**God Expects You to Be a Steward**

**Intro:**

**1. We are experiencing a world wide financial crisis!**

**2. From the attitude of Wall Street executives:**

1. **Like playing roulette: bet on the numbers instead of the colors.**
2. **The housing glut was coming so they risked loaning mortgages to high risk people.**
3. **ILL: Pool of potential borrowers is like a triangle. Most will pay on time & foreclose on those who don't! On the average we will make a lot more money than we lose. They lose sight of the fact they are investing other people's money to do this!**

**3. From the attitude of Main Street - the common person:**

1. **Buy more of a house than you can really afford with an ARM (adjustable rate mortgage). (In the amortization process you pay almost all interest at first & little principle, so lenders win!)**
2. **Assume your house will increase in value & sell when the adjustment starts to increase.**
3. **Roulette wheel! Housing glut caused homes to dramatically decrease in value so you couldn't sell it!**

**4. The fault is the attitude of greed & not being conscious of or interested in the biblical concept of stewardship.**

**5. So - If God has spoken, what Is the biblical plan of stewardship?**

*1 Corinthians 4:1-2*

**I. What's a Steward?**

1. **Definition: a steward is a manager - stewardship is managing & investing someone else's property. ILL: Joseph was Potipher's Steward. (Genesis 39:1-6)**
2. **Faithfulness is essential of a good steward.**
3. **Always be ready to serve. Lk 12:35-36 -Be dressed ready for service and keep your lamps burning, like men waiting for their master to return from a wedding banquet, so that when he comes and knocks they can immediately open the door for him.**
4. **You must prove yourself faithful since you have been entrusted with the secret things of God.**

**I Cor 4:1-2 - So then, men ought to regard us as servants of Christ and as those entrusted with the secret things of God. Now it is required that those who have been given a trust must prove faithful.**

1. **You are to use your spiritual gifts. I Pet 4:10 - Each one should use whatever gift he has received to serve others, faithfully administerinq God's grace in its various forms.**

**II. Why Does God Expect You to Be a Steward?**

**A. God owns everything.**

1. **He owns the world. Ps 24:1-2 - The earth is the LORD's, and everything in it, the world, and all who live in it; for he founded it upon the seas and established it upon the waters.**
2. **He owns you. Ezek 18:4 - For every living soul belongs to me, the father as well as the son — both alike belong to me. The soul who sins is the one who will die.**
3. **He owns everything you possess. I Chron 29:14 - But who am I, απd who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.**

**B. He holds each of you accountable for your stewardship.**

1. **For the very words you speak (Matt 12:36).**
2. **A person who puts all his efforts into accumulating possessions for himself is called a fool! ILL: Parable of the Rich Farmer (Lk 12:16-20).**
3. **A person who doesn't use his gifts for the Lord is worthless. ILL: Parable of the Talents (Matt 25:14.30).**

**III. What Does a Good Steward Do?**

**A. You dedicate everything you possess to the Lord.**

1. **If the Lord owns it anyway, you are simply acknowledging His authority over you & everything He lets you control!**
2. **"Walking in the Spirit" means considering what the Lord Jesus would want to be done in every decision you make.**

**B. You must use wisdom in your spending.**

1. **Invest wisely & cautiously to qet a return on your money.**
2. **Remain debt free as much as you can. Rom 13:8 - Let no debt remain outstanding, except the continuing debt to love one another. . .**

**C. Steps to achieving biblical stewardship:**

1. **Decide not to go into debt for a depreciable item.**
2. **Pay off current debts as soon as you possibly can.**
3. **What do you do with your money when a debt is paid off? (Thomason's opinion)**
4. **Put half into a savings account so you can pay cash for the next purchase. Be patient!**
5. **Use the other half to increase your offerings to the church until you reach the tithe. You are, technically, robbing God until you tithe! Mal 3:8-10 - "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you? "In tithes and offerings. You are under a curse — the whole nation of you —because you are robbing me. 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".**
6. **Thank God for the abundance He will provide by giving Him thank offerings beyond your tithe! You will find immeasurable blessings by doing this!**

**I truly believe that when you take these principles seriously & apply them to your life, you will experience the freedom & contentment that the Lord meant when He said, "Then you will know the truth, and the truth will set you free." - Jn 8:32.**

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