

The Compass

a tool for disciplers



Equipping Believers for Ministry

Stewardship

Conversation On the Journey

One very important lesson you can teach your maturing disciple is how to be a good steward. I'm not talking about showing him how to serve food on a 747. I'm talking about teaching your disciple to be a wise manager of his money, time, talents, etc. as a slave of Christ. According to Ron Blue, "Stewardship is the use of God-given resources for the accomplishment of God-given goals."

The average person needs some serious guidance in learning how to make wise stewardship decisions. The earlier your disciple learns to make good decisions, the better off he will be later in life, and more importantly, eternally.

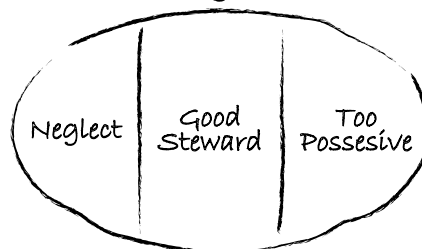
You can start this important conversation with your disciple by asking him what are things he owns. As you make a list together, include things you own as well. Think through the broad areas of time, talent, and treasure. Include your home, cat, dog, chinchilla, abilities, skills, car, free-time, self-image, salary, job, clothes, computer, checking account, decisions, relationships, resume, future, attitudes, body, summer plans, vacation plans, debt, etc.

Things you own can fall under three categories: things you neglect, things that you are too possessive of, and things that you are a good steward of. The good steward has a proper balance of God's ultimate ownership and our temporal responsibility to manage it.

Unless your disciple is a superstar steward, he is probably too possessive of some of the things that he owns. If you were discipling Gollum from Lord of the Rings, you would probably hear an over-possessive, "It's mine! It's mine! My precious," in your conversation. He may not be submitting his whole life to Christ's Lordship. He might not want to surrender them to the Lord or might not be aware that he's holding on, or he might even be afraid of what might happen if he let his hands loose.

Your disciple might have issues with under-responsibility (negligence) as well. The attitude of the negligent owner is "that's not mine; so I don't care what happens to it." This is especially prevalent with non-physical

things you own



This Week's Excursion

In this lesson you will help your disciple evaluate how well he is using the time, talents, and treasures that have been entrusted to him.



possessions. Here are a few examples: owning mistakes, debts, hurt feelings, harsh comments, family history, weaknesses, sin, etc... Neglecting ownership or responsibility isn't good stewardship.

Here is a saying that hopefully summarizes the big idea: When we close our hands, we shake our fists at God. When we drop our hands, we break what God has entrusted to us. When we open our hands, we exchange for eternal gifts ahead.

Read aloud the Parable of the Talents found in Matthew 25:14-30. As you read this passage, take note of the following principles. The master in this parable is Christ, and the servants are Christians. As you guide him in truth, be gentle but firm. Truth is necessary, but it wouldn't be uncommon to hit a nerve as you are doing "heart surgery."

Principle #1: God Owns It All

The first principle is that it's all God's anyway. God owns it all. What "it" is His? Everything! Even the snot in your nose, and the grease on your face is His. And the dollars or lint in your wallet is certainly His. Let's revisit the list you made with your disciple. Go through the list and ask your disciple to circle everything on the list that he has surrendered to Christ's lordship. We will examine the list at the end.

Ron Blue says in *Master Your Money*:

If I really believe that God owns it all then when I lose any possession, for whatever reason, my emotions may cry out, but my mind and spirit have not the slightest question as to the right of God to take whatever He wants whenever He wants it.

Every decision is a spiritual decision. Buying a car, taking a vacation, buying food, paying debt and taxes are all in the same category, because all of the resources are God's. Many people in the U.S. would tell you that you have the right to whatever lifestyle you can afford. It's the American way! I'm going to be frank; this is just plain false. We must bring ourselves under submission to Jesus. We are slaves. He is our master!

Principle #2: Our Joint "Ownership" Is Temporary

It's kind of funny to talk about what a servant "owns." He doesn't really own anything, but is given great responsibility. Pretty crazy, huh. You could say that because God owns it all, you can do whatever you want with it, but this is ignorance. Our natural sense of "ownership" can be healthy, but it must be in view of the ultimate Lord. We must use what we are given well and for our Master's glory and good.

Further, everything we own will pass away. The game will end. U-Hauls don't follow hearses, or as Paul said to Timothy, "We brought nothing into the world, and we can take nothing out of it." (1 Tim 6:7) The sad reality is that many Christians spend their lives creating great wealth for the purpose of spending it on themselves to create a "better lifestyle." This is emptiness. I'm not saying you shouldn't buy a car, but do you really need all the bells and whistles? Do you need a triple super charged engine? This is a gray area, but remembering that our "ownership" is temporary will help to guide in this.

Next Steps

Look back at the list that you and your disciple created. Remember there are three camps: negligence, over-possessiveness, and good stewardship. Ask your disciple which camp he is in for each item on the list. Each disciple will be slightly different. A follow-up lesson on the area(s) that seem weakest would be appropriate. Check out the Side Trails for direction on helping him become a better steward. And make sure you encourage him in the areas that he's already a good steward.



Principle #3: We Are Rewarded Based on How We Use What We Are Given

The servant who was given 5 was expected to produce at least 5.

The servant who was given 2 was expected to produce at least 2.

The servant who was given 1 was expected to produce at least 1.

This is simple mathematics. The basic principle is that if we are faithful with what we have been given, we will be rewarded. In the movie, Spiderman, Peter Parker's uncle gives him some wise advice, "With great power comes great responsibility." Jesus said, "From everyone who has been given, much will be demanded" (Luke 12:48). The more we have been given, the greater account that we will have to settle later on.

Principle #4: Foolish Management Will Be Punished

Let this not be seen as a condemning attack on the struggling, but a solemn warning for the foolish. The third servant had the ability like the other two servants to multiply, but the third servant did not live for the master's priorities. In this parable, the servant mentioned that he was afraid of failing, because he knew the consequences. Yet, the ironic thing is that his fear didn't drive him to good stewardship. He didn't even put it in a bank account at a low rate of return. Interestingly, if he put the money at 2% interest he would have doubled it in 35 years (not counting inflation).

Read for yourself the punishment. I sure don't want to be the foolish servant. Who in their right mind would want to be called a wicked lazy servant, by Jesus nonetheless? And I'm not sure what weeping and gnashing of teeth is like, but that doesn't sound fun either. We better review our stewardship to make sure we don't end up here someday!

Review

Read Luke 16:10-13 together:

Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

Open Hands Principle

When we close our hands, we shake our fists at God.

When we drop our hands, we break what God has entrusted to us.

When we open our hands, we exchange for eternal gifts ahead.

End 

Side Trails

Time: *First Things First.* Steven Covey. Free Press.

Money: *Master Your Money.* Ron Blue. Nelson Reference.

Order at amazon.com

Talents: *Uniquely You In Christ.*

Order at campuscrusade.com