

LESSON 7

THE CHRISTIAN'S RESPONSIBILITY FOR THE USE OF POSSESSIONS

What unique purpose does money have for the Christian that makes his handling of it different from that of a non-Christian? Responsibility is the key. The Christian life is a responsible life. James Shields said:

No one ever asks a puppy what he is going to be when he grows up. His responses may be those of instinct. But the man is different. His responses may be those of instinct, true, but he may make responses contrary to instinct. Society may influence his responses, true, but he may also make responses contrary to society. The thing that is significant here is that man does respond to his society, and his environment, and is a responsible being.¹

Man is a responsible being. He is answerable to God. These facts are to guide his use of material possessions.

Responsible Management

Man is God's responsible representative.

Man's accountable management grows out of his unique relationship to God.—He is to be God's faithful caretaker. This involves a charge to follow God's purpose in his use of material things. Man is given dominion over the created world, but it is clear that God meant this to be responsible dominion.

Christian stewardship is the highest form of responsible life. It keeps man properly related to God and to the world. The believer's stewardship reflects his faithfulness to Christ in his total use of material things.

If man refuses this role of responsible management under God, material things cannot serve their intended role. The economic, social, and ecological crises of the twentieth century suggest something of the consequences.

Faithful stewardship is a way of saying: "I claim this world for God. I will use it for him." This role of representation for God is Christian stewardship. The key to this Christian view is the biblical doctrine that all material possessions are (1) a gift to man from God, (2) intended for man's enjoyment but not his abuse, (3) trusted to man to cultivate and control, (4) designed for use by man to fulfill God's plans.

Man's unique relationship to God makes him an

(accountable, manager)

List the keys to the biblical doctrines of material possessions.

(Compare your answer with the text.)

Biblical faith accepts material things as designed for use by man in serving God. This does not rob man of enjoyment and personal satisfaction; it makes enjoyment possible. God's purposes are always the greatest good for man. Striving to accomplish what God wants done is the greatest joy and satisfaction man can know.

The aged man was looking back to the time he had saved one thousand dollars. He told his friend, "It was not that it was wrong for me to have the thousand dollars, but it was wrong the way I felt about it." He added, "It was not that I had plans for this money, but just having it was important to me." His children learned that he had the money and pressed him with repeated needs until the sum dwindled to one hundred dollars. Frustrated by his inability to hold on to the money and afraid that it would soon be gone, he decided to hide the rest.

"I went out and bought a new billfold," the old man recalled. "I placed the one hundred dollars in it, then wrapped it in plastic and that in a burlap sack. I buried it under a tree in my back yard. Years later when I dug it up, it was mildewed and seemed to be ruined. I thought I had lost it all."

He was able to exchange the old bills for new ones. Looking back on the experience, he felt guilty about his attitude. He had no real purpose for the money; he just wanted to keep it.

Man is God's responsible manager.

The Christian use of things does not follow the world's pattern. The contrast is seen in the difference between the Christian's goal of service and the world's goal of profit. It is further contrasted in the importance placed on people by Christians and on possessions by the world. To the Christian the purpose of material things is to serve God by serving people (Matt. 25:45). The world makes possessions ends in themselves.

James and John had been caught up in the world's value system and its measure of greatness. They asked "that we may sit, one on thy right hand, and the other on thy left hand, in thy glory" (see Mark 10:35-44). Jesus used the occasion to teach the true meaning of greatness. He said, "And whosoever of you will be the chiefest, shall be servant of all."

The Christian accepts the divine charge of responsible management. Lory Hildreth described this quality: "Knowing one's self to be 'great by God' rather than having to earn it, makes us free to be a servant. We do not have to depend on servile relations to earn for us greatness."²

The manager is accountable to God.—Man must answer to God for how he uses his possessions. The Bible has much to say about this idea of accounting. It often is referred to as "judgement." Judgement anticipates a time when the trustee meets the Master—the creature comes to account to the Creator.

Christ's parable of the steward who wasted the rich

Match the following lists.

- | | | |
|-------------------|-------|----------------|
| 1. World's goal | _____ | A. service |
| 2. Christian goal | _____ | B. profit |
| 3. Christian | _____ | C. possessions |
| 4. World | _____ | D. people |

(1. B; 2. A; 3. D; 4. C)

In the idea of accounting, "judgement" spoke of the time when the _____ meets the _____

(trustee, Master)

man's money illustrates this truth of accounting (Luke 16:1–9). The rich man asks, "How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward" (Luke 16:2). The word "steward" means a house manager. He was a trustee of the affairs of the owner. The command "give an account" means "turn in your books." He was to be relieved of his trust because of his failure to manage wisely.

A similar illustration is given in Jesus' parable about the man preparing to go on a journey (Matt. 25:14–30). That He uses the parable to illustrate the "kingdom of heaven is like" indicates that His followers are expected to give an accounting. It is the story of the man distributing five talents, two talents, and one talent to his servants to administer. Later he returns and calls for their accounting.

The manager is to act in responsible freedom.—In each of the parables cited, the stewards were not only to face an accounting, they were to apply their own skills and judgement in management. This illustrates the role of the Christian steward. He is accountable to God, yet he is to manage his possessions. He has real freedom, responsible freedom.

To the Christian this has special meaning, for it links the ideas of grace, the lordship of Christ, and Christian living. The Christian's responsible freedom is the joyous life lived under the grace of God—not bound by law but by the leadership of Christ as Lord. It is not a lawless way in which there are no imperatives or demands. He is bound by the demands of love and grace. He has the freedom to choose, coupled with the desire to know God's will and to accomplish what God expects. Paul used this idea of responsible freedom to call for Christian giving. "Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver" (2 Cor. 9:7).

The manager is to be faithful.—The biblical idea of responsible freedom guides the Christian in his use of money. Money management is a matter of self-management. It requires a discipline of self and personal desire. It means that Christian spending will be for Christian purposes. "It is required of stewards that they be found trustworthy" (1 Cor. 4:2, RSV). The opposite of trustworthiness is the behaviour of man dominated by sin. He abuses the land; his greed produces pollution and poverty. When man's technology reached the twentieth-century level of development and was linked with man's unrestrained appetite, the world was in trouble. Stewardship calls for man to use his technology to conserve God's world and to achieve God's purpose for man.

The Bible is not a "how to" book. It does not spell out step by step how man is to use his property. It does, however, show the believer how to respond responsibly. The following discussion seeks to identify for the steward valid uses of his possessions.

Strike out the incorrect words.

Responsible management links the ideas of grace, works, the lordship of Christ, good deeds, and Christian living.

(works, good deeds)

Money management requires a discipline of self and

(personal, desire)

Responsibility for One's Family

The Christian uses possessions to care for family needs.

Biblical faith gives priority to the family. It places importance on the character of each family member, on his spiritual development, and on material needs. Material things are necessary for the family's well-being.

Today's family must be aware of the need for "daily bread," and also for health and education. These have become basic needs for the family today. Retirement is also a proper concern. In Old Testament times the man of God was required to care not only for his children but also for his parents, grandparents, and aunts—anyone unable to earn. The New Testament voices the same imperative, "But if any widow have children or nephews, let them learn first to show piety at home, and to requite their parents: for that is good and acceptable before God" (1 Tim. 5:4). The application of this same principle requires consideration for retirement needs. Good planning during wage-earning years has freed many retirees from the anxiety of "What shall we eat?" and allowed them to know the joy of service.

It is good for the family to have money and the things that money can buy. It is better for the family to have the things that money cannot buy, such as respect, happiness, Christian faith, and a sense of values. Jesus' words must be heard, "Beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth" (Luke 12:15). He followed this with the parable of the rich fool. The tragedy for the family of the rich fool was not that he used possessions to care for their physical needs, but that he saw no other options. The greater tragedy was that he missed the meaning of eternal values. He saw only today and himself.

The Christian is to have regard for food and clothing. "Give us . . . our daily bread" was part of the prayer Jesus taught his followers. This concern, however, is to be kept in its proper place. Jesus directs his followers not to get so entangled with worry over the necessities of life that they miss the purpose of life itself (Matt. 6:19–33). From Jesus' teachings the Christian can discover several guiding principles for his family's care.

1. Life requires food, but life is more than possessions.
2. Treasures in heaven are more important to the family than treasures on earth.
3. Man must not seek security in things; security is found only in God.
4. A proper use of material things is involved in seeking first the Kingdom of God.

To neglect the family is sin.

The family's significance in the plan of God is reflected

Is the following statement true or false?

It is better for the family to have respect, happiness, Christian faith, and a sense of values. _____

(true)

Is the following statement true or false?

Jesus' teachings have no guiding principles for family care. _____

(false)

in the condemnation of those who reject their family responsibilities. "If any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel" (1 Tim. 5:8). Jesus asked: "Why do ye also transgress the commandment of God by your tradition? For God commanded, saying, Honour thy father and mother: and, He that curseth father or mother, let him die the death. But ye say, Whosoever shall say to his father or his mother, It is a gift" (Matt. 15:3-5). He is condemning their system of "corban." They sought to excuse their family responsibility by saying their money was dedicated to God. This neglect of the family was not to be the Christian practice.

Family neglect takes many forms. Neglect can result from a man's desire to accumulate possessions and in so doing fail to give himself to the family. This is as wrong as failure to provide food and clothing.

Money used for the family should be for the total well-being of the family.

Family need is a biblical concern. This, however, is a concern for total family needs and not just physical needs. The Christian family faces one of its greatest tests in keeping money in its proper place. Here are some questions that can help the family decide whether biblical guidelines have been applied.

1. Does the family's happiness depend on material luxuries?
2. How many material items are now considered necessary that were viewed as luxuries a few years ago?
3. Does the family depend more and more on money for security and less and less on God?

Responsibility for the Unfortunate

Helping the unfortunate is the Christian's business.

The Christian holds possessions chiefly for the service he may render or the good he can accomplish. Jesus left no doubt of what He expected when He explained, "Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me" (Matt. 25:40). When Jesus discussed what God expects, He declared that the second great commandment is to "love thy neighbour as thyself."

The Christian faith calls for a special concern for other people. T. A. Kantonen said: "God's call comes to us in our neighbor's need. When a man runs away from his fellow man to cultivate his own relation to God, he does not find God but only his own worthless self."³

The story of the good Samaritan (Luke 10:30-37) is Jesus' way of saying that helping others is the Christian's business. Christian compassion is to reach across all

Jesus condemned _____

(corban)

The service he may render or the good he can accomplish are the chief reasons why a Christian _____

(holds, possessions)

barriers, as illustrated by the racial differences involved in Jesus' story. Again, in Luke 16:19–31, Jesus used a story to teach. He told of the rich man and Lazarus. The great wrong of the rich man was his neglect of Lazarus. It was a case of refusing to use things for service.

Guidelines for helping others are found in the New Testament.

1. One's service to others shows that God's love dwells in his heart. "But whoso hath this world's good, and seeth his brother have need, and shutteth up his bowels of compassion from him, how dwelleth the love of God in him?" (1 John 3:17). Christian love is expressed in sharing necessities with the needy.
2. The Christian ideal is not to bring hurt to others but to find ways to aid them. "Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth" (Eph. 4:28).
3. The Bible reveals God as a God of love. Everyone is important to Him and is entitled to enjoy the basic needs of life.
4. As one's abilities and resources increase, his responsibility to serve also increases, "For unto whomsoever much is given, of him shall be much required" (Luke 12:48).

Summarize the stewardship lesson taught in Luke 16:19–31.

(Compare your answers with the text.)

Helping fellow Christians is the Christian way.

The highest expression of the believer's caring ministry is in the church, the community of believers. Here the shared life finds its greatest expression. God's grace prompted the poverty-stricken churches of Macedonia to give sacrificially to the Christians in Jerusalem, who were faced with even greater economic need (2 Cor. 8:1–8). This same concern prompted the Jerusalem church to elect the seven and charge them with the care of the poor, especially the widows (Acts. 6:1–8). Acting under the fervour of a great spiritual experience at Pentecost, the first Christians shared their possessions with one another. Barnabas illustrated this loving care as he sold his estate in order that the needs of his fellow Christians could be met (Acts. 4:32–37). The church at Antioch expressed this caring spirit when word was brought to them of the suffering of the brethren of Judaea. "Then the disciples, every man according to his ability, determined to send relief unto the brethren which dwelt in Judaea" (Acts 11:29). They gave their money and sent it to elders by Paul and Barnabas.

In a Wednesday night prayer service, church members were told of a widow and her children in need of food. A deacon, called on to pray, asked God to provide for their needs. He then paused and said: "Lord, disregard that request. I'll take care of that problem."

The church, the community of believers, is the highest expression of the believer's

(caring, ministry)

Caring for the poor demonstrates faith.

The Scriptures give much attention to caring for the poor. The psalmist declared "the righteous is generous" (Ps. 37:21, RSV). The man of God cares for the poor. In Old Testament law, he is forbidden to defraud the poor. Instead he is to care for them. This called for allowing them to glean from the fields (Lev. 19:9–10), to enjoy the natural harvests of the sabbatical years (Ex. 23:11), and the tithe of every third year (Deut. 14:28–29; 26:12). Jesus showed concern for the poor. "Remember the poor" was Paul's word to the Galatian church (Gal. 2:10). James said that the most convincing demonstration of one's faith is his response to the needs of others (Jas. 2:14–26). James affirmed that if a Christian becomes aware of the needs of others but does nothing to help, he lacks genuine faith.

A little girl saw a crippled beggar on the street. When she asked her mother about the man, she was told, "That is none of our business." That night as she prayed she started to ask God to help the poor man, then corrected herself: "But that is none of our business, is it Lord?"

Responsibility for the Support of the Ministry

New Testament churches used their material means for proclamation of the gospel. That they took this responsibility seriously is demonstrated by the impact they made on the world.

The Christian gives through the church.

The church is a community of believers. It is an experience in the shared life of believers committed to a divine task. It is God's mission in the world. Each of these points of view magnifies the place of the Christian in full support of the gospel ministry.

The interest of fellow Christians in the Jerusalem church was prompted by their faith. What they did economically was the response of their faith. Their sharing of wealth was an expression of brotherhood in Christ. The effect of this fellowship was profound. It resulted in a witness of Christ's resurrection that touched their whole world.

The individual is a steward. The church, in turn, has a stewardship that extends and multiplies individual stewardship. The individual belongs to the church, and both the individual and the church belong to Christ and His redemptive work.

The minister is to live by the gospel.

"Those who proclaim the gospel should get their living by the gospel" (see 1 Cor. 9:4–18, RSV). Although Paul worked for his own support, he defended the idea of a minister being adequately supported for his preaching. He quoted Jesus (v. 14) as his authority for this position.

The New Testament idea of a supported ministry had

According to James, the most convincing demonstration of one's faith is his response to the _____ of _____.

(needs, others)

Is the following statement true or false?

There are many reasons why the Christian should give through his church. _____

(true)

its beginning in Jesus. His apostles were to receive food and lodging from those who benefited from their ministry. "Provide neither gold, nor silver, nor brass in your purses, nor scrip for your journey, neither two coats, neither shoes, nor yet staves: for the workman is worthy of his meat" (Matt. 10:9–10). The disciples were to go into the homes of the "worthy" and stay. If they were not received, they were to "shake the dust off your feet" (Matt. 10:11–15). However, Jesus added, "It shall be more tolerable for the land of Sodom and Gomorrhah in the day of judgement, than for that city" (v. 15). Jesus expected his ministers to be supported.

The Old Testament records the instructions given to the people of God for the support of the Levites. A special tithe was to be given to them. "But the tithes of the children of Israel, which they offer as an heave offering unto the Lord, I have given to the Levites" (Num. 18:24). In like manner, the Levites were charged to give a tenth part to the priest (Num. 18:26–28). The Levites and the priests were given no inheritance of the land. It was God's plan that they would receive a tenth part of the produce of the land in support of their religious ministries for God and to the people.

"Sent on their way" (RSV) was a frequent instruction by Paul to the churches. This was another type of support for the preacher of the gospel. The church at Antioch "sent on their way" Paul, Barnabas, and some others (Acts 15:3). This may mean they paid their expenses for travel. Paul, who later felt called to go to Spain, wrote to the Roman Christians that he expected "to be sent there with your support" (Rom. 15:24, NEB). Again, Paul instructed Titus to lead the church to "speed Zenas the lawyer and Apollos on their way; see that they lack nothing" (Titus 3:13, RSV). Here the charge was to equip them for their missionary travels.

Responsibility for the Future

The Christian is responsible for how he uses his possessions. He may properly use his possessions for his family, the unfortunate, and the support of the Christian ministry. An additional dimension to his responsibility is sometimes overlooked. The steward is responsible for the use of his possessions now and also tomorrow.

The responsible life of the Christian steward requires him to face both ways, asking himself not only, "How do I get my money?" and, "How will I spend it today?" but also, "How will it be ultimately used?" While the steward is instructed not to worry about tomorrow—that is, not to be overly anxious about his security—he is not relieved of responsibility for the total use of his possessions. The faithful servant must be aware that all of life's possessions are a loan from God and that death is certain. He must be concerned about his responsibilities for tomorrow. The question must be faced, "Then whose shall those things be?" (Luke 12:20).

The New Testament idea of a supported ministry began with _____.

The Old Testament records the instructions for the people of God to support the _____.

(Compare your answers with the text.)

Is the following statement true or false?

In living the responsible life as a Christian steward, all financial decisions are simple. _____

(false)

Responsible management now.

The story of the prodigal son reflects Christ's concern for the waste of material possessions (Luke 15:11-14). Jesus made clear the sinfulness of wasting one's inheritance in wild extravagance. Good money management begins with the understanding that everything belongs to God and that man is a steward. It is an honour and a privilege to be a steward of God-given possessions. With this realization comes the sobering sense of duty for management.

Responsible management for tomorrow.

The future belongs to the Lord, as does today. The Christian's security is not guaranteed by his own planning but by his faith in and dependence upon the Lord. His stewardship requires, however, that he make provision for the future use of what he owns.

A plan for the future is essential in fulfilling God's purpose for the individual and his possessions. Such a plan includes the distribution of possessions through a will. Unless the individual exercises this right, the government may decide for him. It should be the Christian, not the government, who makes these decisions. God holds his people accountable for this trusteeship. This responsibility to God requires that the Christian consider such things as wills, life insurance, trusts, and endowments.

Future plans may also include the transfer of money, securities, or property to a trust fund. The income could supplement other income for the life of the surviving spouse or dependent person. Then it would go as directed by the donor to the support of some other Christian cause. This arrangement can relieve the elderly person of management decisions and concerns and at the same time achieve Christian stewardship objectives.

The Bible has little specific instruction about such things. However, the responsibility involved is clear. Biblical principles for the proper use of possessions can guide the Christian in using legal and business techniques.

The Christian steward is clearly faced with decisions about tomorrow. The application of Christian principles can lead him to determine that his possessions will continue to care for his family, serve the needs of the unfortunate, and support ongoing Christian ministries.

Notes

¹James Shields, An unpublished paper, Howard Payne College, Brownwood, Texas. Used by permission.

²Lory Hildreth, "The Christian's Relationship to Material Things," *Resource Unlimited*, ed. William L. Hendricks (Nashville: The Stewardship Commission of the Southern Baptist Convention, 1972), p. 106. Used by permission.

³T. A. Kantonen, *A Theology of Christian Stewardship* (Philadelphia: Fortress Press, 1956), p. 230.

Summarize the stewardship lesson taught in Luke 15:11-14.

(Compare your answers with the text.)

Christian stewardship requires the Christian to make provision for the future use of what _____

(he, owns)

Home Study Exercise

Basic activity (Levels 1, 2, and 3). Read the study guide text and answer the following questions.

1. What is the foundation of man's accountable management? _____

2. What is the key to the biblical view of man as representative of God? _____

3. List two contrasts between the Christian use of things and that of the world. _____

4. Since man is accountable to God, what does "judgement" anticipate? _____

5. What Christian graces are linked in the idea that the Christian has responsible, joyous freedom? _____
6. What are some family possessions which cannot be bought with money? _____

7. List four guiding principles for family care which Jesus taught. _____

8. Why did Jesus condemn "corban"? _____

9. What is the chief reason for Christians holding possessions? _____

10. What is the highest expression of the believer's caring ministry? _____

11. List three points of view that cause the Christian to give through his church. _____

12. Give an example from both the Old and the New Testaments to show that the minister is to live by the gospel. _____

13. What three questions does the author suggest for the Christian steward concerning the responsible life? _____

14. What does Christian stewardship require of the believer concerning the future? _____

15. Read pages 142-148 in *God's Miraculous Plan of Economy*.
16. Prepare a sermon or a Bible lesson on one of the following subjects:
 - “Christians: God’s Responsible Managers”
 - “Faith and Finances”
 - “Sowing and Reaping”

Supplementary activity (Levels 2 and 3). After reading pages 142-148 in *God's Miraculous Plan of Economy*, do the following.

1. Explain this statement of Taylor's: "What we believe to be ultimate reality will determine where our final loyalties and values lie."
2. Write a paper of at least one full page on this subject: "Faith Transforms Hope Into Reality."
3. Do you agree with Taylor's statement: "... ninety percent of all Christians have never reckoned with reality" (p. 143)? Support your answer with Scripture references.
4. Write an exposition of Psalm 37:5.

Advanced activity (Level 3).

1. How does Taylor relate Hebrews 11 to his concept of reality?
2. Defend or reject this statement: "The minister is to live by the gospel." Support your position with Scripture references.
3. Prepare a questionnaire to help determine what people believe about reality. Ask a group in your church to fill out the questionnaire. Then lead the group in a discussion of Taylor's view of reality as presented on pages 14-18 and 142-148. Follow this discussion by asking the group to fill out your questionnaire again. Record the differences that show up in the experiment. Share your results with the seminar group.

Seminar Discussion

1. Discuss man as a responsible representative.
2. According to the Bible, what is the Christian's responsibility to his family?
3. Discuss "corban." How was it used in Jesus' time on earth? Does this subject have relevance to our day? Give examples from your country.
4. Discuss the little girl's prayer statement (p. 47): "But that's none of our business, is it Lord?"
5. Discuss how faith makes reality from the seemingly unreal. Do Christians understand reality as opposed to the unrealities?
6. If you have Level 2 and 3 students, ask them to share their response to number 4 under Supplementary activity.
7. Ask students to keep a diary of their practice of Taylor's view of reality for the rest of the term. At the last group meeting of the term, allow students to share what happened to them as they practised this view of reality.