Understanding the life principles of stewardship[[1]](#endnote-1)

If I were to say to you that you have a surefire plan available to motivate counselees to obey God’s Word, live in fellowship, and be restored to usefulness in the local church, what would you say? Of course, you would say, “What is it?” God has provided that plan and it is biblical stewardship. Stewardship brings to the counselee an awareness of God's requirements for life management, a great sense of personal responsibility, as well as a healthy understanding of biblical accountability. Unfortunately, when churches highlight stewardship, the issue is mainly finances, and finances certainly fit in the area of stewardship. However, a steward is more than a financial manager. He is one who is given charge of managing all of the Master’s business while on earth. The Master has precedence for what He wants done in His household, while the steward simply follows His objectives. The steward happily and eagerly surrenders their lives over to the Master and His purposes. Romans 12:1,2 God is our Master, and we are His servants, if we live in harmony with being a living sacrifice, the renewing of our minds will then shape our discernment of how to live. Biblical stewardship or life management, flows from being “*transformed by the renewal of your mind”*. Personal responsibility and accountability appeals to a believer who is fully surrendered to the Master. Every believer should desire to be under the authority of our Lord, be in subjection to His will, and follow Him. This is the natural outflow of what Jesus said about following Him. Luke 9:23 And he said to all, “If anyone would come *after me, let him deny himself and take up his cross daily and follow me.”*

If a person does not understand biblical stewardship, they will not understand how to manage life rightly, they will not understand how to manage finances rightly, or anything else for that matter. Stewardship is whole life management that includes finances and all the other aspects of life. “Believers are stewards of all that God has entrusted to them. There is nothing we have that God has not given to us and entrusted us to use for His glory. This includes spouse, children, abilities, possessions, and ministry. In entrusting them to us, He expects us to use them faithfully for His glory.”[[2]](#endnote-2) Biblical stewardship orders our world and brings order into our world. It is a philosophy of life that emanates from seeking God’s glory first, in all that we say and do.

For all who counsel, stewardship is vital in the task of bringing the person who you counsel to a self-motivated, ambitious outlook on life in order to deal with life and life’s challenges. A task that is not always easy to awaken in an individual is self-ambition or self-motivation. My dad trained aspiring young engineers at his workplace. He scribbled something on a piece of paper that I found in an old engineering textbook in his little workshop. It said: “***A man’s worth is measured by the degree of supervision he requires. The more he has to be told what to do, checked up, and guided, the less he is worth”. Bert Hilgeman*** Dad’s statement was from a professional viewpoint concerning a person’s self-motivation or ambition toward work. He wasn’t addressing a person’s value, significance, or importance as a person, but rather a person’s worth as an employee. An employee certainly can be measured by how much supervision they require, as well as many other things. My father’s work ethic was second to none, and he made sure his five children were responsible hard workers. His influence paid off, all of us became what he was shaping us up to become as we entered into the work force.

Dad made sure we understood how to manage our lives when it came to being responsible, self-motivated, and ambitious, in everything we did. This was important toward our character building while growing up, but even this good thing was not enough. If our motivation and ambition to be and do our best is for selfish reasons, or to impress, or to obey because it has been inculcated in us by a hard driven parent, it is not enough. Our motivation and ambition should be for far deeper and more meaningful reasons, it should be for the Glory of God. Everything we do should be for God’s glory, 1 Corinthians 10:31, that is the single most important motivating factor. That wasn’t in my dad’s recipe for creating a work ethic or building character, after all, he was not a believer at the time.

As a believer we should be self-motivated and ambitious and order our lives in such a way that it brings glory to God. We should be self-motivated to please God because we love of God, 2 Corinthians 5 9, 14. A believer should not have to be “supervised”, in the sense that they must always be pushed or constantly urged to manage life in a way that pleases God. The very fact that they know Christ should motivate them to pursue a life that requires less oversight and more ambition toward things that are Christlike. Carefully read *Colossians 3:1-17.*

Unfortunately, many believers fall short of being motivated by a heart given over to biblical stewardship, because they are not focused on God’s glory in thought, or it being demonstrated in their lives in meaningful tangible ways. This tells us something about their spiritual life, it tells us what is really at the heart of where their personal motivation lies. Life management has either not been emphasized in their spiritual lives, or they have fallen short because they are not motivated to seek God's purpose fully. This generally happens because they are less focused on pleasing God and bringing Him ultimate glory in all that they do, or because it means God’s agenda is first, and that means giving their lives over to full surrender. To surrender one’s life is to give our lives over to His complete control.

The Right Motivation

How do we provide the right incentive, the right reason for people to give of themselves first without producing horizontal self-motivation that stems from inner strength driven by personal enthusiasm? We do this by appealing to the heart first, by using the Word to speak to the inner man about faithful life management/stewardship, so that the outer works demonstrate a heart given over to obedience to the Word. We turn their attention toward Who owns them, and we help them to see the most important stewardship responsibilityand goal is to please God by bringing Him ultimate glory by becoming like His Son. If the focus of stewardship is horizontal, on things, or by human inner strength, it lacks the dynamic of spiritual inner change that causes a person to want to manage their lives differently. God has given man a sense of being self-motivated, there is merit to ambition as a human response to life. In fact, all of us have an innate desire to be motivated to do something or accomplish something in life. “The deep questions of motivation are not ‘What is motivating me?’ The final questions is, ‘Who is the master of this pattern of thought, feeling or behavior?”[[3]](#endnote-3) We want our motivation to cut against the grain of our own self-interest. We want our heart in its deepest desire to please and glorify God, and not only motivate us with this desire, but to awaken us to selfish desires. The heart of man naturally wants and desires, is motivated and is ambitious. Even if a person does nothing, the heart is ambitiously pursuing self-interest. God desires our hearts to be captivated by Him in such a way that all of our motivation is ambitiously driven by love for Him and His glory. Scripture is asking us to walk a certain walk, Galatians 5:16,17, in order to have the right motivation to please God and bring him ultimate glory. There is the motivation from the heart, an ambition to pursue God that's driven by wanting to please God because we love God, a God centered desire and aim to please God and bring him glory by the way that we act out life and live.

*1 Corinthians 10:31 So, whether you eat or drink, or whatever you do, do all to the glory of God.*

2 Corinthians 5:9 So whether we are at home or away, we make it our aim to please him.

*1 Thessalonians 4:1 Finally, then, brothers, we ask and urge you in the Lord Jesus, that as you received from us how you ought to walk and to please God, just as you are doing, that you do so more and more.*

*2 Timothy 2:4 No soldier gets entangled in civilian pursuits, since his aim is to please the one who enlisted him.*

When we speak of stewardship of life, we are addressing the motive level from the heart level, why people do the things they should do. Nehemiah is a great example of appealing to the hearts of people to act upon an ambition that was God centered. *Nehemiah 2:18 And I told them of the hand of my God that had been upon me for good, and also of the words that the king had spoken to me. And they said, “Let us rise up and build.” So they strengthened their hands for the good work.* Once God’s people recognized God’s hand on Nehemiah, they acted upon the premise that they now were responsible stewards of the work God had given them to do.

Nehemiah is a tremendous study on stewardship of resources and life management, as well as the why of being motivated and ambitious in life. Nehemiah gives us an example of the why and how of motivating people God’s way. People need to take personal responsibility for their lives and then take specific action because they believe in God’s plan for their lives. Nehemiah was only the leader, the initiator, the people had to have a reason within their hearts to want to build. Biblical stewardship provides the platform and the right reasons to be ambitious toward the things of God and order our personal lives accordingly. If you can develop within your counselee reasons to see the problem God's way, you can also get your counselee to see God's solution God’s way. If you can get your counselee to see God's solution, you can teach them how to manage their lives God’s way. God used Nehemiah to motivate His people, God will use you to motivate His people, to steer them toward the right reasons to manage their lives in a way that pleases God and brings Him ultimate glory.

Stewardship and Ownership

In Bible times the steward was a keeper of someone’s household. He lived under the care of the owner of the household. He was to be faithful as an administrator, caretaker, custodian, and manager. Administrator, caretaker, custodian, and manager are synonyms helping to describe what a steward is. “A steward is a person entrusted to act in another’s name or to whose care anything is committed by another.”[[4]](#endnote-4) The steward owned nothing that the owner did not provide for him from the substance of that household. He managed his master’s material possessions completely while his master was away. He earned a position of significant trust and was held in high esteem by his master. The steward therefore had to be faithful, trusted, responsible, and in total subjection to the master of the house. He was to be faithful as an administrator, caretaker, custodian and manager. Read the account of Abraham’s relationship with Eliezer, Genesis Chapters 15 & 24. Eliezer was most likely the one referred to as the “oldest of his household” in chapter 24, who was put in charge of all Abraham’s possessions and many years later, was commissioned by Abraham to go and find a wife for his son Isaac.

The master owned everything that the steward was to care for, the steward simply had to follow his objectives, and be fully given over to the masters plans and purposes. One of the pioneers of missions, Hudson Taylor, said, “Let us give up our work, our plans, ourselves, our lives, our loved ones, our influence, our all, right into God's hand; and then, when we have given all to Him, there will be nothing left for us to be troubled about.” The hardest thing for a person to do is to give up ownership of their lives and give their life to the Master, Jesus Christ, who created them and literally has ownership of them.Our hearts desire is too often centered on personal comfort, control, and significance. We think we can manage life fine our own way. “We think being in control will make life so much better. We want to decide for ourselves what’s best for us. We want to define what’s good and what’s evil, and we want life to revolve around us and our desires.”[[5]](#endnote-5)

But we do not hold the deed to our lives, we cannot claim ownership of our lives because our lives have been purchased by Christ’s work on the cross. We have no say over how we live our lives or how we use our bodies. The deeds of our body are in harmony with an attitude of the heart that reinforces that Jesus Christ is in full control and ownership. *1 Corinthians 6:19 Or do you not know that your body is a temple of the Holy Spirit within you, whom you have from God? You are not your own, 20 for you were bought with a price. So, glorify God in your body.* To be clear, Jesus Christ is already Lord and Master of our lives, we “are not our own”, we just submit to His lordship over our lives, to His claims, and to His ownership over us. We do not make Jesus Lord. He is already Lord of our lives. We simply submit to that fact and our lives reflect His lordship. Giving your life wholly to Christ reflects true submission to His lordship. It reflects what Paul called a “living sacrifice”, *Romans 12:1 I appeal to you therefore, brothers, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship.* The first emphasis of biblical stewardship is a clear understanding of ownership. God owns everything and I own nothing.

Stewardship and Total surrender

True stewardship includes self-denial, or as this passage is referred to, the call to discipleship. This must be an attitude of the heart to come to Christ. *Luke 9:23 And he said to all, “If anyone would come after me, let him deny himself and take up his cross daily and follow me. 24 For whoever would save his life will lose it, but whoever loses his life for my sake will save it. 25 For what does it profit a man if he gains the whole world and loses or forfeits himself?* One literally dies to self and begins to live for Christ. *Galatians 2:20 I have been crucified with Christ. It is no longer I who live, but Christ who lives in me. And the life I now live in the flesh I live by faith in the Son of God, who loved me and gave himself for me.* The Christian life is one of total surrender, anything less is to ignore God’s ownership over our lives as stewards. Stewardship and total surrender are harmonious with being a living sacrifice because it reflects God’s authority over us. “Practically everything that Jesus had to say was an indirect claim to divinity… If He is not God, then you can safely ignore Him. But if He is God, then anything less than a total surrender to Him is folly and any other loyalty is idolatrous.”[[6]](#endnote-6) We give our lives to Christ, and He saves us from a life of self-interest and selfish ambition. He redirects our self-interests to be focused on His kingdom purposes. He places His nature in us, 2 Peter 1:3, 4, so that we can live within the sufficiency of His redeeming purposes.

Biblical stewardship focuses our attention on His will in our lives first, the kind of mate we choose, job we choose, life we live in the context of everything that life offers us. It was Jesus who said, “But s*eek first the kingdom of God*.” *Matthew 6:33.* “The word “*seek*” here is present imperative, suggesting unceasing quest.”[[7]](#endnote-7) Seeking His kingdom purposes first is a natural outflow of biblical stewardship, it should be an endless pursuit in the heart of every believer to live within that pursuit, pursuing His righteousness, not temporal things, or being consumed by temporal worry. *Matthew 6:33 But seek first the kingdom of God and His righteousness, and all these things will be added to you. “*It is to pursue a righteousness of life in full submission to the will of God, as prescribed by Jesus throughout this discourse.”[[8]](#endnote-8) Every other care and concern of life are tended to, because God’s kingdom purposes are made a priority. Stewardship changes the allegiance that a person has to self and to the self-perception they have about what they need in life. Stewardship is whole life allegiance to God’s kingdom purposes.

When believers discover that their existing problems are a result of not being a good steward, they are able to look back at past problems and recognize the same pattern. Teaching biblical stewardship opens the door for counselees to see themselves in a context, in the context of how they have been living life generally. Biblical life management or stewardship causes a person to step back and think about how they have been managing life generally, and how that lack of life management has affected their life in specific areas. If a believer is negligent in being a faithful steward in general, every other part of their life will suffer. Life management/stewardship is a broad brush to stroke, but when we separate the bristles within the brush, we find that there are many, many other facets of our lives that have been neglected because of our neglect of being faithful stewards in general.

Every Book in The Bible Has An Illustration Of Biblical Stewardship

One such illustration is found in Genesis chapters 1 & 2. God created the earth and assigned man as its steward. Genesis 2:4, 5, 7, 8, 15 God gave Adam the stewardship responsibility to name the animals. Genesis 2:19. Woman was created by God to be a help meet in this stewardship endeavor. Genesis 2:18. Adam now has a stewardship responsibility over her. Genesis 2:21-25 She is now a part of him, 2:23 “*bone of my bones, flesh of my flesh.”* Called woman, “*because she was taken out of Man*”, she is uniquely man’s stewardship responsibility along with the children they would bear in the future. She is a gift given to man by God, and they both will share the gift of children given by God together.

Man will be uniquely called into account for his leadership, provision, and protection in relation to women. This is demonstrated in Genesis 3:9, when God says to Adam first, “*where are you*?” Eve sinned first, but God does not seek her out first. Adam must give the first account to God for the moral life of the family in the Garden of Eden. He bore a unique and primary responsibility. This does not mean that Eve had no stewardship responsibility. We know God addresses both of them to be stewards of life and life’s resources within God’s design. God created man from the beginning to be a steward, a manager of all that God would give him “*to dress and keep*” on the very earth that God made for man and woman to live on. Stewardship responsibility from the beginning was meant to be all encompassing, it uniquely demonstrates that all of life, and all of life’s resources are not only given by God, but also that God expects man to manage his life and its resources according to His will. To reinforce this point notice what God says to this newly formed couple.

Genesis 1:27 So God created man in His own image, in the image of God He created him; male and female He created them. And God blessed them. And God said to them, “Be fruitful and multiply and fill the earth and subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth.”

Notice the stewardship responsibilities given to Adam and Eve.

*Be fruitful and multiply – replenish the earth*.

*Subdue* – keep it under control by management, the productive arrangement of the earth and its inhabitants.

*Have dominion* – use the resources God had given them for accomplishing God’s purposes stated above and elsewhere.

Notice: “*I have given.”* God gives us the gift of life and all that we possess, we receive this as a stewardship responsibility. We must manage our lives as humble recipients of the gift of life and all that we possess. To mis-manage life and all we possess is to sin against God’s creative order for man.

*Genesis 1:29 And God said, “Behold, I have given you every plant yielding seed that is on the face of all the earth, and every tree with seed in its fruit. You shall have them for food. And to every beast of the earth and to every bird of the heavens and to everything that creeps on the earth, everything that has the breath of life, I have given every green plant for food.” And it was so. And God saw everything that He had made, and behold, it was very good. And there was evening and there was morning, the sixth day.*

There are a host of examples of stewardship in the Bible. Abraham’s servant Eliezer, Genesis 15, 24, David’s stewards of the kingdom 1 Chronicles 28. In fact, Jesus taught many parables in which stewardship was addressed. As one author put it: “Parables are merely real-life stories from which one or possibly a few basic truths can be drawn.”[[9]](#endnote-9) Many basic life truths or management lessons are taught in these parables. They are rich resources for teaching stewardship. Homework can also be given from the narratives cited above, being especially careful to remind counselees that God created man as a steward of his life and all of its resources.

Counselees may need to be reminded to stop and then restart their thinking along these lines. How they manage their lives and how God expected man from the beginning to manage life is a very important principal part of life. Stewardship/life management did not end with Adam. When speaking to a counselee about how they manage their lives in general, it is important to help them see the big picture first, and then the smaller scale picture next, and then finally the solution to their problem. First, they should take time to reflect upon what their lives look like against biblical stewardship from a bird's-eye view, secondly begin the descent to a smaller-scale view and do some inventory there, and then thirdly, take a much closer microscopic view of what stewardship looks like in their lives. For instance, I am struggling with problems at home, it appears that this problem revolves around my always disagreeing with my mate, it is usually about the same thing.

(1) Problem at home, (2) disagreement with mate, (3) that same thing. When this person begins to, (1) look at how they are not being a good steward/manager of the household in general, (2) they can now see that they have not been a good steward of managing disagreement with their mate, (3) then finally see through the trees to get to the problem.

Another simple way to look at it is through finances. A couple is in heavy debt, they become problem oriented and argue over debt, it is usually about credit cards.

(1) Problem with debt, (2) problem oriented and arguing over debt, (3) credit cards have something to do with their debt. When the couple begins to, (1) Look at the debt as a demonstration of their lack of not managing God’s resources properly that led to heavy debt, and they repent. (2) They then begin to become better stewards of their tempers and emotions that has caused them to be problem oriented, and repent, as good stewards now, (3) they turn the energy of being problem oriented, and use that energy to become solution oriented, they make a plan to agree on a budget and then start another plan to chip away at their debt as good and faithful stewards.

* What are the governing principles of stewardship, and how should it be taught?

I. stewardship is most importantly understood as whole life management.

1. An important principal to remember is that being a steward is not just something you do, it is what you are, you are a steward. Being a father is not what I do, it is what I am.
   1. Stewardship is not merely an activity, but a way of life. Not just a part of our life but the whole spectrum of the believer’s life. I manage my life as a steward.

When we think of someone as a Christian, we are describing the whole aspect of the person. For instance: Joe is a carpenter, John is a mechanic, and Linda is a secretary. Their job describes what these people do, but it does not tell the whole story of who they are in life. Even if you were to say that John is from the Smith family and Linda from the Jones family, you still don’t know everything about them. John is also a dad, a husband, and several other things. Linda is a mother, a wife, and several other things. These are not all-inclusive statements about these people.

But when we say that John and Linda are Christians, we are telling you something about the whole person—an identification of who they are as a person which identifies their philosophy of life, how they act, how they live. Everything about them has the Christian life written all over it because of gospel influence. Their identity is in Christ, in the gospel within God’s kingdom purposes. Their focus is to please God by bringing Him ultimate glory by becoming like His Son. They are believers, they are stewards, which describes the whole person. Again, everything about them has Christian responsibility written all over it.

The point is that their salvation automatically classifies them as people who have stewardship responsibility that affects every aspect and every area of their lives, not just what they do, but what they are as a person. How they manage their lives should be in accordance with all that a relationship with Christ spells out in the Word of God, in the three principal areas of life, which are the home, work and church, the three principal areas of life that we live most of the context of our lives in. What does stewardship or life management look like in the counselees three principal areas of life?

1. Stewardship is not only about managing life, but also about accountability.
   1. Stewardship is whole life management under the lordship of Jesus Christ, understanding that we must all give an account for our lives before Him. *Romans 14:12 So then each of us will give an account of himself to God.* The believer, who understands whole life management without reservation, will understand how to trust the Master of his life with every issue of life he faces with eternity in view. The stewardship/management of our faith here on earth will be the basis for what we will be held accountable for when we stand before God.

2 Peter 3:10-12 But the day of the Lord will come like a thief, and then the heavens will pass away with a roar, and the heavenly bodies will be burned up and dissolved, and the earth and the works that are done on it will be exposed. Since all these things are thus to be dissolved, what sort of people ought you to be in lives of holiness and godliness, waiting for and hastening the coming of the day of God, because of which the heavens will be set on fire and dissolved, and the heavenly bodies will melt as they burn!

* 1. This is a sobering thought and one that should be a motivating factor in our lives. Functionally believing in stewardship, as whole life management, that we will be held accountable for one day, defines how we should live life. Counselees should have accountability before God in view as a functional part of their thinking*. 1 Thessalonians 3:11 Now may our God and Father himself, and our Lord Jesus, direct our way to you, 12 and may the Lord make you increase and abound in love for one another and for all, as we do for you, 13 so that he may establish your hearts blameless in holiness before our God and Father, at the coming of our Lord Jesus with all his saints. 4:1 Finally, then, brothers, we ask and urge you in the Lord Jesus, that as you received from us how you ought to walk and to please God, just as you are doing, that you do so more and more.*

II. Stewardship settles the issue of ownership or right to our lives.

1. Stewardship settles the issue of ownership by establishing the Creator/creation relationship.
   1. Clear reflection on God’s ownership can help to overcome blindness in the Creator/creation relationship by focusing on who has authority over our lives. *Psalm 104:24 O Lord, how manifold are your works! In wisdom have you made them all; the earth is full of your creatures.* All of the earth and its inhabitance belong to the Creator. This must be clearly seen, or we will take ownership of something that exclusively belongs to God, our lives. We will become blind to the fact that God has an exclusive right to our lives, we will fail to recognize the significance of His ownership and take things into our own hands as Adam did.

Adam did not question God’s stewardship plan for him before the fall. He recognized God as Creator, and only after questioning God’s Word did he suffer the hardship of fallenness. Adam did not reflect on God’s desires for his life, but rather took charge of his own life, blinded by his own wants, his own needs, his own desires. Adam became the ultimate authority in his own life which was counter to the stewardship desires that God had originally created in him. God created Adam to be dependent on Him, not live independent of Him. The same thing occurs with those who take control of their lives as if it were their own, they live independent of God ruling over their own lives as though God was not even present in their lives. “God is inescapably present in all our living, including our acts of interpretation. If we do not recognize His presence, it is because our eyes have been blinded and our hearts hardened by our own sin and the sinful influences of the culture around us. Explicit reflection on God’s lordship can help to overcome our sinful blindness.”[[10]](#endnote-10)

* 1. Ownership denotes control, possession, enjoyment and right. God is our Creator, we are His creation, we have no right to our lives. Because of this, we should remember that ownership means that He has the right to possess, control, and hold title to one’s life. Because ownership is a state of relationship to something or somebody, a believer should acknowledge that stewardship involves the whole of what he owns, as well as the very life he possesses, as being always in His Creators possession and control.

You are God’s possession and He has exclusive rights of ownership, as well as legal or just claim to your life. We were made by Him and then were bought back by Him in our state of rebellion toward His claim upon us. We are now “not our own”.

1 Corinthians 6:19-20 Or do you not know that your body is a temple of the Holy Spirit within you, whom you have from God? You are not your own, for you were bought with a price. So, glorify God in your body.

The Bible’s teaching about our Creator God not only clearly expresses who has the right to our lives, it expresses who sustains our lives.

Acts 17:28 for “In him we live and move and have our being’; as even some of your own poets have said, “For we are indeed his offspring.’

God is inescapably present in all our living—God is Lord and has ownership by authority, control, and presence, as well as being the Creator of our Spiritual relationship with Him through His Son.

*1 Corinthians 3:9 For we are God’s fellow workers. You are God’s field, God’s building. 3:23 and you are Christ’s, and Christ is God’s.* He has created you and then re-created you in Christ.

*2 Corinthians 5:17 Therefore, if anyone is in Christ, he is a new creation. The old has passed away; behold, the new has come. 18 All this is from God, who through Christ reconciled us to himself and gave us the ministry of reconciliation;*

1. If we do not recognize God’s rightful authority and presence, like Adam, we will take control of our own agenda and allow our desires to rule our hearts. We will treat our lives as though it is exclusively our own, or we will act as though it is borrowed and we can do with it as we please at any time. Take for instance the story about a man who gives his friend the responsibility of taking care of his car.

You own a nice car that you take very good care of – keep it clean, maintain it, and generally are responsible in your handling of it. You are going on vacation for an extended period of time and the car will sit idle. Not wanting it to sit idle for that period of time, you have someone care for your car.

You have trusted that person with something that you own; all they have to do is maintain the same quality of care for it, just as you would. While you are gone they use it every day, they take it on a long trip, drive it at excessive speeds, spill things inside it, and the outside is filthy and scratched. They could not resist taking it on a camping trip since their car would probably not make it. They bring it back after your vacation and it does not look like the same car you put into their care. It does not look or operate like it did when you left it with them.

Your reaction is “What has happened to the car that I left for you to take care of? I just wanted you to take care of it as I do, and you have mismanaged my property. You will have to be held accountable for how you have mismanaged this responsibility, because this car is a mess! This is my car remember, not yours to do with it as you want. How could you do this to something that you do not own? What right did you think you had to treat my property in this manner?”

Allow me to entertain something that God may say in relationship to His stewards. How often do you think God says, “Hey, those are my talents you're mismanaging. Hey, that's my tongue you're saying those words with. Hey, those are my eyes you're watching that with. Hey, that's my money you're spending on that. Hey, that's my time you're wasting. Hey, that's my body that you are damaging with that substance. Hey that's my life I loaned you to take care of.” God has given us our bodies, our family, time, finances, health, a sound mind, and the ability to communicate everything we need to Him. He has even given us the supreme gift of eternal life. Do you think that God may be saying, “My child, you are my property, why are you acting as though you are not?” Why do we think we can be dismissive of stewardship responsibilities and live our own way? The following verses reinforce our point. God made us and God lays claim to us.

*Acts 17:28 for “‘In him we live and move and have our being’; as even some of your own poets have said, “For we are indeed his offspring.’*

Psalm 50:10-12 For every beast of the forest is mine, the cattle on a thousand hills. I know all the birds of the hills, and all that moves in the field is mine. “If I were hungry, I would not tell you, for the world and its fullness are mine.

Psalm 100:3 Know that the LORD, He is God! It is He who made us, and we are His; we are His people, and the sheep of His pasture.

1. Counselees will benefit from the theological underpinnings of God’s absolute rule of their lives.
   1. When a believer understands that God owns everything and they own nothing, it changes their perspective on life, not just intellectually, but functionally. Functionally believing in God's ownership defines how you live, it creates a humility within because it emphasizes dependence. God does not compete with ownership of our lives. That is why hardship follows the struggle of unwillingness to submit to God’s ownership. When our desires compete with God’s desires, there is heartache and distress.

III. stewardship has specific obligations.

*1 Corinthians 4:2 Moreover, it is required of stewards that they be found faithful.*

1. The basis of Biblical stewardship is faithfulness.
   1. This implies that each believer can equally please God with his or her faithfulness. The word "*required*" means to expect - including demand; insisting on, anticipating. The same Greek word is used in the Book of John to describe how the Father insists on His people to worship Him.

John 4:23 But the hour is coming, and is now here, when the true worshipers will worship the Father in spirit and truth, for the Father is seeking (expects, demands and insists on) such people to worship Him.

* 1. We can say then that it is expected that the steward be faithful.

By far the most important quality of a good steward is faithfulness, trustworthiness. He is entrusted with his Master’s business on earth and without faithfulness he will ruin both. He seeks this first and then everything else falls in place behind God’s kingdom purposes for him. *Matthew 6:33 But seek first the kingdom of God and his righteousness, and all these things will be added to you.* He craves passionately to be faithful; it is not a matter of if he is going to be faithful in his stewardship responsibility, you know they will because they want, desire, and pursue faithful stewardship.

* 1. Stewardship promotes motivation in life because it encourages faithfulness in life. Our motivation comes from wanting to be faithful to our Master because we recognize Who He is, we want to be a trustworthy steward of the life He has given us. “God desires that His spiritual ministers be consistently obedient to His Word, unwavering in their commitment to be faithful. He does not require brilliance or cleverness or creativeness or popularity. He can use servants with those qualities, but only trustworthiness is absolutely essential. It is required.”[[11]](#endnote-11) Faithful trustworthy stewardship is the main or leading thing in our responsibility of being a steward. It is the lifelong enlistment of the steward to be faithful and trustworthy with all of what the Master owns. This attitude of a faithful steward is reflected in the believers perspective of life. “As far as Christians are concerned, stewardship involves the responsibility of managing God’s work through the church. God has appointed all Christians to be His stewards on earth. Stewardship is not an option, as Paul points out about his own call. Being a steward is a necessary part of believing the gospel, even if it involves sacrificing personal rewards”. 1 Cor. 9:17[[12]](#endnote-12)
  2. The Bible has a lot to say about having an attitude of faithfully devoting our lives to Christ.

Matthew 10:37-39 Whoever loves father or mother more than Me is not worthy of Me, and whoever loves son or daughter more than Me is not worthy of me. And whoever does not take his cross and follow Me is not worthy of Me. Whoever finds his life will lose it, and whoever loses his life for My sake will find it.

Colossians 3:2-4 Set your minds on things that are above, not on things that are on earth. For you have died, and your life is hidden with Christ in God. When Christ who is your life appears, then you also will appear with Him in glory.

*Philippians 3:7-10 But whatever gain I had, I counted as loss for the sake of Christ. Indeed, I count everything as loss because of the surpassing worth of knowing Christ Jesus my Lord. For His sake I have suffered the loss of all things and count them as rubbish, in order that I may gain Christ and be found in Him, not having a righteousness of my own that comes from the law, but that which comes through faith in Christ, the righteousness from God that depends on faith—that I may know Him and the power of His resurrection, and may share His sufferings, becoming like Him in His death.*

* 1. We could say then that faithful and trustworthy stewardship is a lifelong enlistment of commitment to Christ, lost in Christ, affection toward Christ, and focus on Christ. As a “*living sacrifice*”, *Romans 12:1 I appeal to you therefore, brothers, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship.* As a life “*crucified with Christ”,* *Galatians 2:20 I have been crucified with Christ. It is no longer I who live, but Christ who lives in me. And the life I now live in the flesh I live by faith in the Son of God, who loved me and gave himself for me.* As a life “*hidden in Christ*”, *Colossians 3:1 If then you have been raised with Christ, seek the things that are above, where Christ is, seated at the right hand of God. 2 Set your minds on things that are above, not on things that are on earth. 3 For you have died, and your life is hidden with Christ in God. 4 When Christ who is your life appears, then you also will appear with him in glory.*

IV. stewardship has everyday life impact.

*1 Corinthians 4:2 Moreover, it is required of stewards that they be found faithful.*

The steward is *“found”* – perceived, (to be discovered, recognized, detected, to show one’s self out, of one’s character or state as found out by others (men, God, or both).[[13]](#endnote-13) The faithful steward is “*found* *faithful*" -- trustworthy; trustful; – believing, faithful sure and true.

1. The everyday impact that stewardship has on life is based upon reliance and trustworthiness, giving credit to the confidence one has in God, acknowledging it all comes from God.
2. This person is found this way – “to show one’s self out” – it is part of their nature to be faithful and that is how they are found – in every condition and circumstance that life brings their way. They are living life in such a way that when you think of them, you think of them as being found faithful and it is no surprise. They are found to be faithful when at work, found faithful when at home, found faithful at church, found faithful under pressure, found faithful in temptation. “Every believer has been given a divine stewardship and responsibility in the work of Christ on earth, and in that stewardship he is to be faithful and sensible. His life, breath, energy, talents, spiritual gifts, and every other good thing he has are trusts from God to be used in His service and to His glory.” [[14]](#endnote-14)

Matthew 24:45 “Who then is the faithful and wise servant, whom his master has set over his household, to give them their food at the proper time? 46 Blessed is that servant whom his master will find so doing when he comes.

Luke 12:43 Blessed is that servant whom his master will find so doing when he comes.

1. As a faithful steward it stands to reason that our day of accountability for our stewardship may come at any moment. “Jesus is teaching that every person in the world holds his life, possessions, and abilities in trust from God, whether or not he acknowledges that trust or even acknowledges God. He will therefore be held accountable by his Creator for how he uses what he has been given.”.[[15]](#endnote-15) Remember, that stewardship is not something that we do, it is what I am, and I may be called into account by God who has entrusted me with my life and everything I own.

*CONCLUSION  
Four principles of stewardship to live by*

1. GOD OWNS EVERYTHING - I OWN NOTHING.

Colossians 1:16 -18 For by Him all things were created, in heaven and on earth, visible and invisible, whether thrones or dominions or rulers or authorities—all things were created through Him and for Him. And He is before all things, and in Him all things hold together. And He is the head of the body, the church. He is the beginning, the firstborn from the dead, that in everything He might be preeminent.

Psalm 24:1 The earth is the Lord’s and the fullness thereof, the world and those who dwell therein,

This eliminates every self-perceived right to anything, and places everything in life in the right context. What you have is a grace privilege – not a right, or something deserved.

2. GOD ENTRUSTS US WITH EVERYTHING WE HAVE.

Ecclesiastes 5:18 – 19 Behold, what I have seen to be good and fitting is to eat and drink and find enjoyment in all the toil with which one toils under the sun the few days of his life that God has given him, for this is his lot. Everyone also to whom God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil—this is the gift of God.

God has delegated to you a trust; you simply manage it on His behalf. Is there a thing or a person that you are preoccupied with that hampers this relationship with God?

3. YOU ARE RESPONSIBLE TO INCREASE WHAT GOD HAS GIVEN TO YOU. YOU MAY INCREASE IT OR DIMINISH IT.

Matthew 25:21 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.’

Luke 16:10 “One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much.

You are to increase in your ability to grow in stewardship and its responsibilities. How have you increased or diminished as a steward since the last month – year?

There are management skills that need to be developed in our homes, at our jobs and in our students. Become a better steward of our professional life, at home with our housekeeping, parenting, husband and wife relationships, at church with membership relationships and a host of other things. This really speaks about the issue of growing and changing, doesn't it?

4. GOD CAN CALL YOU INTO ACCOUNT AT ANY TIME.

2 Corinthians 5:10 For 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.:

Romans 14:11 For it is written, “As I live, says the Lord, every knee shall bow to Me, and every tongue shall confess to God.”

Stewardship is a lifelong enlistment that will have final consequences. Everything we do in life will have eternal consequences; the day of accounting for our lives is ever present.

1. You are free to distribute this paper as a homework assignment or use its contents for other useful means, as long as it is not altered, and credit is given to the author Brad Hilgeman. <https://christinyoucounseling.com> [↑](#endnote-ref-1)
2. John MacArthur, and Wayne Mack, Introduction to biblical counseling: basic guide to the principles and practice of counseling [↑](#endnote-ref-2)
3. Edward T. Welch, Motives: Why Do I Do The Things I Do?, [↑](#endnote-ref-3)
4. . Spiro Zodhiates, The Complete Word Study Dictionary: New Testament [↑](#endnote-ref-4)
5. Beverly Moore, The Illusion of Control https://www.biblicalcounselingcoalition.org/2018/02/02/the-illusion-of-control/ [↑](#endnote-ref-5)
6. James Montgomery Boice, The Gospel of John: an expositional commentary, , [↑](#endnote-ref-6)
7. , Jesus’ Sermon on the Mount and His Confrontation with the World: An Exposition of Matthew 5–10, pg. 100 [↑](#endnote-ref-7)
8. D. A. Carson ,The Expositor’s Bible Commentary: Matthew, Mark, Luke, pg. 182 [↑](#endnote-ref-8)
9. James Montgomery Boice, The Gospel of Matthew [↑](#endnote-ref-9)
10. Vern Sheridan Poythress, Westminster Theological Journal WTJ 50:1 (Spring 1988), [↑](#endnote-ref-10)
11. John MacArthur, First Corinthians. MacArthur New Testament commentary. [↑](#endnote-ref-11)
12. R. F. Youngblood, Nelson's new illustrated Bible dictionary [↑](#endnote-ref-12)
13. Thayers Greek Definitions [↑](#endnote-ref-13)
14. John MacArthur, MacArthur New Testament Commentary, Matthew Vol 4, pg. 78 [↑](#endnote-ref-14)
15. Ibid pg. 79 [↑](#endnote-ref-15)