

**STRAIGHT TALK ON CHRISTIAN STEWARDSHIP:
Is Our Money Where Our Mouth Is?**

by
James W. Andrews

'Stewardship' is an important biblical concept. Our response to this teaching is, I will argue, one major indicator of our spiritual pulse.

The idea of biblical stewardship covers the allocation of our time, talents and treasure. This discussion will focus mainly on the latter. That is because it seems that most American believers part more easily with their time and talents than their treasure.

WHY THE SUBJECT MAKES US SQUEAMISH

This subject matter is not the easiest to talk about because our motives in this cynical age are easily misconstrued. Some people take offense to any talk about money in a religious context, as though our relationship to God and our relationship to our wealth had nothing to do with one another.

Some of this skittishness is understandable. Our world is full of brazen shysters. Some have no compunction whatever about wrapping themselves in the mantle of servants of God and using pious pretexts to indulge their greed. We all have seen this pattern often enough to be leery when a preacher seems more interested in separating people from their cash than their sins.

I believe it was John Owen, the great Puritan theologian, statesman and vice-chancellor of Oxford University, who observed that the more honorable a thing is the more likely the dishonorable are to counterfeit it or use its noble cover for ignoble purposes. Counterfeiters, I have heard, prefer reproducing \$20 bills rather than the \$1 variety.

Given this potential to be misunderstood, I have sometimes found myself as a servant of Christ squeamish about broaching the subject of money for fear of giving any occasion to the cynical to lump me into that despicable company of religious panhandlers who prostitute themselves and use the auspices of Christianity for self-serving, mercenary purposes.

However tempting it may be to yield to this pressure, the simple fact is Christian stewardship is intimately bound up with Christian discipleship. The Scriptures have much to say about believers and their relationship to money. It is plain as green on grass that one cannot love God and love money at the same time.

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

THE OFFENSE OF THE MESSAGE

One reason, I have found, that many people take offense at broaching the subject of stewardship is this: The issue is too large a thorn in their conscience. Frankly they don't want to give and don't want the guilt. What they do want is for those of us who minister God's Word to shut up, leave them alone and go away on this subject. It is as simple as that. On their hard hearts, nothing from any pastor or prophet, be he Moses, Micah, or Malachi, would suffice to make a dent. Impervious to truth or correction, this kind is incorrigible by any influence except a supernatural work of grace.

Others however come to this subject with teachable spirits and hearts malleable to the Holy Spirit. Some have not been well instructed in this grace; others are convicted but conflicted. Neither their 'yes' or 'no' is yet final; they vacillate back and forth. For such we offer in great hope these words of instruction and exhortation.

STEWARDSHIP: A SPIRITUAL DIPSTICK

Our mothers used to say the way to a man's heart is through his stomach. In the spiritual realm, one might say the way to the average man's heart is through his hip. The best sign of a surrendered heart is a liberal, liberated hip. In America, this land of greed where money is god, this sign is especially telling.

As I often put it, it is impossible to walk down a dusty road and not get our shoes dirty. Our culture imprints us with its materialistic values, its love of pleasure, and its idolatry of the Almighty Dollar. We Americans are born to acquisitiveness and the pursuit of happiness by material means.

Yes, grace changes us. In some respects dramatically, in other respects by degrees. The grace that renews our minds and manners comes through the Spirit who indwells us. His instrument is God's Word. His Word re-programs us through its instruction, correction, exhortation and inspiration.

Of all the areas where the Word collides with a wall of resistance in American Christians, this money thing is one of the most resistant to the Spirit. Conditioned as we are by culture to pursue the American Dream, to keep up with the Joneses and buy ourselves the "good life," the idea of tithing, for example, freaks out many believers who typically are leveraged up to their eye balls with consumer debt and want still more than they have found a way to get. To push tithing as a forward step in Christian stewardship stresses them. It stirs up their conscience and poses a clear and present danger to their materialistic goals.

Yet, whenever believers are finally enlightened and abandon their idolatry and surrender to the Spirit in financial matters, I find other stewardship issues (in the area of time and talents) more readily give way. That is why I zero in so relentlessly on this obstinate idol. . . "an idol for destruction."

In a world wedded to material things, a man's will is rarely, if ever, any more surrendered to God than his wallet.

Hence we American Christians in particular need to be better schooled on biblical stewardship. Not only about what we mean by that term, but the biblical basis for it and the meaning of our commitment (or lack of commitment) to it in the equation of discipleship.

THE BIBLICAL PRINCIPLES

The Scriptures have much to say about the way we should view and relate to the things we possess in this life. For our limited purposes it will suffice to articulate five biblical principles that frame our thinking on this subject.

The Bible teaches, for example, that:

1. *Every good thing we enjoy is from God.*

Whatever is good for us, James tells us it came from God.

"Every good thing bestowed and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation, or shifting shadow." (James 1:17)

When God finished with His creative work, it was perfect for man. All things conduced to his well-being.

"And God saw all that he had made, and behold, it was very good." (Genesis 1:31)

2. *Everything we do should be for God.*

"For from Him and through Him and to Him are all things. To Him be the glory forever. Amen." (Romans 11:36)

"For if we live, we live for the Lord, or if we die, we die for the Lord." (Romans 14:8)

"Whether, then, you eat or drink or whatever you do, do all to the glory of God." (1 Corinthians 10:31)

"And whatever you do in word or deed, do all in the name of the Lord Jesus Christ, giving thanks through Him to God the Father." (Colossians 3:17)

"Worthy are Thou, our Lord and our God, to receive glory and honor and power; for Thou didst create all things, and because of Thy will they existed, and were created." (Revelation 4:11)

"For it was fitting for Him, for whom are all things, and through whom are all things. .
." (Hebrews 2:10)

3. *Nothing we possess or pursue should come before God.*

These texts, among many others, make it clear that nothing must stand between us and God, for money and its pursuit can be an idol.

"Thou shall have no other gods before Me." (Exodus 20:3)

"You shall not worship any other god, for the Lord, who name is Jealous, is a jealous God." (Exodus 34:14)

"You cannot serve God and Mammon (i.e. Wealth)." (Matthew 6:24)

"Seek ye first the kingdom of God and His righteousness and all these things will be added unto you." (Matthew 6:33)

4. *Anything we possess or pursue can become a false god.*

The following passages all clearly imply this:

"Therefore consider the members of your earthly body as dead to immorality, impurity, passion, evil desire, and greed, which amounts to idolatry." (Colossians 3:5)

"For this you know with certainty, that no immoral or impure person or covetous man, who is an idolater, has an inheritance in the kingdom of Christ and God." (Ephesians 5:5)

"And the rest of mankind, who were not killed by these plagues, did not repent of the works of their hands, so as not to worship demons, and the idols of gold and of silver and of brass and of stone and of wood, which can neither see nor hear nor walk . . ." (Revelation 9:20)

5. *Whatever we give to God has a way of being multiplied by God.*

The Proverbs are not axioms, but maxims that state with the Spirit's affirmation the way things generally work in God's providential arrangements.

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

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

The Apostle Paul himself confirms the timeless applicability of these sage observations when he says:

"Now this I say, he who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully." (2 Corinthians 9:6)

That well-known line of Jim Elliot's is within the spirit of these texts:

"If we were thankful for more, we would have more to be thankful for."

THE BIBLICAL CONCEPT

These biblical principles in the main shape our doctrine of Christian stewardship. Let us define what we mean by that term this way:

Biblical stewardship is the renunciation of the worldly notion of private ownership combined with a commitment to the principle that every good thing we enjoy is a blessing from God, held in trust, and is to be invested for the glory of God in the confidence that "He who supplies seed to the sower and bread for food will supply and multiply [our] seed for sowing and increase harvest of [our] righteousness." (2 Corinthians 9:10)

In other words, nothing is ours for our own selfish consumption. Everything is from God and for God. Anything we place before God, we put above Him proving we worship a false god even as we profess to serve the true God. There is no such thing as a Christian idolater. That is a contradiction in terms.

In 2 Corinthians 8:6-7, the exercise of Christian stewardship is referred to by Paul as a work of grace ("this grace" in the original) because it is a liberality toward God and His people stimulated by the Holy Spirit. The Apostle urges that we "abound in this gracious work also." (8:7), for in so doing "you will be enriched in everything for all liberality. . ." (2 Corinthians 9:11)

THE POINT OF SPIRITUAL GRIDLOCK

As I mentioned above, my focus relates more to the financial aspects of stewardship than the other areas because that is where those who profess Christ are most balky and hyper-sensitive. Hyper-sensitive because of unresolved guilt, balky because of fear--fear either of coming up short of our needs or our wants after "God takes His cut"~ if we dare to put the matter in the crass terms that this subject evokes in the minds of wicked stewards like the one in the Parable of the Talents who viewed God as a

harsh taker rather than a gracious giver. (Matthew 25:24-30)

We must see that we just can't keep sticking our Christian heads in the sand about this issue of stewardship, hoping to wear the nub off our guilt with time and denial. Just how critical it is to subordinate our wealth to the service of Christ in the equation of discipleship is dramatized in Jesus' encounter with the rich young ruler. (Matthew 19:16-21)

Many have grossly misconstrued the point of Jesus' response to the young man's inquiry about what good thing he must do to obtain eternal life. They violate the context. The young Jewish scion failed to see himself properly. He came to Jesus, not as a hopeless sinner before God, but as a good man capable of meriting his salvation by some good work and just needing some better direction.

Far from Jesus' mind and intent was any message for posterity that the possession of wealth is inherently wrong, as though having money were proof positive of the love of money.

That misses the point by a mile. Context is everything here (and elsewhere). This man had to get lost before he could get saved. He was on the wrong page altogether. Jesus' strategy was aimed at destroying his self-righteousness. Somehow he needed to lose his good self-image and come face to face with his moral bankruptcy before God. The man actually thought he had managed from his youth to measure up to the towering demands of the Law of God, a moral attainment impossible to a fallen man apart from a new birth.

So Job One with Jesus was to expose this individual to himself. He started by demonstrating his shallow understanding of God's moral law. Seeing right through the man as only He can, Jesus knew his greatest area of sin. It was his idolatrous attachment to his wealth. This young man professed to serve God. He honestly thought he had been. But in actuality his real god was Mammon (Wealth).

So how does Jesus smoke him out? How does He confront him with the reality that he is not serving the One he pretends to worship? Jesus creates a dilemma that at one stroke exposes his lawless heart and his clear preference for gold to the living God. Jesus does this by challenging his confident statement that he had kept the Law of God from his youth.

The very first commandment is this: "You shall have no other gods before Me." (Exodus 20:3)

"So you have always kept the Law?" Jesus says implicitly. "Well, let's see if your money is where your mouth is. Let's see where your loyalty is—to your gold or God. Let me give you a taste test. My command to you is this:

"Go and sell all your possessions, then come and follow Me. Let's see where your true allegiance is; let's see if you measure up to God's law as much as you think you do."

The rich young ruler flunked on both counts.

You see, Jesus said to him in a round about way: "Your God or your gold. You can have one or the other, not both. Take your pick."

He took his gold and left God behind. When it came down to it, parting with his wealth or parting with His God (the One who stood before him in the person of Christ), his reaction translated to this:

"Boy, you put me between a rock and a hard place. I sure wish I didn't have to choose between God and Mammon, but if forced to declare my first allegiance, sorry, but I have to go with the money rather than the Master."

For all who profess to be Christ's disciples, there is a lesson for us here. The lesson is not that you are obliged as a Christian to sell off your material assets and bestow them on the poor. At that point you yourself would become one of the poor and need the charity of others.

That is not what Jesus had in mind. That interpretation is to confuse the particular form of the command with its timeless spirit. The historical form was dictated by a strategy calculated to expose lawlessness and idolatry in a certain self-righteous individual who wanted to obtain eternal life by some good works.

The spirit behind this encounter however is timeless. "You shall not have any other gods before Me."

A SUBSET OF DISCIPLESHIP

Let us consider the inseparable connection of biblical stewardship to discipleship. Stewardship is an aspect or a subset of discipleship much like respecting the law is an aspect or subset of citizenship. In fact, stewardship is so central to discipleship that it serves as a kind of litmus test of it. We can't claim that we are walking after Jesus if we are balking at Him in this area of Christian duty. Discipleship allows for no exception clauses. When we agreed to follow Jesus, it was all the way to the Cross:

"And he who does not take His cross (which covers the gamut of possible painful alternatives) and follow after Me is not worthy of Me. He who has found his life (holds back from God for fear of missing out on "life") shall lose it, and he who has lost his life (signed his "life" away, God wants it) for My sake shall find it." (Matthew 10:38-39)

Clearly Jesus expected His disciples, if in fact we are disciples, to be ready to take a bullet or break the bank, however the Spirit directs at any given time.

Let us not stumble at this point on a very specious distinction that has currency in some quarters. We do not have the option of being Christians and deciding later whether or not we aspire

to be disciples, as if somehow there were a difference. . . as if 'disciples' were a sort of Christian 'Ranger'. . . an elite corps. No dice.

A Christian is a disciple; a disciple is a Christian. They are one and the same.

"If you continue in My Word, you are truly My disciples, and you will know the truth and the truth will make you free." (John 8:31)

Take a concordance and run the word "disciples" through the book of Acts. What you will find is that the standard word of "believers" is "disciples." They are absolutely interchangeable.

My point here is that if we pretend to be Christians, then we are claiming to be disciples and if we claim to be disciples, we cannot evade the responsibility of being stewards. The two go hand in hand.

Now ignorance of Christ's will does not void a claim to discipleship. Deviance through human weakness does not void a claim to discipleship. However, resistance rooted in the wickedness of idolatry does.

A disciple may not hear His Master's call and yet be a disciple. A disciple may not fully understand His Master's call and still be a disciple. A disciple may initially resist His Master's call out of fear but later repent and comply and be a disciple nonetheless. However one who stubbornly refuses the Master's call is simply a rebel. That person is not a disciple; he is a scandal and embarrassment to the Lord He falsely profess to follow.

Do we really understand that we can't have it both ways? Do we grasp that Jesus has put His terms of service approximately like this:

"It's your money or Me. You cannot serve God and Mammon. No man can serve two masters. Inevitably you will hate one and love the other." (Matthew 6:24)

Even though Jesus does not demand that all his disciples, as a condition of following Him, rid themselves of their wealth and give it all to the poor, it is clear that in spirit He expects us to be ready to do whatever He asks. A true disciple follows His Master unconditionally. Our attachment to our possessions must yield right of way to our allegiance to Him. Jesus brooks no rivals.

Therefore if we profess to be His disciples, we must see ourselves as stewards. A steward stands ready at all times to distribute His Master's wealth entrusted to him as His Master directs. He is at the beck and call of the Spirit.

A SELF-CHECK

So how do we check our stewardship 'meter'? How do we know which god we are serving? In

a radio message I heard a few years ago Tony Evans provided a good key. When push comes to shove, "Who wins? Who wins?" Yes. That's it.

When there is a rivalry between serving God with our money or serving money before God, who wins? Let's put it this way: Who would your church financial secretary say is winning? Who would your tax man say is winning? Who would your needy Christian brothers say is winning?

Can you honestly say that in your discipleship you are putting your money where your mouth is? If there is no serious stewardship, why do we imagine there is serious discipleship?

By now you can see, I hope, why I target this issue so forcibly. Hopefully every true servant of God will feel the cross hairs of the Holy Spirit on his or her heart. I know that not everybody is going to respond. A local church is a mixed multitude. There are sheep and there are goats. Goats are deaf. . . stone deaf. However, I think a lot of sheep simply aren't as informed or challenged about this matter as they need to be.

In reality we will never take a serious run at discipleship until we break through that wall of stewardship. Put it down.

"It is more blessed to give than to receive."

Paul said that. (Acts 20:35) Jesus exemplified it. And a true disciple will accept it as a rule of life. How can we possibly follow Jesus and not follow His teaching? See what I mean?

We must come to the place where our resources are more available to the needs of the kingdom of God than they are to our ravenous materialistic appetites. We need to come to the place where our consumption habits are based more on our real need rather than the sheer greed of the American dream. That's really radical, but then again, being a Christian is totally radical.

GETTING SERIOUS

Where should you start? Step up and start big. Begin with faith. Ask God for the grace to step up to the challenge of Christian stewardship. Then get out your wallet. Personally I believe **every** wage-earning Christian should tithe (10%) on earned income as a starting point. Oh, I know, some say a tithe is not taught in the New Testament, et cetera, et cetera. That is a tired cop-out that misses the point badly.

Under the Old Covenant, the Law required a tithe of the produce of every Jew. (Leviticus 27:30; Deuteronomy 14:22) By contrast, the New Testament principle, it is quite true, is to give as God has prospered us. Is that a lesser standard of honoring God with our substance? Who of us would be so brazen as to say to God:

"You have prospered me so little that I can ill afford to return to You what You expected by

law of the poorest Jews. Thanks for little or nothing."

In my opinion that is the message anything less than a tithe would send to Heaven.

One of the best habits my parents ever passed along to me was this tithing example. No matter how tight things got. . . no matter how stretched they were, that tithe was as sure and steady as death and taxes. God honored their faithful stewardship and certainly Olsie and I can say the same.

THE SOUL ISSUE AT STAKE

This is a battle we need to win. This is not a church budget issue; it is not a church building issue; it is not even a church charity issue; it is at bottom a soul issue. This is not 'clubmanship'; it is a simple issue of discipleship. Christ is Lord of no one's life as long as money is his idol. And Mammon (wealth) is our idol so long as holding onto it is more important to us than letting Him take hold of us.

Why do we make such an issue of this spiritual virtue? Because without stewardship, discipleship is a ghost ship. A fantasy. Christ has not taken charge of our hearts as long as we refuse to allow Him to take care of our wallets. That is why I often say, the gate to the heart of American Christians is through the hip. That is the citadel of the great American idol.

THE TELLING QUESTIONS

Think about this: if I can't trust the living God to resurrect my finances, how can I trust Him to resurrect my dead body? If I can't trust Him to meet my financial needs, how can I trust Him to meet *any* needs?

If God can be trusted for one thing He has promised, why can't He be trusted for *all* things He has promised?

If I believe a sovereign God can bless or withdraw His blessing from my financial life, how can I be so daring as to withhold the honor due Him? How can I claim I trust Him if I am afraid by honoring Him with my finances I will be worse off and poorer for it?

Can you see the logic of financial stewardship? Some of us need come to terms with reality here.

SO STEP UP TO THE PLATE

One, just because it is right to honor God this way.

Two, because you may have an idol standing between you and God. If so, you need to choose this day whom you will serve, God or Mammon.

Three, because this may be a sticking point with your conscience. If so, you are stalled. You won't grow or make any spiritual progress until you deal with what the Spirit is dealing with you about.

So think about these things.

Meanwhile, may God bless and multiply the seed of those who sow faithfully in honor of His provision.