# **Stewardship**



Learn how Godly stewardship requires consistent attention.



# **Scriptures**

**Proverbs 3:9-10** Honor the LORD with the first of all your increase.

**Psalms 24:1-3** The earth is the Lord's and everything in it.

**1 Chronicles 29:16** All we have comes from God's hand.

**1 Corinthians 4:1-2** It is required for stewards be found faithful.

**James 5:1-6** Be careful how and why you accumulate earthly goods.

**Hebrews 4:13** Nothing is hidden from God's sight.

Mathew 25:14-30 Parable of the talents.

# **Devotional**

# **Thoughts for consideration:**

Nothing we acquire is ours.

Privileges come with responsibilities.

Priorities in life change significantly as we age.

# **Questions for discussion:**

1. How did you learn about stewardship?

**2.** What has another person given you to steward? Do you consider this a blessing or a curse?

**3.** What is the difference between ownership and Stewardship?

#### **Proverbs 3:9-10**

Honor the LORD with your possessions, and with the firstfruits of all your increase; So your barns will be filled with plenty, and your vats will overflow with new wine.

#### Psalms 24:1-3

The earth is the LORD'S, and all its fullness, The world and those who dwell therein. For He has founded it upon the seas, And established it upon the waters. Who may ascend into the hill of the LORD? Or who may stand in His holy place?

#### 1 Chronicles 29:16

O LORD our God, all this abundance that we have prepared to build You a house for Your holy name is from Your hand, and is all Your own.

#### 1 Corinthians 4:1-2

Let a man so consider us, as servants of Christ and stewards of the mysteries of God. Moreover it is required in stewards that one be found faithful.

#### James 5:1-6

Come now, you rich, weep and howl for your miseries that are coming upon you! Your riches are corrupted, and your garments are moth-eaten. Your gold and silver are corroded, and their corrosion will be a witness against you and will eat your flesh like fire. You have heaped up treasure in the last days. Indeed the wages of the laborers who mowed your fields, which you kept back by fraud, cry out; and the cries of the reapers have reached the ears of the Lord of Sabaoth. You have lived on the earth in pleasure and luxury; you have fattened your hearts as in a day of slaughter. You have condemned, you have murdered the just; he does not resist you.

#### **Hebrews 4:13**

And there is no creature hidden from His sight, but all things are naked and open to the eyes of Him to whom we must give account.

#### Mathew 25:14-30

"For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey. Then he who had received the five talents went and traded with them, and made another five talents. And likewise he who had received two gained two more also. But he who had received one went and dug in the ground, and hid his lord's money. After a long time the lord of those servants came and settled accounts with them. So he who had received five talents came and brought five other talents, saying, 'Lord, you delivered to me five talents; look, I have gained five more talents besides them.' His lord said to him, 'Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.' He also who had received two talents came and said, 'Lord, you delivered to me two talents; look, I have gained two more talents besides them.' His lord said to him, 'Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.' Then he who had received the one talent came and said, 'Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed. And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.' But his lord answered and said to him, 'You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed. So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest. Therefore take the talent from him, and give it to him who has ten talents. For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away. And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth."

\*All Scripture verses taken from the New King James Version.



#### **SEGMENT ONE:**

James E. Casey, born in 1888 in Candelaria, Nevada, was the child of a single parent. He began working at the age of 11 with a dream of one day building his own business. In 1907, he borrowed \$100 and founded the American Messenger Company, a bicycle messenger service in Seattle, Washington.

Though he was only 19, he applied the strict code of ethics his mother had instilled in him to his business model. The boys he hired had to have clean uniforms, along with polished shoes and polite manners. Casey described his hiring strategy this way: "Unless we knew them personally, we would not employ those who did not live at home with their parents. Only in this way could we get reliable boys who would be honest in their dealings with our customers."

The small business became so successful by 1913 Casey merged with a larger rival, which used motorcycles instead of pedaled bikes. It was then Casey recognized the potential of working with department stores to deliver packages more efficiently to their customers.

Casey saw his company as a Steward of his customers' interests. Promises were meant to be kept. The messengers treated every package as if it was their own and handled it with the utmost efficiency and care. By 1919, the company opened a branch office in Oakland, California, and adopted a new uniform reminiscent of Pullman porters, the train known for exceptional service and politeness. They chose the color of the uniform because it was less likely to show dirt.

By the end of World War II, Casey's company had spread from coast to coast and was poised to deliver its one-billionth package. The company shared the wealth through employee stock ownership programs. In 1955, Casey said, "The basic principle which I believe has contributed more than any other to the building of our business as it is today, is the ownership of our company by the people employed in it."

According to UPS's 2020 annual report, the world's largest package-delivery business employed more than 543,000 team members and reported annual sales of more than \$84.6 billion. UPS has a sterling reputation in e-commerce, customs brokering and supply-chain systems on a global scale. The company grew from a couple of bicycles to one of the world's largest private vehicle fleets. In February of 2022, UPS acknowledged possession of over 127,000 delivery vehicles, plus 289 jet airplanes traveling to every major airport around the globe each day.

Throughout it all, Casey's legacy of Stewardship still stands. The company offers college scholarships for thousands of young employees each year. Since 1987, employees contributed more than 1.6 billion dollars to the United Way. They also support countless other charitable initiatives locally and internationally. In 2019, UPS employees provided more than 3 million hours of volunteer service.

Upon his death, Casey had the bulk of his fortune donated to the Annie E. Casey Foundation, which he founded in honor of his mother. The Foundation gave more than \$163 million in grants to needy children and families in 2020.

"We have become known to all who deal with us as people of integrity, and that priceless asset is more valuable than anything else we possess."

- James E. Casey (1888-1983)



A Class Act

It is humbling to consider the many things over which God has granted us Stewardship:

- **His Physical Resources** Business, Home and the Earth.
- **His Property** Everything We Hold, Create, Buy and Sell.
- **His Financial Resources** Money, Investments, Tithes and Charitable Gifts.
- **His Temporal Authority** Government, Church, Social Organizations and Schools.
- **His Children** Our Family, Friends, Employees, Vendors, Customers and Strangers.
- **His Vision** His Word, His Ministries, His Message of Salvation.
- **His Inspiration** Ideas, Creativity, Strategies, Philosophies, Goals and Influence.
- **His Example** Reflected in Our Own Character, Behavior, Work, Openness, Faithfulness, Generosity, Hope, Servitude, Forgiveness, Courage and Humility.

The key to being a good Steward is to hold tightly to God's love, His Word and His eternal purpose for our lives. And to hold loosely the things of this world – our family, friends, business, money and other resources – knowing one day He will place them into another set of hands.

In so doing, should we lose a possession or squander an opportunity, we can look for how He will bring good out of our trials in life. The Lord longs for us to be full of joy, peace and love, even when He is teaching us through trials and struggles in life.

## Trust in our Master is perhaps the most important part of Stewardship.

Only when we can freely release, all we work so hard to control, will we demonstrate we truly understand our role as Stewards and acknowledge who is the true owner of all things in heaven and on earth.

On the day He releases us from our Stewardship, we look forward to hearing those precious words: "Well done, my good and faithful servant."



#### **EXERCISE ONE:**

The Bible assures us, God will not allow us to be tempted beyond what we can handle. Yet our pride and ambition may prompt us to grab for more than what God has allotted to us. This can create additional challenges in our lives.

w would you determine if you are being a good Steward in each of the following areas?		
1.	Education	
2.	Finances	
3.	Influence	
4.	Responsibility	
5.	Spiritual Issues	
6.	Talents	
7.	Time	

Work is a blessing. God has so arranged the world that work is necessary, and He gives us hands and strength to do it. The enjoyment of leisure would be nothing if we had only leisure. It is the joy of work well done that enables us to enjoy rest, just as it is the experiences of hunger and thirst that make food and drink such pleasures. - Elisabeth Elliot (Christian author and speaker, 1926-2015)



#### **SEGMENT TWO:**

In his classic song *Imagine*, John Lennon penned these famous lyrics:

"Imagine no possessions. *I wonder if you can ...*"

Especially in today's market society, the concept of life without possessions is hard to imagine. We find ourselves driven by materialism. We work hard for money, learn to earn, save up for a car or house, and buy everything advertising convinces us we simply cannot live without.

Too often, we live as consumers, not Stewards, checking our on-line portfolio more than our in-line character.

"As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God."

- 1 Peter 4:10 (NKJV)

No matter how important we believe we are, no matter what we dream and strive to accomplish, we are on this earth for only a short time. Compared to the long parade of human history, our six to ten decades are but a sliver. All we do and everyone we know will pass away in less than 120 years.

Every stone, river or piece of ground was here centuries before us. The homes we treasure will either crumble or be possessed by other occupants, often mere months after we cease to live on earth. Anything we have purchased or created will pass to other people, who will often claim it as their property, their work or their idea.

How can we possibly believe anything is our own? Yet the Pharaoh's of Egypt did. They claimed to be gods, building pyramids as monuments and eternal homes for themselves. Yet in God's timing, their reign ended and their earthly mortality is now on display for all to see.

We are only froth on a river of generations. The past sweeps us up to the churning surface, where we bob along for an instant, sputter and dissolve. In this great flow of humanity, we are a little noticed ripple in the current. We cannot even claim the surface we occupy for so brief a moment. Yet, we boast and brag, toil and horde, living out our days as if we owned the entire river.

Too often we forget, the Lord of All created a universe for us to appreciate and enjoy, not possess. He holds the deed; we are merely guests. God, who owns all things, is unaffected by time (past, present or future). He will freely reapportion goods under our Stewardship, according to His master plan.

The Lord giveth and the Lord taketh away. In the short interval between, He expects us to serve as faithful Stewards of His property.

More than four centuries ago, many Native Americans found it strange to trade their land for trinkets and tools, because who could possibly believe they were powerful enough to possess the land? It was too vast, too expansive, for any man or tribe to own. Only when fences and towns began to carve the landscape into little pieces did they see what the settlers had in mind.

Through most of human history, the king, emperor, or those in a "divinely favored" class of nobility owned most possessions. All other people were slaves, serfs or Stewards. Everything they had could be taken away on a royal whim. The ruler owned even their lives, and could claim them at any time.



Under Feudalism, impoverished serfs worked the lands for their masters, and fortunate was the peasant who could scrape out a little extra food for his family. At their simplest levels, Socialism and Communism presuppose there are no true possessions, since the community or government holds claim to everything.

Capitalism, by contrast, is driven by the accumulation of individual possessions. Capitalism has proven to be the most free, egalitarian and socially beneficial economic system in the world. Unlike Tribalism and Feudalism, Capitalism fosters progress and mutual prosperity. The incidence of starvation in modern Capitalist nations is rare, as even the poorest citizens are relatively well off when compared to those in other societies.

Unlike Socialism and Communism, Capitalism gives every person a chance to improve his or her status – though admittedly, it is not always an equal playing field. Still, this ability to rise above one's circumstances limits tyranny, builds respect for the individual and serves as a source of hope for all.

The challenge for Capitalism is to keep individual materialism from blinding us to our social and spiritual obligations. Capitalism without compassion serves only the self. Faith returns its heart.

A Biblical doctrine of Stewardship adds ethics and eternity into the economic equation. Not communal work for some faceless group, but individual effort to the benefit of ourselves and other individuals.

A Steward is someone who manages the property or finances of another. It is a position of respect and great responsibility. Only the most foolish or corrupt Steward would claim to be the master of the household the moment the true owner was out of sight.

A Steward, no matter how bright or talented, is a servant. He should always direct his efforts to serving the master of the house.

So it is with the world. We are each granted control over many things, according to our faith and our abilities. God created us to serve Him first and then others; to be service-focused, not self-focused.

God has blessed us as Stewards of a portion of His possessions. He charges us with being Stewards of the talents He has given us. He appoints us as Stewards of some of His children.

He names us Stewards of the message of hope and salvation, too often the most devalued and forgotten treasures known to man. As good and faithful Stewards, we must dust these treasures off and let them shine brightly in a world desperately in need of their light.

In the end, peace and joy fill our lives in proportion to how much we embrace being a good Steward for God in every area of our lives.

"Of all created comforts, God is the lender; you are the borrower, not the owner."
- Baron Ernest Rutherford (nuclear physicist and chemist, 1871–1937)



## **DISSCUSSION:**

Stewardship is an incredible responsibility. Sometimes we think we are in way over our heads, making it up as we go along. In those moments, we can take comfort knowing God prepares us for each challenge in life.

ead	each challenge in life.		
1.	What causes you the most difficulty in being a good Steward? Why?		
2.	Share examples of attempting to be a Steward of things beyond your ability to live in peace.		
3.	What things have you been a good Steward of? Explain.		
4.	What things have you been a poor Steward of? Explain.		
5.	How do you know when you have been a good Steward in business? In your personal life? Of your family?		



#### **SEGMENT THREE:**

Stewardship helps keep the dual natures of the Christian business leader aligned.

Our Business Nature concentrates on WHAT we do: work hard, innovate, compete, turn a profit and grow our businesses.

Our Christian Nature focuses our perspective on WHY we do these things: for the glory of God, the advancement of His kingdom and in service to our fellow man.

If we focus only on our Business Nature, success and wealth will gradually become our gods. We slowly and subtly break the first two Commandments without even realizing where we went wrong. We may prosper on paper, yet grow hollow in our hearts. We sacrifice peace surpassing all understanding, for greed exceeding all possible fortunes. In short, we play the role of a foolish Steward.

On the other hand, if we focus solely on our Christian Nature and ignore the business skills with which God has blessed us, are we any less self-absorbed? Our challenge may be to balance prayer with productivity. Our calling may be to make profits, not be prophets. The Bible includes parables of divine gifts squandered and talents never put to use. This is not pleasing to the Lord.

If God has laid a business gifting on your heart, then use your company as your ministry. Be the Steward of an enterprise giving others a livelihood, filling a need, providing services, upholding integrity, educating, uplifting and serving as a shining example of the power and relevance of Scriptural principles in our modern, materialistic society.

Make Stewardship a part of your company, inside and out. Emphasize it as a core component of your Corporate Culture. Work it into your Training program for every employee. Let each vendor and customer know, by word **and example**, your business is serving others with excellence, empathy and professionalism.

Business speaker and turnaround specialist Michael Bergdahl worked directly with Sam Walton as the Wal-Mart chain experienced some of its most dynamic growth. He attributes part of their success to values we define as Stewardship. These include hiring elderly and disabled employees as greeters, boosting the amount of money budgeted for community sponsorships and donated to local charities, and emphasizing shared responsibility as part of Wal-Mart's Corporate Culture.

According to Bergdahl, "Sam Walton instilled ownership of the products in the stores into the collective consciousness of every associate, regardless of what job they did for the company."

The beauty of this business model is, it spreads the Stewardship concept from management to every employee. Sharing a sense of mutual responsibility helps employees feel empowered rather than exploited. Trusted, not targeted. Valued, instead of used. Respected, rather than overlooked. Wal-Mart may have its detractors, but it can be proud of its foundation.

Promoting employees to Stewardship roles means giving them the tools and the freedom to perform at a higher level. As God allows us the capacity to grow, we must offer those in our charge the opportunity to flourish. We must educate and enhance. Build proficiency and pride. Promote satisfaction and self-reliance.



Corporate Stewardship

A business manager should implement goal setting, systems and periodic reviews. A comprehensive system of performance gauges emphasizes the importance of growth without pushing people beyond their capacity. Careful monitoring enables us to tend to individual needs while allowing each employee to work toward greater levels of excellence.

This not only increases productivity throughout the organization, it develops a deeper bench when it comes time to turn over the corporate reins to future leaders.

"Our ideals, laws and customs should be based on the proposition that each generation in turn becomes the custodian rather than the absolute owner of our resources – and each generation has the obligation to pass this inheritance on in the future."

- Alberto Moravia (Author, 1907–1990)

The Lord has given us our businesses as a personal blessing to use to bless others. Yet what kind of Stewards would we be if we focused solely on the earthly needs of those under our wing and not on the eternal? The river of generations is to flow toward heaven. Our charge is to see it is never diverted.

Recognize every opportunity for discipleship and character development in your workplace. Let everyone know, you serve a higher authority. Thank God for your blessings and glorify His Name in the work you do.

Remind yourself continuously, you are not a business owner. You are a trusted manager, temporarily employed by your heavenly Father. Your responsibilities include caring for His "people assets" and expanding His inventory of saved souls.

In this way, you are doing God's business here on earth.

"Let a man so account of us, as ministers of Christ, and Stewards of the mysteries of God."

- 1 Corinthians 4:1 (ASV)



## **EXERCISE TWO:**

The Christian business professional lives with a paradox. God calls us to serve and lead. Jesus presented us with a workable example of how we should lead with humility, righteousness and a spirit of sacrifice to those around us.

1.	In what areas of your personal life do you find the responsibility of being a Steward most difficult?
2.	In what aspects of your business is Stewardship especially challenging?
3.	In what ways could you be a better Steward?
4.	What hinders you from being a better Steward?
5.	What step can you take during the next 30 days to improve your Stewardship?
	"If your investments are limited to this earth, you are the world's worst investor."  John Hagee (Evangelist , 1940-)

# **Stewardship**

Action WRAP-UP:

Stewardship is a state of mind we express through our actions.

Stewardship is a developed characteristic. Like our muscles, we must exercise it so it is available when needed. If it is not used, it becomes weak. When used improperly, it can cause injury and pain.

Most of our focus on Stewardship is consumed on possessions providing pleasure on earth. We miss much of the joy of living when we limit our Stewardship focus to this area.

People are a much more valuable asset. Good Stewardship requires us to provide them direction, resources and accountability to be productive and successful. Investments in people have much higher returns than investments in assets.

Character is perhaps our most valuable area for proper Stewardship. Personally and in business, we need strong, appropriate boundaries and continual diligence to do what is right to protect our character from harm. Once it is tarnished, it is difficult to polish.

Customers will pay more to do business with companies with a strong positive character. They will be more loyal. They will return more frequently. Because they are being served well.

Everything we have is a gift from God for us to use for His glory and praise. Life is much more enjoyable when we hold loosely the gifts He has entrusted to us, and acknowledge it is all His anyway.

Life is much more fulfilling when we are serving our Lord with proper Stewardship rather than trying to manipulate circumstances and people for what we perceive as our benefit.

Eternity is here. Enjoy it as a good Steward.

### **PRAYER**

Giver of Life and Creator of the Universe bless us, Your Stewards, with wisdom, patience and faithfulness. Help us shepherd Your flock, multiply Your resources, expand Your kingdom on earth, and continually serve in a manner pleasing in Your sight and bringing glory to Your name. We ask this in the name of our Lord and Savior, Jesus Christ.

Amen.