

Lesson Two – Conducting Family Business

(All Scripture references are the New International Version unless otherwise stated.)

Reflect: Joining the Family Business

Imagine a man who works hard to start and build a business. He is successful, and his business thrives and provides support for him and his family. As the years go by, the children grow, and the father begins to acquaint them with the operating of his business. As time passes, the father teaches the children everything he knows about the business – from the smallest tasks to the most important decisions made in the board room. He wants his children to know and understand all of it.

One day, the father calls his children together and makes a generous offer. He says to them,

*Children, I have watched you grow and I am pleased with each of you. I now want you to become partners with me and with one another in the family business. We will change the company name to include your own. Understand, I am talking about a partnership. I will provide the best of my own participation, but your willing participation, gifts and abilities will be required. It will be **OUR** family business. Together, we can work, achieve, and succeed in accomplishing our purposes.*

What would the father's offer communicate to his children? Would it communicate love? My father wants me around? My father recognizes my abilities and appreciates me? My father trusts me and is placing his confidence in me?

What about the children's response? Would they feel joy at the invitation? Would they respond eagerly and positively?

This is the role to which Adam was called, the relationship that Joseph enjoyed, and the invitation that we have been given.

Owning the Family Business

Ownership is a concept of immense consequence. It is at the root of all systems of law and jurisprudence. Without the concept of ownership, civilization, as we know it, could not exist.

Ownership gives us exclusive rights to our property. Our rights and privileges of ownership are protected by laws. Anyone who violates these rights is a transgressor of the law and will be held accountable.

Among life's most basic questions are: Who is the owner? Who holds the rights of ownership? Who has ultimate authority? The Bible unequivocally answers all of these questions with the response: **God owns the world!**

Psalm 24:1-2: *The earth is the Lord's, and everything in it, the world, and all who live in it; for He founded it upon the seas and established it upon the waters.*

Not only did God create the world, He retained ownership. History shows that the lands, seas, and wealth of the world have passed from nation to nation, from generation to generation, and from person to person. The operative word is "passed." What we call "ours" today will be claimed by someone else tomorrow.

God is the sole Owner of all and has never relinquished His ownership. He has never transferred ownership of one acre of land or one ounce of gold. Haggai 2:8 explains, ***The silver is mine,***

and the gold is mine,' declares the Lord Almighty. Psalm 50:10 explains further: ***For every animal of the forest is mine, and the cattle on a thousand hills.*** God's ownership extends far beyond the mountains and valleys of the earth.

Most significant is His ownership of us – body and soul! 1 Corinthians 6:19 ***Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own.***

If God owns all, how much do we own? Nothing, of course! All that exists is what God has made. God retains ownership of all He has made. We can therefore never be owners.

Managing the Family Business

Matthew 25:14-15 *Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey.*

Notice key points as this parable is examined. First, this parable establishes clear ownership of the talents. The word "talent" is used as a term for currency. This parable is a story about money! For simplicity, let's think of a talent as a one-thousand dollar bill. Each of the stewards who received wealth knew that the money still belonged to the master. Even though the money changed hands, the ownership of the money remained the same.

Second, each steward had the master's complete confidence and trust. The master depended on the stewards' performances during his absence. The success of his business was contingent on their productivity.

Third, each steward was given enormous freedom in his management of the master's resources. The master left no specific instructions or detailed plans for them to follow. Apparently, he intended the stewards to use their own judgment. All were given a rare opportunity to demonstrate their capabilities during his absence.

Fourth, each steward received varied resources. The amount given to each steward was the master's decision. The reality of this story, as well as our own experiences, is that resources are not distributed equally.

Matthew 25:16-23 *The man who had received the five talents went at once and put his money to work and gained five more. So also, the one with the two talents gained two more. But the man who had received the one talent went off, dug a hole in the ground and hid his master's money. "After a long time the master of those servants returned and settled accounts with them. The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.' His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.' His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'*

Each steward had the potential for equal reward. The steward who turned \$5,000 into \$10,000 received the master's commendation, ***'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things.'*** Notice also the commendation received by the steward who doubled the \$2,000 into \$4,000. He received precisely the same commendation as by the steward who presented the ten "thousand dollars" to the master.

The stewards learned that it was not the amount of resources in their possession that determined their reward, but rather how they used the resources. That's good news for us! Our master's focus is solely upon what we do with what we have been given. We are responsible for our money as well as the effective use of our bodies, minds, health, energy, personalities and opportunities.

Matthew 25:24-30 Then the man who had received the one talent came. "Master," he said, "I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you." His master replied, "You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth."

Each steward faced personal accountability before the master. The pointed question to be faced by each was, "What did you do with what you were given?" The third steward recognized that all he had received belonged to the master, but he chose to accomplish nothing with the money. The steward disappointed the master and faced his displeasure.

The message for us from the parable is clear. God owns everything and gives varying measures of His resources to us. As His stewards, we obtain our livelihood through these resources and utilize them in ways that are consistent and cooperative with His will.

The Purpose of Stewardship: Why should we give?

If a questionnaire was distributed asking church members to privately record what they believe to be the purpose behind stewardship, what response could be expected? List below some possibilities:

Did your list include: "It's how the church pays its debts?" Or maybe, "It's how we pay the preacher and support the missionaries." Or even, "It is God's way of funding His Work." All of these are inadequate to a question of such magnitude. God could pay the church debts, the preacher's salary, and finance His Work without help from stewards. He does not "need" our meager resources to get Him out of a financial bind. Why, then, is God so persistent in His efforts to involve us in the matter of stewardship?

Consider the biblical pattern for partnership between God the Owner and the steward. One example is found soon after the Israelites made their escape from Egyptian captivity and God called them to build a place of worship. The Tabernacle they were instructed to build would be portable for easier transport during the wilderness sojourn.

Exodus 35 explains that God called the Hebrews to personal giving in order to fund the Tabernacle's construction. This seems to be an unusual command since the Hebrews were just emerging from decades of enslavement. However, the people enthusiastically responded with such an extraordinary exhibition of giving that Moses had to command them to stop.

Did God actually need the Hebrews to give to build the Tabernacle? The Tabernacle was God's initiative, not theirs. God had parted the waters of the Red Sea, destroyed the Egyptian army, and fed the Hebrews daily with manna from heaven. Why not provide the Tabernacle as another miracle?

God chose to bring the Hebrews into a practical partnership with Himself. Although the Tabernacle was His idea, the Hebrews participated in its construction and funding. They were involved in His will and His work as partners in an important work. The underlying message of the Tabernacle Project is: God was not just building a place – He was building a people!

Another example of the biblical pattern for partnership between God the owner and the steward is found in King David's personal dream to build a Temple as a permanent place of worship. His dream however would not be accomplished. God informed David that David's son Solomon, would build the temple instead. The temple, constructed years later, became known as Solomon's Temple and was the most beautiful and expensive place of worship ever erected.

Unable to complete his dream, King David turned his attention to funding the project.

1 Chronicles 28 and 29 documents David's call to the people to participate in funding the new place of worship. Once again the people of God responded with joyful and sacrificial giving. Years after its completion, the Temple had to be rebuilt. Again, the work was funded by the sacrificial giving of the people. God provided the financial resources through the resources given by His people.

Examples of how God's work is funded can also be found in the New Testament. The serious financial needs of the early church were met with serious and significant giving by the people of God. God worked no miracles to meet these critical needs except through the miraculous giving of His willing people.

The evidence is abundant. God funds His work through His people and, as Owner, distributes His wealth to His people. Christians, acting as faithful managers, participate in advancing God's work by giving. God's stewardship system works! It has the capacity to provide all the funds when and where they are needed. However, the system only works with a wealthy owner and a willing manager!

The Pattern of Stewardship: What's in an Attitude?

As a boy of twelve Jesus understood, "I must be about my Father's business." Jesus was here as a steward on family business for His Father. So are we. God has given us His wealth to participate in His work.

The seriousness of this assignment cannot be overstated. Review the Matthew 25:26-30 account of the steward who buried his master's money. Although the steward had not wasted the master's resources with immorality or debauchery, the master was angry. It would seem that the steward didn't do much that was wrong; he just didn't do anything! Would the master have been less angry if the steward had made a bad investment and lost the money? In fact, the master scolded, "You could have at least deposited the money and drawn interest on it."

What made the master so angry? There was something in this steward's attitude and action that brought severe condemnation from his master. Could it have been the steward's casual disregard for his master's business interests? Even though the steward was aware of his master's keen business instinct, he disregarded the master's interests. The steward had the ability and the resources to do the master's job, but he lacked the willingness. The steward simply made no effort to be productive.

This steward's attitude can be found in the Prodigal son described in Luke 15. Like the unfaithful steward, the Prodigal son seemed to lack interest in his family's business. Instead, he said to his father, "Give me what is mine." His words reveal how he misunderstood the relationship between owner and manager. His attitude was, "It belongs to me. I can do with it as I please."

The Prodigal son failed in stewardship and, consequently, stewardship failed him. He wasted everything he had been given and found himself with nothing. He realized, "I am a son living like a beggar, while my father's servants have everything they need." Failure to live out the stewardship relationship can make beggars of sons.

The good news, however, is that the son's foolish behavior never excluded him from his father's love and acceptance. He was welcomed home and was allowed to quickly resume his role as partner in his father's business.

The Problem of Stewardship . . . When is it Theft?

There is one error that is easily, and commonly, committed by managers in their practice of stewardship. That error becomes a crime when managers assume those rights and privileges that belong exclusively to the Owner.

Consider:

The unfaithful steward's error: He treated the money he received as if it was his own. Believing the money was his master's, the steward behaved as if it were his own.

The Prodigal son's error: He claimed for himself the position of owner with all its rights and privileges. He used the father's resources as if they were his own.

Adam's error: Adam assumed the rights and privileges that belong only to the Owner. He made his own rules. Humankind's first sin was a sin against stewardship, a violation of the Owner-manager relationship.

We can even trace the destructive path of misunderstood and misapplied stewardship beyond the sins of humanity. **Isaiah 14** indicates that a beautiful and powerful being, Lucifer, came to despise his position and aspired to the position and power of the Owner.

Isaiah 14:12-14 How you have fallen from heaven, O morning star, son of the dawn! You have been cast down to the earth, you who once laid low the nations! You said in your heart, "I will ascend into heaven; I will raise my throne above the stars of God; I will sit enthroned on the mount of the assembly, on the utmost heights of the scared mountain. I will ascend above the tops of the clouds; I will make myself like the most High."

Having failed in his stewardship, stewardship failed him. He was cast down from his lofty position and became the devil. (Rev.12:7-9) Some believe that Isaiah was referring to the fall of the mighty King of Babylon, Nebuchadnezzar. In either case, the truth remains the same, the consequences of role reversal are always costly.

When managers behave as owners, usurping the rights and privileges thereof, they become thieves. This was the message the Old Testament prophet, Malachi, proclaimed to the Jews of his day. "You have robbed God," he preached. "No," the people said, "we haven't robbed God. We're not thieves. How have we robbed God?"

How were they robbing God? They were behaving as owners. The people were not distributing financial resources in accordance with the known will of God the Owner. They were behaving as

if their possessions were their property. There is an important distinction between possessions and property. It is the distinction between management and ownership.

This is a serious and subtle danger to which every steward is subject. Before God led the Israelites into the Promised Land, He gave them several stern admonitions. In Deuteronomy, God repeatedly warned, "When you come into the Promised Land, do not forget how I cared for you. Do not forget how I have overcome your enemies. Do not forget the Lord who has given you cities you did not build and vineyards you did not plant."

Reflect:

Read each of the following situations and consider: Is the person in each situation in the wrong? Why or why not? What consequences should each face?

1. You've rented your mobile home to a renter. Several months later, the mobile home is missing. The renter decided to relocate the trailer.
2. You've deposited all of your money at one bank. The banker has used your money to generate income. However, when you request money at the bank, the banker explains that he was in a financial bind personally and had to use the money for his own expenses.
3. God has provided financial security to your family. You've got plenty to make your personal ends meet but there never seems to be anything left to give the church. You hope God will understand.

Notes from Lesson Two