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PRACTICAL OUTWORKING – WISE STEWARDSHIP

In the last message we reflected on the relationship between material riches and true riches. Wise stewardship of material riches God has entrusted to us is a manifestation of true discipleship and faithfulness to God and would have a direct bearing on our spiritual health, growth, being truly rich and laying a good foundation for our future in God's eternal kingdom. In this message, we will consider how the spirit of wise stewardship of material wealth can be meaningfully and appropriately expressed.

Practical outworking of our attitude towards material wealth

1. Careful spending on ourselves and loved ones

Some expenditure is necessary, such as on food and clothing for ourselves and for our loved ones. What we should be careful about is unnecessary or excessive spending, especially on things which do not contribute to service or to our well-being.

We need to beware of pampering ourselves or our loved ones. It is a waste of money, and it is also detrimental to the spirit of discipleship and our well-being. If we are truly concerned for our loved ones, we will not want to pamper them because it can have negative effects on their lives.

With increasing affluence, the spirit of consumerism is all around us. We must not be carried along by this spirit. It does not mean, however, that if we spend little on ourselves or on our loved ones, we are faring well in this area. What is critical is the reason for our spending little. The miser does not spend much either – for himself or his family. We may hoard what we have, accumulating them for a sense of security. Or we may just want to cling on to money and possessions.

Lavish, wasteful spending on ourselves and on our loved ones, and ignoring the urgent needs of others and in the Lord's work, are not trivial matters. Remember the parable of the rich man and Lazarus. The rich man lived lavishly, thinking all was well and fine. In reality, he was in a precarious situation.

2. Genuine willingness to give

The Lord may not require us to give away everything we have. He may want us to give away substantial amounts of our money, or He may want us to accumulate a substantial amount to be channelled in various ways at the appropriate time.

Whatever the case, we must not cling to our possessions. We must not let them have a hold on us. There must be a genuine willingness to give whatever is appropriate, at any time.

Let us not rationalise away wrong attitudes within our hearts. Let us first resolve the attitude and spirit within us in these areas and then learn to hold all things with open hands, not with clenched fists.

Do we really have the attitude that we do not own the material wealth that we have, and that we are merely stewards? Remember, we have to give an account to God of our stewardship in all areas, including in this area of material wealth.

Let us beware of holding on to what the Lord has entrusted to us, giving little and keeping much for ourselves. Instead, let us learn to nurture the spirit of generosity and, at the same time, be wise in how we express it.

With increasing affluence, our responsibility in the stewardship of material riches will increase in significance. What we give can mean a lot to people in need and to those doing the Lord's work in various contexts. Our contribution can make a significant difference, especially in less developed countries where the cost of living is much lower. A small sum of money can go a long way to support a Christian worker in the poorer regions of the world.

3. Thoughtful giving

In our practical outworking in this area, we should prayerfully consider before the Lord how and in what area we can give from time to time. We need wisdom to channel what we have. It should be thoughtful giving, not careless giving.

4. Consideration and planning for the future

The Lord may lead some believers through times when they do not have sufficient for the near future and they do not know where or when they may obtain provision for their daily needs. A life of faith can include learning to trust the Lord day by day for His provision. The Lord may desire some to trust Him in this way for long periods of time.

But it does not mean that a life of faith must always be this way. It is not always best to live from day to day without any idea how our needs for the next day or next year will be met. This way of living is not necessarily a mark of spirituality. There is a place for us to consider and plan for the future for ourselves and for our loved ones. Failure to do so can at times be a reflection of lack of care or irresponsibility. We may be lazy and careless with our lives and may not be taking the necessary steps to ensure that we and our loved ones are adequately provided for. There can also be other areas of need the Lord may want us to bear in mind.

The excellent wife

Let us reflect on the excellent wife described in Proverbs 31. What we can learn from this passage is very helpful, not only for wives, but for all women – and men as well.

Proverbs 31:10-31

10 An excellent wife, who can find?
For her worth is far above jewels.

11 The heart of her husband trusts in her,
And he will have no lack of gain.

12 She does him good and not evil
All the days of her life.

13 She looks for wool and flax
And works with her hands in delight.

14 She is like merchant ships;
She brings her food from afar.

15 She rises also while it is still night
And gives food to her household
And portions to her maidens.

16 She considers a field and buys it;
From her earnings she plants a vineyard.

17 She girds herself with strength
And makes her arms strong.

18 She senses that her gain is good;
Her lamp does not go out at night.

19 She stretches out her hands to the distaff,
And her hands grasp the spindle.

20 She extends her hand to the poor,
And she stretches out her hands to the needy.

21 She is not afraid of the snow for her household,
For all her household are clothed with scarlet.

22 She makes coverings for herself;
Her clothing is fine linen and purple.

23 Her husband is known in the gates,
When he sits among the elders of the land.

24 She makes linen garments and sells them,
And supplies belts to the tradesmen.

25 Strength and dignity are her clothing,
And she smiles at the future.

26 She opens her mouth in wisdom,
And the teaching of kindness is on her tongue.

27 She looks well to the ways of her household,
And does not eat the bread of idleness.

28 Her children rise up and bless her;
Her husband also, and he praises her, saying:
29 "Many daughters have done nobly,
But you excel them all."

30 Charm is deceitful and beauty is vain,
But a woman who fears the Lord, she shall be praised.
31 Give her the product of her hands,
And let her works praise her in the gates.

Verse 10 introduces this excellent wife. We see a commendable woman, one who fears the Lord. Her husband trusts her, for she does him good and not evil. She takes good care of her household and helps the poor and needy. She is not idle but works very hard.

The excellent woman considers a field and buys it. She plants a vineyard with her earnings. She sells garments and belts. Strength and dignity are her clothing, and she smiles at the future.

It is quite clear from the context that the way she approaches her responsibilities is meaningful and appropriate. She gives proper thought for the future and plans for it. She considers beyond whether there is sufficient for the day. However, when we plan for the future, we should remember not to do so by simply relying on our own abilities.

Laying aside for various needs

Besides providing for our personal needs and those of our family, it is also proper to make provision for the needs of other believers. In 1 Corinthians 16:1-2, we see Paul encouraging believers to do this.

1 Corinthians 16:1-2

1 Now concerning the collection for the saints, as I directed the churches of Galatia, so do you also.

2 On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come.

Here, Paul urges the believers in Corinth to regularly put aside a sum of money as they are able so that this may be channelled to meet the needs of brethren in other places.

Importance of faith

How provision is made for various needs may vary with different people in different situations. Some may, for example, find it appropriate to take up insurance policies, while others may not. Whatever it is, when we plan for the future, we must bear in mind the place of faith and trusting in the Lord for His provision. We must never base our security on material things or on what we have set aside.

Many believers have difficulty trusting God for His provision. Some do not have savings for contingencies and future needs and they feel insecure. Others who have plenty may think their security is in God. But when tested, for example, when they lose their jobs and are unable to find employment for a considerable length of time,

they may become troubled and anxious and feel very insecure. Whether we have plenty or lack, we need to learn to trust God for His provision.

Seek first His kingdom and His righteousness

The Lord Jesus teaches us very clearly to seek first the kingdom of God and His righteousness and "all these things" will be added to us (Matt. 6:33). Let us briefly look at the context of this verse to appreciate its relevance to us.

The Lord Jesus tells us, in Matthew 6:25, not to be anxious for our lives – as to what we will eat, drink or wear. He says that life is more than food, and the body more than clothing. He directs our eyes to the birds of the air and tells us that our heavenly Father feeds them. How much more so for us who are worth much more than the birds (v. 26). He then tells us to observe how the lilies of the field grow.

Matthew 6:30

"But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more clothe you? You of little faith!

The Lord concludes by encouraging us to trust God:

Matthew 6:33

"But seek first His kingdom and His righteousness, and all these things will be added to you".

If we have the spirit and attitude of "seek first His kingdom and His righteousness", we can properly trust God to provide for our needs.

Many believers say they are trusting God, but their expressions of faith may not be true faith. If we are preoccupied with self-centred desires and the things of the world, our faith would be misplaced. But when our hearts are properly focused, and we sincerely seek first the kingdom of God and His righteousness, we can properly trust God to undertake for our lives and to provide for us according to His perfect wisdom. It does not mean that we will not go through difficulties or will have plenty materially. But as we concentrate on His kingdom and His righteousness, we can trust Him to provide for us as He sees fit.

For many of us, having a suitable job can be part of the Lord's will for us. For some, the Lord may guide in such a way that we may not know what the future holds or how our material needs are going to be met. But whatever it is, the crux of the issue is learning to seek the Lord, to know His will for us, to concentrate on His kingdom and to trust Him to provide for us.

So let us make sure we concentrate on the Lord and His kingdom continually. Our personal material needs and those of our loved ones should not become a

preoccupation, distraction or source of anxiety. Let us be responsible but do not become anxious.

Those of us who live in affluent countries may at times be dissatisfied with what we have when we compare ourselves with those around us. We may feel that what we have is inadequate. But if we are living in less developed countries where many lack the basic necessities, we may not feel the same way. So let us not compare unhealthily with the lifestyles of others, but seek to live a lifestyle that is suitable for us and one that is pleasing to the Lord.

5. Wise investments

Related to our responsibility to plan for the future is the issue of wise investment. We should not think that this area is inappropriate for those who really trust God and are committed to Him. Wise investments can be part of our expression of good stewardship of what the Lord entrusts to us – that is, wise stewardship can involve wise investments.

The excellent wife described in Proverbs 31 considers a field and buys it, and from her earnings she plants a vineyard (v. 16). What we see here is the principle of investment. The excellent wife invests in this field for future gains.

Dangers of investment and the need for vigilance

With regards to this area of investment, we need to be vigilant because it can easily become a snare and a stumbling block to us. It can stir within us a greedy desire to have more and more.

Although wise stewardship of our financial resources may involve investment, we should not let it distract us and cause us to diminish our concentration on the kingdom of God. Investments can take up much of our time and energy, resulting in our being entangled in them. They can also hinder us from responding to genuine needs because we may feel our resources are “tied up”, and we may not be able to respond freely to the Lord when we recognise that He wants us to contribute to certain areas.

How we acquire wealth is important to the Lord

We must not get involved in speculation and gambling, which can take many different forms, often motivated by greed. An example would be speculating in the stock market – monitoring stock prices closely, buying and selling stocks with a view to making quick and easy profits.

Besides affecting our focus in life, speculation and gambling can result in severe losses and other serious problems for us and our family. Even if we often make a profit, speculating in the stock market is a form of gambling and not proper investment. This is not the right way to go about trying to increase our wealth.

Acquiring more wealth out of greed is obviously wrong. Even if the wealth acquired is intended for the Lord's work, it is still not good or right. The Lord is very concerned about our whole approach to life, to things, to issues. So how we acquire wealth matters to Him.

We may have good intentions, and we may plan to use the wealth acquired for the Lord's work, but if the way we acquire it is not meaningful, God will be displeased with us. And even if the means we use are legitimate, the Lord may still be displeased with us if, in the process, we become distracted and lose our concentration on the kingdom of God, neglecting our time with Him and with other people.

Outward expressions should flow forth from inward reality

Although we are now considering the practical aspects, let us realise that we cannot just attend to the outward expressions. We must first attend to the realities within our hearts. If we just concentrate on the outward expressions, many different kinds of problems will arise. Apart from the fact that God will be displeased if our attitudes are not right, there can also be a sense of conflict, confusion and frustration within us.

For example, if we try to conform to the expectations of others, or express our faith in the way others do, without having the corresponding reality within, we can become frustrated. We will not have a sense of freedom and joy in what we do because we are not doing them out of true love for God.

When we truly love the Lord and are seeking to express our love in practical ways, we will have a deep sense of freedom in the Lord. The outward expressions will correspond with the realities within. But if we neglect the realities within us, and instead concentrate on conforming to outward expressions, our conduct may just be an outward show, and the sense of spirituality we feel would be false spirituality.

Our outward expressions can affect others

Although our lives should not be merely an outward show, we need to pay attention to how our outward expressions may affect others. There are helpful principles concerning this in Romans 14.

Romans 14:12-13

12 So then each one of us will give an account of himself to God.

13 Therefore let us not judge one another anymore, but rather determine this—not to put an obstacle or a stumbling block in a brother's way.

Paul reminds us that each one of us has to give an account to God, and in view of that, our primary concentration should be on living our lives well before Him. We have to be good stewards of all that He has entrusted to us.

At the same time, as our lives can affect others, we ought to be careful not to put an obstacle or a stumbling block in our brother's way. An extravagant lifestyle or clinging to our material wealth is not only poor stewardship of our material possessions, it can also have an adverse influence on other believers and their attitude towards their financial resources. There may be times when others are stumbled even though we have conducted ourselves in ways pleasing to the Lord. They are stumbled through no fault of ours. But still, we should exercise care in our conduct so as not to stumble others unnecessarily.

Outward expressions according to what is appropriate in individual contexts

It is important that each one of us works out according to what is meaningful and appropriate in our own context, according to what we understand the Lord desires of us, and according to our stage of development. Our contexts are not the same, neither is our level of development. There are various principles that do apply to all of us, for example, the principles of stewardship and trusting God. But even in the area of trusting God, we have to be mindful that we do not all have the same degree of faith. So differences in outward expressions would be in order.

Let us look at two verses in Romans 14 on this important principle:

Romans 14:22

The faith which you have, have as your own conviction before God. Happy is he who does not condemn himself in what he approves.

Romans 14:5

One person regards one day above another, another regards every day alike. Each person must be fully convinced in his own mind.

Note these two phrases: "the faith which you have, have as your own conviction before God" (v. 22) and "each person must be fully convinced in his own mind" (v. 5). These tell us we should learn to live our lives according to what we have come to recognise and understand, according to our convictions, and our understanding of what is appropriate in our context. This is important so that we can work out with meaning and conviction and in fellowship with the Lord.

How truths and principles are worked out may vary according to individual contexts. Some may find it meaningful to trust the Lord for their material needs without laying aside finances for such needs. At different times in their lives, what they own may vary substantially. At times, they may have relatively more, not because of their lack of faith, but because of other considerations. At other times, they may be comfortable owning hardly anything.

But we must not try to live out “a life of faith” at an unrealistic level, beyond what we can do so meaningfully. We must not try to imitate others. It may be appropriate for others, but unrealistic for us. If we try to imitate others, we may become troubled and anxious because we do not have the faith and conviction to live that way.

For example, in a moment of enthusiasm, we may give away all that we have, and for a period of time, our heart may be at peace. Subsequently, when we feel deprived, or when we have difficulty making ends meet, we may be shaken or even disillusioned and bitter. Our faith is not of the level that can see us through difficulties meaningfully. Our situation may be aggravated when we see others having plenty and we may start to blame others for our pitiful state. But if we are truly living according to our convictions, it should not be this way. Others may discuss with us, share with us and encourage us, but ultimately we should live according to what we have come to understand and are convicted of. Only then can we do so with joy, with meaning, with restful trust in the Lord. And since we have freely chosen to live in that way because we believe in it, whatever the outcome, there is no place for us to blame anyone.

God loves a cheerful giver

2 Corinthians 9:6–7

6 Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully.

7 Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.

God loves a cheerful giver who gives generously and not grudgingly. The giving must be an expression of love that flows forth from the heart and never under compulsion or coercion. It should be done prayerfully, after due consideration, and not carelessly or impulsively.

Aiming for higher level of faith

The approach we adopt and the practical outworking in this area of material things should not reflect little faith in God or our being gripped by material things.

Paul writes in Romans 14:22: “Happy is he who does not condemn himself in what he approves”. We must make sure that what we approve for our own life, how we seek to order it and live it out, is pleasing to the Lord. We must not end up condemning ourselves.

So, while we do not aim for something which we cannot meaningfully live out and then become bitter, we also do not aim to live in a way that expresses weak faith in God. Learn to trust God, seek to nurture the right spirit, and increasingly aim for a

higher and higher level of faith in the Lord. It is not good for us to live our lives at a low level of faith.

Not judgemental

It is also very important that we are not judgemental or rash in the way we view those who do not conform to our practices or expectations.

Yes, there is a place for us to be concerned for others. We should not be oblivious to what is going on in the lives of our brethren, whom we love. In fellowship, we may share, discuss and interact with them. But do not be quick to judge them and their practices without a sufficient understanding of their contexts.

Not rigid and legalistic

We need to beware of being legalistic in our own lives as well as in our expectations of others. The Lord wants us to live with a meaningful sense of freedom and joy as we trust Him and fellowship with Him. Instead of emphasising on strict conformance to certain outward expressions, rules and regulations, our emphasis should be on principles, convictions, and inward reality.

We should also be careful about inflexibility. Life situations vary, and the practical expressions in different situations may also vary. So believers should have the freedom to consider before the Lord what would be the appropriate practical expressions in each situation and context of life.

For example, it may not be helpful to insist that believers do not spend beyond a certain amount for clothes or shoes, or that those who love the Lord do not eat at posh restaurants. Good stewardship does not mean always buying cheap things, which may wear out or break down easily. Of course, expensive things are not always better either.

Instead of rigid rules, there can be some guidelines with reasons for them. With the general principle that we should not be extravagant and not overspend on food, clothing or other things, we can have some flexibility for varying situations in life. We can consider before the Lord, in any particular context, what is the reasonable thing to do.

How we live out this area can help us to understand what is within us. If we are careful in the practical expressions, the positive attitudes and qualities within us can be reinforced and even deepened. But if we are careless, it may indicate that the realities within us are not meaningful. If we keep on living carelessly, our inward realities may degenerate. So while our concentration should be on nurturing the spirit of true discipleship and the right attitudes within, we also need to be mindful of the practical outworking and the outward expressions.

Practical outworking affects overall growth

Not every area of our lives is growing and developing at the same rate. Not all aspects are equally healthy. Whatever our level of maturity, there will be some aspects in our lives that are growing well and some that are deficient.

For some of us, our development and practical expressions with regards to material wealth and stewardship may not be as good as our development and practical expressions in other areas and they may also not correspond to our overall growth. Deficiency in this area will hinder overall growth. So to fare better, we would need to pay sufficient attention to it. As we do so, it will contribute to our overall development.

The evil one can easily take advantage of our weakness in this area and cause us to stumble and be ensnared. Let us prayerfully evaluate before the Lord our attitudes and outworking in this area. Is there any aspect we are negligent in and what must we work at to fare better?

Helping and correcting one another in love

While it is important not to pressure others to conform to our convictions or expectations, we must not have the attitude that what I do with my life is my own business and others should not interfere.

The Lord wants us, as fellow-believers in the body of Christ, to learn and grow together. We should therefore be concerned for one another's growth and development. There is a place to share, raise and discuss issues in a spirit of love. To be constructive, we need to be mindful of the feelings of our brethren. We need to understand the state they may be in. Be prayerful about what is appropriate, and when and how to express love and concern.

We may expect others to show their love and concern in a certain way. When they do not do so, we think they do not care, and we feel neglected and become upset. Yet when the brethren are truly concerned for us and try to help us fare better, we may see them as interfering with our lives, and we become resentful. Such negative feelings are manifestations of self-centredness, an unhealthy spirit, and are deviations from healthy fellowship in the Lord and in the truth. When others raise issues out of concern for us, we should be appreciative and consider them prayerfully and then form our own convictions.

Let us reflect over these things so that we can adopt a healthy posture. Yes, we want to live according to our convictions, and we do not want others to impose on us. But remember there is a place for the brethren to encourage one another in the direction of truth. Proper expressions of love and concern should not be quickly brushed aside or rejected as interference, especially when expressed by those who love and care for us, and who are careful and prayerful in their approach.

Concluding remarks

Material wealth can be likened to fire. Fire can and ought to be put to good use, but it can also become harmful and destructive. If it comes too near to us, we can be severely burnt. It can even be fatal. In the same way, material wealth can and ought to be put to constructive uses. But if we love it or cling to it, it will destroy our lives. Let us heed Paul's warning: "The love of money is a root of all sorts of evil".

It is easy to falter in the area of material wealth. The Lord Jesus has warned us about it again and again. He teaches us not to lay up for ourselves treasures upon earth, but to lay up treasures in heaven, and not to be anxious about the material things of life, but to concentrate on seeking first the kingdom of God. Let us take care lest we are materially rich but spiritually poor in the eyes of the Lord.

It is all too easy to rationalise wrongful desires and ways, clothing it with good-sounding reasons like, "Oh, in my context, it is appropriate to live this way; for others it is not, but for me it is. None of you can understand; only God understands my situation, and it is proper for me to live in this way." Be careful! When we rationalise, we do so to our own detriment, which can lead to spiritual poverty. Even if we can convince all others, of what use is it if the Lord is displeased?

It is said that Benjamin Franklin once remarked, "Who is rich?" And he answered, "He that is content." And then he asked again, "Who is that?" And he answered, "Nobody."

The one who is truly rich is the one who knows how to be content. But who is content? "Nobody". In the world, very few people are content. For many, no matter how much they have, they still want more, and they relentlessly pursue material riches.

Some may think that to be content is to simply accept things as they are, and as a result, become lazy or irresponsible. But that is the wrong notion. Being content is actually a mark of a healthy walk with God and believers should learn to be truly contented in the Lord.

Let us not think that to have a lot materially is always advantageous. Of course, if the Lord entrusts much to us, we should not run away from the responsibility. Instead, we should seek to discharge it well. But those who are in such contexts must be careful not to be ensnared by the material wealth or to abuse it in any way.

From a Christian perspective, having material wealth involves responsibility. To be good stewards of what we have is not easy. That is why we have spent some time to consider this issue of stewardship.

In this regard, let us reflect on these words of Matthew Henry:

“There is a burden of care in getting riches:
fear in keeping them;
temptation in using them;
guilt in abusing them;
sorrow in losing them;
and a burden of account at last to be given concerning them.”

When we have riches and we keep them, we may be fearful it is wrong to do so and fearful we may lose them. When we use the riches, we may be tempted to use them improperly for ourselves. When we abuse them, we may feel guilty. When we use them unwisely and they dissipate, there is sorrow. And then there is the burden of having to give an account to the Lord of how we have used them.

However, let us not view material things just from a negative angle. There is a positive dimension. Material things can be put to good use – for ourselves, for our loved ones, and for the Lord’s work.

A central issue to keep in mind is the nurturing of the spirit of true discipleship. Also important is the issue of wisdom in stewardship – how we manage the material wealth entrusted to us. We need to seek God’s guidance as to how we can channel what we have, so that we will work out with wisdom, understanding, conviction and maturity. We need to avoid going to extremes, and instead, maintain an approach that is wholesome and balanced.

As we work out faithfully in these areas, we will be laying up for ourselves treasures in heaven. Like the excellent wife in Proverbs 31, we can face the future with a deep sense of assurance and confidence in the Lord – not just for our time on earth, but also in eternity.

As we reflect over our lives, let us be open and honest before the Lord. What is the reality within us concerning material wealth and stewardship? What is our true attitude? Are there areas we need to correct? In what ways can we nurture a healthy attitude and improve on the practical expressions?

Questions for reflection and discussion

1. Share your understanding of how wise stewardship of material wealth can be meaningfully expressed in the following areas:
 - Spending on ourselves and our loved ones
 - Giving
 - Consideration and planning for the future
 - Investments

2. In expressing stewardship in practical ways, why is it important that we attend to the inward reality before we attend to the outward expressions? What problems may arise if our main focus is on the outward expressions?

How can the way we exercise stewardship of material wealth affect other believers?

3. In the area of the use of material things, what are some manifestations of a judgemental and legalistic spirit? Why is it important that we do not have such a spirit?
4. Share your understanding of:
 - How our development and practical expressions with regards to material wealth and stewardship may affect our overall growth
 - The place for helping and correcting one another in the area of wise stewardship.

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