

# The Stewardship Conundrum

by Bob Crew

In math, proper application of rules or principles always leads to a correct answer. The same rules apply for all math problems. A correct answer exists; you don't have to wonder if you got it right.

Christian financial stewardship isn't like math. Scripture gives us many rules or principles to guide our stewardship decisions, but what the Bible says seems to contribute to a conundrum, a puzzle left for us to piece together.

## **EARTHLY INVESTING**

The Bible repeatedly encourages us to save and provide for our families. The creation of a spiritual and financial inheritance for future generations is scriptural as well: "The wise man saves for the future, the foolish man spends whatever he gets" (Proverbs 21:20 TLB). Furthermore, Jesus goes to great length in the parable of the talents to emphasize His pleasure when we multiply, or invest, the resources He has given us to steward (Matthew 25:14-30).

## **HEAVENLY INVESTING**

Yet we also are strongly admonished to give to others. The widow's mite is the benchmark for heavenly investing, while the farmer who built more and bigger barns to store all his wealth is labeled a fool. After the Macedonians gathered an offering for the Jerusalem Christians in the midst of their own dire needs, Paul held them up as an example for the Corinthians to follow. Jesus commanded, "Sell your possessions and give to the poor," and He finished by telling us to store up treasure in heaven, not on earth (Luke 12:33).

## **RESOLVING THE CONUNDRUM**

So what rules or principles can we glean from Scripture and apply to this dilemma? The starting point is to examine our motives and attitudes toward saving and investing. Remember, Scripture never condemns money itself but only the misuse of or wrong attitude toward it. Jesus wants even our heavenly investing motives to honor God; recall how He contrasted the self-glorification of the Pharisees' giving with the humility of the widow who gave her last mite.

We must develop the attitude of a steward or trustee to manage God's resources for His honor and glory. "Everything in the heavens and earth is yours, O Lord, and this is your kingdom," David prayed to God. "We adore you as being in control of everything" (1 Chronicles 29:11, TLB). When we properly assume the role of a steward, we make every investment decision in light of the best interest of the owner of the assets. Such understanding doesn't make a difficult decision easier. Instead, the difficult decision becomes a prayerful one. We can be glad the Holy Spirit guides us.

## Legitimate Investing Guidelines and Motives

In spite of a seeming conundrum, Scripture contains some definite principles about investing:

**Invest in heaven and earth.** Jesus' response to the rich farmer who stored *all* his grain shows us that God expects us to use some of His resources to meet the needs of others. The farmer's saving was not balanced with generous giving. Before you invest, give to God's work until you know you are being faithful to the needs God places on your heart.

**Provide for your family.** "If anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever" (1 Timothy 5:8 NASB). Paul also instructs parents not to be a burden to their children and to save up for their children's future needs, even to the point of an inheritance (2 Corinthians 12:14).

**Limit spending.** The most common impediment to heavenly investing is spending that equals or exceeds income. In that case a surplus for heavenly investing is never realized. Settle on a family lifestyle that is pleasing to God, and then give to God and invest as He directs.

**Invest to become financially free in order to serve the Lord.** If by saving and investing we are able to become financially independent, then we can volunteer our time in Kingdom ministry. However, many times the objective to achieve financial independence does not include a limit on spending, so the goal to serve is therefore never achieved. We must be careful to maintain the attitude of a trustee and resist the temptation to act as if we own the resources we accumulate.

Clearly our role as stewards requires us to manage conflicting priorities. The Christian life isn't about finding rules for living that will satisfy God's requirements but about living wholly and completely as trustees of the possessions He places in our care. Without doubt the greater danger of balancing heavenly investing and earthly investing is erring on the side of earthly investing. Scripture repeatedly warns us of that tendency. Only by submitting to the direction of the Holy Spirit can we solve the stewardship conundrum to the glory of God.

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