



Biblical Stewardship Leads to Financial Peace!

(...and the Advancement of the Kingdom!)

September 24, 2017

Why this Review?

- When I was putting these notes together, the National Debt was **\$20,171,610,292,905!**
- National unfunded liabilities (Social Security, Medicaid/Medicare): \$107 Trillion!
- Credit Card debt has more than “recovered” and is now the highest in history at \$1.021 Trillion (National Reserve, Aug 2017)
- Student loans are at the highest levels in history at \$1.41 Trillion (CNBC, Aug 2017)
- The rising costs of healthcare are well documented.
- Hurricanes, earthquakes, rumors of wars abound.
- We’ve all observed the degrading morality in government, business, and education at all levels.
- Chronic sickness is everywhere. Is your body in debt? (More on this later!)
- 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?

Let’s look at our Dream Sheet and get some hope! We need to get our houses in order!

Three Main Points Today:

1. Scripture is **Sufficient** and gives us divinely ordered principles of stewardship.
2. Adhering to these principles strengthens the Church and promotes **generational** faithfulness to the Gospel.
3. 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**.

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? 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 check books, having the right insurances, and so on (Pro 27:23-27)
 - Build up savings within the church and encourage the same within families (Pro 21:20)
 - Cultivate generous giving (Lk 6:38)
 - Encourage the saints to leave an inheritance for future generations (Pro 13:22)
3. What if we, as a congregation, did all of this BY EXAMPLE and for the advancement of the Gospel?

Primary Text: Luke 16:1-13

FINANCIAL ORDER 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 conscience 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)

A big key to biblical stewardship and financial peace is getting out of debt!

- Deut 28:12 - "...you shall lend to many nations but you shall not borrow."
- Deut 28:44 - "... He shall lend to you, but you shall not lend to him; he shall be the head, and you shall be the tail."
- Pr 22:7 - "The rich rules over the poor, and the borrower is slave to the lender."

It's worth asking again: What if families and churches had little to no debt and growing savings?

- Do you think better discipleship and educational choices might be made?
- Do you think generosity would increase?
- Do you think the church would be better positioned to help solve national and global problems like serving the elderly, hunger, and poverty?

BIBLICAL STEWARDSHIP AND THE DOMINION MANDATE (GEN 1:26-28):

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."

1. Biblically, the commands to "subdue" and "have dominion" mean to rule over for the **glory** of God! (v28)
 - a. We are to rule over every living creature and resource in a manner that brings honor to the Lord, and causes fruitfulness in our multiplication.
 - b. 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!
 - c. Money becomes a true tool (NOT IDOL) for those purposes!
 - d. We live in a time of great usurpation jurisdictionally. If we took a dominion **mindset** about money, and saw the link of stewardship and passing on the faith, it would make a huge difference.
 - e. Deu 6:6-7 *ESV* And these words that I command you today shall be on your heart. (7) You shall teach them diligently to your children, and shall talk of them when you sit in your house, and when you walk by the way, and when you lie down, and when you rise.
 - f. **Huge truth: We are to obey the Dominion Mandate regardless of what happens in the culture!**

2. Biblical dominion is about **Christ's** rule not man's!
 - a. Again, we see dominion through Jesus (not Please-us) lenses
 - b. This means we see "Dominion Scriptures" as being fulfilled through the spiritual conversion of children and families, cities, and nations in history rather than personal fulfillment for the saint or how much stuff we own.
 - c. For example, through diligent effort, integrity, and contentment, we gather wealth for the advancement of God's agenda (supporting outreach and missions, the church, multigenerational faithfulness), not so the unsaved can see us in nice cars.
 - d. **For us, wealth is a means to an end, not THE end!**
 - e. *Col 3:23-24 (ESV) - Whatever you do, work heartily, as for the Lord and not for men, (24) knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord Christ.*
 - f. Having money, land, cars, and wealth AND losing our children is NOT the Dominion Mandate.

3. The Dominion Mandate ultimately is about **Multigenerational Faithfulness**, or the discipling of our children and lost people!
 - a. Again, intimately connected to the command to "have dominion" is the command to "be fruitful and multiply." (v28)
 - b. From God's perspective, "filling the earth" and "subduing" it is part of the same plan: multigenerational faithfulness.

UNDERSTANDING JURISDICTION AND THE IMPORTANCE OF STEWARDSHIP:

- Understand that the Dominion Mandate means we must understand biblical jurisdictions.
- God has created three PRIMARY jurisdictions or spheres of authority or government:
- If you want an unbiblical mess, begin confusing them! ☺
 1. The Home
 2. The Church
 3. The State

DOMINION AND THE HOME JURISDICTION...THE KEY TO MULTIGENERATIONAL FAITHFULNESS

1. This is the first sphere of dominion in Scripture, and includes dominion across the following areas:
 - a. Self-government
 - b. Marriage and procreation
 - c. Family business and industry....the concepts and principles of personal property and financial stewardship come from Scripture!
 - d. Support for and submission to the church
 - e. The protection, training and education of children

2. This is where we connect great Scriptures like:

Deu 8:18-20 ESV You shall remember the LORD your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day. (19) And if you forget the LORD your God and go after other gods and serve them and worship them, I solemnly warn you today that you shall surely perish. (20) Like the nations that the LORD makes to perish before you, so shall you perish, because you would not obey the voice of the LORD your God.

- a. God gives the tool of wealth for **covenant** reasons! Therefore stewarding resources are done for His glory and the advancement of the Kingdom.
 - b. **The most basic level of covenant financial order is handling money to ensure the best chance of our children being disciplined!**
3. This is important: although your home is submitted to the church and state in certain areas, neither of those overrides jurisdictional responsibilities of the home.
- a. So when your dominion stewardship takes a hit (for whatever reason); when there has been no inheritance from your parents; when we live for today instead of for heaven...**discipleship** choices become limited.
 - b. We are then “forced” into non-dominion type decisions. Don’t underestimate the spiritual nature and generational importance of handling money God’s ways!
4. 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?
5. ***A dominion-oriented home 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 the propagating of the faith to the next generation. Stewardship is a tool used to ensure these can be done!***
- a. There is a jurisdictional independence that takes root.
 - b. Amazingly, the entrepreneur begins to rise up in folks...but for biblical reasons!

QUESTIONS FOR FAMILY WORSHIP/PERSONAL DEVOTIONS FOR THIS WEEK:

1. When was the last time you read a book on stewardship/biblical money principles?
2. How do you feel about borrowing and debt? Your savings? Your financial future?
3. Do you have a personal/family plan for growing your wealth, giving, and leaving a legacy?
4. Discuss the barriers to doing better with money (lack of contentment, income vs outgo, loss of hope, etc). What will YOU DO to follow Christ more in this area?
5. Discuss generosity. How do you and your family feel about giving?

Bibliography:

The Playbook, (CCMcLeod.com)

The Total Money Makeover, Dave Ramsey

The Debt-Free Church, Burgess and Berg



Dream with me, CRCC!

- ✓ What if you had NO PAYMENTS!?!? No car payments! No credit card payments! No student loans! What if even your house was paid for!?!
- ✓ And what if you had \$10,000, \$15,000, or \$25,000 in your emergency fund?
- ✓ How would your sense of peace and Kingdom purpose be different? How would your family feel?

What if you made a Gospel-motivated, Kingdom adjustment?

Cut cable	\$50/mo
Packed your lunch (and stopped going to Starbucks).....	\$50/mo
Downsize your car/get rid of payment:	\$350/mo
Paid off your debt (credit cards, personal loans, etc)	\$300/mo
Shopped for groceries with coupons and a list	\$50/mo
Took an extra job or worked more hours for a bit	\$200/mo
Total:	\$1000/Month!

Can you find some fun things to do with an “extra” \$1,000 every month? I bet you could! How about this:

- ✓ \$1,000 per month is quite a hammer for knocking out other debt like your mortgage for example. You could start killing those payments!
- ✓ \$1,000 x 24 months would equal a very nice emergency fund!
- ✓ \$1,000 invested at 12 percent for fifteen years is \$500,000; an 8 percent investment would yield \$345,000; a 0 percent investment yields \$180,000, which is a lot better than being broke and unable to give the way you might want!
- ✓ \$1,000 per month could cash flow more career training or a college degree, or a small business start up.
- ✓ \$1,000 per month could pay rent for a struggling family for six months or could be divided up into \$100 bills and given away to demonstrate tangible care for others, or increase your giving to your church!

Keys to success:

- 1) No more borrowing! 😊
- 2) Using a written budget every month!
- 3) Intensity and Contentment!
- 4) Use the debt snowball!
- 5) Sell stuff!

Bottom Line: *Less liabilities (debt) and more liquidity (cash and paid for items) gives a family freedom to make better choices. Conventional “wisdom” has just about broken our Nation and stressed out everyone from the minimum wage earner to Wall Street to the Church. What are you going to do?*

By the way, did you know that our word *economy* comes from the Greek word, *oikonomia*, which is defined by Strong’s Exhaustive Concordance as an “administration (of a household or estate); especially, a (religious) economy.” I submit the most fundamental economy is both a household and a religious one!