

Christian Stewardship

A Study of the Biblical Basis for Endowments

Christian Stewardship is concerned with God's gifts and the way we use them. There are many passages in the Bible that speak about a giving God and a receiving people. How the receiving people use all that comes from a giving God is what Christian Stewardship is all about.

The Lutheran Church—Missouri Synod has this as their definition of stewardship:

“Christian stewardship is the free and joyous activity of the child of God and God's family, the church, in managing all of life and life's resources for God's purposes.”

We read in Luke 6:20-38

- ²⁰ *And he lifted up his eyes on his disciples, and said: “Blessed are you who are poor, for yours is the kingdom of God.*
- ²¹ *“Blessed are you who are hungry now, for you shall be satisfied. “Blessed are you who weep now, for you shall laugh.*
- ²² *“Blessed are you when people hate you and when they exclude you and revile you and spurn your name as evil, on account of the Son of Man! ²³ Rejoice in that day, and leap for joy, for behold, your reward is great in heaven; for so their fathers did to the prophets.*
- ²⁴ *“But woe to you who are rich, for you have received your consolation.*
- ²⁵ *“Woe to you who are full now, for you shall be hungry. “Woe to you who laugh now, for you shall mourn and weep.*
- ²⁶ *“Woe to you, when all people speak well of you, for so their fathers did to the false prophets.*
- ²⁷ *“But I say to you who hear, Love your enemies, do good to those who hate you, ²⁸ bless those who curse you, pray for those who abuse you. ²⁹ To one who strikes you on the cheek, offer the other also, and from one who takes away your cloak do not withhold your tunic either. ³⁰ Give to everyone who begs from you, and from one who takes away your goods do not demand them back. ³¹ And as you wish that others would do to you, do so to them.*
- ³² *“If you love those who love you, what benefit is that to you? For even sinners love those who love them. ³³ And if you do good to those who do good to you, what benefit is that to you? For even sinners do the same. ³⁴ And if you lend to those from whom you expect to receive, what credit is that to you? Even sinners lend to sinners, to get back the same amount. ³⁵ But love your enemies, and do good, and lend, expecting nothing in return, and your reward will be great, and you will be sons of the Most High, for he is kind to the ungrateful and the evil. ³⁶ Be merciful, even as your Father is merciful.*
- ³⁷ *“Judge not, and you will not be judged; condemn not, and you will not be condemned; forgive, and you will be forgiven; ³⁸ give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you.”*

2 Corinthians 9:6-8 (NIV)

- ⁶ *Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ⁷ Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸ And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.*

In order to preserve the ministry of the Word and provide for the Levites, God called on Jacob's descendants to bring in a full tithe to the storehouse.

Malachi 3:10 (NIV)

¹⁰ "Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

The motivation in all of this is always the Gospel. It is always our response to God for all that He has given to us. It is never something we have to do. It is done cheerfully and eagerly. When it becomes something we "have to do" then the whole concept is lost.

The Law of God is also clear: There is a spiritual danger in failing to live as biblical stewards.

Luke 16:11-15

¹¹ If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? ¹² And if you have not been faithful in that which is another's, who will give you that which is your own? ¹³ No servant can serve two masters, for 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 God and money."

¹⁴ The Pharisees, who were lovers of money, heard all these things, and they ridiculed him. ¹⁵ And he said to them, "You are those who justify yourselves before men, but God knows your hearts. For what is exalted among men is an abomination in the sight of God.

Today, using modern terms, an endowment fund is defined as gifted money (often testamentary gifts from one or more donors) which is invested so that the investment income provides financial support to the gift recipient while the gift principal is preserved so that the gift will continue to generate income perpetually into the future.

The concept of an endowment fund is not new. Throughout Scripture, God instructs his people to build endowments to store for the future.

Joseph

God revealed to Pharaoh in a dream that there would be seven years of plenty followed by seven years of famine. God further instructed Pharaoh, through Joseph's interpretation of Pharaoh's dream, to establish a grain reserve in the years of plenty to sustain Egypt during the years of famine. Pharaoh appointed Joseph for the job.

Genesis 41:46-49

⁴⁶ Joseph was thirty years old when he entered the service of Pharaoh king of Egypt. And Joseph went out from the presence of Pharaoh and went through all the land of Egypt. ⁴⁷ During the seven plentiful years the earth produced abundantly, ⁴⁸ and he gathered up all the food of these seven years, which occurred in the land of Egypt, and put the food in the cities. He put in every city the food from the fields around it. ⁴⁹ And Joseph stored up grain in great abundance, like the sand of the sea, until he ceased to measure it, for it could not be measured.

David

David desired to build a temple to the Lord in Jerusalem. He gathered materials for the temple and also gave out of his personal wealth. His large personal gifts inspired generosity in others. David's gift in his generation, and the gifts of others who were inspired by his gift, provided for and sustained the spiritual work at the temple in the next generation.

1 Chronicles 29:2-13, 17

² So I have provided for the house of my God, so far as I was able, the gold for the things of gold, the silver for the things of silver, and the bronze for the things of bronze, the iron for the things of iron, and wood for the things of wood, besides great quantities of onyx and stones for setting, antimony, colored stones, all sorts of precious stones and marble.

³ Moreover, in addition to all that I have provided for the holy house, I have a treasure of my own of gold and silver, and because of my devotion to the house of my God I give it to the house of my God: ⁴ 3,000 talents of gold, of the gold of Ophir, and 7,000 talents of refined silver, for overlaying the walls of the house, ⁵ and for all the work to be done by craftsmen, gold for the things of gold and silver for the things of silver. Who then will offer willingly, consecrating himself today to the LORD?"

⁶ Then the leaders of fathers' houses made their freewill offerings, as did also the leaders of the tribes, the commanders of thousands and of hundreds, and the officers over the king's work. ⁷ They gave for the service of the house of God 5,000 talents and 10,000 darics of gold, 10,000 talents of silver, 18,000 talents of bronze and 100,000 talents of iron. ⁸ And whoever had precious stones gave them to the treasury of the house of the LORD, in the care of Jehiel the Gershonite.

⁹ Then the people rejoiced because they had given willingly, for with a whole heart they had offered freely to the LORD. David the king also rejoiced greatly.

¹⁰ Therefore David blessed the LORD in the presence of all the assembly. And David said: "Blessed are you, O LORD, the God of Israel our father, forever and ever. ¹¹ Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours. Yours is the kingdom, O LORD, and you are exalted as head above all. ¹² Both riches and honor come from you, and you rule over all. In your hand are power and might, and in your hand it is to make great and to give strength to all. ¹³ And now we thank you, our God, and praise your glorious name. . .

¹⁷ I know, my God, that you test the heart and have pleasure in uprightness. In the uprightness of my heart I have freely offered all these things, and now I have seen your people, who are present here, offering freely and joyously to you.

Parable of the Talents

In the parable of the talents, Jesus teaches His disciples that when He entrusts gifts to us, we are expected to put those gifts to use. The servant who fails to do this loses his stewardship opportunity.

Matthew 25:14-30

¹⁴ "For it will be like a man going on a journey, who called his servants and entrusted to them his property. ¹⁵ To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. ¹⁶ He who had received the five talents went at once and traded with them, and he made five talents more. ¹⁷ So also he who had the two talents made two talents more. ¹⁸ But he who had received the one talent went and dug in the ground and hid his master's money. ¹⁹ Now after a long time the master of those servants came and settled accounts with them. ²⁰ And he who had received the five talents came forward,

bringing five talents more, saying, 'Master, you delivered to me five talents; here, I have made five talents more.'²¹ His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.'²² And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here, I have made two talents more.'²³ His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.'²⁴ He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed,²⁵ so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.'²⁶ But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed?²⁷ Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest.'²⁸ So take the talent from him and give it to him who has the ten talents.²⁹ For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away.³⁰ And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'

Conclusion

Did you know Jesus talked often about money? Sixteen of the thirty-eight parables were concerned with how to handle money and possessions. In the Gospels, an amazing one out of ten verses (288 in all) deal directly with the subject of money. The Bible offers 500 verses on prayer, less than 500 verses on faith, but more than 2,000 verses on money and possessions. (Howard L. Dayton, Jr., Leadership, Vol. 2, no. 2)

One of the Bible passages that speaks to the wise use of money is 1 Timothy 6:17-19:

¹⁷As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.¹⁸ They are to do good, to be rich in good works, to be generous and ready to share,¹⁹ thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

There are only a few things we can do with money – earn it, give it, save it, spend it, and bequeath it.

Good stewardship means striving to keep a healthy balance with these uses. For example, one can get so concerned with earning that he overworks at the expense of his health and relationships. Or, one can get carried away with spending and not have anything left for giving and saving. The above Scripture passages affirm that God gives us all kinds of good gifts for our enjoyment, but adds that we are to use these gifts for more than our own enjoyment. Our cold and selfish natures encourage us to use money and goods only for ourselves, adopting some strange strategy like, "God helps those who help themselves." But the new nature within us, because of the working of the Holy Spirit, urges us to use all our gifts, including the gift of money, for the common good and for the expansion of God's kingdom on earth. What joy will follow us into heaven when our glorious Lord commends us for our wise use of money and says, "Well done, good and faithful servant" (Matthew 25:21).

Prayer

Dear God of the Universe and Lord of our hearts; we praise You for Your sovereign love. Forgive our lack of faith when we fail to live in Your first-fruits love and give as You desire. Bless us, we pray, so we can live under Your canopy of grace and share it with others without reservation or fear. Help us serve as lights of Your love and generosity to others. May we live so that we see Your mercy even more fully than when we first believed. In Jesus our Savior's name, we pray. Amen.