

# Stewardship



## SABBATH AFTERNOON

**Read for This Week's Study:** *Deut. 8:18; Ps. 50:12; Matt. 24:46; 25:14–30; Luke 4:16; 1 Cor. 6:19, 20.*

**Memory Text:** “Everyone who has will be given more, and he will have an abundance” (*Matthew 25:29, NIV*).

Stewardship is not limited to caring for financial resources and to making sure that God gets His 10 percent. Though that's certainly part of it, so much more is involved.

“The term *steward* is misunderstood and even foreign in our society. We do not have any terms in our modern vocabulary that carry the richness of this term. *Caretaker* fails to capture the responsibility laid on the steward. *Manager* seems inadequate to describe the relationship between the owner and the steward. *Custodian* is too passive a term. *Agent* is too self-serving in our day. *Ambassador* is too political, and it lacks the servant aspect. *Warden* is too administrative and loses the sense of the personal. *Guardian* is too closely tied solely to parental responsibilities.”—R. Scott Rodin, *Stewards in the Kingdom* (Downers Grove, Ill.: InterVarsity Press, 2000), p. 27.

**The Week at a Glance:** How do I use my talents, my time, my material resources, all the things that God has given me stewardship over? How do I truly live my responsibilities toward my Maker and Redeemer? This is what stewardship is all about.

\* Study this week's lesson to prepare for Sabbath, June 13.

## Talents

If there were a prize given for the clearest explanation of an all-encompassing profound concept, Jesus would have easily won it with His parable of the talents.

**Read Matthew 25:14–30. What basic message about stewardship do you take from Jesus’ words here?**

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*Reality number one: We all have talents.* Note in the parable that all the servants receive one or more talents. No one is left without some talent. That is the first truth Jesus wanted to impress upon His disciples.

*Reality number two: We do not all have the same number of talents.* It is a fact of life that we will have to accept. Some people are gifted in many ways while others are not so multitalented. Those who have several talents should never look down upon others who have fewer talents. Jesus’ point is clear: The quantity of our talents is not the most important; what we do with whatever we have been given is what matters.

*Reality number three: Some refuse to use their talents.* Some never recognize the talents they have. Sadly, no one reminded them of their gifts. Or they did realize their gifts but, for a variety of reasons, refused to invest any energy in developing them.

*Reality number four: Not using your talents is a serious business.* The “worthless servant” gets no second chance. He is thrown “ ‘into the darkness, where there will be weeping and gnashing of teeth’ ” (Matt. 25:30, NIV)—the symbolic description of the utter nothingness of eternal death. Not using what God has entrusted to us not only impairs us in this life but jeopardizes our eternal life. This means that the issue of being faithful stewards is not something that belongs to the periphery of our Christian experience—it is the vital characteristic of discipleship.

**What are your gifts? Even more important, what are you doing with them? Are you using them to serve only yourself and your own desires, or are you using them also in service to the Lord? Why is this question so important?**

## *The Lesson in Brief*

▶ **Key Text:** *Matthew 25:29*

▶ **The Student Will:**

**Know:** That stewardship is a lifestyle.

**Feel:** The joy that comes from living a life of stewardship.

**Do:** Manage the resources with which God has entrusted you.

▶ **Lesson Outline:**

### I. A Life of Stewardship (*Luke 16:1–12*)

**A** This passage is one of the most cited parables when discussing stewardship in which talents are equated with money. But stewardship is more than a prudent use of money; stewardship is about making God a priority over everything else in life. What are some aspects in your life of which you can be a better steward?

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**B** Jesus accomplished so much in His three-and-a-half years of ministry, balancing ministry with family, friends, and personal spiritual growth. In what ways can you emulate Jesus' stewardship in your life?

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### II. The Joys of Stewardship (*Rom. 12:1*)

**A** Paul urges us to become living sacrifices, dedicated to pleasing God. What steps can we take in our lives to make Paul's words a reality?

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**B** A life of stewardship is a continuous state of worship. What joys do you get from knowing that you are worshiping God through your actions?

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### III. The Balance of Stewardship (*Eccles. 3:1*)

**A** The Bible teaches that there is a time for everything. This teaching suggests a life of balance. In what ways is stewardship a kind of balancing act?

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**B** We, too, must strive to achieve a balance in all we do. How can we achieve the same balance in life that Jesus did?

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▶ **Summary:** Stewardship is vital to discipleship. Prioritize your responsibilities and values in life and live in accordance with God's plan.

## Time

There is a plethora of books and courses on the subject of time management. They have helped millions of people make better use of their time. Many Christians would do well to read some of these books or attend a good seminar. But there are aspects to a Christian use of time that one will learn only by reading the Bible and, in particular, by studying the life of Jesus.

**What** do we learn from the Gospels about Jesus' use of His time? **What** are some of the elements to be noted, apart from His busy schedule of preaching and healing? **What** other passages can add further information?

*Matt. 4:23* \_\_\_\_\_

*Mark 1:29–31* \_\_\_\_\_

*Luke 4:16* \_\_\_\_\_

*John 2:1–11* \_\_\_\_\_

*John 12:2* \_\_\_\_\_

In today's stressful world, the example of Jesus is as refreshing as it is worth imitating. Jesus worked hard and was fully committed to His mission. But He made sure that He did not miss the blessings of the Sabbath. The Gospels make it abundantly clear that He had time for His Father, for His friends, for relaxation, and for a good meal. This type of time management (or rather, time stewardship) will prove a blessing for all who practice it.

The Bible does not praise workaholics, nor does it have any commendations for those who always take it easy. As always, there is a balance, one in which we get done the things we need to get done, while at the same time we don't burn ourselves out emotionally or physically. God has the first claim on our time. We manifest this in our keeping of the Sabbath and our daily time for prayer and worship. Our loved ones also are entitled to a fair share of our time. Then there is time for work, for leisure, and for a host of other things. The church also claims a substantial part of our time. But there must always be a balance so that we don't fall into one trap or another.

**Where do you lean, toward doing not enough or toward doing too much? How can you live a more balanced life in regard to the stewardship of your time? Why is it important that you do?**

## *Learning Cycle*

### ► **STEP 1—Motivate**

**Key Concept for Spiritual Growth:** God has made each of us stewards of specific gifts to be used in His service.

**Just for Teachers:** The gifts God has given us are unique to each of us individually and, in some ways, are similar to what He gives all His children. Introduce these gifts to your class members in a way that reminds them of the gifts' divine origin and of God's interest in their development.

**Opening Activity:** Prepare four gift bags. In one bag, place a clock, timer, or watch to symbolize the gift of time. In the second bag, place an anatomical model of some part of the body, a sculpture, an artist's model, or picture of the human body to symbolize our bodies. In the third bag, place various tools, such as brushes, calculator, wrenches, and so on to symbolize talents and skills. In the fourth bag, place such items as a toy car, toy house, money bank, or wallet to symbolize material possessions.

Invite different class members to open each bag. (You might pick members whom you would like to draw closer to the group.) Stress that while the sizes and types of items in each bag may be different for each person, we each have all four of these gifts, and they are from God. Discuss the similarities and differences in our gifts. For example, though we each have 24 hours in a day, some of us are single, some are married, and some have families. Some work for the church, and others don't. Some of us live longer than others. How do these factors affect the gift of time we each have? Discuss the paradox of how these are gifts yet also investments God has made, and what He expects for the development of these investments.

**Optional:** Prepare four gift cards for each member of your class. On the front of each card, have a picture or cutout of a gift package. Inside or on the back of the cards, write the names of the gifts. Give the cards to your class members to take home as reminders of your discussion.

### ► **STEP 2—Explore**

**Just for Teachers:** The story of the talents not only speaks to stew-

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## Stewards of Our Body

In the secular world, most people regard their bodies as their own property. They believe they have total say over what happens to it. This applies not only to vast numbers of women who claim that they should be free to decide whether or not they will have an abortion but also to all who feel they have the right to harm their bodies by the use of illegal substances or by eating large quantities of junk food or by having sexual relationships with as many partners as they choose.

**Read and pray over 1 Corinthians 6:19, 20. What do these verses tell us about how we use our bodies? What are practical ways we can put these words into effect?**

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The immediate context indicates that the apostle Paul was, in particular, referring to the abuse of our body through sexual immorality. Unfortunately, this is as relevant today in many parts of the world as it was in ancient Corinth, a city known for its perversities.

But the basic idea is that we should not “sin against our body,” because we are not our own. First, we have been created by God through Jesus Christ. He is our Maker, and we therefore are responsible to Him for all we do. Second, He is our Redeemer, the One who has bought us “at a price.”

Stewardship of our bodies implies taking good care of our health, too. It has to do not only with what we eat but also with the amount of rest we take and with keeping fit through adequate exercise. And there can be no question of using substances that are addictive or otherwise harmful.

Yet, again, there is need for balance. “Health itself is not to be a preoccupation. It should be a part of the Christian pattern of life and rather automatic in operation. An overriding preoccupation with health can be a form of idolatry that gets in the way of a satisfying relationship with God. Health is to enable service to God, but is not an end in itself.”—Leo R. Van Dolson and J. Robert Spangler, *Healthy, Happy, Holy* (Washington, D.C.: Review and Herald® Publishing Association, 1975), p. 43.

**Take a good look at all your health habits, not just diet. What do you need to improve on? What changes can and should you make? What holds you back from doing what you know is right?**

Learning Cycle CONTINUED

ardship but also relates to several other stories Jesus told about our relationship to His gifts. In this section of the lesson, explore with your class how these stories present principles of stewardship.

**Option:** After discussing the story of the talents, you may choose to divide your class into three groups, assigning each group one of the other stories to compare and contrast with the story of the talents. Then end by asking each group to share points from their discussions with the rest of the class.

## Bible Commentary

### I. The Master and His Property *(Review Matthew 25:14–30 with your class.)*

In the parable of the talents, the property clearly belongs to the Master. He entrusts His servants with His property, but these are not gifts; He clearly expects an account of His property, and its return, when He comes home from His trip. Why is the Master so upset with the third servant who merely returned His Master's property without improving it?


**Consider This:** Why is careful stewardship rewarded with more property to invest whereas lack of stewardship is cause for the removal of the property that we have?

### II. The Sheep and Goats *(Review Matthew 25:31–46.)*

This story follows hard on the heels of the parable of the talents. What are the material and temporal blessings that both the sheep and the goats have? Neither the sheep nor the goats recognize how the use of their blessings has affected their King, but the King directly acknowledges their stewardship with the consequences of eternal death and life, as did the Master in the parable of the talents.

**Consider This:** Why is stewardship a life-and-death matter?

### III. The Ten Virgins *(Review Matthew 25:1–13.)*

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## Our Material Possessions

Christian stewardship is emphatically *not just* about money. But, just as emphatically, it *also is* about money. Money is an essential part of our lives and does play a central role in stewardship.

**Read the following texts:** *Lev. 27:30, Deut. 8:18, Ps. 50:12, Mal. 3:8–10, Matt. 6:31, Matt. 23:23.* **What lessons do you draw from them? Compare your answers with what follows below.**

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*Fact number one: Everything begins with God.* God owns everything. And He gives us the strength to work and make a living. Those who say, “It is all my own hard work,” forget a vital truth, which is that it was God alone who enabled them to earn what they did.

*Fact number two: God takes first place in all we have and do,* including our use of money. Before you spend any part of your money, make sure you have set aside your tithes and offerings. Then spend the rest responsibly, always aware that stewardship extends to the use of whatever money you have been entrusted with.

*Fact number three: God expects His people to return to Him at least 10 percent of their wealth.* That was the rule in the Old Testament, and that principle has never been rescinded. In Old Testament times the tithes were received by the priests and used for the support of the sanctuary services. Likewise, today our tithes are received and used for financing the worldwide gospel commission that God has entrusted to His church.

*Fact number four: The more we give, the more we are blessed.* Try it, and you’ll see for yourself the truth of the words that “ ‘it is more blessed to give than to receive’ ” (*Acts 20:35, NIV*).

**There’s an old English saying, “Let him put his money where his mouth is.” The idea is that people can talk about how much they believe in something, but unless they are willing to put some of their money into it, the talk is meaningless. How does the act of giving tithes and offerings reveal where our heart really is? What does your giving reveal about your faith?**



*Learning Cycle* CONTINUED

In this parable, the oil is not a gift; it must be purchased. In this case, the currency is not cold, hard cash but faith that buys the gift.

The oil's presence or absence has eternal consequences for the ten virgins. Notice, too, that the parable is about ten virgins, five foolish and five wise, rather than about five wise virgins and five foolish prostitutes. Why virgins? What do they symbolize? Obviously, virgins are a symbol of purity. One could say that the fact that they are all virgins signifies a purity of religion. But what distinguishes the wise ones from the foolish ones is their actions. The wise virgins not only have faith, but a living faith. The wise virgins keep their lamps full of oil, backing up belief with action. They are good stewards, or custodians, of the light they have been given.

In the light of day, it might be hard to tell the difference between the foolish and the wise virgins. But in the darkness, the difference between the lamps with oil and those without shines forth. The ones without oil have no light or warmth to impart to others. A lamp without oil in it is useless; so, too, a life without the Holy Spirit to inspire us to act as diligent stewards of all with which we've been entrusted.

**Consider This:** What problems with stewardship do both wise and foolish virgins face? How have the wise virgins made provision for unforeseen events? What principle of stewardship does this parable illustrate?

### ► **STEP 3**—Practice

**Just for Teachers:** Use the gift packages from your introduction to help your class recognize that while these gifts from God are precious, they should not be the focus and end-all of our lives.

**Class Activity:** Use a chalkboard to write out a list of some things that are more important than our time, material possessions, body, or talents. These things might include salvation, life, love, and so on. Discuss the relationship between the gifts God gives us and these eternal values. The gifts God gives each of us are like currency; we can use them to develop character, to serve, to spread the gospel of salvation—or we can spend them on trivial things.

**Parable:**

A poor old woman who had lived long in the neighborhood, and barely managed to scrape by, finally passed away. Those who came to take care

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## While We Are Waiting

There is an important dimension in the parables about the talents and the pounds that we must not miss. In Matthew 25 “the master” (vs. 19, *NIV*) went on an extensive journey and returned after a long time to settle the accounts with His servants. In Luke 19 we are told that the “‘man of noble birth’ ” (vs. 12, *NIV*) went to a distant country. While on His mission, He was made King and then “returned home” (vs. 15, *NIV*).

Jesus clearly referred to Himself. He wanted His disciples to know that He was going away and that it would take a while before He would come back. But when He returns He will ask for an account of what was done with what we have been given.

**What** should characterize our waiting for the second coming of Christ? *Matt. 24:42–46*. **What** do these verses mean for us in the practical sense of how we live?

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While we wait, we live with a purpose. It is not a waiting in idleness, but we wait as dedicated disciples who are keen stewards over all we have been given. “We are to be vigilant, watching for the coming of the Son of man; and we must also be diligent; working as well as waiting is required; there must be a union of the two. This will balance the Christian character, making it well developed, symmetrical. We should not feel that we are to neglect everything else, and give ourselves up to meditation, study, or prayer; neither are we to be full of bustle and hurry and work, to the neglect of personal piety. Waiting and watching and working are to be blended. ‘Not slothful in business; fervent in spirit; serving the Lord.’ ”—Ellen G. White, *The Adventist Home*, p. 23.

We are waiting for the Owner of everything to return. Soon He will come and will want to know what we have done with our gifts, our time, our physical strength, and our material resources. The fact that He comes to inspect the results of our faithful stewardship should not in any way frighten us. The accusation of the servant who had buried his talent and refused to employ it usefully, that the master was a “hard man” who wanted to harvest where he had not sown, was totally false. Note that the servants who had been faithful stewards did not share this negative view. Every effort they had put into their stewardship assignment was fully worth it when they heard their master say, “Come and share your master’s happiness” (*Matt. 25:21, NIV*).

**If Jesus came back next week, what do you think He would say to you regarding what you have done in the past week with the things He entrusted to you?**

*Learning Cycle* CONTINUED

of her affairs were cleaning out some drawers when they came upon a stack of checks. A distant relative faithfully had sent her money, but the old woman, either unknowingly or purposefully, never had cashed the checks. She lived and died in desperate poverty, never taking advantage of the blessings that faithfully had been provided for her.

**Life Application:** In what ways can we fail to take advantage of the blessings God has provided for us? What could be the cost to ourselves and others around us?

### ► STEP 4—Apply

**Just for Teachers:** Suggest the following activities as ways your class members can practice stewardship in the weeks to come.

**1** Consider keeping a log of what you are doing every 15 minutes for one or more days out of the next week. At the end of the week, analyze how much of your time is spent in work, recreation, family, exercise, devotions, and so forth. Hunt for lost time the way you would hunt for treasure. Do you need to reevaluate how you prioritize your use of time? Because God is the Creator of your time and has invested so much in this gift to you, what expectations does He rightfully have for your use of time?

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**2** Make a list of your physical body assets, such as your strength, eyesight, mobility, and so forth. List your material, social, and mental assets, as well as your talents and skills. How have you used these assets in God's service? How have these assets increased over the years? In what new ways might they be used for God?

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**3** Consider investing one of your assets in God's service. Plan how you could dedicate this asset to God. Write out a one-month, three-month, one-year, and five-year series of steps toward this investment goal. Keep your plan updated on your calendar. Most important, remember to lay all your plans daily before God.

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**Further Study:** A mine for further explorations on the topic of stewardship is the compilation *Counsels on Stewardship*, in which Ellen G. White's comments on this issue have been assembled. See, in particular, Section VIII, which deals with the right motives for giving (pp. 195–206).

“The Lord will not require from those who are poor that which they have not to give; He will not require from the sick the active energies which bodily weakness forbids. No one need mourn because he cannot glorify God with talents that were never entrusted to him. But if you have only one talent, use it well, and it will accumulate. If the talents are not buried, they will gain yet other talents.”—Ellen G. White Comments, *The SDA Bible Commentary*, vol. 5, p. 1100.

### Discussion Questions:

- ❶ How are we to understand the whole question of stewardship and accountability to God in the context of salvation by faith alone? Are we saved by what good stewards we are? Or does our stewardship reveal the reality of our faith? And even if we make mistakes here, why should we not give up in despair?
- ❷ What's wrong with what's been dubbed the “health and wealth gospel,” the idea that if you live right, God will give you lots of money and good health? How is this a perversion of true principles of stewardship?
- ❸ Discuss the following statement: “The greatest, most gifted people are useless if they don't make themselves available to be used by God. In short, *availability* is more important than *ability*.”—Mike Nappa, *The Courage to Be a Christian* (West Monroe, La.: Howard Publishing Co., 2001), p. 164.
- ❹ What advice do you give to a church member who, struggling through hard financial times, says that he or she just can't afford to pay tithe, much less give offerings? What various approaches could or should be taken with this person?

**Summary:** We all have been given one or more talents. We have been entrusted with resources. As stewards we are expected to “manage” these resources to the best of our ability, in grateful recognition that all we have, in fact, comes from God. Stewardship should not be a hard duty but a joyful prioritizing in all aspects of our lives.