

Lesson 2

Man—God's Steward

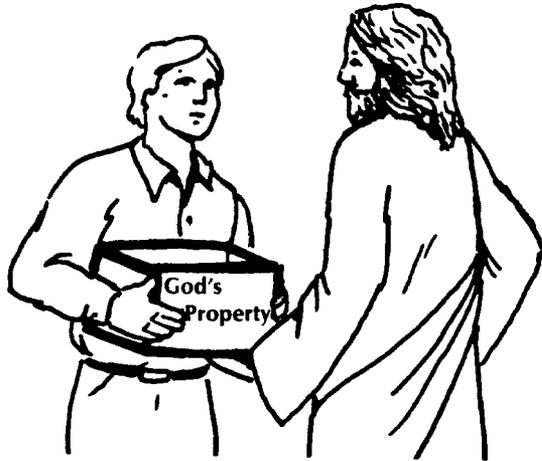
Have you already studied Lesson 1? Congratulations! Now you realize, don't you, that God is your master and the owner of everything that you have. But you have probably done more than that! Surely you have already acknowledged Him as the sovereign Lord of your life.

In this lesson, then, you will study your role as steward of the things that belong to God. But how can you fulfill your role? In the first place, you will study the example that Jesus' life gives us. This will help you understand your role. Then you will find out what qualifications you need and responsibilities you have as God's steward.

As you continue to study this lesson you will discover that stewardship has to do with *all* of the Christian life, not just a part of it. And, if you put into practice the truths you learn, one day you will hear those wonderful words, "Well done, you good and faithful servant."

lesson outline

The Idea of Being a Steward
Jesus, Our Example of a Steward
The Requirements of a Steward
The Responsibilities of a Steward



lesson objectives

When you finish this lesson you should be able to:

- Explain what it means for a believer to be God's steward.
- Describe what kind of person a good steward is and what his duties are.

learning activities

1. Read the opening paragraphs, outline, and objectives. Find in the glossary each key word you do not know and learn its meaning.
2. Study the lesson development, find the Bible verses, answer the study questions, check your answers, and review the lesson. Then complete the self-test and check your answers with those given at the back of this study guide.
3. After you have completed the lesson and the self-test, review Unit 1 (Lessons 1 and 2). Then complete the unit student report for Unit 1 and return the answer sheet for Unit 1 to your ICI instructor.

key words

abilities	role
financial	subordinate
investment	temporal
parable	trusts

lesson development**THE IDEA OF BEING A STEWARD**

Objective 1. *Distinguish between the roles of steward and owner.*

The General Meanings

The word *steward* has various meanings in today's usage. In one way or another, though, all of them have to do with a person who has the specific job of *managing*. Accordingly, a person can be steward of a large house, a farm, an automobile or a truck, or a commercial business. The steward is not the owner, but someone employed by the owner to manage part or all of his goods.

In the Bible, however, the word *steward* usually refers to the slave who managed his owner's property (Genesis 44:1, Matthew 20:8, Luke 16:1). The steward had the full confidence of his master. He was a person who had been given his position because his trustworthiness had been proved (Genesis 15:2-3; 39:4). The official who managed the property of a king was also called a steward (1 Kings 16:9, 1 Chronicles 28:1, Luke 8:3). In this case the steward was not a slave but a trusted subordinate of the king.

We may understand the idea of a steward more clearly if we compare it with that of owner because there is a fundamental difference between the two. The following diagram shows this:

STEWARD	OWNER
Must use the property as the owner wishes him to.	Is sovereign in respect to how he will use his property.
Must give account of how he uses the property to the owner.	Does not give account to anyone of how he uses his property.

1 Which person is acting as a steward?

- a) Esther decides to sell the rug she has woven.
- b) Mark reports how many potatoes were harvested.
- c) Joe gives instructions on the use of his land.

The Specific Christian Meaning

Objective 2. *Identify statements that tell what the Bible says about the believer's role as steward.*

Our study deals with Christian stewardship. This is why it is more important that we understand what it means for a Christian to be a steward. A general knowledge of the meaning of stewardship is not enough! From the Christian point of view every person, but especially the Christian, is a steward of God's property. Because God is the owner of everything that exists, our fundamental purpose while on earth is to administer the goods He has entrusted to us according to His wishes.

If perhaps you have very few material possessions, you may be asking yourself, *What are the goods that I am to manage?* I may reply that these goods are all things you have received from God. According to Jesus' words, your soul itself is a possession that is worth more than the entire world (Matthew 16:26). God has given us our physical bodies, time, abilities, and the gospel as goods to manage according to His will also.

We are not only God's property but His stewards too. Of course the idea that man is God's steward is not a new one, for we find it in the Old Testament. As we study the New Testament, however, we see that it was Jesus who gave this idea its fullest expression. Thus we may note two major aspects in its unfolding.

In the Old Testament

The doctrine of man's stewardship, like many other doctrines, is not completely revealed in the Old Testament. However, there are indications there that show us that man was God's steward.

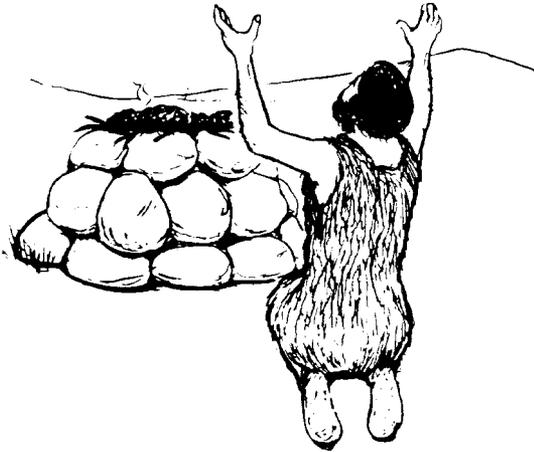
1. *God put man in charge of the Garden of Eden.* He put him there to take care of it and guard it (Genesis 2:15). He gave him specific instructions as to how he should act there (Genesis

2:16-17). When man failed in his responsibility, he had to give an account of his acts to God (Genesis 3:11-12). He was sent out of the Garden (Genesis 3:23-24).

2. *From early times man knew he could not live as he wished.* This is evident from the fact that at certain specific times man had to present himself before God. He could never do this with empty hands (Deuteronomy 16:16). The fact that Cain and Abel came to God with offerings shows that even the first human beings understood this (Genesis 4:34).

3. *Cain found out that he was not free to just do what he wanted to with his brother's life.* When he killed Abel, he had to answer to God for his crime (Genesis 4:9-10).

4. *Every Israelite, as well as the nation as a whole, was a steward of the land God had given him* (Deuteronomy 11:8-32; 30:19-20). Because the Israelites didn't live on that land the way God told them to, they were forced to leave it.



In the New Testament

In the parable of the bad tenants Jesus taught very clearly that Israel was a steward (Matthew 21:33-43). In this parable the landowner represents God, the tenant or steward is Israel, and the vineyard (the Kingdom) is the property. Because Israel failed to acknowledge God's ownership, He took the Kingdom

away. But in Matthew 25:14-30 Jesus also taught that every human being is a steward. According to this parable, man is not the owner of his life. He is a steward and is responsible to the true owner for the way in which he manages it.

Without disregarding the fact that every man is God's steward, the apostles emphasized that every Christian is one also (1 Peter 4:10). Every one of us has received a gift from God. But in contrast to gifts from men which we can use the way we want to, the gifts from God are more properly *trusts* we are to manage according to His will.

2 What does the Bible teach about the believer's role as a steward?

- a) Only rich believers need to worry about being good stewards.
- b) A believer is free to use God's gifts any way he wants to.
- c) Believers must answer to God, the true owner of their goods.

3 Suppose you were explaining to someone what Jesus said about our role as stewards. Which Scripture portion would be the best to use?

- a) Luke 8:9-15
- b) Luke 11:33-36
- c) Luke 15:11-32
- d) Luke 19:11-27

JESUS, OUR EXAMPLE OF A STEWARD

Objective 3. *Recognize verses of Scripture which show how Jesus gives us an example of a good steward.*

Up to this point we have considered two important truths: 1) that God is the owner of everything and 2) that man is the steward of God's property. We are interested now in discovering how we should carry out our role as stewards. What we need the most in order to help us find this out is a good example to follow. And what better example could there be than that of the Lord Jesus? He is the ideal steward.

God's Manager

Jesus knew from His childhood that His earthly life was a stewardship. Luke, the gospel writer, tells us that on a certain occasion Joseph and Mary lost Jesus while they were on a trip to Jerusalem. After a frantic search they finally found Him in the temple. There He was, just a boy, but involved in a serious conversation with the religious teachers! When He was asked about His conduct, He answered that He had to be in His Father's house and concerned with His Father's affairs (Luke 2:49). God had indeed sent Jesus to attend to His interests. And Jesus wanted to dedicate Himself to that task without delay because, of course, a good steward attends to the interests of the owner before he concerns himself with his own.



God's Servant

Jesus, being the Lord, deserved to be served, but He said that He “did not come to be served” but “to serve” (Mark 10:45). God introduced Him as “my servant” (Isaiah 42:1) because He “took the nature of a servant” (Philippians 2:7). The steward was a servant and as such he had to do what his master told him to. His role was to serve. And Jesus, as a good steward, never did His own will but that of His master and ours (Luke 22:42).

God's Workman

A steward works not for himself but for his master. In the same way Jesus came to carry out the work that God had entrusted Him with (John 5:36; 9:4). At the end of His ministry

He could say with satisfaction: “I have finished the work you gave me to do” (John 17:4). What a steward!

4 Which verse would you use to show someone that Jesus is our example of a steward as God’s workman?

- a) Isaiah 42:1
- b) Luke 2:49
- c) John 17:4
- d) 1 Peter 4:10

THE REQUIREMENTS OF A STEWARD

Objective 4. *Select statements that tell what kind of person a good steward is.*

The New Testament gives three requirements that a steward of God must have. These are the following: faithfulness, integrity, and wisdom.

Faithfulness

The steward is the person who has the owner’s trust or confidence; because of that, he is expected to be faithful. A faithful steward is one who carries out all his responsibilities and attends to the interests of his master. The steward who is unfaithful, by contrast, is the one who only thinks of his own welfare and disregards or abuses the property of his master (Luke 16:1). Now each one of us is a steward of God’s property, and He asks that we be faithful (1 Corinthians 4:1-2). For example, if you have good health and an excellent mind, God wants you to use these good things for His service and not simply for your own advantage.

Integrity

In Titus 1:7 we read that one who is *in charge of God’s work should be without fault*. This means that as a manager of God’s resources or goods, his conduct should be blameless; that is, he should live in such a way that no one can find anything wrong to accuse him of.

Sometimes people can have a low opinion of an owner because of a bad manager. Perhaps they only deal with the

manager and so do not know the owner. The owner may be a good and generous person, but his manager may be hard and stingy. What would Ruth have thought of Boaz if his steward had not let her onto his field? (Ruth 2:7). What would the people who brought their children to Jesus have thought if He had not rebuked the rudeness of His disciples? (Mark 10:13-16). But if people can see the good things we do as God’s stewards, they will be likely to praise the owner in heaven (Matthew 5:16).

We may say that faithfulness is the steward’s right conduct in relationship to his master. Integrity, by contrast, is the steward’s right conduct in relationship to other people. Jesus gave us an example of both of these, for He gained “favor with God and men” (Luke 2:52). Let us fulfill, then, our duty to God and also represent Him well in front of men.

5 Jesus’ disciples were not behaving with integrity in the event described in Mark 10:13-16 because

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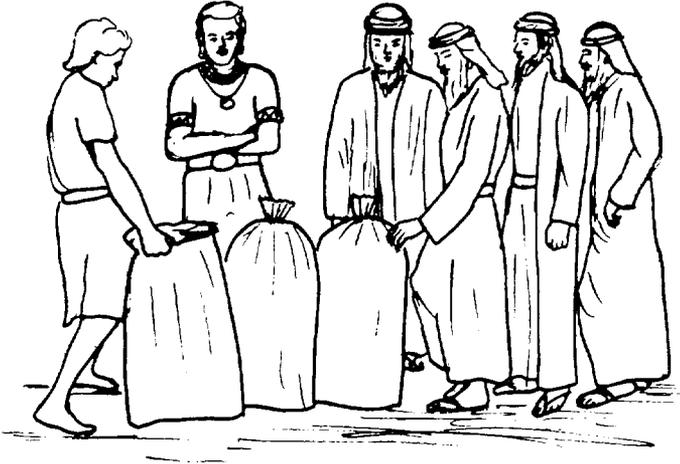
Wisdom

In order to be a good steward it is essential for a person to have wisdom. A wise steward will make good use of resources, avoid waste, distribute goods to meet the needs, keep records, and take advantage of opportunities. In this way he will cause his master’s interests to prosper.

It is true that a person needs to have some knowledge of management in order to be a good manager. Wisdom, though, is not something you can gain by studying a course! As far as I know, nobody has received a diploma of “wise man” at the end of a series of studies! But the Christian steward can learn lessons in wisdom from the best of all teachers (James 1:5). This wisdom will certainly help him fulfill his role of steward.

Joseph is a remarkable example of a wise steward who was educated in God’s school. It is interesting to see how everything he did as Potiphar’s servant and as a prisoner in the jail prospered (Genesis 39:2-3, 22-23). And Joseph’s wise

management kept Egypt and the world of that day from starvation! (Genesis 41:54-57).



Jesus referred to the wise steward and the servant whom “his master will put in charge, to run the household and give the other servants their share of the food at the proper time” (Luke 12 :42). God also expects us to wisely manage the goods He has entrusted to us. May we not be like the foolish rich man who only knew how to manage temporal things of little value but was careless with things of eternal worth (Luke 16:19-31).

6 Match the descriptions or examples of each requirement of a good steward with the word that names it.

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| a | Has to do with making the best possible use of resources. | 1) Faithfulness |
| b | Jesus' disciples were once rebuked for lack of this requirement. | 2) Integrity |
| c | Has to do with being careful to attend to the owner's interests. | 3) Wisdom |
| d | Joseph was a good example of this requirement. | |
| e | Has to do with a steward's conduct in front of men. | |

THE RESPONSIBILITIES OF A STEWARD

Objective 5. *Choose examples that describe what responsibilities you have as a good steward.*

To Follow Instructions

We have seen that it is the owner, and not the steward, who decides what will be done with the property. Suppose a farmer wants to grow wheat on his land. Would he like it if his manager were to buy cows instead of wheat seed? Wouldn't the manager be taking on a function that wasn't his as a manager? Of course, because the steward's responsibility is to follow the instructions of the owner in regard to how his property will be used. He should not be making decisions according to his own opinion. In the same way we should recognize that God is the one who decides what to do with His property. We are only to follow His instructions.



You might be asking yourself, *but where can I go to find out what God's instructions are?* You should go to the Bible. It has the specific instructions that are needed regarding how we should manage the different things that belong to God. For example, do you want to know how to use your mind? Look at Philippians 4:8. And your time? Read Ephesians 5:16. And what about the gospel? Consider what Mark 16:15 says.

A manager can do nothing else but follow the owner's instructions. It is one of his duties. This is why Paul the apostle said: "I am under orders to do so [to preach]. And how terrible it

would be for me if I did not preach the gospel!” (1 Corinthians 9:16). This work was part of his stewardship (1 Corinthians 9:17), and he wanted to carry it out well.

To Seek Guidance

At certain intervals, a manager needs to talk with the owner in order to receive further instructions from him. In the same way we should talk in prayer with our owner in heaven to ask guidance. God doesn’t give us all His instructions at once. He does it bit by bit. Abraham, for example, was told to leave the city of Ur and go to a land that God was going to show him later on (Genesis 12:1). He left without knowing where he was going (Hebrews 11:8). Saul was told to get up and go to Damascus (Acts 9:6). There God would tell him what he was to do. Years later Saul, now the apostle Paul, had to wait again for God’s instructions before he could continue to preach the gospel (Acts 16:6-10).

7 Circle the letter of each description that tells how you should act as God’s steward.

- a) I wait on God for further directions for my life when I am facing a new situation.
- b) I follow the advice of people in the world when deciding what to do with my goods.
- c) I search the Bible to find out what directions God has for me as His steward.
- d) I expect God to give me full and complete direction before I do anything at all.

To Make Investments

To make an investment is to buy something with the purpose of making a profit. If you buy a lamb to eat it with your family you are simply making a running expense; but if you buy it in order to sell it later, you are making an investment.



A manager should make the investments that are needed to cause the property of his owner to prosper. We read in the parable of the three servants that this is what two of the servants did (Matthew 25:14-23). This is what we also must do with resources God has entrusted to us.

The Christian Way of Investment



How does a person make investments as part of Christian stewardship? Well, each time you make an investment you have to give or spend something that you have, don't you? You can't reap unless you sow first! So when you make investments as God's steward, you give something that you have. It may be your life, your time, your abilities, your money, or something else. But you give it with the conviction that you will receive more back. And that is what happens! God will give you more so you can keep making investments (2 Corinthians 9:6, 8).

When we give we shouldn't forget that we are simply managing what we have received from God. Because, strictly speaking, we can't give or spend anything that is truly ours; everything is from God (1 Chronicles 29:14, 16).

God's Plan for Investments

God has a plan for making investments that we, as His managers, should follow. According to this plan we should

divide everything God has entrusted to us into three parts. Then we should give each part to the person who should receive it as we see in the following diagram:



1. Of the goods that God gives to us, He reserves the following especially for Himself: a) *The first*; for example, He reserved the firstborn sons (Exodus 13:2), the firstfruits (Deuteronomy 26:1-4), and the first city that was conquered Joshua 6:17-19). b) *The best*; Genesis 4:4, Exodus 12:5, Leviticus 1:3. c) *One-seventh of the time*; the day of rest (Exodus 20:9-10). d) *One-tenth of one’s income*; the tithes (Leviticus 27:30, 32). In the same way everything that we dedicate to God belongs to Him (Leviticus 27: 1-25). There is no better investment than to give to God what belongs to Him!

8 According to Exodus 20:9-10, we are to give to God one-seventh of our

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2. God is especially concerned that we invest what He has given us for the welfare of others (Proverbs 3:27-28, 1 Peter 4:10). Jesus said, “You have received without paying, so give without being paid” (Matthew 10:8). No one is so poor that he has nothing to give (Acts 3 :6). No one is so incapable that he hasn’t received at least one ability to invest (Matthew 25:15). In doing good, God wants us to consider the needs of our neighbor in the following order: *First*, our family (1 Timothy 5:8). *Second*, the believers or the family of faith (Galatians 6:10). *Third*, other people: the poor (Leviticus 19:10), the orphans and the widows (James 1:27), and anyone who has a need (Matthew 25:35-40).

3. Doesn't God leave anything for us? Yes! We are His chosen ones, made in His very image and likeness. It is true that God wants us to be concerned about the welfare of our neighbor instead of being concerned only for our own. But He indeed has a special interest in our well-being too (Psalm 34:10, Matthew 6:31-33, Philippians 4:19, 1 Peter 5:7). What a wonderful master God is! If we as managers care for the divine owner's property, He in turn cares for us, His managers!

9 Below are listed three investments you could make. Number them from 1 to 3 in the order you should make them.

- | | | |
|--------|------------------------------------|-----------|
| a | Giving to the orphans of your city | 1) First |
| b | Helping other believers | 2) Second |
| c | Taking care of your family | 3) Third |

To Give Account

At certain specific times, usually once a year, a manager has to give a report to the owner. He has to tell the owner what the financial condition of the owner's property is. Referring to this practice, Jesus taught that every person will have to give an account of his or her stewardship to God (Matthew 25:14-30). The good stewards will be rewarded and the bad ones will be punished (Luke 12:41-48).

We ourselves as believers will also have to give an account to God. We will have to tell Him what we have done with what He has entrusted to us (1 Corinthians 3:13-15). Paul the apostle felt the weight of this great responsibility when he exclaimed: "How terrible it would be for me if I did not preach the gospel!" (1 Corinthians 9:16). How are we doing? May the owner in heaven not come upon us by surprise and find us wasting His property! (Luke 16:1-2). On the contrary, let us carry out our responsibilities in such a way as to be worthy of those wonderful words: "Well done, you good and faithful servant! You have been faithful in managing small amounts, so I will put you in charge of large amounts. Come on in and share my happiness!" (Matthew 25:21).

10 What verse of Scripture teaches us that every person has at least one ability to invest for the Lord?

- a) Proverbs 3:27
- b) Matthew 25:15
- c) 2 Corinthians 9:6
- d) 1 Timothy 5:8

11 Circle the letter of each phrase that would be the correct completion to this sentence: I am acting as a good steward when I

- a) remember that I will have to tell God what I have done with the property He has entrusted to me.
- b) take care of the needs of the believers in my church before I attend to the needs of my family.
- c) follow my own opinion in deciding how I will make use of the gifts that God has given to me.
- d) give God what belongs to Him, help my family and others, and trust God to take care of my needs.

self-test

- 1** A steward is one who
- may use the owner's property as he chooses.
 - decides what to do with the owner's property.
 - must follow the wishes of the owner.
- 2** Circle the letter in front of each TRUE statement.
- Though the Israelites were God's people, they failed in their role as His stewards.
 - The Israelites had to leave their land because there wasn't enough food for them.
 - Jesus taught that man was the owner of the abilities that God had given him.
 - Every believer has received a gift from God for which he or she must give account.
- 3** When Jesus' parents found Him in the temple talking with the religious leaders, He explained that He was there because He was concerned about the affairs that belonged to
- the temple.
 - His heavenly Father.
 - the religious leaders.
- 4** Which sentence below best describes the steward who has the quality of wisdom?
- He manages the owner's goods so that they prosper.
 - He always puts the interests of the owner first.
 - He cannot be accused by anyone of doing anything wrong.
- 5** The Scripture verse or passage that has to do with a steward's quality of faithfulness is
- Mark 10:13-16.
 - Luke 12:42.
 - 1 Corinthians 4:1-2.
 - James 1:5.

6 On the right are listed the duties of a good steward. Match each of those duties to each example of it on the left.

- | | |
|--|---------------------------|
| a I obey what God tells me to do. | 1) To follow instructions |
| b I realize that one day I will have to tell God what I have done with what He has given me. | 2) To seek guidance |
| c I give of my time and ability to the Lord's work. | 3) To make investments |
| d I give God what belongs to Him. | 4) To give account |
| e I ask God to show me what to do when facing a new opportunity. | |

7 Which Scripture verse or passage would be the most useful for teaching someone that God expects us to make investments?

- a) Matthew 25:14-23
- b) Mark 10:45
- c) 1 Corinthians 9:16
- d) Philippians 3:8

8 Suppose someone were to tell you that he doesn't think the Lord has given him anything to invest. What would you do?

- a) Tell him that he is wrong because the Bible says that he, along with everyone else, will have to give account of how he has invested his possessions while living his life on earth.
- b) Show him from the Bible that even his soul and his time are valuable possessions. Read to him the verses that say that every person has a gift from God that he can invest for Him.

Before you continue your study with Lesson 3, be sure to complete your unit student report for Unit One and return the answer sheet to your ICI instructor.

answers to study questions

- 6 a** 3) Wisdom.
- b** 2) Integrity.
- c** 1) Faithfulness.
- d** 3) Wisdom.
- e** 2) Integrity.

1 b) Mark reports how many potatoes were harvested.

- 7 a)** I wait on God for further directions for my life when I am facing a new situation.
- c)** I search the Bible to find out what directions God has for me as His steward.

2 c) Believers must answer to God, the true owner of their goods.

8 time.

3 d) Luke 19:11-27.

- 9 a** 3) Third.
- b** 2) Second.
- c** 1) First.

4 c) John 17:4.

10 b) Matthew 25:15.

5 they misrepresented Him in front of men.

- 11 a)** remember that I will have to tell God what I have done with the property He has entrusted to me.
- d)** give God what belongs to Him, help my family and others, and trust Him to take care of my needs.

Your Notes