

Lesson Four: The Practice of Stewardship – *Lifestyle Stewardship*

Reflect: Reassessment of Lifestyle

If we are to find ways to give from the treasure of lifestyle, the obvious place to start is with an accurate assessment of our lifestyle. This isn't as simple as it sounds. In fact, reassessing our lifestyle creates a subtle danger. It is the danger of judging others. Reassessing lifestyle requires that we assess our own lifestyles, not each others!

Shortly before His ascension, Jesus had a heart to heart conversation with Simon Peter which is recorded in John 21:18-23. At one point in the conversation, Jesus hinted as to how Peter would someday meet his death.

John 21:18-23 *"I tell you the truth, when you were younger you dressed yourself and went where you wanted; but when you are old you will stretch out your hands, and someone else will dress you and lead you where you do not want to go." Jesus said this to indicate the kind of death by which Peter would glorify God. Then he said to him, "Follow me!" Peter turned and saw that the disciple whom Jesus loved was following them. (This was the one who had leaned back against Jesus at the supper and had said, "Lord, who is going to betray you?") When Peter saw him, he asked, "Lord, what about him?" Jesus answered, "If I want him to remain alive until I return, what is that to you? You must follow me." Because of this, the rumor spread among the brothers that this disciple would not die. But Jesus did not say that he would not die; he only said, "If I want him to remain alive until I return, what is that to you?"*

Peter's response was manifestly human. Seeing the disciple John nearby, Peter asked, "What about him? What will happen to John?" Peter, in attempting to change the subject away from himself, tried to focus Jesus' attention on John. In verse 22, Jesus responds: **"If I want him to remain alive until I return, what is that to you? You must follow me."** Jesus was responding, "What happens to John is none of your business. Let's talk about you!"

When the discussion turns to our personal lifestyles, it's easy to feel like Peter. We are fairly comfortable talking about the lifestyle of others, but uneasy when asked to consider our own. This lesson seeks not to criticize or judge any specific lifestyle, but rather to help us evaluate our motivation, attitude, and personal perspective about our lifestyles.

Underestimating our Wealth

Two mistakes are commonly made when we assess our financial resources. Sometimes we optimistically overestimate our financial capabilities. This usually happens when we find something that we really want to buy! However, when we consider increasing our giving, we are more likely to be pessimistic and underestimate our wealth.

We tend to underestimate our wealth because we compare ourselves with the financial elite of society. Richard Foster, author of *Money, Sex, & Power*, writes, "Those who own a car are among the world's upper class. Those who own a home are more wealthy than ninety-five percent of all the people on this planet." Foster continues:

...this is not intended to make us feel guilty; it is intended to help us capture an accurate picture of the real situation in the world. We are wealthy. The very fact that we have the leisure time to read a book or watch television means that we are wealthy. We do not need to be ashamed of our wealth or try to hide it from ourselves and others. It is only as we admit our wealth and quit trying to run from it that we are in the position to conquer it and use it for God's good purposes. (p. 33)

Money raises powerful emotions in us and makes it difficult to assess our wealth. One speaker from the Brookings Institute has shared the following insights on how we communicate our wealth to those around us. He shares:

We are continually telling other people how much we make; how much we are worth! We tell them with the cars we choose to purchase. When we mention the neighborhoods in which we live we are announcing our income bracket just as surely as if we were shouting it from the rooftop. With the clothes we wear, the vacations we take, the names we drop, the schools our children attend, we go through the day broadcasting our financial wherewithal. After doing all we can to impress our peers with our success and wealth, we come to church and act like business is so bad, times are so hard, the future is so bleak, and we are so strapped we couldn't possibly give more.

If asked, "Are you financially wealthy?" most of us would answer negatively. Maybe the accurate response is, "Compared to whom?" If we compare our wealth to the president of a large corporation or to a homeless person, our own financial status seems to change by comparison.

We Live as We Choose

For the most part, we live the way we want to live. There may be things we wish we could afford, but by and large, we find the financial resources to do whatever we want to do. Our purchases are based more on our willingness to buy than our ability to pay.

Consider the following examples:

A young minister and his wife were barely making ends meet. His wife said she needed a new pair of shoes for church attendance. The minister reacted, "I'm just not sure we can afford it this month. Maybe next month." The young wife responded, "Sometimes it seems to me that when you want something we always find a way to buy it. But when I want something, it is never a good time."

A committed Christian in North Carolina wanted to participate in the church's stewardship program by giving the largest gift of his life. As time went on, he began to think of reasons for financial caution. His daughter was a college student and his wife had just quit her job to go back to school. He began to think that there was no way he could even consider giving the church such a gift. Then he remembered that two weeks earlier he had visited a dealer showroom looking at new and expensive cars. During the time he looked at cars and figured the costs, he never once thought about having a daughter and wife in college.

Both examples demonstrate how easy it is to be concerned about financial overextending ourselves, but still be willing to spend money on what is important to us personally. When buying for ourselves, we tend to be liberal; when giving to God, we become conservative!

Finding The Funds:

Reordering of Priorities - Spending by Priority

Everyone has a priority list, known or unknown. At the top are those matters we consider critically important. As we move down the list, the items become less important. That priority list is uniquely individual.

Our spending corresponds with the priority list. We spend our money on those things most dear to our heart. Check stubs can provide an excellent indicator of what is most dear to us. "Deep Throat" was the alias used by the unnamed source who provided information to Washington Post reporters in their investigation of the Watergate conspiracy. Deep Throat's continual advice to

reporters Woodward and Bernstein was, "Follow the trail of the money! The money trail will lead you to the truth."

Deep Throat's advice is good strategy for stewards as well. Our own money trail speaks volumes about our interests, hobbies, and personal tastes. The trail also reveals our commitments. If you spent some time reading your own checkbook, what would it reveal to you about your priorities?

Reordering the Priorities - Revising the List

Now you are ready to reorder your priorities. This is a trial-and-error effort that is a little like rearranging the furniture in the den. If it doesn't seem right the first time, try something else.

First, identify those expenditures on your list that you are willing to remove entirely and that you can easily do without. You'll never miss them!

Second, deal with the more difficult decisions. Some items you will be unwilling to remove from your priority list, but can possibly receive less financial attention. As you search your list, have fun and be creative! Remember that you are ransacking the household looking for something to give to God! Let no personal expense go unexamined. Realize, however, that you will need times of recreation and enjoyment. Lifestyle Stewardship doesn't require a vow of poverty. It does require an honest and mature analysis of lifestyle and a disciplined reordering of priorities.

Third, fill the vacancies you've created on your priority list with ministries you wish to support financially. Support liberally your church's ministry even if you give to other para-church ministries and good causes.

Expand your search for treasures to give away. Look at your possessions and consider:

- Clothes that no longer fit
- Equipment and appliances no longer used
- Vehicles that can't be started
- Televisions that are never turned on
- Bicycles that are never ridden
- Furniture kept stored

Innumerable possibilities exist when it comes to reordering priorities.

Consider the following:

- Buy a used car instead of one from the showroom saving \$3,000
- Eat at your favorite restaurant one time less each month saving \$50 per month
- Cancel yard maintenance service and do own yard work saving \$200 per month
- Paint your own house saving \$1,000

While these scenarios may bear no resemblance to your situation, they illustrate how substantial funds can be claimed by modifying our plans and priorities. Money can be diverted within the family budget without additional income or additional expenses. Each time you mow the lawn you will be reminded of the choices you made as an expression of your devotion to God.

"Giving from living" is joyful, voluntary giving. It is giving from life, not bank accounts, and can be practiced by everyone at some level. If the willingness to give is present, Lifestyle Stewardship can provide a way.

Lifestyle Stewardship in Action

Consider the following true stories of Christians who became Lifestyle Stewards.

John was twenty years old and mentally challenged. He was friendly and well-loved within his church. He loved his church. Even though he had meager financial resources, John wanted to participate in stewardship.

During the stewardship campaign, John asked his minister for some of the church's land. When questioned why, John explained that he grew vegetables every spring to make money to live on. With more land, John could raise more vegetables, and give the additional funds to the church. John wanted to give, but he had no money to give. Through his garden at the church, John was able to give \$1,500 a year to his church.

Winston and his family lived reasonably well and gave faithfully from his income as a school teacher but they wanted to give more to the church. They were willing, but the budget couldn't provide the funds. Winston decided to give up spending the entire summer camping out, but settled for a few weekend excursions. The rest of the summer, Winston worked a summer job and gave the money to the church. Winston and his family reassessed their lifestyle, reordered their priorities, and found resources that could be reallocated.

The third example is a middle-aged woman in Florida who had taken a job to enable her to buy a little red sports car to fulfill a childhood dream. During her church's stewardship campaign, she felt the Lord asking, "Sue, if you will go to work to buy a sports car for yourself, what will you do for Me?" Sue continued her job, but used the money as a gift to God instead. Sue's gift reflects a genuine reordering of priorities. Although the car was important to her, something more important came along that removed the car from her priority list.

Benefits of Lifestyle Stewardship

As you consider participating in Lifestyle Stewardship, consider the following benefits:

- **Lifestyle Stewardship can enable stewards to give more when no additional resources are available.** It is easy to say, "When I get more, I will give more." Giving from living enables increased giving without additional income.
- **Lifestyle Stewardship enables increased giving immediately.** Funds for giving can be found as quickly as we reorder our priority list.
- **Lifestyle Stewardship requires no vow of poverty.** Even modest adjustments in lifestyle can release substantial amounts of money for God's work.
- **Lifestyle Stewardship can be applied by children and youth as well.** While they may have no income, they do have lifestyles. A child may choose to give up a soft drink each day. A teenager may reduce the mileage on a car, saving a tank of gas a month. One less CD a month could amount to \$200 a year for many teenagers.
- **Lifestyle Stewardship emphasizes the truth that God's primary interest is in our lives.** God's interest in our giving is rooted in His concern for our lives.

A Common Practice

Lifestyle Stewardship can at first seem like a preposterous suggestion. However, we have all practiced Lifestyle Stewardship in other areas of our lives. Sending children to college, buying a second home, or taking a dream vacation are a few examples of reordering priorities to do the things financially we want or need to do. We reassess our finances, reorder our priorities, and

reallocate our resources to make our dreams come true. Lifestyle Stewardship challenges us to do for God what we do for ourselves.

A young couple in Ohio looked for ways to practice stewardship. The wife suggested that they sell her car and give the money to the church. She willingly rode the bus to work daily, even though the bus schedule required that she leave an hour earlier and get home an hour later. The couple found a way to give thousands of dollars to their church by reassessing their lifestyle and priorities.

Was God pleased with their gift? Yes, because it came from their lives! The woman's two-block walk to the bus stop was a daily testimony of her determination to give to God.

The Perfect Model of Lifestyle Stewardship

The greatest example of Lifestyle Stewardship is found in the life of Christ. As you consider your involvement, examine first the example of Christ, the perfect model of Lifestyle Stewardship.

First, Jesus came to do the Father's Business. The most intriguing questions about the childhood of Jesus are, "What did He know and when did He know it?" Luke 2:49 explains, "**Why were you searching for me?**" He asked. "**Didn't you know I had to be in my Father's house?**" Even as a boy of twelve, Jesus knew why He was here. His words reveal a spirit of total dedication to the Father's Business. Jesus understood the role of stewardship.

Second, Jesus assessed His lifestyle. We cannot know the position of might and majesty that belonged to Jesus. However, Philippians 2:5-6 states: **Your attitude should be the same as that of Christ Jesus: Who, being in very nature God, did not consider equality with God something to be grasped.** All of creation was at the disposal of Jesus. None was higher or more holy. This was His lifestyle.

Third, Jesus ordered His priorities. He made a clear assessment of what was important to Him. Philippians 2:7-8 continues: **But made himself nothing, taking the very nature of a servant, being made in human likeness. And being found in appearance as a man, he humbled himself and became obedient to death—even death on a cross!** What was important to Jesus was His Father's Business. Jesus "made himself nothing." This was a voluntary decision. He humbled Himself to His Father's Will.

Fourth, Jesus allocated His resources. Jesus gave His wealth to us, and took our poverty unto Himself. 2 Corinthians 8:9 reveals: **For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.** He took our death and gave us His life.

Fifth, Jesus' stewardship was rewarded. Faithful stewardship does not go unnoticed nor unrewarded. Philippians 2:9-11 demonstrates that reward: **Therefore God exalted him to the highest place and gave him the name that is above every name, that at the name of Jesus every knee should bow, in heaven and on earth and under the earth, and every tongue confess that Jesus Christ is Lord, to the glory of God the Father.**

The faithful steward's primary motivation is to participate fully and freely as God's partner in His vital work, and there are rewards for the faithful steward. Almost every time the Scripture tells us to give to God, there is an accompanying promise that we will receive from God. We do not give in order to receive, but we cannot give without receiving.

Reflect:

Participation in the Family Business brings personal fulfillment and promised reward. The steward's greatest reward, however, will always be the Master's personal commendation, "Well done, thou good and faithful steward."

What are possible ways a willing person could reorder priorities and reallocate resources in order to give to God? List ideas in the space below: _____

Notes from Lesson Four