



The Thankful Steward: Building a Financial House

November 29, 2020

Text: A Review of Luke 16:1-13

First, some questions:

1. The first declarations of the church are “Jesus is Lord” and “Jesus is Lord of all!” (Rom 10:9; 1 Cor 12:3; Acts 10:36)
2. What would happen if the church, by God’s grace, decided to apply the **Lordship of Christ** in the area of money?
3. What if we, by God’s grace, were able to more fully:
 - Encourage the saints to eliminate debt (Pro 22:7)
 - Bring stewardship principles to bear more consistently: budgeting, balancing checkbooks, having the right insurances, and so on (Pro 27:23-27)
 - Build up savings (Pro 21:20)
 - Cultivate generous giving (Lk 6:38)
 - Encourage the saints to leave an inheritance for future generations (Pro 13:22)?
4. What if we, as a congregation, inspired others in the same for the advancement of the Gospel?

What is a Thankful Steward?

1. A believer who understands the Steward’s Revelation (Ps 24:1)
2. A believer who is grateful for daily bread (Matt 6:11)
3. A believer who faithfully (biblically) manages what belongs to another (Lk 12:42; 2 Cor 4:2)

The last time I taught Stewardship principles (Sept 2017)...

- ...The National Debt was \$20 Trillion. **It is now \$27 Trillion!**
- National unfunded liabilities (Social Security, Medicaid/Medicare) was \$107 Trillion! **It is now \$155 Trillion!**
- Credit Card debt has more than “recovered” and is now the highest in history at \$1.021 Trillion (National Reserve, Aug 2017). **(Now down slightly to \$930 Billion)**
- Student loans are at the highest levels in history at \$1.41 Trillion (CNBC, Aug 2017). **(Now \$1.76 Trillion)**
- Total household debt (\$12.7 Trillion) is the highest it’s ever been! (NY Times, May 2017) Have we learned anything? **(\$14.27 Trillion)**
- We’ve all observed the degrading morality in government, business, and education at all levels.
- Chronic sickness is everywhere: Diabetes, cancer, HBP, heart disease, etc.
- And the STRESS and DEPRESSION that accompanies ALL THE ABOVE! How long can this go on without a major correction and/or the judgment of God?

And then there was the Year of our LORD 2020 and COVID...

- We’ve learned how short life is.
- We’ve learned the limitations of government.
- We’ve learned the importance of savings.

- We've learned the importance of self-reliance and preparation.
- We've been reminded how stewardship connects with discipleship.

We've been Stress-tested: May we build our Financial House upon the Rock!

1. **Matthew 7:24-27 (KJV)** *Therefore whosoever heareth these sayings of mine, and doeth them, I will liken him unto a wise man, which built his house upon a rock: 25 And the rain descended, and the floods came, and the winds blew, and beat upon that house; and it fell not: for it was founded upon a rock. 26 And every one that heareth these sayings of mine, and doeth them not, shall be likened unto a foolish man, which built his house upon the sand: 27 And the rain descended, and the floods came, and the winds blew, and beat upon that house; and it fell: and great was the fall of it.*
2. Scripture is **Sufficient** and gives us divinely ordered *Principles of Stewardship*.
3. Adhering to these Principles strengthens the Church and promotes **Generational Faithfulness** to the Gospel.
4. Moving away from these Principles may degrade the Church's ability to survive the ups and downs of ministry and life with some measure of **peace**.

Primary Text: Luke 16:1-13

Lessons from this Text:

1. God is displeased when stewards **waste** what they've been given. (v1)
2. Every steward must eventually give an **account** of their stewardship. (v2)
3. Every steward must be conscious of pride. (v3)
4. A good steward has and executes a plan! (v5-7)
5. Kingdom stewards are called to be excellent (and shrewd) money managers! (v8)
6. Wise stewardship will aid you in Kingdom purpose. (v9)
7. Stewardship is about **character**...regardless of the amount you manage. (v10)
8. We are called to be faithful with money management! (v11)
9. Remember that it all belongs to Him! (v12)
10. Never let money become an **idol**! (v13)

How important is Thankful Stewardship?

1. Very! Consider Stewardship in light of The Dominion Mandate (Gen 1:26-28):
 - **Genesis 1:26-28 (KJV)** *And God said, Let us make man in our image, after our likeness: and let them have dominion over the fish of the sea, and over the fowl of the air, and over the cattle, and over all the earth, and over every creeping thing that creepeth upon the earth. 27 So God created man in his own image, in the image of God created he him; male and female created he them. 28 And God blessed them, and God said unto them, Be fruitful, and multiply, and replenish the earth, and subdue it: and have dominion over the fish of the sea, and over the fowl of the air, and over every living thing that moveth upon the earth.*
 - The Dominion Mandate is the command to establish the rule of Jesus Christ in all areas and jurisdictions of life (the Family, the Church, and the State); the intentional expansion of His Kingdom by His subjects, the preaching of the Gospel, the discipling of hearts, and the raising up of godly generations that declare, "Your Kingdom come, and your will be done, on earth as it is in heaven."

2. Biblically, the commands to “subdue” and “have dominion” mean to rule over for the **glory** of God! (v28)
 - We are to rule over every living creature and resources in a manner that brings honor to the Lord, and causes fruitfulness in our multiplication.
 - We take Dominion by using resources to raise godly children, who raise godly children, who raise godly children....each family preaching the Gospel and discipling others as we go!
3. The Dominion Mandate ultimately is about **Multigenerational Faithfulness**, or discipling our children and preaching the Gospel!
 - Again, intimately connected to the command to “have dominion” is the command to “be fruitful and multiply.” (v28)
 - From God’s perspective, “filling the earth” and “subduing” it is part of the same plan: Multigenerational Faithfulness.
4. In our view, Thankful Stewardship (the joyful and proper handling of resources) becomes a tool (not an idol) for those purposes! We must cultivate our ability to obey the Dominion Mandate regardless of what happens in the culture!

Understanding Jurisdictions and Thankful Stewardship

1. We live in a time of great usurpation jurisdictionally. God has created three PRIMARY jurisdictions or spheres of authority or government. If you want an unbiblical mess, begin confusing them!
 - The Home
 - The Church
 - The State
2. The home is responsible for:
 - Self-government
 - Marriage and procreation
 - Family business and industry....the concepts and principles of personal property and financial stewardship come from Scripture!
 - Support for and submission to the church
 - The protection, training and education of children

(Note: The Church is responsible for the equipping of the saints, the administration of the means of grace and ordinances, the care of widows and orphans, and discipline. The State is responsible for the punishment of the evil-doer and bearing the national sword.)
3. The Thankful and purposeful steward builds a house with these things in mind! They seek to steward resources towards *financial independence, freedom, and family inheritance*.
 - Financial Independence: where your money works harder than you do.
 - Freedom: the ability to serve Christ with few hindrances.
 - Family inheritance: leaving a spiritual, relational, financial, and physical legacy for your children’s children.

4. The Thankful Steward understands the covenant nature of wealth:

Deuteronomy 8:18 (KJV) *But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.*

5. After daily provision, good stewardship ensures the best chance of children being disciplined!

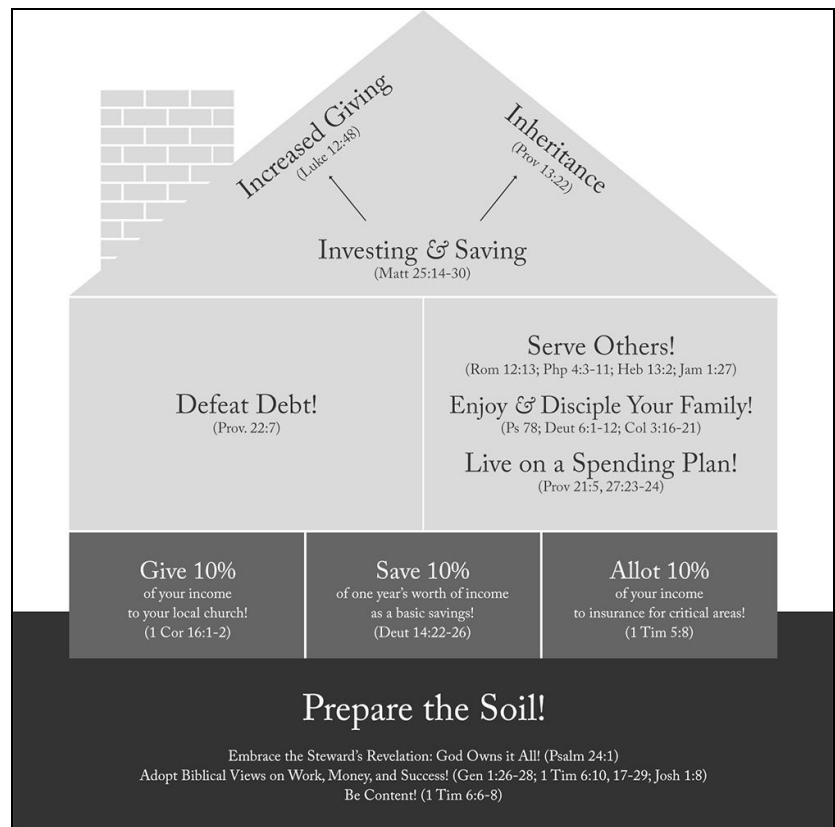
- We should strive to live in such a way where **discipleship** choices aren't limited.
- Don't underestimate the spiritual nature and generational importance of handling money God's ways!
- Many families who begin to understand biblical Dominion and multigenerational faithfulness also begin to develop family businesses and industry from the home, OR otherwise try to situate life in order to do Deuteronomy 6 and Matthew 28 more effectively.
- Think about it. What kind of discipleship choices might a family make if money wasn't a constant hindrance?

6. A Thankful Steward applies the Lordship of Christ to every area for Christ's glory, especially in the areas of Gospel preaching and discipling children of their children/grandchildren for propagating the faith to the next generation. Stewardship is a tool used to ensure these can be done!

7. Thankful Stewardship should result in a very strong, dominion oriented Financial House!

Building a Financial House: **The 10 Building Blocks:**

1. Pray, Work and **Live** as unto the LORD
2. Give **10%** to the Local Church
3. Save **10%** of one year's income as a basic savings
4. Allot **10%** to Insurance for Critical Areas
5. Eliminate **Debt** (using Debt Snowball or Avalanche)
6. Live on a Prayerful **Spending Plan**
7. Disciple **Family** and Serve **Others** as we Build
8. **Invest** Surpluses to Build Wealth



9. Leave an **Inheritance** to Family
10. Increase giving to **Community** and **Missions**

Final thoughts and Questions

1. Remember the “Steward’s Revelation: ***Psalms 24:1 (KJV) A Psalm of David. The earth is the LORD'S, and the fulness thereof; the world, and they that dwell therein.***
11. Do you see yourself as a steward of God’s resources (time, talent, treasure)?
12. How would you rate your stewardship? Are you attempting to use and grow what you have been given for the Kingdom of God?
13. How does your financial house look?
14. What has 2020 taught you about money and resources?

May the LORD help us build something lasting...something that will bless our families, church, and community in the years ahead for His glory alone!

Amen!