

Financial Faithfulness

by

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Introduction

One of Satan's most effective delusions is the idea that happiness consists in the things that we possess. Through his deceitfulness, he has erected a golden calf, an idol called materialism. Like a barker on the midway, he calls to every passerby, "*come and worship at its feet, buy, sell, get gain, and possess, and it will make you happy.*"

Christians, though a people with a spiritual calling and heavenly assets beyond compare, are not automatically exempt from Satan's schemes nor inoculated against infection from the deadening disease of materialism. Like a plague, it stalks us from every corner—on television, the printed page, the display window, the showroom, the Jones' driveway. Everywhere the seductions of materialism fill the air and seek to come into our lives through both conspicuous and subliminal messages.

In a context that instructs us to live as aliens and strangers (1 Pet. 1:17-18; 2:11), and as a people who are to live with a view to a heavenly inheritance that is untouched by decay, unstained by evil, and unimpaired by time (1 Pet. 1:4), Peter also warns us to be sober and alert against Satan's devices (1 Pet. 1:13; 5:8). Why? Because, if we are not on guard, Satan will distract us through possessions from our heavenly calling as a people for God's own possession who are to proclaim the excellencies of Him who has called us out of darkness (the delusions of Satan) and into His marvelous light (1 Pet. 2:9).

Money is a very little thing (Luke 16:10). Why? Because money cannot buy happiness. Money cannot give eternal life nor real meaning in life (Isa. 55:1-3; Rev. 3:16-18). Yet, there is nothing that reveals our spiritual orientation and relationship with God like our attitude toward money.

Jesus Christ made it clear that a mark of true spirituality was a right attitude toward wealth. The mark of a godly and righteous man is his preoccupation with God and heavenly treasure.

Scripture has a tremendous amount to say about money or material possessions. Sixteen of the thirty-eight parables of Jesus deal with money. One out of every ten verses in the New Testament deal with this subject. Scripture has 500 verses on prayer, less than 500 verses on faith, but over 2,000 verses on the subject of money. Money is an extremely important issue because a person's attitude toward it is so determinative of his relationship with God, on fulfilling his purpose in this life, and on his character.

The Responsibility for Planning

Without planning based on biblical values, goals, and priorities, money becomes a hard taskmaster and, like a leaf caught up in a whirlwind, we get swept into the world's pursuit of earthly treasures (Luke 12:13-23; 1 Tim. 6:6-10).

Financial planning is biblical and is a means to good stewardship, to freedom from the god of materialism, and a means of protection against the waste of the resources God has entrusted to our care (Prov. 27:23-24; Luke 14:28; 1 Cor. 14:40).

Financial planning should be done in dependence on God's direction and in faith while we rest in Him for security and happiness rather than in our own strategies (Prov. 16:1-4, 9; Psalm 37:1-10; 1 Tim. 6:17; Phil. 4:19).

The Responsibility for Discipline

If our financial planning is to work, it will require discipline and commitment so our plans are translated into actions. We must follow through on our good intentions (Prov. 14:23). Financial faithfulness is an

important aspect of complete, well-rounded spiritual growth and godliness (2 Cor. 8:7). But godliness requires discipline (cf. 1 Tim. 4:8; 6:3-8).

Good intentions are useless without plans that translate them into actions. The Corinthians had indicated their desire and willingness to give and had even been instructed on planned giving (1 Cor. 16:1-2), yet they had failed to follow through on their good intentions (2 Cor. 8:10-11).

The Responsibility for Stewardship

Financial faithfulness ultimately flows out of the recognition that everything we are and have belongs to the Lord (1 Chron. 29:11-16; Rom. 14:7-9; 1 Cor. 6:19-20). Life is a temporary sojourn in which Christians are to see themselves as aliens, temporary residents, who are here as stewards of God's manifold grace. All we are and have—our talents, time, and treasures—are trusts given to us by God which we are to invest for God's kingdom and glory (1 Pet. 1:17; 2:11; 4:10-11; Luke 19:11-26).

The Responsibility for Working

One of God's basic ways to provide for our needs is through work—an occupation through which we earn a living so we can provide for ourselves and our families (2 Thess. 3:6-12; Prov. 25:27).

The money we earn is also to be used as a means of supporting God's work and helping those in need, first in God's family and then for those outside the household of faith (Gal. 6:6-10; Eph. 4:28; 3 John 5-8).

Guidelines Regarding Savings

Biblical Support

- (1) God directed Joseph to save for the future (Gen. 41:35).
- (2) Saving for the future shows wisdom and is demonstrated in God's creation (Prov. 21:20; 30:24-25; 6:6-8).
- (3) Saving for the future is responsible stewardship when designed to meet both the predictable and unpredictable needs of the family (1 Tim. 5:8; 2 Cor. 12:14).

Biblical Guidelines

- (1) Maintain a proper view of ownership. Remember, all our wealth ultimately belongs to God. We are managers, not owners (1 Chron. 29:11-16; Luke 16:12).
- (2) Maintain a proper view of our security. We are to put our trust in the Lord and not in our investments (1 Tim. 6:17).
- (3) Beware of impure and unbiblical motives, priorities, and reasons for saving such as anxiety and hoarding as a result of insecurity or covetousness (Matt. 6:25-33; Luke 12:13-31).
- (4) Decisions concerning future investments are to be made prayerfully in view of the Lord's will (James 4:13-15).
- (5) Don't use money in saving/investment programs that God desires be used for giving. This occurs when savings or investments become extreme and for the wrong reasons as seen above (Luke 12:16-21; 1 Tim. 6:18-19; 1 John 3:17).
- (6) Avoid high-risk investments or get-rich-quick schemes (Prov. 21:5; 28:20, 22; 1 Tim. 6:9).
- (7) Watch those priorities. Make the kingdom of God your number one investment (Matt. 6:33; Luke 12:31; 1 Tim. 6:18-19).

Guidelines Regarding Spending

Contentment

We need to learn to be content (spiritually independent on the details of life for our happiness and security) with what we have (Phil. 4:11-13; 1 Tim. 6:6, 17-19; Heb. 13:5). When we are content with what we have, we are free from servitude to materialism. This means freedom to follow the Lord; freedom to pursue His values and objectives. How does one acquire contentment? Contentment is the product of possessing heavenly treasure and casting the whole of one's care on the sovereign God as our loving heavenly Father (Matt. 6:19-33; 1 Pet. 5:6-7).

Temptation

Be on guard to the temptations and messages of the world (Rom. 12:1-2; 13:11-14; 1 Pet. 1:13-16; 5:8). There are thousands of messages every day that clamor for our attention through the press, television, radio, billboards, salespeople, and store displays—all designed to get us to buy things we don't need, with money we don't have, to impress people we don't know, and to find happiness where it simply cannot be found.

Evaluate Purchases According to Biblical Principles

- (1) Can we pay cash or will the purchase put us in debt? (See Guidelines Regarding Credit.)
- (2) Do we have complete peace about it with no doubt? (Rom. 14:23; Col. 3:15) We need to watch our tendency to rationalize—giving ourselves deceptive answers to do a bad thing.
- (3) Is it a real need or a matter of greed? (1 Tim. 6:9; 1 John 2:15) Will it be profitable to our family, our spiritual growth, our health, our ministry, the Lord's reputation, and will it increase our love for the Lord or could it hinder it? (1 Tim. 3:4; 5:8; 1 Cor. 6:12)
- (4) Is our lifestyle adequate or more than adequate? Do we need to reduce our spending by lowering our expected standard of comfort? (Matt. 6:33; Luke 12:15, 23; Prov. 15:16-17; 16:8; Eccl. 5:10-11).

Guidelines Regarding Credit

Basic Principles

- (1) God favors lending (investing) over borrowing because it promotes freedom and wise stewardship (Deut. 15:5-6).
- (2) Unwise borrowing can put us in a position of servitude (Prov. 22:7).
- (3) Use credit wisely and avoid it whenever possible. Though not prohibited by Scripture, credit is generally mentioned in a negative sense. Romans 13:8 is often used as an absolute prohibition against borrowing, but it does not necessarily forbid the use of credit. It may simply teach the necessity to pay one's obligations whether physical or spiritual as they come due.
- (4) Concerning credit there are two basic alternatives: (a) Buy now on credit and pay the installments with interest. (b) Save now and buy later with cash and save the interest.

Keep Borrowing to a Minimum

- (1) Interest adds to the cost of living and thereby reduces our capacity for wise stewardship. If we must borrow, we should seek low interest for short terms.
- (2) Credit can be risky because it can place people in bondage to creditors and to their own desires rather than to God's will. It makes impulsive buying too easy. The world system depends heavily on impulsive buying as a balm for being bored and frustrated with life.

(3) Credit can be used as a substitute for trusting God or to get what we want in place of waiting on Him. We use it to buffer ourselves from having to depend on the Lord. Why? Because we are often afraid He won't give us what we want when we want it (Ps. 37:7-9, 34; 147:11; Matt. 6:30-34; Phil. 4:19).

(4) Credit reduces our ability to give to God and to those in need.

(5) The use of credit is often nothing more than a failure to be content with what we have (the sin of dissatisfaction) (Phil. 4:11; 1 Tim. 6:6-8; Heb. 13:5). The materialist is never content, but the godly learns contentment.

Don'ts for Borrowing

(1) Don't purchase something on credit if it will jeopardize your financial freedom.

(2) Don't go into debt today based upon a future event (such as a raise or a potential sale). This is presuming upon the Lord and His sovereignty.

(3) Don't go into debt for a house before you have secured a source of income (Prov. 24:27).

(4) Don't finance daily needs, living expenses, or pleasure items.

(5) Don't finance items that depreciate quickly, except on very short terms (i.e., 30-90 days).

(6) On appreciating items, such as a house or for business investments, don't borrow beyond your ability to cash out of the obligation through sufficient collateral plus the value of the item, should it be necessary to sell.

(7) Don't allow debts (excluding mortgage) to exceed 20 percent of your take-home pay. Shoot for ten percent or less.

(8) Don't allow a mortgage payment (including insurance and taxes) to exceed 25 or 30 percent of your take-home pay.

Questions to Ask Before Borrowing

(1) Do I really need it?

(2) Have I asked God for it and waited long enough for Him to supply?

(3) Am I impatient and seeking immediate gratification?

(4) Is God testing my faith, my values, my motives, etc.?

(5) Did I wrongly spend the money God provided for this item or have I violated God's financial principles?

(6) Am I guilty of:

- Stinginess: "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" (Prov. 11:24; 11:25-27).
- Hastiness: "A faithful man will abound with blessings: but he who makes haste to be rich shall not go unpunished" (Prov. 28:20).
- Laziness: "A little sleep, a little slumber, a little folding of the hands to rest, then your poverty will come as a robber, and your want like an armed man" (Prov. 24:34).

Guidelines for Giving

God Expects Us to Give

(1) **By His Grace Work:** Through fellowship with Him, giving is to be the product of God's grace working in the life so that it first produces a commitment of one's total life to God with giving as an overflow of that previous commitment (2 Cor. 8:1-2, 6-7; 9:9-11).

(2) **In faith:** He has promised to supply all our needs; our giving will not be our lack (2 Cor. 9:7f; Phil. 4:19).

(3) **Purposefully:** We are to give from careful and prayerful planning. “*Let each one do just as he has purposed (planned beforehand) in his heart*” (2 Cor. 9:7).

(4) **Regularly:** “*On the first day of every week*” helps promote diligence and disciplined giving. This creates a consistency and regularity that translates good intentions into actions (1 Cor. 16:2).

(5) **Personally:** “*Let each one of you*” brings out the need for every believer to take giving as a personal responsibility for which God holds us each responsible (1 Cor. 16:2).

(6) **Systematically:** “*Put aside and save*” brings out the need to have a method or system whereby money for the Lord’s work is specifically set aside, stored up for giving, so that it is not used for other things (1 Cor. 16:2).

(7) **Proportionately:** In the New Testament, set amounts of compulsory giving (as in the tithe) have been replaced by the grace principle of voluntary, purposeful, and proportionate giving. The new standard for today is “*as He may prosper*” (1 Cor. 16:2), “*they gave of their own accord*” (2 Cor. 8:3), “*it is acceptable according to what a man has, not according to what he does not have. For this is not for the ease of others and for your affliction, but by way of equality ...*” (cf. 2 Cor. 8:12-15, Mark 12:41-44), and “*let each one do ... not under compulsion*” (2 Cor. 9:7).

To Whom Should We Give?

The Local Church

“*And let the one who is taught the word share all good things with him who teaches*” (Gal. 6:6; cf. also 1 Tim. 5:17-18). If the local church is to form a solid home base for other ministries of outreach, it is only logical that it should become a first priority for our giving.

Other Organizations and Individuals

This would include missions, para-church groups and individuals who are involved in these ministries (3 John 5-8).

Fellow Believers in Need

Those unable to support themselves or who have faced serious problems are to be helped as we are able. Those who refuse to work are not to be supported (1 John 3:17; Jam. 2:15-16; Gal. 6:10; Heb. 10:33-34; 13:1-3 with 2 Thess. 3:6-10).

Unbelievers in Need

Our first priority is to those who are of the household of faith, but we are also to reach out to others in need as we are able (Gal. 6:10).

The Tithe of the Old Testament

The word “*tithe*” means “*a tenth*.” In the Old Testament, however, there is good evidence that the Old Testament saint was required to give at least two tithes and possibly even three tithes per year.

(1) The first was ten percent of all one’s possessions (Lev. 27:30-33). This was given to the Levites for the temple ministry (Numb. 18:20-21).

(2) A second tithe was taken from whatever produce was left after the first tithe was given. This tithe was for the Lord’s feasts and sacrifices (Deut. 12:17-18; 14:22). “This command was considered by Jewish interpreters to be for a second tithe (see Lev. 27:30 and Num. 18:21 for the first;

also the note on Mal. 3:8), which was brought to the central sanctuary either in kind or in money. Apparently the offerer could use a part of this tithe for a feast at the sanctuary (vv. 26-27).”¹

(3) Another tithe was taken every third year for the welfare of the Levites, strangers, orphans and widows (Deut. 14:26-29). This third tithe may have been separate from the second, though we are not certain. At any rate, each Jewish family was responsible to give not ten percent, but approximately 19 percent.

If the tithe was God’s will for believers today, then believers who give ten percent are under giving.

Because the tithe was required in the Old Testament, it was more of an income tax than a gift given under the theocratic kingdom of Israel. In fact, the Old Testament often speaks of “*tithes and offerings*” which makes this distinction. Frieson says, “*that is why failure to submit to the ‘whole tithe’ could be described as robbing God.*”² If one of God’s people wanted to express his worship through a voluntary offering, it had to be over and above the two tithes of his income which was owed (Deut. 16:6, 11; 1 Chron. 29:6, 9, 14).

The New Testament Economy of Giving

There is very good evidence the tithe is not for believers today. There are godly men who teach the tithe, but they are clinging to an Old Testament theology that does not apply to the church today. The following is presented as evidence in support of this position.

The tithe of the Old Testament was a part of the economic system of the Law but the New Testament specifically teaches that believers are not under law (Rom. 6:14; 7:4, 6; 8:3; 2 Cor. 3:11; Gal. 3:19-25; 4:21-31). There is a two-fold emphasis here.

(1) Believers today are not under the legal, economic, social, or religious system of the Old Testament Law. The Law was a temporary system until the coming of Christ. The coming of Christ and the New Covenant, as it applies to the church, supersedes the Old Covenant with a higher law, the law of the Spirit of life in Christ Jesus which enables believers to fulfill the spiritual and righteous requirements of the Law but through the leading of the Spirit rather than by the imposition of legal regulations.

(2) “Law” in Romans 6:14 is anarthrous. It is qualitative. It is not talking about just one specific law, as the Old Testament Law, but any kind of law. This means we are not under any kind of legal system of external rules or legal regulations which we are to keep in relation to our walk with God. Though we are not without law, being under the law of Christ (1 Cor. 9:21; Gal. 6:2), the standard for how much we give in the church age is not an amount set by some external law or some form of compulsion. This would include the tithe either under the Law or even before the Law, because either way, the moment a definite amount is established for believers to give, it becomes a legal and external matter rather than a matter of the inner man and the leading of the Spirit of God (Rom. 8:14; Gal. 5:1, 18, 24, 25).

The New Testament teaches us that giving for the church age is to be proportionate by the grace work or leading of God through the Spirit (2 Cor. 8:1-3, 7; 1 Cor. 16:2; 9:7). In keeping with this concept, when we turn to the New Testament we find no New Testament regulation or commandment which continues the tithe for New Testament believers. The word “*tithe*” is never used in the New Testament as a command or regulation for the church. In fact, it is used only of historical occurrences where it pertained to Israel under the Old Testament economy, but never in such a way it could imply this is the rule of life for the church.

Matthew 23:23; Luke 11:42. Both of these passages applied to Israel. Christ was speaking to Jews who were still at that time under the Law. They were also offering sacrifices in the temple.

¹ *Ryrie Study Bible*, Expanded Edition, NASB, footnote, p. 298.

² Garry Frieson, *Decision Making and the Will of God*, Multnomah Press, Portland, 1980, p. 357.

Luke 18:12 is merely an historical reference of the prayer of a self-righteous Pharisee who was still under the Law and before the coming of the Spirit and the beginning of the church age.

Hebrews 7:5-9 is an historical reference to Abraham who paid tithes to Melchizedek. Some use this as proof the tithe is legitimate for today. They say it was pre-law, so it should be used as a guideline for all dispensations. But there are two things wrong with that line of reasoning:

Other Old Testament practices predated the Law, yet they are not used as norms or as requirements for the church. (a) The concept of the Sabbath predated the law (cf. Heb. 4:3-9), but it has been replaced by the first day of the week, and even that is not presented as a legal requirement. (b) Circumcision also predated the law (cf. Rom. 4:9-13), but it has been replaced by baptism. (c) Likewise the tithe which also predated the law (Heb. 7:5-9), has been replaced by proportionate giving (1 Cor. 16:2). To insist on a tithe is really a disobedience to the direction of 1 Corinthians 16:2.

Giving according to a tithe is a hindrance to proportionate grace giving as it is prescribed in the New Testament. Let me explain.

Many believers give their tenth and never even consider that they could (and perhaps should) be giving even more. Actually, to demand a tenth from all believers is disobedience to the principles set down in 2 Corinthians 8:12-15 because the tithe may become an unequal yoke. By that I mean it is a burden to some, and a limitation to greater giving by others according to the principles of equality and proportionate grace giving (1 Cor. 16:1-2). Please note the following:

- (1) Giving ten percent for one man might be considered “*sowing sparingly*” if he was giving proportionately.
- (2) Giving ten percent for another could be considered “*sowing bountifully*,” if he was giving proportionately.
- (3) Giving ten percent for some would be giving beyond their ability and could be considered sacrificial giving, giving “*according to what they do not have*” (cf. 2 Cor. 8:12; 9:6).
- (4) In essence this means some are being eased of their responsibilities because of their abundance and others afflicted by the tithe compulsion because of their lack (2 Cor. 8:13).
- (5) Proportionate grace giving in the New Testament eliminates this and brings about what Paul calls “*equality*” (2 Cor. 8:14-15). See the illustration below concerning proportionate giving.
- (6) This means to be a good steward of the resources God supplies, the more prosperous believers give more out of their abundance, not just in dollars but in the percentage (20, 30 percent and even more), while those with less give a smaller percent, one determined out of their walk with the Lord. They may decide to give sacrificially as did the Macedonians, but it should be the product of the work of the Spirit of God and not the legal demands of a church that insists on the tithe. Indeed, the tithe is an unequal yoke. Think about it. If you tithe, you may be sowing sparingly.

Proportionate Giving

The big question is, what does it mean to give proportionately? How does one determine how much (what percent) to give? It is easy enough to figure ten percent of something, but how much is “*as he purposes in his heart*,” or “*as he has been prospered*,” or “*may prosper*,” or “*if there is a readiness it is acceptable according to what a man has ...*” How much is that?

- (1) It is not a specific amount, or a certain percent, but a proportion based on what one has, one’s own needs, and on the needs of others, including the work of Christ or the ministry of the local church.
- (2) Those who have little may give the little they are able (2 Cor. 8:2-3).
- (3) Those who have nothing, if there is a readiness, are not expected to give anything (2 Cor. 8:12).

(4) Those who have less than enough (genuine needs) are to receive from those who have more than enough so there is a balancing out, a kind of equality (2 Cor. 8:13-15). This is not socialism or communism which is coercive and seeks for a total equality that does away with any variations in society based on individual differences in hard work, in giftedness, and personal incentive (cf. 2 Tim. 6:17f).

(5) God is not asking those who have plenty to become poor or burdened that others may be made rich (2 Cor. 8:13). The equality envisioned here through proportionate giving is twofold: (a) It involves aid to help people through a condition of need until they are able to get on their feet financially by working (Eph. 4:28; 2 Thess. 3:10-15). We do not give so others can live in ease or have the same standard of living as everyone else. (b) This creates an equality in the sense that those with less give proportionately less and those with more give proportionately more and are able to carry more of the load in giving.

(6) Those who have an abundance are to be rich in good works; they are to use their abundance liberally in the cause of Christ (2 Cor. 8:14; 2 Tim. 5:17-18).

(7) Increased prosperity should not result in a higher and higher standard of living, or wasteful spending, but in an increase in giving, not only in the amount but in the percent given. If believers today were committed to proportionate giving, many would be giving far in excess of ten percent. Statistics show, however, that most believers give no more than 3-5 percent.

Definition of Proportionate Giving

Proportionate giving is giving in proportion to God's blessing, as a steward who wants to invest his life in heavenly treasure. Proportionate giving does not mean just giving more, but giving a greater proportion of one's income—a greater percentage invested in God's work.

In Proportionate giving:

(1) **OUR MOTIVE** for giving is God's spiritual blessing, to increase fruitfulness and bring glory to God (2 Cor. 9:8-15).

(2) **OUR MEASURE** for giving is God's material blessing (1 Cor. 16:2).

Illustration of Proportionate Giving

Believer A has an income of \$20,000 per year and he gives ten percent which is \$2,000. **Believer B** has an income of \$50,000 per year and he gives ten percent which is \$5,000. **Believer B** has given \$3,000 more per year but this is not proportionately more because **Believer A** has \$18,000 left to live on and **Believer B** still has \$45,000 left, over twice as much. **Believer B** could give 20 percent (\$10,000) and still have \$40,000 left to live on which is still over twice as much as **Believer A**. **Believer B** would then be giving not only more, but proportionately more as well.

Promises for the Generous Proportionate Giver

Luke 16:10-11: Generally, God does not entrust more wealth to us to manage until we prove faithful with what we have now.

Second Corinthians 9:8-11: Our giving will never be our lack; God will not only resupply what we have given, but He will increase our giving capacity as we give abundantly. The goal here is not increased personal wealth, but greater giving.

Biblical Challenges Regarding Earthly Riches

Where Is Our Treasure?

Basic Principle: What we treasure is determined by our perspective or insight to the real values of life (Matt. 6:22-23).

Biblical Insight: Our treasures should be in heaven (Matt. 6:19-20).

Biblical Reasons:

- (1) Our treasures in heaven are permanent (Matt. 6:20; 1 Pet. 1:4).
- (2) Our treasures on earth are temporary and can be lost. We can't take earthly treasures with us (Luke 12:20-21; 1 Tim. 6:7).
- (3) Our treasures on earth are really unfulfilling in that they cannot buy true happiness or significance (Isa. 55:1-3; Luke 12:15, 23; Eccl. 5:10).
- (4) Our treasures on earth cannot prolong life or give security (Luke 12:16-21).
- (5) Our treasures determine our pursuits and priorities. Without the right treasures, we will pursue the wrong things and waste our lives (Matt. 6:21; Luke 12:34; 1 Tim. 6:9-10; Luke 19:23-26).
- (6) Our greatest treasure is godliness with contentment (1 Tim. 6:6; Heb. 13:5; Phil. 4:11-12; Prov. 15:17; 16:8; 17:1).

Biblical Explanation: Heavenly treasures consist of crowns, rewards, and responsibilities given to believers at the judgment seat of Christ for faithful stewardship (Luke 19:16-19; 1 Cor. 3:12-15; 9:25; 1 Thess. 2:19; 2 Tim. 4:8). The ultimate treasure is glory to God (1 Pet. 4:11; Rev. 4:9-11).

Who Is Our Master?

A servant cannot serve two masters. We cannot serve God and mammon (materialism) (Luke 16:1-13, cf. Matt. 6:24).

Biblical Reason: It is impossible to hold allegiance to two masters at the same time. *“For either he will hate the one, and love the other, or else he will hold to one, and despise the other”* (Luke 16:13).

Biblical Insights:

- (1) **Luke 16:1-2:** Life is a stewardship and we are each servants of God who will be held accountable for the way we have used our stewardship. Stop thinking like an owner. Start thinking like a manager.
- (2) **Luke 16:1, 11-12:** Are we squandering God's investment in our lives or investing it wisely for His glory?
- (3) **Luke 16:10:** Money, in terms of true value, is a *“little”* thing, however, faithfulness in little things (money) is an indicator of our faithfulness in big things (eternal values).
- (4) **Luke 16:11:** The use of money is a test of our faithfulness.
- (5) **Luke 16:11:** Money does not constitute true riches.
- (6) **Luke 16:12:** Money is to be used wisely and faithfully as part of our stewardship from God.
- (7) **Luke 16:12:** Money and its acquisition, if we are not careful, can become our master.

Biblical Challenge:

- (1) Am I a slave to money and earthly treasures? Is it possible that I am and do not even know it? We must choose between serving money and serving God!
- (2) Do I sacrifice Christlike qualities and responsibilities in my pursuits for earthly treasures? (a) Clear conscience; (b) Honesty, moral character; (c) Friendships; (d) Family (wife, husband, children, in-laws); (e) Reputation; (f) God's glory, etc.
- (3) Do I care more about earthly treasures and money matters than I do about my relationship with the Lord and the pursuit of the kingdom of heaven? (a) Priorities; (b) Use of my time, how and where is it spent; (c) What do I think about most—money and what I think it will purchase or God and my trust in Him?

(4) Do I seek from money and earthly treasures (prestige, power, position, pleasure, possessions, etc.) those things that God alone can give? (a) Happiness, real joy; (b) Contentment; (c) Peace of mind; (d) Security; (e) Purpose or meaning in life.

If your answer is yes to any of the above questions, money has become your master to some degree!

Conclusion

Having studied these principles, let's ask ourselves a question: Am I willing to commit myself to these concepts as a way of life in order to become a good steward of the grace of God? May God keep us from the altar of the golden calf of materialism.

And if you address as Father the One who impartially judges according to each man's work, conduct yourselves in fear during the time of your stay upon earth; knowing that you were not redeemed with perishable things like silver or gold from your futile way of life inherited from your forefathers, but with precious blood, as of a lamb unblemished and spotless, the blood of Christ (1 Pet. 1:17-19).

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