

## Stewarding God's Provision



## STEWARDING GOD'S PROVISION

By Rev. Will Nelken

---

*Presented at Trinity Community Church, San Rafael, CA, on Sunday, July 18, 2021*

Surrender is the only path to relationship with Christ. He will be Lord of all or He won't be Lord at all. But He receives our surrender in stages.

The first time, I thought I surrendered everything I was to Him. But my self-awareness, it turned out, was shallow. As He uncovered deeper layers, it was necessary to surrender "everything" again—and again and again and again...

The Gospels (Matthew, Mark, Luke, and John) contain 38 parables. Jesus often illustrated profound principles with homely stories. Seventeen of His parables use money or possessions to make their point. In fact, 15% of everything Jesus said revolved around money and possessions (more than what He had to say about heaven and hell combined).

Why? Because money and possessions are so important to us. Just consider how much of your time and energy are devoted to getting what you need and buying what you like. Add to that the time and energy spent on protecting and maintaining what you already have. Add to that the time and energy devoted to thinking and planning for what more you would like to have—that next item of clothing or new furniture or latest tech or new car.

Jesus talked about money because it's one of the last things we are willing to surrender to His control.

### Owner and Manager

God owns everything—. What you have He has entrusted you with, not given you. You're His money manager. You manage HIS assets for HIS benefit.

*Haggai 2:8 The silver is Mine, and the gold is Mine, says the LORD of Heaven's Armies.*

From the very beginning, before there was money to be concerned with, God chose humanity to be managers of the earth He had made.

*Genesis 2:8 God planted a garden in Eden, in the east.*

*<sup>9</sup> God made all kinds of trees grow from the ground, trees beautiful to look at and good to eat.*

God poured rivers of life-giving water onto the ground to water the garden, and buried precious resources in the soil.

*Genesis 2:15* God took the Man and set him down in the Garden of Eden to work the ground and keep it in order.

And, God permitted us to enjoy the fruits of our labors.

If you own a business, and you hire someone to manage it for you, and they begin to act like they own the business instead of you, and ignore your principles and wishes, how would you feel? What would you do?

What God gives us is supposed to be managed according to His principles and for His honor, as well as our benefit.

If you own a business and the manager spends everything that is yours—all your profits—will you be pleased?

The Bible does not tell us to spend everything that comes our way. We are to *manage* those resources—for God’s honor, and our benefit. That involves care, wisdom, faithfulness, thrift, and risk.

We can honor God by acknowledging (and not forgetting) that He is our Provider; that all of our hard work could amount to nothing if He did not bless the work of our minds and hands, and if He did not restrain the devourer from eating up our profits.

## **First Things First**

Therefore, as stewards (and not owners)—we are to present to God *the first part* of our increase, as an expression of trust and thanks.

For example:

*Exodus 23:19* The first of the firstfruits of your soil you must bring to the house of the Lord your God.

*Deuteronomy 18:4* You are to give him the firstfruits of your grain, new wine, and oil, and the first sheared wool of your flock.

This is a way of simply saying, “Look what God has done for us! We are grateful.”

In addition to this seasonal recognition, God has instructed us to set aside for His honor a tithe or one-tenth or 10% of our regular income or increase.

When Jacob, father of the tribes of Israel, met God for the first time, he was awestruck, and he pledged, *“Of all that You give me I will give You a tenth.”* (Genesis 28:22)

“Tithing” is not Old English for “giving.” It is not *some* of our income, but specifically one-tenth. And God gave us a command to do this, as Jacob pledged, along with a promise of further provision and protection. Read about in the last book of the Old Testament.

*Malachi 3:8 “Will a man rob God? Yet you are robbing Me!”*

*You ask: “How do we rob You?”*

*“By not making the payments of the tenth and the contributions. <sup>9</sup> You are suffering under a curse, yet you—the whole nation—are still robbing Me. <sup>10</sup> Bring **the full tenth** into the storehouse so that there may be food in My house. Test Me in this way,” says the Lord of Hosts. “See if I will not open the floodgates of heaven and **pour out a blessing** for you without measure. <sup>11</sup> I will rebuke the devourer for you, so that it will not ruin the produce of your land and your vine in your field will not fail to produce fruit,” says the Lord of Hosts. <sup>12</sup> “Then all the nations will consider you fortunate, for you will be a delightful land,” says the Lord of Hosts.*

## Questions About Tithing

- *Should I tithe or build wealth?*

Based on the promise revealed by Malachi, wealth-building *begins* with bringing the first tenth of your increase back to God your Provider. To ignore that is to ignore the foundation of what you’re building.

When you honor God by returning the first tenth, He will make the remaining 90% go farther than you expect. He can do more with 90% than you can do with 100%! Marvelous, indeed!

- *Should I tithe on the net or the gross?*

This is a reasonable question and a point of struggle for most who make the pledge to tithe. It was for me. But then I thought about this:

The Bible instructs us to pay taxes to whom taxes are due. When you pay your taxes, is it based on your gross income or your net? If Uncle Sam should get a piece of your gross income, should God get less? Tithe on the gross. Honor the Lord.

- *Should I tithe gifts I receive?*

Does it represent an increase to you? Of course it does. Then show your gratitude by tithing its value.

There's an app for that! Well, you don't need an app to figure out the tithe of your income. Here is a simple Tithe Calculator:

If your gross monthly income is \$3,500.00, just move the decimal point one digit to the left; the tithe is \$350.00.

If your gross monthly income is \$6,450.00, just move the decimal point one digit to the left; the tithe is \$645.00.

If you receive \$125.00 for Christmas, the tithe is \$12.50.

If you get \$20.00 allowance, the tithe is \$2.00.

SIMPLE!

- *Is there a difference between tithing and giving?*

Yes. Tithing is an obedient response to God's command, honoring Him with the first tenth of our income. Giving is a loving response to need and opportunity from the 90% that we manage.

Before you think about giving, you should bring the full tithe to the house of the Lord. After you have obeyed Him with the tithe, then open your heart with what is left to the needs and opportunities before you.

*2 Corinthians 8:11 Let the eagerness you showed in the beginning be matched now by your giving. Give in proportion to what you have. <sup>12</sup> Whatever you give is acceptable if you give it eagerly. And give according to what you have, not what you don't have.*

Give as you are able, but consider your own needs as well.

God wants you to prosper; it is part of His plan to bless you and your family. But not by stealing the tithe for your own use.

If you find yourself in a jam, and need to borrow from the tithe, you may do so, but with a 20% markup when you pay it off (not an option to use often):

*Leviticus 27:31 If you want to buy back the Lord's tenth of the grain or fruit, you must pay its value, plus 20 percent.*

## **You Need a Plan**

Jesus told a story about three stewards that is pertinent:

*Matthew 25:14 "Again, the Kingdom of Heaven can be illustrated by the story of a man going on a long trip. He called together his servants and entrusted his money to them while he was gone.*

<sup>15</sup> He gave five bags of silver to one, two bags of silver to another, and one bag of silver to the last—dividing it in proportion to their abilities. He then left on his trip.

<sup>16</sup> “The servant who received the five bags of silver began to invest the money and earned five more. <sup>17</sup> The servant with two bags of silver also went to work and earned two more. <sup>18</sup> But the servant who received the one bag of silver dug a hole in the ground and hid the master’s money.

<sup>19</sup> “After a long time their master returned from his trip and called them to give an account of how they had used his money. <sup>20</sup> The servant to whom he had entrusted the five bags of silver came forward with five more and said, ‘Master, you gave me five bags of silver to invest, and I have earned five more.’

<sup>21</sup> “The master was full of praise. ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’

<sup>22</sup> “The servant who had received the two bags of silver came forward and said, ‘Master, you gave me two bags of silver to invest, and I have earned two more.’

<sup>23</sup> “The master said, ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’

<sup>24</sup> “Then the servant with the one bag of silver came and said, ‘Master, I knew you were a harsh man, harvesting crops you didn’t plant and gathering crops you didn’t cultivate. <sup>25</sup> I was afraid I would lose your money, so I hid it in the earth. Look, here is your money back.’

<sup>26</sup> “But the master replied, ‘You wicked and lazy servant! If you knew I harvested crops I didn’t plant and gathered crops I didn’t cultivate, <sup>27</sup> why didn’t you deposit my money in the bank? At least I could have gotten some interest on it.’

<sup>28</sup> “Then he ordered, ‘Take the money from this servant, and give it to the one with the ten bags of silver. <sup>29</sup> To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away. <sup>30</sup> Now throw this useless servant into outer darkness, where there will be weeping and gnashing of teeth.’

Did you notice that the Lord gave to each “according to his ability”? He knows what you’re capable of managing right now. As your skills increase, so will His provision.

Did you notice that the one who gained only two bags of silver was congratulated and celebrated just as much as the one who gained five? It’s not the amount that pleased the Lord, but their faithful diligence. How much or how little you have is up to the Lord. How you manage it is up to you.

Did you notice that the steward who did nothing with the Lord’s gift was rebuked? What are you doing with what the Lord has entrusted to your care?

This story has to do with much more than money, as it suggests the accounting of divine judgment at the end of days, but here again, we may see that how we handle money is indicative of much deeper motivations and more important issues.

Do you have a plan? Or do you wing it from paycheck to paycheck?

Here's a simple 4-point plan for managing God's money and building your wealth, gradually and steadily:

- Give (the tithe, offerings, alms)
- Save (build an emergency fund)
- Invest (create increase for others and yourself)
- Plan your spending

- *Should I tithe or first get out of debt?*

If you hope to get out of debt, you MUST begin with the tithe, otherwise, you'll be fighting God and the collection agency at the same time!

- *How much should I save and invest?*

That will vary. Especially at the beginning of working your plan, when your discretionary wealth is at a minimum. But over time, as God increases your wealth, set aside for savings and investments at least 10% of your income.

### **Start with an Emergency Fund**

And use it for genuine EMERGENCIES only. Don't borrow from it.

After you have created an initial Emergency Fund of \$1,000, start paying off your credit cards. Tackle your smallest debt first (for an early win!). Add to the minimum monthly payment whatever you can sacrifice, because when you pay credit card interest, you're stealing from your own future.

Once the first card is paid off, destroy it, and put that same amount you were paying each month toward doubling your emergency fund to \$2,000.

Then, tackle the smallest remaining credit card debt, adding the same former payment to the required monthly payment. Do you see how your ability to pay off debt is snowballing? Your budget remains the same each month, but you're killing your debts at the same time.

In this way, you will snowball your debt recovery. Keep repeating these steps, alternately paying off debt and building your savings.

Savings for an emergency fund should be kept in an accessible savings account with your bank. You won't earn much interest there (.5%), but the funds are readily available (for an emergency, only).

Once you've conquered credit card debt, and have a significant emergency fund (your ultimate goal should be the value of 3-6 months' income), then you should begin investing, which provides for you and others. This is where your return on investment begins to increase.

**Primary investment opportunities**, like CDs and money market accounts, offer better rates of return than a savings account (2.0%+). I always encourage people to consider Church Extension Plan in Salem, Oregon. Their holdings are used to finance Assemblies of God construction projects for churches (like ours), schools, campgrounds, and Teen Challenge centers—building the Kingdom of God with your money!

**Secondary investments opportunities** include retirement, insurance, college funds, and stocks.

Does your employer offer a retirement plan? Or, do you have your own? That may earn the highest rate for you; if so, add some money to that every month; even a little bit (\$10, \$25, or \$100) will make a significant difference over time.

Health insurance is a wise investment, especially if you have a young family. Term life insurance is generally a secure investment to benefit your loved ones.

**Tertiary investments** may include buying a house or property. They still enjoy a good and regular increase in value.

Cars and boats are not investments. They depreciate in value quickly, making them a drain on your wealth. Get only what you need, and buy for cash when you can.

All of this requires planning. Impulse buying can get you in trouble quickly. So can impulse giving. But if you plan well, you will have discretionary funds available when needs or opportunities appear. That means some form of a budget (a spending plan), whether formal or informal. Track your spending each month to discover patterns to plan for (like higher utility costs in certain months) and bad habits to adjust.

Finances are foundational to life; so, how is your foundation? Financial building blocks include:

- Budget (maximizes your dollars)
- Generosity (positions you for God's blessing)
- Insurance (provides for your health, and end of life)
- Coaches (books, courses, advisors)

When was the last time you read a book about managing your money?

### **Obstacles or Opportunities?**

When you think about your relationship with money, what do you see on the road ahead? Obstacles or opportunities?

Some can only see scarcity—don't have enough, never have enough, never going to have enough. It's not reality; it's a mindset. Two kinds of people worry about money: those who have it and those who don't. (If scarcity is your mindset.)

Jesus encountered a man who had been helplessly crippled for 38 years. He hoped for a miracle, but had no plan and no one to help him. Thirty-eight years is a long time to wait. Jesus asked him, "*Do you want to become well?*" (John 5:1-9)

He couldn't really answer, because he had developed the habit of excuses. It's a mindset (selfish or selfless). Jesus told him to pick up his sleeping mat and go home; he was instantly healed!

When it comes to managing money for God, do you want to get well? Are you willing to make changes in your life? Can you make a fresh surrender to Christ?

We're going to offer Dave Ramsey's Financial Peace University in January. Why "financial peace"? Because when your finances feel OUT of control, your life does, too. But when your finances are IN control, your wealth increases and your generosity flourishes.

This course will teach you how to prepare a budget (a plan), how to conquer debt (freedom), and how to spend your money wisely (manage well), to build wealth for your future.

But don't wait until next year to get started. Begin now! Commit yourself to honor God with the tithe (one-tenth of your income), and begin crushing your debt load.

Become a faithful steward, whom God will trust and reward.