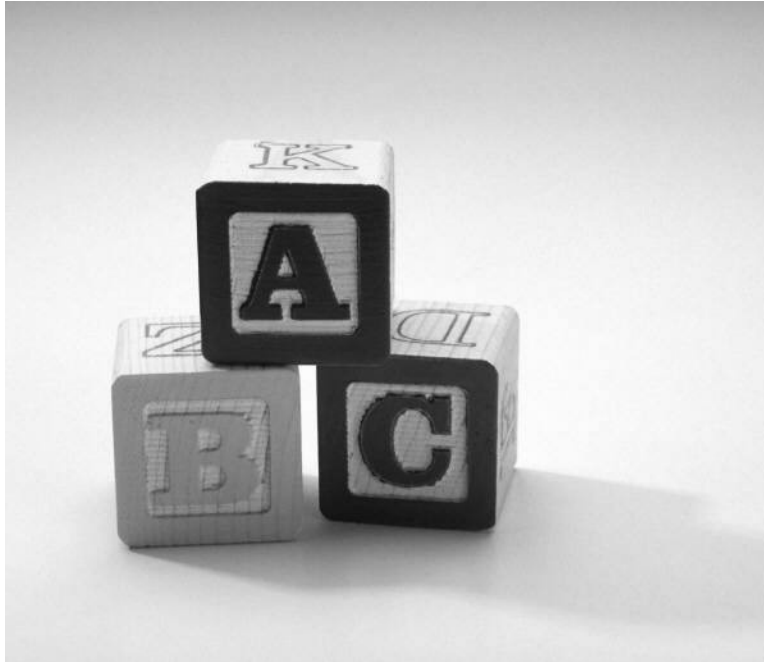


What subject does the Bible talk about
more than any other subject?

How much of the Bible does this subject
occupy?

- 1 out of every 10 Bible verses deals with money!
- 2350 verses in the Bible deal with money!
- There are twice as many verses dealing with money than with faith and prayer combined!
- 15% of Yeshua's recorded words deal with money!
- Yeshua said more about money than about heaven and hell combined!

The Ba\$ic\$



Of \$teward\$hip

Or

Why did G-d invent money, and what are we supposed to do with it?

1) Steward & Stewardship, A definition

- a) Steward: A manager, an overseer, a superintendent, an administrator.
Someone who has possession of something that belongs to someone else and uses it in the best interest of the person who owns it. The steward may utilize the owner's property for his own benefit providing the use doesn't violate the owner's instructions.
- b) Stewardship: Taking care of something that belongs to someone else.
- c) Money & possessions – Money is basic.
- d) Why is so much space in the Bible given to money and possessions?

2) Money and our spiritual condition.

- a) Luke 19:1-9; The story of Zaccheus.
 - i) Zaccheus said that he would give half of his money to the poor and pay back those he had cheated four to one.
 - ii) Yeshua did not say, “Good Idea.” He said, “Today salvation has come to this house.”
- b) Luke 18:18-30; The rich young ruler.
 - i) Here is an earnest, decent, hardworking, young urban professional asking Yeshua how to get eternal life. Yeshua recites the commandments, which the young man has kept. Then Yeshua gets right to the heart of the issue and reveals the young man’s real character. “Go, sell your possessions and give to the poor, and you will have treasure in heaven.”
 - ii) Yeshua did not tell the young man to, “Give 10 percent to the poor.” Nor did He say, “Set up a trust fund, keep the principal intact, and give the interest to the poor.” The young man would have done either of those. But Yeshua stopped him in his tracks by telling him to give up *everything* and follow Him.
- c) Yeshua does not call His followers to liquidate their possessions, give away all their money, and become traveling missionaries. In the case of the rich young ruler, Yeshua knew that *money* was that man’s G-d.
- d) If Yeshua is not L-rd of a person’s money and possessions, then He is not that person’s L-rd at all.
- e) Yeshua judged Zaccheus’s true spiritual condition by his willingness to part with his money, and He judged the rich young ruler’s true spiritual condition by his unwillingness to part with his money.
- f) **The principle is this: There is a powerful relationship between a person’s true spiritual condition and his attitude and actions concerning money and possessions.**

3) **Asceticism & Materialism: Two extremes to avoid.**

- a) Asceticism: The practice of strict self-denial, depriving oneself of all but the essential basics of the material world. This asceticism is rooted in the philosophy of dualism. Dualism, championed by Plato, and others, sees the spiritual, invisible world as good but the physical, visible world as evil.
 - i) Examples: Francis of Assisi; Mother Teresa; John the Baptist; Essenes; Amish
 - ii) “If silver and gold are things evil in themselves, then those who keep away from them deserve to be praised. But if they are good creatures of G-d, which we can use both for the needs of our neighbor and for the glory of G-d, is not a person silly, yes, even unthankful to G-d, if he refrains from them as if they were evil?” (Martin Luther)
- b) Materialism: A preoccupation with or stress upon material things rather than intellectual or spiritual things.
 - i) Since we only do what we really believe, materialism is rooted in what we actually believe, not what we say we believe.
 - ii) The materialist incorrectly places eternal value on temporal things and temporal value on eternal things.
 - iii) Colossians 3:5 links greed, which is materialism manifested as a desire to always have more, to idolatry where money and possessions become a person’s G-d.
 - (1) Further, the Scriptures link idolatry with adultery against G-d.
 - (a) Israel is portrayed as a bride who has turned into a prostitute, abandoning her husband, G-d, and is selling herself to the highest bidder.
 - (b) The prophets developed this picture to an embarrassing degree.
 - (c) **The principle: We commit spiritual adultery against G-d when engaged in idolatry and materialism is a form of idolatry.**
 - iv) “For over a hundred years, a large part of the American people has imagined that the virtual meaning of life lies in the acquisition of ever-increasing status, income, and authority.” (Robert Bella)
- c) Scripture supports neither Asceticism nor materialism.

4) ^{CJB} **Matthew 6:19 ¶** "Do not store up for yourselves wealth here on earth, where moths and rust destroy, and burglars break in and steal. ²⁰ Instead, store up for yourselves wealth in heaven, where neither moth nor rust destroys, and burglars do not break in or steal. ²¹ For where your wealth is, there your heart will be also. ²² ¶ 'The eye is the lamp of the body.' So if you have a 'good eye' [that is, if you are generous] your whole body will be full of light; ²³ but if you have an 'evil eye' [if you are stingy] your whole body will be full of darkness. If, then, the light in you is darkness, how great is that darkness! ²⁴ ¶ No one can be slave to two masters; for he will either hate the first and love the second, or scorn the second and be loyal to the first. You can't be a slave to both G-d and money.

- i) Do not be a materialist.
- ii) Recognize the eternal value of eternal things (and the temporal value of temporal things).
- iii) Where you make your investment determines where your fidelity and devotion lie.
- iv) **Principal: We predetermine our spiritual position by our stewardship of the resources entrusted to us by G-d.**

5) The stewardship parables:

- Luke 16:1-13 (The shrewd manager)

^{NAS} **Luke 16:1** ¶ Now He was also saying to the disciples, "There was a certain rich man who had a steward, and this *steward* was reported to him as squandering his possessions. ² "And he called him and said to him, 'What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.'³ "And the steward said to himself, 'What shall I do, since my master is taking the stewardship away from me? I am not strong enough to dig; I am ashamed to beg. ⁴ 'I know what I shall do, so that when I am removed from the stewardship, they will receive me into their homes.'⁵ "And he summoned each one of his master's debtors, and he *began* saying to the first, 'How much do you owe my master?' ⁶ "And he said, 'A hundred measures of oil.' And he said to him, 'Take your bill, and sit down quickly and write fifty.'⁷ "Then he said to another, 'And how much do you owe?' And he said, 'A hundred measures of wheat.' He said to him, 'Take your bill, and write eighty.'⁸ "And his master praised the unrighteous steward because he had acted shrewdly; for the sons of this age are more shrewd in relation to their own kind than the sons of light. ⁹ "And I say to you, make friends for yourselves by means of the mammon of unrighteousness; that when it fails, they may receive you into the eternal dwellings. ¹⁰ ¶ "He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. ¹¹ "If therefore you have not been faithful in the *use of* unrighteous mammon, who will entrust the true *riches* to you? ¹² "And if you have not been faithful in *the use of* that which is another's, who will give you that which is your own? ¹³ "No servant can serve two masters; for either he will hate the one, and love the other, or else he will hold to one, and despise the other. You cannot serve G-d and mammon."

- Luke 19:11-17 (The ten minas)

^{NAS} **Luke 19:11** ¶ And while they were listening to these things, He went on to tell a parable, because He was near Jerusalem, and they supposed that the kingdom of G-d was going to appear immediately. ¹² He said therefore, "A certain nobleman went to a distant country to receive a kingdom for himself, and *then* return. ¹³ "And he called ten of his slaves, and gave them ten minas, and said to them, 'Do business *with this* until I come *back*.'¹⁴ "But his citizens hated him, and sent a delegation after him, saying, 'We do not want this man to reign over us.'¹⁵ "And it came about that when he returned, after receiving the kingdom, he ordered that these slaves, to whom he had given the money, be called to him in order that he might know what business they had done. ¹⁶ "And the first appeared, saying, 'Master, your mina has made ten minas more.'¹⁷ "And he said to him, 'Well done, good slave, because you have been faithful in a very little thing, be in authority over ten cities.'¹⁸ "And the second came, saying, 'Your mina, master, has made five minas.'¹⁹ "And he said to him also, 'And you are to be over five cities.'²⁰ "And another came, saying, 'Master, behold your mina, which I kept put away in a handkerchief,²¹ for I was afraid of you, because you are an exacting man; you take up what you did not lay down, and reap what you did not sow.'²² "He said to him, 'By your own words I will judge you, you worthless slave. Did you know that I am an exacting man, taking up what I did not lay down, and reaping what I did not sow? ²³ 'Then why did you not put the money in the bank, and having come, I would have collected it with interest?' ²⁴ "And he said to the bystanders, 'Take the mina away from him, and give it to the one who has the ten minas.'²⁵ "And they said to him, 'Master, he has ten minas *already*.'²⁶ "I tell you, that to everyone who has shall *more* be given, but from the one who does not have, even what he does have shall be taken away. ²⁷ "But these enemies of mine, who did not want me to reign over them, bring them here and slay them in my presence."

- Matthew 25:14-30 (The talents)

^{NAS} **Matthew 25:14 ¶** "For *it is* just like a man *about* to go on a journey, who called his own slaves, and entrusted his possessions to them. ¹⁵ "And to one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey. ¹⁶ "Immediately the one who had received the five talents went and traded with them, and gained five more talents. ¹⁷ "In the same manner the one who *had received* the two *talents* gained two more. ¹⁸ "But he who received the one *talent* went away and dug in the ground, and hid his master's money. ¹⁹ "Now after a long time the master of those slaves came and settled accounts with them. ²⁰ "And the one who had received the five talents came up and brought five more talents, saying, 'Master, you entrusted five talents to me; see, I have gained five more talents.' ²¹ "His master said to him, 'Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things, enter into the joy of your master.' ²² "The one also who *had received* the two talents came up and said, 'Master, you entrusted to me two talents; see, I have gained two more talents.' ²³ "His master said to him, 'Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.' ²⁴ "And the one also who had received the one talent came up and said, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no *seed*. ²⁵ 'And I was afraid, and went away and hid your talent in the ground; see, you have what is yours.' ²⁶ "But his master answered and said to him, 'You wicked, lazy slave, you knew that I reap where I did not sow, and gather where I scattered no *seed*. ²⁷ 'Then you ought to have put my money in the bank, and on my arrival I would have received my *money* back with interest. ²⁸ 'Therefore take away the talent from him, and give it to the one who has the ten talents.' ²⁹ "For to everyone who has shall *more* be given, and he shall have an abundance; but from the one who does not have, even what he does have shall be taken away. ³⁰ "And cast out the worthless slave into the outer darkness; in that place there shall be weeping and gnashing of teeth.

- a) Each parable has two major subjects, the master and the servants.
- b) The parables give us information about the master and the servant which are intended to guide us into correct thought and action concerning our own stewardship.
- c) Lessons concerning the master:**
 - i) His ownership: The master is the true owner of all assets, including the servant. He has the right to do whatever he wishes with everything.
 - ii) His power: The master is authoritative, his decisions are final. Behind his words is ultimate power.
 - iii) His trust: The master has delegated to his servants significant assets with authority to manage them. The servants are also stewards of the master's trust in them.
 - iv) His expectations: The master has specific expectations of his stewards. They are not easy, but they are fair. He has every right to expect his stewards to do what he has told them to do.
 - v) His absence: The master is not physically present. There is a delayed accountability. The test of each servant is to maintain the master's standards in the absence of the master.
 - vi) His return: The master is coming back, but the servants don't know when.
 - vii) His generosity: Although each servant is expected to obey the master's command without reward, the master graciously gives rewards to the faithful steward.
 - viii) His severity: The master's instructions are reasonable and he will not accept excuses. Each servant knows of the master's high standards and will be disciplined for poor stewardship.

d) Lessons concerning the servant:

- i) His stewardship: The servant must be acutely aware that he is not the owner; he is not the master, but a caretaker or manager.
- ii) His accountability: The servant is accountable to the master and the master alone.
- iii) His faithfulness: The servant is to be trustworthy, that is, he must handle the master's estate in a way pleasing to the master. He must do this until the master returns, or he himself dies, no matter how long.
- iv) His wisdom: Since the servant is managing the master's assets, he must choose the investments carefully.
- v) His fear of the master: The servant knows that the master will reward faithfulness. He also knows that the master will vent his wrath on any unfaithful servant. This healthy fear motivates him to good stewardship.
- vi) His individual standing before the master: The servant knows his master will not evaluate him as part of a group but as an individual.
- vii) His single-mindedness: The steward's life revolves around his service for his master. All side interests are brought into orbit around his one central purpose in life – to serve his master well.

6) Conclusion:

Why is so much space in the Bible given to money and possessions?

Because **our stewardship is central to our spiritual standing before G-d.**