special gift, employ it in serving one another, as good stewards of the manifold grace of God" (1 Pet. 4:10). Faithful stewardship of natural talents and spiritual gifts requires that we use them to glorify God and edify others. Our purpose is not to please ourselves, but to serve others. "Let each of us please his neighbor for his good, to his edification. For even Christ did not please Himself" (Rom. 15:2-3a). Paul adds in Philippians 2:3-4:

Do nothing from selfishness or empty conceit, but with humility of mind let each of you regard one another as more important than himself; do not merely look out for your own personal interests, but also for the interests of others.

Another aspect of good stewardship is that we learn to concentrate on the things we can do well and not worry about the things we cannot do. Our calling is to be trustworthy with what we have been given, and not to envy or covet another person's abilities or ministry. Our abilities come from God (see Exod. 31:1-3,6; 35:35; Dan. 1:17; Eph. 4:7; 1 Tim. 4:14-15), and He has equipped us to fulfill the purpose for which He has called us. "For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them" (Eph. 2:10). Each of us has an arena of influence, whether large or small, and a specific ministry that the Lord has placed in our care. "Let a man regard us in this manner, as servants of Christ, and stewards of the mysteries of God" (1 Cor. 4:1; cf. Col. 1:25; Titus 1:7a). Regardless of what we have been given, every stewardship is tested by the same standard: faithfulness. It is not the size of our ministry that counts, but what we do with what we have been entrusted.

Stewardship at Work

Our stewardship of time and talent is directly related to the way we approach our occupations. Problems like low wages, job insecurity, boredom, and strained relationships give most people a feeling of dissatisfaction and unfulfillment in their work. Because of these frustrations, they may work as little as possible or simply endure their jobs, living for the end of the day and the weekend. Others

swing to the opposite extreme and make their work all-consuming. Like workaholics who say, "Thank God it's Monday," they sacrifice their spiritual or family life on the altar of their career.

The biblical perspective of work can help us avoid these extremes and give us a sense of purpose and satisfaction even when outward circumstances look bad. Here are some of the important scriptural principles that relate to your work:

1. There is real value in honest work. Creative work was part of man's original purpose; it did not begin as a result of the fall (Gen. 2:5,15). The entrance of sin changed the character of work (Gen. 3:17-19), but it is still more of a blessing than a bane because it develops our potential and provides a creative and productive outlet for us as people made in the image of God. The dignity in work is seen in the fact that it reflects God's work in creation (Exod. 20:9-11). In addition, there is no biblical warrant for placing mental work in a higher category than manual work--the God-Man Himself was a carpenter. "The New Testament does not support any social approach which makes it impossible for someone to have pride in his work" (Donald Guthrie, New Testament Theology).

The concept of work is related not only to creation but also to redemption. Christ labored to accomplish our salvation (see Luke 22:44; John 4:34; 5:17; 9:4; 17:4). Because of His redemptive work, we can experience the true freedom which comes from being His servants. We can bear fruit in every good work (Col. 1:10; cf. 2

Thess. 2:17; 2 Tim. 2:21) through His power which works within us (Col. 1:29; cf. Eph. 2:10; 3:20; Phil. 2:13; 1 Thess. 1:3).

2. Work is a God-ordained means of providing for our own physical needs and those of others. "Let him who steals steal no longer; but rather let him labor, performing with his own hands what is good, in order that he may have something to share with him who has need" (Eph. 4:28).

3. Our identity is not determined by our work but by our position in Christ. Many people define themselves in terms of their job and their performance. This is a mistake, because the Scriptures tell us that who we are is more fundamental than what we do. It is the former which should give meaning to the latter, and not vice-versa. "Unless you shape your work, your work will shape you" (Udo Middleman, Pro-Existence).

4. God expects us to work hard, but not to overwork. While slothfulness is condemned in both testaments, it is just as wrong to get so wrapped up in our work that we lose sight of our highest priority to "seek first His kingdom and His righteousness" (Matt. 6:33).

Exercise: Read these Proverbs to discover the characteristics of the sluggard: Proverbs 6:6-11; 10:26; 12:11,27; 13:4; 15:19; 18:9; 19:15,24; 20:4; 21:25-26; 22:13; 23:21; 24:30-34; 26:13-16. What does Paul say about the discipline of work in Acts 20:34; 1 Thessalonians 2:9; and 2 Thessalonians 3:6-12?

Stewardship relates not only to our time and talents at work, but also to our time and talents at leisure. It is wise to steer a course between no rest at all and total passivity. Creative activity is far more refreshing than passive entertainment.

5. Our vocations are a major part of our ministries. All work, whether "secular" or "Christian," should be done to the glory of God. "Whatever you do, do your work heartily, as for the Lord rather than for men; knowing that from the Lord you will receive the reward of the inheritance. It is the Lord Christ whom you serve" (Col. 3:23-24; see Rom. 14:7-8; 1 Cor. 10:31). The attitude of working for God rather than for men can make us better stewards of our time and efforts at work. It can overcome the anger and bitterness that comes from working under people who treat us unfairly. "Servants, be submissive to your masters with all respect, not only to those who are good and gentle, but also to those who are unreasonable. For this finds favor, if for the sake of conscience toward God a man bears up under sorrows when suffering unjustly" (1 Pet. 2:18-19). Employees are responsible to render service as unto the Lord and to be obedient and faithful in the use of company time (see 1 Tim. 6:1-2). Employers are responsible to treat their people with respect and equity, to pay them a fair wage, and to be sensitive to their needs (see Lev. 19:13; Col. 4:1).

Slaves, be obedient to those who are your masters according to the flesh, with fear and trembling, in the sincerity of your heart, as to Christ; not by way of eyeservice, as menpleasers, but as slaves of Christ, doing the will of God from the heart. With good will render service, as to the Lord, and not to men, knowing that whatever good thing each one does, this he will receive back

from the Lord, whether slave or free. And, masters, do the same things to them, and give up threatening, knowing that both their Master and yours is in heaven, and there is no partiality with Him (Eph. 6:5-9).

Through our work, we can become stewards of God and servants of our neighbors. In this way, the spiritual dimension is added to the secular; by the grace of God, human tasks take on a new value. "And whatever you do in word or deed, do all in the name of the Lord Jesus, giving thanks through Him to God the Father" (Col. 3:17).

6. Because we are answerable to God, we should strive for excellence in our work (Gal. 6:4). We should seek to become skillful craftsmen at what we do. God is more concerned with quality than quantity, and it is better to do a few things with excellence than many things with mediocrity.

Exercise: What additional insights can you glean from these biblical passages on work? Genesis 30:29-30; Deut. 25:14-15; Nehemiah 4:6; Job 31:13-15; Proverbs 10:4-5; 12:14,24; 13:11; 14:23; 20:13; 22:29; 25:13; 28:19; Ecclesiastes 2:24-25; 3:13,22; 5:12; Jer. 22:13; Mal. 3:5; Matt. 20:1-16; 1 Corinthians 3:8-15; 4:12; Titus 2:9-10; Revelation 2:2.

STEWARDSHIP OF TREASURE

In addition to our resources of time and talent, we have been entrusted with the stewardship of various treasures including our bodies (Rom. 12:1; 1 Cor. 6:19-20), our minds (Rom. 12:2; 1 Pet. 1:13), and our opportunities (Col. 4:5). In the

remainder of this booklet, we will focus on the treasure of our financial resources, since Scripture has so much to say about this basic concern that affects us all.

When it comes to governing our financial affairs, we must choose between two radically different approaches: the values of our society, or the values of the Bible. The first alternative tells us to find happiness and peace through money; the second tells us to find the desire of our hearts in the Lord and to be content with what He gives us. Money is a good servant but a bad master--if we follow the world's wisdom, money will dominate us, but if we submit to "the wisdom from above" (Jas. 3:17), money will serve us as we use it to serve God and others.

While the Bible has about 500 verses on prayer and fewer than 500 verses on faith, there are over 2,300 biblical verses that deal with money and possessions. Without apology, our Lord said more about money than He did about any other subject, including heaven and hell put together. Over 10 percent of the New Testament relates directly to financial matters.

Why is there such an emphasis? One reason is that God knew we would have trouble managing our money, and that we would spend a great amount of time earning, spending, and investing it. A second reason is that money has a profound effect on interpersonal relationships. Many people spend more than half their time thinking about money, and financial difficulties are a major cause of marital conflict and divorce. A third reason is that the way we use our money is a real measure of our commitment to Christ. Scripture relates money to the love of

God: "But whoever has the world's goods, and beholds his brother in need and closes his heart against him, how does the love of God abide in him?" (1 John 3:17). We can assume an appearance of spirituality in prayer, Christian service, and Bible knowledge, but we cannot fake the way we use our money and possessions. Our wallet reveals more about our character and walk with the Lord than we may think.

Financial freedom should be a part of our new life in Christ, and the wise person seeks the timely practice of timeless principles in this vital area. We will look at the biblical guidelines concerning the proper attitudes toward money (ownership, priorities, contentment), and the proper actions with money (responsibilities, giving, borrowing, budgeting, saving, communicating).

Ownership

God is the owner of all things. "The earth is the Lord's, and all it contains, the world, and those who dwell in it" (Ps. 24:1). We come into the world with nothing and leave it with nothing (Job 1:21; 1 Tim. 6:7), but God says, "every beast of the forest is Mine, the cattle on a thousand hills. I know every bird of the mountains, and everything that moves in the field is Mine" (Ps. 50:10-11). Everything we have, therefore, comes from Him (John 3:27; Jas. 1:17). There is no such thing as a "self-made man"--"What do you have that you did not receive? But if you did receive it, why do you boast as if you had not received it?" (1 Cor. 4:7).

We may believe this truth in theory but deny it in practice. When this happens, we slip into the rebellious attitude that "My power and the strength of my

hand made me this wealth" (Deut. 8:17). Instead, we must come to grips with the fact that everything we have in this world belongs to God and is only "on loan" to us. This includes not only our money and possessions, but also our families, careers, and plans for the future. If we can get straight on the principle of 100% ownership, we will be ready for the principle of 100% stewardship.

Some areas of our lives are harder to yield to God than others. For many Christians, the financial area is one of the hardest. To give this over, we must stop trusting in money and in our own ability to generate it, and recognize God alone as our Source and Sustainer. He may use various means to provide for our needs, but He is the Source behind it all. Each of us must learn to look to the Lord and not to people for our security.

God is not only the Source, but also the Controller of all things (Dan. 2:20-21). He rules over our circumstances and accomplishes His purposes in and through them. When we are tempted to get angry at our "bad luck," we need to make an attitude shift and realize that there is a purpose behind everything that happens to God's children. "And we know that God causes all things to work together for good to those who love God, to those who are called according to His purpose" (Rom. 8:28).

Exercise: Read these passages and then ask yourself what people or things you are still clinging to as if they were your own rather than the Lord's: 1 Chronicles 29:11-14; Job 41:11; Psalm 89:11; 104:24; 1 Corinthians 10:26.

Priorities

So much of our time is occupied in earning a living that it is difficult to keep our priorities straight. Someone expressed the dilemma in these terms:

You can't win. If you run after money, you're materialistic. If you don't get it, you're a loser. If you get it and keep it, you're a miser. If you don't try to get it, you lack ambition. If you get it and spend it, you're a spendthrift. If you still have it after a lifetime of work, you're a fool who never got any fun out of life. Money itself is morally neutral--it can be used for good or evil. The problem is caused by the love of money, not the amount of money (1 Tim. 6:10). We can be just as covetous and materialistic over a little as over a lot. People like Abraham, Joseph, David, and Joseph of Arimathaea show that wealth itself does not jeopardize a person's walk with God. The real issue is attitude, not affluence. We may not consider ourselves rich, but compared to all the people who have lived on this earth in the past and in the present, we are clearly at the wealthy end of the spectrum.

The Values, Limitations, and Dangers of Money

Keep deception and lies far from me, give me neither poverty nor riches; feed me with the food that is my portion, lest I be full and deny Thee and say, "Who is the Lord?" Or lest I be in want and steal, and profane the name of my God (Prov. 30:8-9).

These words of Agur recognize both the value and danger of money. It can defend against the temptations of theft and crime which spring from poverty. It can overcome calamity (Prov. 10:15). It can be a blessing from the Lord which provides greater enjoyment of the physical aspects of life (Prov. 10:22; 14:24; 15:6; 16:26; 22:4,7). And it can improve one's social life (Prov. 14:20-21; 18:23; 19:4,6-7).

But money also has its inherent limitations. It has been said that "Money will buy: a bed but not sleep; books but not brains; food but not an appetite; a house but not a home; medicine but not health; luxuries but not culture; amusement but not happiness; a crucifix but not a Savior." The book of Proverbs recognizes these limitations--"Better is a little with the fear of the Lord, than great treasure and turmoil with it. Better is a dish of vegetables where love is, than a fattened ox and hatred with it" (Prov. 15:16-17). "Better is a dry morsel and quietness with it than a house full of feasting with strife" (Prov. 17:1; cf. 22:1-2; 28:6).

Money can provide no satisfaction for our spiritual needs; it cannot purchase peace, love, or righteousness. It does not last, but slips through our fingers. "Do not weary yourself to gain wealth, cease from your consideration of it. When you set your eyes on it, it is gone. For wealth certainly makes itself wings, like an eagle that flies toward the heavens" (Prov. 23:4-6). Money is fleeting--we ultimately leave everything we call ours on this planet. "For we have brought nothing into the world, so we cannot take anything out of it either" (1 Tim. 6:7).

Scripture frequently warns of the dangers of wealth. The four major perils are greed, favoritism, pride, and autonomy.

1. Greed. The desire for acquisition is deeply rooted in the human race. The parable in Luke 12:15-21 of the man who laid up treasure for himself and was not rich toward God illustrates the truth that the more we have the more we want.

The Bible is opposed to the covetousness and conceit of materialism. When the pursuit of money becomes our objective in life, it is idolatrous:

But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang (1 Tim. 6:9-10; cf. Prov. 28:22).

The pursuit of wealth leads us away from the pursuit of God. Materialism and spiritual complacency go hand in hand. Like the one in the parable of the sower on whom seed was sown among the thorns, we can become unfruitful if we allow the worry of the world and the deceitfulness of riches to choke the word that we have heard (Matt. 13:22).

2. Favoritism. Another danger associated with money is the tendency to show partiality toward the rich and disdain toward the poor. It is all too typical for us to look with favor upon those who are in a position to help us. Instead of serving others, we have the wrong motive of wanting to be served, and James calls such partiality sin (see Jas. 2:1-10).

3. Pride. "A rich man's wealth is his strong city, and like a high wall in his own imagination. Before destruction the heart of man is haughty, but humility goes before honor" (Prov. 18:11-12; cf. Deut. 8:11-14). There is a temptation among the wealthy to have an arrogant spirit and to boast in their possessions (Prov. 28:11; Jer. 9:23; 1 Tim. 6:17).

4. Autonomy. There is the ever-present danger of placing our trust and security in tangible wealth rather than in the Lord. The more prosperous we are, the more likely we are to develop an attitude of independence and self-determination (Prov. 30:9a). It becomes progressively easier to rest on our own resources and more difficult to live by faith. "Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy" (1 Tim. 6:17). We are not to trust in our wealth but in God who gave it to us.

Seek First His Kingdom

"Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions" (Luke 12:15). If we allow anything that we desire or possess to rival our love for God, it will turn our hearts away from Him. We cannot combine devotion to earthly goods with loyalty to Christ. It is only when we learn to trust God for all our needs that we will overcome the anxiety that assails us. "But seek first His kingdom and His righteousness; and all these things shall be added to you" (Matt. 6:33).

Serve God, Not Money

We must choose where our ultimate loyalty will lie; Jesus' contrast between earthly and heavenly treasures and masters is too sharp to allow compromise. "No servant can serve two masters; for either he will hate the one, and

love the other, or else he will hold to one, and despise the other. You cannot serve God and mammon" (Luke 16:13). Haddon Robinson put the issue in these terms:

Either we serve God and use money or we serve money and use God. Yet, few Christians deliberately dedicate their lives to materialism. Wealth is deceitful, Jesus told us, and its bondage is subtle. Like the flypaper and the fly, the fly lands on the sticky substance thinking "my flypaper" only to discover that the flypaper says "my fly."

Our wealth depends not so much on what we have, but on what we can do without.

We can cling so hard to possessions that they won't let us go.

One of the qualifications for both elders and deacons is that they be "free from the love of money" and not "fond of sordid gain" (1 Tim. 3:3,8). God wants us to love people and use things. Too often we use people and love things. We do not own the things we cannot give away--they own us.

Pursue the Things that Last

Material wealth is transitory (Ps. 49:16-20; Prov. 11:4; 27:24; Jas. 1:10-11).

Biblical wisdom tells us to use our earthly time to build heavenly treasure.

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 (Matt. 6:19-21; cf. Luke 12:34).

Because "the world is passing away, and also its lusts" (1 John 2:17), it is foolish to spend our lives chasing after material things. Why, then, do so many of us get wrapped up in this pursuit? John White in his book, The Golden Cow gives the answer:

It is want of faith that makes us opt for earthly rather than heavenly treasure. If we really believed in celestial treasures, who among us would be so stupid as to buy gold? We just do not believe. Heaven is a dream, a religious fantasy which we affirm because we are orthodox. If people believed in heaven, they would spend their time preparing for permanent residence there. But nobody does.

The true yardstick of success is not worldly possessions or position but faithful servanthood of God and men. Thus Paul tells Timothy to instruct the rich "to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed" (1 Tim. 6:18-19).

Exercise: Use the four dangers of greed, favoritism, pride, and autonomy that were discussed above to examine your attitudes toward money, success, the rich, and the poor. How much of your time do you spend thinking about money?

To what extent do you put your security in money? For what are you really trusting God? Do you have a higher regard for those who are wealthy?

Contentment

According to Scripture, true wealth is not a matter of money, but of contentment with God's provision for our needs. Contentment and joy stem from a relationship with God; no amount of money can produce them (Prov. 10:22; 15:16). God controls our circumstances (1 Sam. 2:6-9; Ps. 139:1-16), and He has promised to provide for the needs of His spiritual children. The Lord tells us to ask Him for our daily provision (Matt. 6:11) and assures us that He will supply our food, clothing, and shelter (Matt. 6:25-34; cf. Ps. 33:18-19; 37:25; Luke 12:29-31; 2 Cor. 9:8). Even during times of severe financial difficulties He will not abandon us, but will use the situation to draw us nearer to Jesus (Rom. 8:28-29).

"And my God shall supply all your needs according to His riches in glory in Christ Jesus" (Phil. 4:19). This is a promise that Christians can count on; our security is in Him, not in money. The problem is that we often confuse our needs with our wants. This leads to the "if only" trap: "If only I had _____," (e.g., a new car, a bigger house, a better job, etc.) "then I would be content." We may even spiritualize it by thinking that greater prosperity would enhance our ministry. This is the seed of coveting, and coveting is the opposite of contentment. "Let your character be 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'" (Heb. 13:5;

Acts 20:33). God does not promise to fulfill our wants, and if we insist on them, we will never be satisfied with what we have (see Eccles. 5:10-11); things will become necessary to our happiness.

Instead of setting our hearts on wealth, we must learn the secret of being thankful in the state we are in:

Not that I speak from want; for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. I can do all things through Him who strengthens me (Phil. 4:11-13).

As Paul told Timothy, "if we have food and covering, with these we shall be content" (1 Tim. 6:6,8). Our calling is to be faithful stewards. God can give wealth or take it away whenever He wants, but we must praise Him and be thankful whether He blesses us materially or not (Jas. 1:9-10). Desires need not be sinful unless they cause us to lose our gratitude for what we have (Col. 2:7; 3:15-17; 1 Thess. 5:18).

Exercise: How often do you find yourself slipping into the "if only" trap? What must you do to get out of it? Do you worry about money? What do Psalm 33:18-19; Matthew 6:25-34; and Philippians 4:19 tell you about this?

Financial Responsibilities

1. Faithfulness

The broadest responsibility of a steward who manages another person's possessions is faithfulness (1 Cor. 4:2). God tests our faithfulness in little things before He places us in charge of larger things (Matt. 25:21). Our faithfulness in managing what God has entrusted to us is a determinative factor in the responsibilities and rewards of our earthly and heavenly lives (Luke 12:40-44; 16:10-12; 1 Cor. 4:1-5).

2. Diligence

God requires us to work for our living so that we will be able to provide for our own and share with others (Eph. 4:28; 1 Thess. 4:11-12; 2 Thess. 3:10). We are to be diligent in our work (Prov. 10:4-5; 12:24; 14:23), and not marked by slothfulness or procrastination (Prov. 19:15).

3. Integrity

As Christians, our work and financial policies must be examples of integrity and honesty. Biblical ethics are absolute, not relative, and we must resist the temptation to get ahead by using shady business practices just because others are using them (Exod. 23:8; Prov. 10:2; 11:1; 20:10,23; 22:16; Zech. 8:16-17; Rom. 13:9-10). Money can do many things, but it is possible to pay too high a price for it. Dishonesty reveals a lack of real dependence on God's ability to provide for our needs and displays an attitude that God will not find out or discipline us. The Lord will not bless what we gain through dishonesty or get-rich-quick schemes. "Bread obtained by falsehood is sweet to a man, but afterward his mouth will be filled with gravel" (Prov. 20:17; cf. 13:11; 15:6,27; 16:8; 20:21; 21:6; 28:6,20,22).

Exercise: Look up the above passages on integrity and evaluate your own practices in their light. Can you detect any gray areas in your financial dealings?

4. Provision

"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 Tim. 5:8).

Paul adds that "children are not responsible to save up for their parents, but parents for their children" (2 Cor. 12:14b). Also see Proverbs 13:22; 19:14a; 27:23-27; 1 Timothy 5:4.

5. Taxation

Another financial responsibility for believers is to pay taxes in support of their government (Rom. 13:4-7; cf. Matt. 17:24-27; 22:15-22). This includes the honesty of reporting all income on our tax returns and claiming only legitimate business expenses.

6. Wisdom

Financial wisdom includes freedom from enslavement to debt, the use of a budget to plan and control spending, and a prudent savings and investment program. Each of these will be discussed below.

7. Liberality

Believers are responsible to share generously with those in need and to support the ministry of the Word. This is the subject of the next section.

Giving

WHO Should Give

God is love (1 John 4:8), and He displays His love by giving. He gave us the best that He had (John 3:16; 1 John 4:10), and expects us to display our love for others by giving of our best. This is not an optional matter for Christians--the New Testament frequently stresses generous giving and hospitality. While some have the spiritual gift of giving (Rom. 12:8), God expects all believers to participate in the privilege and responsibility of sharing their resources (Acts 20:35). This is the best demonstration of the reality of our love for God and our fellow man (2 Cor. 8:8-9,24; 1 John 3:16-18; 4:21). Those who do not give rob from God and cheat themselves (Mal. 3:8-11).

WHY to Give

The Bible mentions several benefits of giving:

1. Giving glorifies God. It not only supplies the needs of others, but also causes the recipients to thank and glorify God (2 Cor. 9:12-13).
2. Giving builds faith. Sacrificial giving creates a greater dependence on the Lord and leads to a more intimate relationship with Him. It is a step of action that puts Him first and acknowledges His ownership of all that we have.
3. Giving develops character. Serving the needs of others through sharing what has been given to us makes us less selfish and covetous. Our character becomes more Christlike when we become other-centered rather than self-centered (Phil. 2:3-4; 1 Tim. 6:18-19).

4. Giving results in God's blessings. "Now this I say, he who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully. . . . you will be enriched in everything for all liberality" (2 Cor. 9:6,11; cf. Phil. 4:17-19). Those who share abundantly in the lives of others will harvest the blessings of the Lord. We cannot outgive God, because He promises that He will give back to us whatever we share with others. "The generous man will be prosperous, and he who waters will himself be watered" (Prov. 11:25; cf. Deut. 15:10; Prov. 3:9-10). "Give, and it will be given to you; good measure, pressed down, shaken together, running over, they will pour into your lap. For by your standard of measure it will be measured to you in return" (Luke 6:38; cf. Prov. 19:17; 22:9; 28:27; Mal. 3:10). "It is more blessed to give than to receive" (Acts 20:35).

5. Giving is an eternal investment. While it is true that "You can't take it with you," you can send it on ahead. Jesus exhorted us not to lay up for ourselves treasures on earth because they can be corrupted and stolen. Instead, He told us to build incorruptible and lasting treasures in heaven (Matt. 6:19-21). If we set our heart on earthly things, we may make short-range gains but sacrifice long-range rewards. It is only what we give away that we truly keep. Thus, there is an "eternal return" on the money we invest in the lives and ministries of others (Luke 12:32-34; 16:9; 1 Tim. 6:18-19).

Attitude is more important than amount. Here are four scriptural attitudes toward giving:

1. Cheerful, not grudging. "Let each one do just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a cheerful giver" (2 Cor. 9:7). Our attitude should not be one of obligation, but heartfelt desire and readiness (Exod. 25:2; 2 Cor. 8:3-4,11-12).

2. As unto the Lord, not men. Jesus told us that we have no reward when we give alms to be noticed and honored by men (Matt. 6:1-4). We should not give because of what others will think, but because it honors the Lord.

3. Motivated by love. "And if I give all my possessions to feed the poor . . . but do not have love, it profits me nothing" (1 Cor. 13:3). Biblical giving is a manifestation of the sincerity of our love for God and others (2 Cor. 8:8).

4. Unconditional. Contrary to some popular teaching, we should not give to get. Giving is clouded by greed and selfishness when it is done in order to become more materially prosperous. Faithfulness in giving leads to spiritual blessing, but it is not a guarantee of material blessing. Material prosperity is not a sign of godliness, and poverty is not a sign of a lack of faith (Phil. 4:12). All that we have comes from God and belongs to God (1 Cor. 4:7; Jas. 1:17), and He wants us to share whether we have much or little. Biblical giving should be sacrificial so that we will always trust God to provide for our needs (see Mark 12:41-44).

WHAT to Give

Giving in the Old Testament: Tithing appears prior to the Mosaic law.

Abraham gave a tenth of the spoils to Melchizedek in Genesis 14:20, and after his dream, Jacob vowed to give a tenth to God (Gen. 28:20-22).

Under the Mosaic law, the Israelites were required to give not one, but three tithes. Two of these tithes were annual, one for the Levites (Lev. 27:30-33; Num. 18:21-24) and one for an annual feast in Jerusalem (Deut. 12:5-6,11; 14:22-27). The third was a triennial tithe for aliens, orphans, and widows (Deut. 14:28-29). Thus, tithing under the law consisted of about 22 percent of one's income, not 10 percent as is usually supposed. In addition, the Israelites could give freewill offerings that were above and beyond these tithes (Exod. 25:2; Deut. 12:6; Mal. 3:8).

Giving in the New Testament: The tithe is mentioned in the New Testament only in relationship to the Mosaic law (Matt. 23:23; Luke 11:42; 18:12) and the superiority of the priesthood of Melchizedek to that of Levi (Heb. 7:4-10). The law is no longer binding today (Rom. 10:4; Gal. 3:24-25), and the New Testament does not apply the tithe to Christians.

Giving is now based on grace, not law. The New Testament provides two guidelines. The first is that each believer should give proportionately ("as he may prosper," 1 Cor. 16:2). The tithe was the least God ever asked anyone to give, and we may be wise to regard it as a minimum amount. We are the most prosperous people who have ever lived, and our giving should reflect this.

The second guideline is that believers should give sacrificially. Christ is the supreme example of sacrificial giving (2 Cor. 8:9; 9:15), and Paul uses this in 2 Corinthians 8-9 as a model for us to follow. "For I testify that according to their ability, and beyond their ability they gave of their own accord" (2 Cor. 8:3; cf. 8:1-9; 9:5-15). Sharing is an investment in eternity and an external testimony of an internal commitment. As Mark 12:41-44 makes clear, there is a difference between convenient giving and costly giving. If God blesses us with material prosperity, He may want us to give more rather than buy more. Proportional and sacrificial giving for some Christians may be 10 percent; for others, it may be 15, 25, or 50 percent. In any case, consider raising the amount you share each year by one or two percent. "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 Cor. 8:10-11a).

WHEN to Give

Concerning Paul's collection for the believers who were poor in Jerusalem, he instructed the Galatians and Corinthians to "put aside and save" on "the first day of every week" (1 Cor. 16:1-3). Giving should be planned and periodic, not erratic. Some giving will be on an ongoing basis, but it is also a good idea to set aside money for special needs and projects that arise from time to time (Acts 11:27-30; Rom. 15:25-27; 2 Cor. 9:3-5; Phil. 4:16-18; Titus 3:14). Money for giving should be set

aside before you pay bills (Prov. 3:9). You may want to plan your giving with your family on Sundays so that it will be seen as a family outreach.

WHERE to Give

In addition to providing for their families, believers are responsible to support those who minister the Word (1 Cor. 9:6-14; Gal. 6:6; 1 Tim. 5:17-18), to share with believers in need (Acts 4:32-35; 11:29; 1 Cor. 16:1-2; 2 Cor. 8:1-15; 9:6-15; Heb. 13:16; Jas. 2:15-16; 1 John 3:17), and to provide for the poor (Prov. 14:31; 19:17; 21:13; 28:27; Isa. 58:6-7; Luke 3:11; 19:8-9; Gal. 2:10; Eph. 4:28).

HOW to Give

Using 1 Corinthians 16:2 and 2 Corinthians 8:3; 9:6-11, the New Testament teaching on sharing can be summarized with seven p's:

1. Periodic. "On the first day of every week" (1 Cor. 16:2).
2. Personal. "Let each one of you" (1 Cor. 16:2); "let each one" (2 Cor. 9:7).
3. Planned. "Put aside and save" (1 Cor. 16:2); "do just as he has purposed in his heart" (2 Cor. 9:7).
4. Proportionate. "As he may prosper" (1 Cor. 16:2)
5. Plentiful. "He who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully" (2 Cor. 9:6); "you will be enriched in everything for all liberality" (2 Cor. 9:11).
6. Painful. "Beyond their ability they gave of their own accord" (2 Cor. 8:3).

7. Positive. "Not grudgingly or under compulsion; for God loves a cheerful giver" (2 Cor. 9:7).

Exercise: Go through this list of seven p's and evaluate your program of sharing in the light of each. Where do changes need to be made?

Debt

The Problem of Enslavement

The world and national economies are plagued by the twin problems of inflation and instability. In the ten-year period from 1974 to 1984, government debt increased 190 percent, business debt increased 188 percent, and individual debt increased 173 percent. On every level, individuals and institutions are borrowing money at unprecedented rates and becoming enslaved to burdens of debt they cannot pay back. With national and corporate debt at approximately one trillion dollars each and private debt at the three-trillion dollar level, interest payments are intolerable.

It has been said that "The modern American is a person who drives a bank-financed car over a bond-financed highway on credit-card gas on his way to a open a charge account at a department store so he can fill his savings-and-loan-financed home with installment-purchased furniture." The bondage of debt produces personal stress and interpersonal tension, and it is not surprising that financial problems are a major contributing factor to divorce. It is as though the wedding vows have been changed to "till debt do us part."

Wants Versus Needs

Borrowing has become a way of life in America. Our culture is riddled with materialism, and it is a rare Christian who is not tempted to live beyond his means. If like everyone else, we succumb to the value system that tells us that more is better, our expenditures will rise to meet our income and tend to surpass it. The whole system of commercials and advertisements is designed to create a sense of dissatisfaction with what we have. As a result, contentment is replaced by covetousness as we fail to distinguish our wants from our needs (Phil. 4:19) or rationalize our wants into needs.

Because of these attitudes and the unparalleled ease of getting credit (Americans have over 600 million credit cards), we allow debt to gradually accumulate by buying now and paying later. Instant gratification is so readily available that many Christians find it easier to trust credit than God in the area of material things. They put themselves in impossible financial positions and then ask God to bail them out when they are on the brink of disaster.

As someone put it, "It's not the high cost of living; it's the cost of high living." The average family's ambition is to make as much money as it is spending. With interest rates as they are, those "easy monthly payments" are not so easy.

Old Testament Principles

The Scriptures consistently tell us to avoid the debt trap. "The rich rules over the poor, and the borrower becomes the lender's slave" (Prov. 22:7). "The

wicked borrows and does not pay back, but the righteous is gracious and gives" (Ps. 37:21). Borrowing and lending were allowed but controlled by the Mosaic law (Exod. 22:25; Deut. 15:7-8). Interest could be charged from foreigners, but not from fellow Israelites (Lev. 25:35-37; Deut. 23:19-20). Collateral could be taken as a pledge of repayment, but this was strictly limited (Exod. 22:26-27; Deut. 24:6,10-13,17). To prevent excessive indebtedness, all debts incurred by Israelites were remitted on the seventh (sabbatical) year (Deut. 15:1-3).

The wisdom of Proverbs is strongly opposed to cosigning loans by pledging one's assets against another's debt. "A man lacking in sense pledges, and becomes surety in the presence of his neighbor" (Prov. 17:18). "Do not be among those who give pledges, among those who become sureties for debts. If you have nothing with which to pay, why should he take your bed from under you?" (Prov. 22:26-27). Few cosigners plan to pay another's debt, but about 50 percent are forced to do just that. See Proverbs 6:1-5; 11:15; 27:13.

New Testament Principles

The New Testament teaches that we are not to become enslaved to debt. "Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law" (Rom. 13:8). God wants us to be free to serve Him first, but to the extent that we are indebted to men, to that extent we are under their dominion and entangled "in the affairs of everyday life" (2 Tim. 2:4). "You were bought with a price; do not become slaves of men" (1 Cor. 7:23; cf. Matt. 18:23-34).

When We Can Owe Money

This is a debatable issue, but most Christian investment counselors believe that there are certain circumstances in which it is legitimate to borrow money. Some limit this to appreciating assets or assets which produce an income. Another common criterion is that the value of the asset should equal or exceed the amount borrowed to obtain it. The clearest criterion is the ability to repay without straining one's budget. Loans for a house, business, and education usually meet the first two criteria, but not always the third. And even if all three conditions are fulfilled, this does not mean that a loan is appropriate in every case.

Getting Out of Debt

When you are unable to pay an entire billing on an account or if the amount you owe on an item exceeds its asset value, you have joined the debt set. In his book, Your Money: Frustration or Freedom?, Howard L. Dayton, Jr. has suggested eight steps for getting out of the entrapment of debt:

1. Establish a written budget. A budget allows you to analyze where you are, to plan where you want to go, and to control impulse spending. Few people who follow a written budget get into financial trouble.

2. Make a list of all your assets, including cash and assets easily convertible to cash, real estate, automobiles and other personal property, investments, and receivables. Evaluate each of these to see if there are any you can sell to cut your indebtedness.

3. Make a list of all your debts. Most people do not know what they owe.

Write down the monthly payment, the interest rate, and the balance due. The goal is to pay off the items that have the highest interest rate first.

4. Establish a repayment schedule for each debt you have. Include the creditor, monthly payment, months remaining, and balance due. This requires discipline and effort, but it's worth it. It is encouraging when you can tear one of these schedules up.

5. Consider possible sources of additional income to get out of debt more quickly. The only ways to get out of debt are to reduce spending and/or increase income. If you find a way to supplement your income, be sure to use it to retire debt and not to spend more.

6. Accumulate no new debt. You might consider doing "plastic surgery" on your credit cards.

7. Be content with what you have. Since advertising is designed to create a lack of contentment, try to expose yourself less to the temptations caused by television commercials (about 26 an hour), newspaper and magazine advertisements, catalogs, and window shopping.

8. Don't give up. It may be a long and hard road to "D" day (debtless day)--perhaps 3, 5, or 10 years. You will often want to quit or delay your program because of the major reversals of lowering your standard of living and paying off

the principal and interest that you owe. But the joy and freedom when you arrive is worth the struggle.

Exercise: What are your present assets and liabilities? If you are part of the debt set, get together with your spouse and plan to go through this eight-step program. If your financial burden is great, it would be wise to admit your need and seek the counsel of a trustworthy person who has skill in this area (Prov. 12:15; 13:10,14; 15:22; 19:20; 20:5,18; 24:6; Luke 14:31).

Budgeting

Many of us are faced with the problem of too much month left at the end of our money. The Scriptures tell us to plan (Prov. 16:3,9; 21:5; 27:23-24; Isa. 32:8; Luke 14:28-30; Jas. 4:15), and a budget is a tool that will help us do this on a short-range (yearly goals) and long-range (lifetime goals) basis. It takes discipline to put our priorities into practice, and we need to avoid the extremes of no plans (complacency) and rigid plans (legalism).

Benefits of Budgeting

- Enables us to plan and pray through our spending and giving priorities.
- Gives us control over expenditures. Unless they are controlled, expenses will typically rise at a slightly higher rate than income.
- Enhances family communication when the family participates in spending decisions and financial goals. This can ease tension and reduce arguments.
- Limits impulse spending.
- Helps us live within our means.

- Reduces pressure of financial obligations.
- Provides for vacations and major purchases.
- Causes us to organize and prioritize expenditures.
- Sets money aside for emergencies.
- Assists in getting out of debt and creating a surplus so that we can better respond to the needs of others.
- Establishes a reasonable maximum standard of living.

Obstacles to Budgeting

- Unrealistic and inflexible budgets.
- Failure to follow through with a budget. Discouragement can be caused by the required discipline, deferment, and sacrifice.
- Hidden expenses: non-monthly items not taken into account.
- Poor records and bookkeeping errors.
- Social pressure of materialism.
- Confusion of wants and needs.
- Impulse spending: spur-of-the-moment expenditures on unnecessary items.
- Using credit for instant gratification.
- Using credit to delay needed decisions.
- Overspending on gifts (e.g., Christmas).
- Lack of surplus to deal with unexpected expenses.

Tips on Budgeting

- Surrender complete control and ownership of what you have to God.
- Honor the Lord with your money by giving first (Prov. 3:9-10).
- Pray for your needs--God may provide them in ways you could not anticipate.
- Maintain good communication by discussing financial policies openly with your family.
- Keep good records and reconcile your checkbook each month.
- When you budget, take into account the yearly cost of small items that add up (e.g., lunches and newspapers).
- Be a good steward in your spending. Ask questions like these when considering a purchase: Do I need it? Am I buying it for materialistic reasons? Will it hinder my spiritual growth? Can I afford it? Is it the best buy? Have I asked God to supply this need in His way and time? (Ps. 37:4-5; 1 Cor. 6:12; 1 Tim. 6:9; 1 John 2:15.)
- Credit cards should only be used as a convenience when they are paid in full each month so that no interest is charged. If we use them to borrow against next month's check to satisfy present cravings, they will throw our budgets off.
- Set up a savings account and make monthly deposits into it for emergencies and non-monthly bills like car insurance.
- Do not become a victim of impulse spending. When you have an urge

to make an unplanned expenditure, put it down on an impulse list and date it. Wait thirty days and pray about it before making the purchase. You will find that most of these impulses will not last.

- Budget an equal personal allowance for the husband and wife for which they are not accountable.
- Remember that the more money we make, the harder it is to live by faith and the more careless we tend to get about expenditures. It always takes discipline to keep from spending to the limit of our income.

Steps in Budgeting

1. Determine your current situation by keeping a strict record of every dollar spent in the next two months.
 2. Create an accurate budget of what you are currently spending and earning. Include expenses that do not come due every month by estimating each on an annual basis and dividing by twelve.
 3. Determine where you want to be by analyzing your existing budget and deciding what changes need to be made. You may need to find ways of reducing expenses or adding income.
 4. Reassess and adjust your budget periodically.
 5. Don't give up. It may be frustrating, but a budget will save you money, help you stay out of debt, and enable you to plan for the future.

Materials like the Family Financial Planning Workbook issued by Christian Financial Concepts are available to guide you in budgeting. This workbook includes monthly income and expense forms, percentage guidelines (e.g.,

what percentage of income after taxes and giving should go to housing, food, auto, clothing, etc.), and other useful forms.

Saving and Investing

Joseph wisely counseled Pharaoh to store up grain while it was available so that Egypt could draw on these resources in more difficult times (Gen. 41:33-36). The Proverbs use the ant to illustrate the wisdom of gathering and storing provisions for future needs (Prov. 6:6-11; 30:24-25; cf. 13:11,22; 21:20; 22:3). Saving requires the discipline of limiting present expenditures to provide for future needs. Denial is not popular in a culture that tells us to indulge our appetites, but Scripture counsels us to pursue a path of moderation and self-control (Prov. 21:17; 23:20-21; 24:27).

Savings are beneficial because they provide a reserve that can be used to pay for unexpected expenses and assist others in special needs. They also enable us to make major purchases without going into debt and paying interest. In addition, savings provide a resource for making investments. However, we should be aware of the built-in danger in savings and investments: they tempt us to put our trust and affection in them rather than God. Believers should never "fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy" (1 Tim. 6:17; 6:10). "He who trusts in his riches will fall" (Prov. 11:28a).

The Scriptures warn us to avoid risky investments and get-rich-quick schemes. "A faithful man will abound with blessings, but he who makes haste to be

rich will not go unpunished. . . . A man with an evil eye hastens after wealth, and does not know that want will come upon him" (Prov. 28:20,22). Money is made gradually, not hastily: "The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty" (Prov. 21:5; cf. 13:11; 24:3-4). Investing should be done wisely and systematically (Matt. 25:14-29; Luke 19:12-24). It is wise to practice caution and diversification in investments to minimize risk (Eccles. 5:13-14,19; 11:2).

A Heritage for Children

We are responsible to leave an inheritance to our children (Prov. 13:22; 2 Cor. 12:14b), but the biggest heritage we can give them is to "bring them up in the discipline and instruction of the Lord" (Eph. 6:4). Child training (Prov. 22:6) should include the principles of stewardship and money management. Teaching is necessary, but it must be reinforced by example. Our attitudes toward the spending and saving of money will have a deep influence on the attitudes our children develop. If we are financially undisciplined or materialistic, we will inevitably communicate this to our children, even if our words are otherwise.

Use graduated allowances to teach responsibility in handling money. You may want to show young children how to budget by using a system of envelopes: one for spending, one for saving, and another for sharing. You should also encourage them to earn additional money by doing extra jobs (e.g., washing the car, babysitting, a paper route). Avoid overindulgence--it cheapens the value of money

and causes children to lose incentive. Let them set money aside and work for certain things they want so they are not given everything.

REFLECTIONS

1. What is the biblical meaning of stewardship? What is the most basic responsibility of stewardship?

2. What is your attitude toward ownership? Have you fully surrendered your time, talents, and treasure to the Lord?

3. What are you really devoted to? To what extent is your heart set on earthly rather than heavenly treasures? Are you content with what you have?

4. Has your view of debt changed or remained the same after going through this material? If it has changed, are there any adjustments you need to make?

5. Are you using a budget to plan and control spending? If so, is it realistic and flexible?

SCRIPTURE MEMORY CARDS

Prov. 3:9; Matt. 6:33; Luke 6:38; 16:13; 1 Cor. 4:2; 2 Cor. 9:7; Phil. 4:19; Col. 3:23; 1 Tim. 6:10; Heb. 13:5.