# Capitol Hill Baptist Church Stewardship

## Core Seminars Week 1

### Stewardship

PRAYER

#### I. Introduction

#### To begin our class today, I want to throw a question out to you. What’s the “prosperity gospel”? When someone talks about the “prosperity gospel”, what are they referring to?

#### The prosperity gospel is a false gospel. It teaches that God rewards faith with material blessings. It’s false because it’s not based on grace. Instead, it works more like a contract, like a quid pro quo transaction—you do this for God, God will do that for you.[[1]](#footnote-1) Those who believe and say and do the right things will secure financial blessing and good health from God as their reward. But material blessings or poverty aren’t linked to someone’s righteousness.

#### What’s confusing about the prosperity gospel is that there’s a lot of truth in it. But it mixes this truth with error. Prosperity preachers say true things, such as:

#### “God wants what’s best for us.”

#### “God is generous.”

#### “We must live by faith in God’s promises.”

#### But what they mean is:

#### “God wants what’s best for us...materially in this life.”

*“God is generous…and so the more you give to God, the more God will give to you.”*

*“We must live by faith in God’s promises…in order to obtain financial prosperity.”*

#### The problem’s not that these people tell us that health and wealth are good things. The problem is that they stop there. They make health and wealth the end goal rather than using them to worship the One who gave them to us. It’s kind of like going out for a really nice dinner and filling up on the appetizer and then going home—you missed the main course![[2]](#footnote-2) To be forgiven by grace for our sins that we could never atone for is far better than any material blessing we can receive in this world.

#### So what we’re going to do in this core seminar is look at the things God’s given us—our money, our health, our time, our skill—and see God’s purposes for them. We’ll look to scripture to see why he gave them to us, how we’re to use them, and the dangers to avoid.

The title of our core seminar and the main theme of today’s class can be summed up in one word—Stewardship. God owns everything, and we’re his stewards. If you look on the back of your handout, you’ll see that the first two weeks, we’re going to talk quite generally about stewardship from Jesus’ parable in Matthew 25. Then we’re going to spend four weeks talking about money. And because scripture talks a lot about money, we’re going to have a panel discussion devoted to the topic. Then we’ll use two weeks thinking about our time, and then two weeks thinking about our health, and then a final two weeks on our skills.

So why should you attend this core seminar? Let me give you two reasons. First, our money, health, time, and skills are often wrongly assumed to be unrelated to our spiritual life. I mean when’s the last time we confessed sin for misusing our skills or health? We’re just not as aware of them. The second reason is that because people in our church are especially vulnerable to idolizing and misusing these things that God’s given us. And absent clear biblical direction, many Christians will use these things the way our culture and world does.

So our hope for this class is that we’ll learn how to view God’s good gifts through a biblical lens. This will then help keep us from believing false doctrine, like the prosperity gospel, and instead give us joy, as we use God’s good gifts in the way He meant for them to be used.

Now, one final caveat before we dig in to Matthew 25. Some of you are rule-mongers. You’re in a class like this because you want to know the rules. How much should I give? How much time can I spend on Facebook?

Well, if you’re like that, you’re going to be disappointed—but we hope to give you something much better. The Bible doesn’t actually give us many rules in regard to these aspects of our life. There’s a great amount of Christian liberty here. And different consciences will react differently to different situations. Instead, what Scripture gives us are goals. It shows us how we can use these gifts to show off the worth and excellence of our redeeming Lord.

So the question is not, *“How much money can I keep for myself?”* but *“How can I use all of my money and all of my time and all of my talents to pursue Christ as much as possible?”* This class is about opportunity. Paul says in Colossians 3:17: **“And whatever you do, in word or deed, do everything in the name of the Lord Jesus, giving thanks to God the Father through him.”** And so our aim is to learn just that—how to do **“*everything* in the name of the Lord Jesus.”**

Well, with that said, let’s look at a parable Jesus told in Matthew 25:14-30.

**“For it will be like a man going on a journey, who called his servants and entrusted to them his property. To one he gave five talents**[[3]](#footnote-3)**, to another two, to another one, to each according to his ability. Then he went away. He who had received the five talents went at once and traded with them, and he made five talents more. So also he who had the two talents made two talents more. But he who had received the one talent went and dug in the ground and hid his master's money.**

**Now after a long time the master of those servants came and settled accounts with them. And he who had received the five talents came forward, bringing five talents more, saying, ‘Master, you delivered to me five talents; here I have made five talents more.’**

**His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’**

**And he also who had the two talents came forward, saying, ‘Master, you delivered to me two talents; here I have made two talents more.’**

**His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’**

**He also who had received the one talent came forward, saying, ‘Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.’**

**But his master answered him, ‘You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest.**

**So take the talent from him and give it to him who has the ten talents. For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.’**

Well, this parable is a great way for us to begin thinking about all that God’s given us in this life. So we’re going to use the parable as an outline, as we consider the master and the servants and their stewardship.

#### II. The Master: God

First, let’s look at the master. Now it can be misleading to assume that everything in Jesus’ parables stands for something else—like in an allegory. But if we want to apply the parable to our lives, who would we see playing the role of the master? [*God*] Why? [*Because God is over everything*] A proper understanding of wealth begins with God and His relationship to His creation.

**A. God Owns Everything**

Everything belongs to God. God’s the owner because He created all things (Gen. 1). And because God created all things, this means He also has a claim on all that He created.[[4]](#footnote-4) David writes in Psalm 24:1-2, **“The earth is the Lord’s and the fullness thereof, the world and those who dwell therein, for he has founded it upon the seas and established it upon the rivers.”**[[5]](#footnote-5)

This also means that God doesn’t owe His creation anything. He’s a debtor to no man. God told Job, **“Who has first given to me, that I should repay him? Whatever is under the whole heaven is mine.”** (Job 41:11). God has authority to use the wealth of His creation in any way He pleases and isn’t bound by anything.[[6]](#footnote-6) This is true, outright ownership.

Now when God created everything, what did He call it? He called it “good.” By calling His creation “good”, God assigned value to it. When sin entered the world, it didn’t destroy the goodness of God’s creation. No! Paul says, **“For everything created by God is good, and nothing is to be rejected if it is received with thanksgiving, for it is made holy by the word of God and prayer”** (1 Tim. 4:4-5).[[7]](#footnote-7) In fact, the enjoyment of God’s good creation can bring glory to God! Paul goes on to say, **“As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy”** (1 Tim. 6:17).

Here Paul kills two idols with one verse. First, he destroys the idolatry of wealth—don’t set your hope in worldly riches. And second, he destroys an idolatry of asceticism—we’re meant to enjoy God’s physical creation. Although wealth is uncertain, it can certainly be enjoyed.

Some people think that wealth shouldn’t be enjoyed. Instead, God wants us to live in poverty, forgoing wealth and pleasure. This is known as the “poverty gospel”, and it’s just as bad as the prosperity gospel. Here the ascetic views poverty as the way to holiness.[[8]](#footnote-8) But merely getting rid of wealth won’t make you more holy, as though wealth is the problem. Holiness is ultimately about our heart, not our holdings. This type of asceticism is different from the self-denial commanded in Scripture.[[9]](#footnote-9) Biblical self-denial recognizes God’s goodness in wealth and doesn’t reject it, but seeks to submit it under Christ’s Lordship. So for example, Paul tells Titus to forgo worldly passions that are evil (Titus 2:11-12), and Ezra calls God’s people to fast to humble themselves before God in praying for safety (Ezra 8:21).

The bottom line is this: God owns everything. He owes nothing. All that he made is good—and that includes our wealth. The secret to managing the things God has given us is not to run away from them but to understand *why* He gave them.

**B. God Gives People Their Wealth**

Well, if God owns everything, then that means that all we have comes from him (Gen. 1:28-30). As Paul asks the Corinthians, **“What do you have that you did not receive”** (1 Cor. 4:7)? Your money, your family, your education, your abilities. . . they all came from God.

King David recognized this. The Israelites gave things they personally owned to help build the temple. And yet here’s what David prays to God in response: **“all this abundance that we have provided for building you a house for your holy name comes from your hand and is all your own.”** (1 Chron. 29:16).

Notice, also, in the parable, that the master gave different amounts of money to each servant. He didn’t give them all the same amount. While scripture commands those wealthy in the church to spend their wealth to help those who are poor in the church (1 John 3:17), it would be wrong for us to conclude then that God thinks inequality of wealth in itself is evil. God gives each his lot in life. 1 Samuel 2:7 says, **“The Lord makes poor and makes rich; he brings low and he exalts.”** The important thing is how we steward what God’s given us.

### III. The Servants: Man

Okay, so if God is the master in the parable, who would the servants be? [*Us*] And if God owns everything, then what does that make us in terms of the wealth we possess? [*As stewards*][[10]](#footnote-10)

### A. We Don’t Own What We Own!

In all that we’ll be discussing today, the most difficult idea to wrap our heads (and hearts) around is the understanding that we don’t own what we own! The car you paid off last month—it’s not yours. The diploma on your wall, or the children in your house, or the money in your bank account—not yours, not yours, not yours.

We don’t like to admit this. Instead we’re inclined to say, *“I earned it and so it’s mine. Don’t tell me what I should do with it!”* But if we agree with scripture, then we must acknowledge that those things that are ours…aren’t ours. They’re ultimately God’s.

This is a big reason why people don’t want to follow God and why the rich ruler went away sad in Luke 18. They don’t want to submit what they have to God’s lordship. Some people get angry at God for not allowing them something they want, like a job. Others get angry at God because he gave them something they didn’t want, like a serious illness. But God gave you health when it was best for you, and he took the health away when *that* was best for you. Just like the plant God caused to grow up over Jonah—that God then took away. It grew up, and was taken away—both out of love.

But when we realize that what we have isn’t ours, a huge burden is lifted from our shoulders that we were never meant to carry. God gives us what we need when we need it. If he hasn’t given it to us, it must be because we don’t need it. Now, there are ways in which this principle can be abused through laziness. But as a first principle, it’s revolutionary. Everything we have belongs to God. We’re his steward.

In his book *Desiring God*, John Piper gives an illustration about someone who comes into an art museum empty-handed.[[11]](#footnote-11) As they walk into the rooms, they take pictures off the walls and put them under their arm. When they’re confronted with, “*What are you doing?*” They reply, “*I’m becoming an art collector.*” But when they’re told that the pictures aren’t theirs and they won’t be able to take them out of the building, the person replies, “*Sure they’re mine. I’ve got them under my arm*.” As you can see, this person is out of touch with reality and is a fool. And yet isn’t that how we so often operate? All we have is God’s. We don’t bring anything into the world, and we can’t take anything out (Eccl. 5:15; 1 Tim. 6:7). As the saying goes, there are no U-hauls behind hearses!

### B. We’re Only Stewards of What We’ve Been Given

So what does that make us then? It makes us stewards. A steward is someone entrusted with another’s wealth and charged with the responsibility of managing it in the owner’s best interest.[[12]](#footnote-12)

In the beginning, God didn’t just create man; He created man with a task: to rule over the earth and to care for it.[[13]](#footnote-13) God’s given us a responsibility—a stewardship—over His creation. So when the Israelites came into the Promised Land, God tells them not to sell the land permanently because the land is His and they’re only aliens and tenants.[[14]](#footnote-14) It was only by God’s grace that they took possession of the land in the first place (Exod. 20:2). Their relationship with the land was designed to keep their trust in God so they would ultimately take possession of a better country—heaven![[15]](#footnote-15)

So then, if we’re stewards of all of the wealth we’ve received, how does this change our view of our bank accounts, our cars, our homes, and other worldly possessions? [*1) They’re not to be used for our sole purpose, but God’s; 2) We’ll be held accountable for how we use our master’s wealth (Romans 14:12); 3) We must justify how we use all of our wealth, not just what we give to church, but what we also spend on ourselves; 4) Getting wealthy isn’t an end in itself*]

### Comments or Questions?

##### IV. Poor Stewardship: Evidence of No Faith

Now that we’ve distinguished between the master and the servants in the parable, let’s also make a distinction between the types of servants. And we’ll begin with the one who was unfaithful.

So what did the unfaithful servant do that was lazy and wicked? [*He hid the money in the ground*] Why was this wrong? [*1) He neglected his responsibility; 2) He didn’t consider his master worthy*] And what was the consequence? [*He’s thrown out into the darkness—into hell*]

Really? Hell seems like quite a consequence for something as simple as burying money! What’s going on here?

Let me describe in a bit more detail what the servants did. The faithful servants trusted that the master would return as he said—and so they risked absolutely everything on his promise. They didn’t hold anything back. But the unfaithful servant decided to play it safe. He either thought that the master might not return as promised—or that when he did, faithfulness wouldn’t be rewarded. So he hedged his bet. He reduced his risk by burying the talent *and* doing other things with his time. But misusing God’s wealth is equivalent to stealing from God![[16]](#footnote-16)

The faithful servants trusted their master’s word and his goodness. But the unfaithful servant had faith in neither! As Jesus said, **“You cannot serve [both] God and money”** (Matt. 6:24). You may *think* that you can play both sides and please both masters—but in the end your desire shows that you have no faith in God. You’re not a Christian. Which will it be?

So we learn from the unfaithful servant that what you do with your money is an indication of whether or not you have saving faith—faith in God’s promises and faith in God’s goodness. This parable isn’t about being a “semi-” Christian—as if that category existed. It’s about the difference between heaven and hell. Where’s your faith?

That’s why this class isn’t about stewarding *some* of your money—as if you have some for yourself and “give back” some to God. Or stewarding *some* of your time—as if you have “me time” and time you invest for others. Or about health as something that’s only about you. This class is about spending everything you have: your money, your time, even your body—for God, trusting everything on his promises being true. That’s simply what it means to be a Christian.

So what are ways in which we’re tempted to “hedge our bets” with what God’s given us? [*1) Giving some of our salary to the church to “satisfy” God and then using the rest selfishly as though it’s all ours; 2) Privatizing the gospel by letting others know you’re a Christian but not telling them the gospel or the difficult parts to hear; 3) Being hospitable when it’s convenient; 4) Never fully committing to the meetings of the church – one month attending the services and then next using Sundays for leisure or networking; 5) Basically going halfway in anything spiritual, keeping options open*]

**V. Faithful Stewardship: Glorifying God**

So if that’s what it means to be a poor steward, let’s spend the rest of our time and next week considering what it means to be a faithful steward.

In the parable, why were the first two servants commended as good and faithful? [*1) They were obedient; They obeyed immediately; 2) They thought well of their master; 3) They were productive and took risks (faith); 4) They received profitable returns; 5) They were patient to wait until the Master returned*]

So we see that being a faithful steward is using wealth to show off God’s goodness. But why should we do this? What’s the motive for faithfulness in stewardship? Let me give you two.

The first has all to do with the God we serve. God didn’t merely teach us what to do with our wealth, He showed us—in love. Paul says, **“For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.”** (2 Cor. 8:9). In love, Jesus humbled himself as the suffering Servant, and obeyed the Father perfectly, and died on a cross so that His people would share in His inheritance (Gal. 4:7). His wealth was spent to make us wealthy.

The mark of one forgiven by Christ is love for God—and love for God certainly includes a desire to use our money to please him. 1 Peter 4:10 says, **“As each has received a gift, use it to serve one another, as good stewards of God's varied grace.”**

The second motive to be a faithful steward has to do with the final judgment. In the parable, the master returned one day and settle accounts with the servants. Well, in the same way we too await a judgment day. As Christians, we’re forgiven for all of our sins and will receive eternal life. But scripture says, **“we must all appear before the judgment seat of Christ, so that each one may receive what is due for what he has done in the body, whether good or evil”** (2 Cor. 5:10). What we do on earth still has implications for gaining rewards in heaven…or losing those rewards. **“Whatever one sows, that will he also reap”** (Gal. 6:7). Does that factor into your day-to-day decisions? It should. When do we expect Christ to return? Why, today, of course! Are you ready to give an account?

**VI. Conclusion**

To conclude, let’s sum things up with two freedoms we find as we put these principles into action. The main message of today’s class is that God owns everything—even what you think you own. And when we really believe that God owns everything and put it into practice…

1. ***It frees us from our circumstances***

If a tree falls on my car and I’m out $2,000 but I really believe the money belongs to God, my stress level goes way down. *“Oh, I guess I didn’t need that for God to accomplish his plans for me.”* God’s in control. He could’ve put that tree down somewhere else. But I trust that he has something better in mind than I did. A lost job, a stock market crash, a leaky roof: those can all be within God’s good plan for me. Knowing that God owns everything allows us, with the apostle Paul, to say that we’ve learned the secret of being content no matter the circumstances (Phil. 4:11).

1. ***It frees us from guilt***

So many of us live life thinking that God and things are opposed to each other. We assume God’s frowning at us because we enjoy a TV show when we could’ve done something better. Now, it may be true we could’ve done something better. But money and God…health and God…leisure and God aren’t fundamentally opposed to each other. God made them for us! In fact, wise use of his worldly creation can bring heavenly riches.

So to conclude, God owns everything, and all that we have is a stewardship from Him. As a 17th century archbishop of Caterbury put it: **“He who provides for this life but takes no care for eternity [may seem] wise for a moment but [is] a fool forever.”**[[17]](#footnote-17) Let’s seek to be faithful stewards by using our wealth for God’s glory.

**PRAYER**

###### APPENDIX A

###### Quote on Man’s Possessions

“Once, a distraught man rode his horse up to John Wesley, shouting, “Mr. Wesley, something terrible happened! Your house burned to the ground!” Wesley weighed the news, then calmly replied, “No. The *Lord’s* house burned to the ground. That means one less responsibility for me.” (The Treasure Principle, R. Alcorn, p. 26)

**Deceitfulness of Wealth**

Wealth can be deceitful (Mark 4:19). Scripture says, **“For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs”** (1 Tim. 6:10). An excessive love of money will lead to sin, such as selfishness (Heb. 13:7), theft (Prov. 13:8, 30:8-9), deceit (Acts 5:1-10), and materialism (James 5:5). And it will bring with it grief, such as addiction (Eccl. 5:13), worry (Eccl. 5:12), discontentment (1 Tim. 6:9), debt, and ruined relationships (Prov. 15:27, 19:4). These are serious things. Maybe some of you have already felt their sting. But that’s not the greatest danger of misusing God’s wealth. The greatest danger is being rejected by God, as the master did the unfaithful servant. **“What good is it for a man to gain the whole world, yet forfeit his soul”** (Mark 8:36)? It can become too easy for our sinful natures to idolize wealth because wealth means power. With wealth we can purchase anything our hearts desire in this world.[[18]](#footnote-18) It’s right at this point where we must decide where our loyalties lie. **“We cannot serve both God and Money”** (Matt. 6:24). God won’t allow it, and He’ll ultimately put an end to all such idolatry.

**Conclusion**

1. ***It frees us to be generous***

For the world, generosity is the portion of what’s mine that I’m willing to part with. For the Christian, generosity is the portion of God’s that I can invest in the needs of others. I bring glory to God by providing for myself; I bring glory to God by providing for others. So the tug of war that happens in the heart of the worldly man who wants to be generous—between this good desire and his own selfishness—is gone once that man comes to understand God as the owner of everything. This principle frees us to be generous.

1. We often fall into the snare of the prosperity gospel every time something happens to us that we don’t like, and we blame God or expect that he should treat us better because of something we did. [↑](#footnote-ref-1)
2. To pull C. S. Lewis out of context, they’re “like an ignorant child who wants to go on making mud pies in a slum because he cannot imagine what is meant by the offer of a holiday at the sea.” [↑](#footnote-ref-2)
3. A talent was a great sum of money. [↑](#footnote-ref-3)
4. Jesus implied God’s claim on everything when he said to give to God what is God’s in Matthew 22:15-22. [↑](#footnote-ref-4)
5. See also Deuteronomy 10:14. [↑](#footnote-ref-5)
6. See Acts 17:24-25. [↑](#footnote-ref-6)
7. See also Colossians 2:20-23. [↑](#footnote-ref-7)
8. The ascetic also practices self-denial for purposes of holiness, but they go about it the wrong way. The ascetic views suffering as the way to atone for sin and shame, but instead of gaining holiness, they end up building self-reliance, turning them away from God’s grace. Yet it’s not our sufferings that atone for sin, but Christ’s sufferings. [↑](#footnote-ref-8)
9. Jesus says, “If anyone would come after me, let him deny himself and take up his cross and follow me”(Mark 8:34). Biblical self-denial is crucifying the passions and desires of the sinful nature for the purposes of gaining holy desires and affections (see also Galatians 5:24). [↑](#footnote-ref-9)
10. Some people might answer that we are debtors, but this doesn’t fully grasp the concept. A debtor receives assets with only the obligation to pay the amount back. A steward is also obligated to use the assets for the master’s purposes. [↑](#footnote-ref-10)
11. John Piper, *Desiring God*, p. 161. [↑](#footnote-ref-11)
12. See Luke 16:10-12. [↑](#footnote-ref-12)
13. See Genesis 1:26, 28-30; 2:15. [↑](#footnote-ref-13)
14. See Leviticus 25:23. [↑](#footnote-ref-14)
15. See Hebrews 11:13-16 and Philippians 3:20. [↑](#footnote-ref-15)
16. See Malachi 3:6-18. [↑](#footnote-ref-16)
17. John Tillotson as quoted by Randy Alcorn, *Money, Possessions and Eternity*, p. 137. [↑](#footnote-ref-17)
18. Wealth often leads to pride (Hosea 12:8) and self-reliance that lead us to forget God (Deuteronomy 8:13-14). Paul calls greed “idolatry” in Colossians 3:5). [↑](#footnote-ref-18)