

# CARING NETWORK BULLETIN



January 2005

## Financial Stewardship

Stewardship is a familiar Bible word not often used these days. Abraham wanted to make his steward, Eliezer, his heir when no heir seemed apparent. Joseph had a steward who was in charge of his household and did Joseph's bidding. In the New Testament, the word "stewardship" means administration (of a household or estate). Christ taught, using parables of the wise and the unjust steward, of servants left in charge of their master's possessions, who were required to give account for their decisions. We are stewards too. We have been left in charge of, among other things, God's money, and we need to think about the financial decisions we make.

### Some Surprising Statistics

From Bro. David Lloyd

- Jesus said more about money in the Bible than any other single thing.
- 15% of his recorded words were about money.
- The Bible speaks twice as much about money as it does about faith and prayer combined.

Money seems to have been used to teach spiritual lessons, but could there be a bit more to it? When considering our walk in Christ and examining where we are in that walk, finances may not be what we think of first. We might consider of more importance that we have visited the sick, that we have tried to improve our prayer life, or that our children are developing spiritually. However, do we also ask, "How is my financial situation and have I been a trustworthy steward of the Lord's money?" Financial Stewardship is very much a part of our walk and our training for the kingdom. In fact, could we go so far as to say that the way in which we manage our finances may be a reflection of our spiritual state?

*"Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?" NKJV Luke 16:11-12*

Luke actually connects our money management to our ability to care for the True Riches. Well, we might ask, we have to eat, we have to pay for a roof over our heads, and we have to clothe ourselves. How can this reflect our spiritual state? Let's start by asking a simple question. Go through the following list of monthly household expenditures and indicate whether the amount you spend on each item is a spiritual decision, or merely a fact of life?

- Rent/Mortgage
- Food
- Clothing
- Utilities
- Car Payments
- Donations in the service of the Truth
- Other Charitable Donations

Are the donations to the service of the Truth the only spiritual decisions on this list? Or, do we have choices in what our mortgage is, or how much we spend on our clothes? Are all the decisions we make about the way we spend God's money spiritual decisions?

## Materialism

Do we spend according to our needs or according to our wants? What principles do our spending habits teach our children?

Quote from Economist Oct 2/2004

*"Wages and salaries in America as a proportion of GDP (Gross Domestic Product) are currently at their lowest level for decades, yet consumer spending relative to GDP is at a record high. The gap between income and spending has been financed partly by income tax cuts, but also by saving less and by borrowing. Thanks to low interest rates the price of assets, especially homes, has risen steeply, which has made households feel richer and encouraged them to spend."*

The media surrounds us with visuals of what we should be dressed like and what our homes should be furnished like. There is a constant race to keep up with the most current vehicle and gadget. We are convinced that these are things we need, but Scripture says,

*And having food and raiment let us be therewith content. 1 Tim 6:8*

And what about debt – do we think it's normal to live with debt? The world would certainly have us believe this, but this is Scripture's view of being in debt:

*The rich rules over the poor, And the borrower is servant to the lender. Prov 22:7*

There is nothing inherently wrong with money and the wise man of Ecclesiastes tells us, *"Behold that which I have seen: it is good and comely for one to eat and to drink, and to enjoy the good of all his labour that he taketh under the sun all the days of his life, which God giveth him: for it is his portion. Every man also to whom God hath given riches and wealth, and hath given him power to eat thereof, and to take his portion, and to rejoice in his labour; this is the gift of God." Eccl 5:18-19* But we are also told, *"Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income." Ecc 5:10*

We may have been blessed with wealth in order to support those who do not have. *"But by an equality, that now at this time your abundance may be a supply for their want, that their abundance also may be a supply for your want: that there may be equality: 2 Cor 8:14*

We are stewards and it is incumbent upon us to search God's Word to know His will regarding how we care for His possessions.

***The following suggestions for stimulating our thinking are from Bro. David Lloyd of the Simi Hills Ecclesia***

### Guidelines to Saving

- In saving, make sure you're not seeking to be independent from God.
- Distinguish saving from hoarding.
- Watch that your investing doesn't cross the line into gambling.
- Is saving for retirement a major preoccupation?
- Is there good that the money could be put to use for right now that overshadows the good that may come from it later?

### Guidelines to Debt

- Is the additional money for which you go in debt and the bondage it creates worth the value you'll receive by getting the money or possessions now?
- Is not having enough resources to buy something without going into debt God's way of telling you it isn't His will for you to buy it?
- Debt is especially dangerous when a possession's resale value is less than what we owe.
- Debt is especially dangerous when we are tempted to rob our primary Creditor (God) to pay our secondary creditor (men).
- If you do go into debt, use diligence to get out of debt. "Let no debt remain outstanding, except the continuing debt to love one another." Rom. 13:8

### Guidelines to Spending

"Like a city whose walls are broken down is a man who lacks self-control" Prov 25:28

- Realize that nothing is a good deal if you can't afford it.
- Recognize that God isn't behind every "good deal".
- Look at the long-term cost, not just the short term (e.g. A free puppy, but vet bills, food, fencing, etc).
- Pray before you spend.
- Examine every purchase in light of its capturing your time and affection over your true journey in life.
- Realize money used one way prevents it from being used in another.
- Understand and resist the manipulative nature of advertising. This is certainly worth talking about with our young people.
- Learn to walk away from things you want but don't need.
- Realize little things add up.
- A budget will help you exercise self control. Prov. 27:23-24

### Guidelines to Giving

God loveth a cheerful giver... 2 Cor 9:7

- Giving must be "off the top" to be the firstfruit. Prov 3:9
- Give as generously as your faith allows.
- Give regularly and systematically.
- Give voluntarily (Ex. 35:21-22).
- Let giving be a part of your worship.

- Give quietly. It will be more satisfying and will help you with the above attitudes.
- Challenge yourself to give sacrificially.
- Look for extra ways to connect with the need you are donating to. It will be more satisfying and help you with the above attitudes.
- You can give more than money.
- Have a response to solicitations that is truthful.
- Give things that you value.

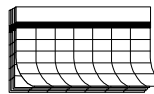
Finally, "*Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also.* Matt 6:19-21

### Caring Network Resources

- **Christadelphian Care-Line**, 1 866 823-1039 toll-free
- **www.caringnetwork.ca** Caring Network Website
- **Williamsburg Christadelphian Foundation** Financial Stewardship Seminar <http://www.wcfoundation.org> (1-800-689-8273).
- **Spiritual Finances**, by Bro. David Lloyd from classes at the Florida Bible School. Tapes/CD/ VHS available through the Christadelphian Tape Library [christadelphiantapelibrary@juno.com](mailto:christadelphiantapelibrary@juno.com)

### Non Christadelphian Resources

- Crown Financial Ministries [www.crown.org](http://www.crown.org)
- [www.ivillage.com/money](http://www.ivillage.com/money)
- Making Allowances: A Dollars and Sense Guide to Teaching Kids About Money, by Paul Lermotte
- The Wealthy Barber, by David Chilton



### Upcoming Events

#### Life in the Trenches: Raising Children in the Lord

The 21<sup>st</sup> century brings particular challenges to the task of raising children in a godly environment, but with God's help we can develop the necessary life skills and tools. Bro. David and Sis. Mary Styles of Shelburne will lead two discussion oriented sessions on morality issues and end with a consideration of integrating our young disciples into ecclesial life. There will also be a review of the Caring Network's activities over the past year.

**When:** Saturday April 23, 2005, Lord willing

Coffee & Snacks - 10:00

Seminar - 10:30 to 2:00. Lunch will be provided.

**Where:** Toronto West Ecclesial Hall, 24 Langside Avenue

**Action:** Register with Bro. Bill or Sis. Jennifer Lawrence. [blawrence@rogers.com](mailto:blawrence@rogers.com), or call 519 822-8500

**Please Note:** Child care and activities will be available but if you intend to bring children it is important that you include their names and ages when registering so appropriate arrangements can be made.

**REQUEST** Please send us suggestions for future topics, useful resources, or comments about what we have written. Contact Sis. Jennifer Daniel, 604 469-2392, or 4 Foxwood Court, Port Moody, BC v3h 4w7, or [jenniferdaniel@telus.net](mailto:jenniferdaniel@telus.net)

