

CHAPTER 4

GOD'S MANAGEMENT AGREEMENT WITH MAN

When I taught a seminar on this subject in the 1980s, I made a list of questions which I wanted to find biblical answers to and share with those who would attend the seminar. The first question in the list, which became the subject of the first session, was, "What is the central truth in the Bible regarding the handling of money?" The short, one-statement answer which I came up with was, "God entrusts His wealth to man to manage for Him." A slightly fuller version of this was, "God owns and controls all wealth. He entrusts His wealth to man to manage or steward for His purpose, which is to enlarge His estate (the kingdom). And He holds man accountable for his stewardship, rewarding those who do well and penalizing, or withholding rewards from those who don't."

As I read through the list of commands in Chapter 3, I asked myself this question, "Do they support the statement of the central truth which I came up with 25 years ago?" And my answer is, "Yes, they do." And I remember that at that time, the passage of Scripture which seemed to me to best present this central truth was Jesus' parable of the talents recorded in Matthew 25:14-30, which begins, "Again, it (i.e., the kingdom) will be like a man going on a journey, who called his servants and entrusted his property to them."

The illustration is of an estate owner who went on a journey, and during his absence, left portions of his property in the hands of three managers, obviously hoping they would not only protect his interests but enhance the value of his estate. As I studied the passage, it struck me as being almost in the form of a management agreement or contract. And I could see four basic provisions in the contract.

1. A duration provision

In the illustration, the duration is the time between the estate owner's departure and return from his journey. But this is a parable, and Jesus probably intends for us to see this as representing the time between His first and second advents, what we commonly refer to today as the

“church age.” But further, I believe He intends for each believer to see the duration as beginning with his new birth and ending with his death, or the return of Christ, whichever first occurs. In other words, I’m under this management agreement from the time I become a Christian until I die.

2. A purpose and responsibility provision

In the illustration the purpose of the arrangement was to preserve and increase the value of the owner’s estate. And each servant was responsible to employ the assets entrusted to him in investments or activities designed to best carry out that purpose. Likewise it is the responsibility of each believer to employ the assets God has entrusted to him (time, energy, gifts, abilities, financial resources, etc.) in ways which will enlarge the kingdom. A simple reading through the list of commands suggests to me the primary ways in which we do this are evangelism, sharing with those in need, supporting various ministries, meeting the needs of our families, discipling others, etc. Not all, but a significant portion of our responsibilities will involve the management of money.

3. A reward provision

This is the incentive or payoff provision, and it lets us know that we can expect to be rewarded for good stewardship. The parable mentions two specific rewards for good stewardship, more assets to manage for the estate owner, and more joy and happiness.

4. A penalty provision

What we can expect if we are poor stewards. What happens if we waste God’s assets, or consume them on things which produce nothing for the kingdom? What happens if we hoard God’s assets (storing them on earth instead of heaven)? In the parable, one of the servants buried the money entrusted to him, giving the excuse that he was afraid to subject it to risk. He was severely rebuked and lost his reward. His mismanagement was simply failing to invest a sum of money in a way that would produce a return for the owner. But he may be representative of a believer with a musical talent who does not use it to glorify God, or a believer who overspends his income, or a believer

who hoards wealth in such a way that very little of it ever gets into the kingdom, or a Christian parent who does not prepare his children for good stewardship of God's assets. In the parable four specific penalties are mentioned, or implied, for mismanagement: rebuke, loss of joy and peace, loss of management responsibility, and loss of reward.

CAUTION: THIS IS A NEW TESTAMENT PARABLE

Here we must be very careful. Because this is a parable, we cannot press every detail of the story to teach doctrine. Often many of the details of the story are there merely to make the story internally consistent. For example, we cannot conclude that God will entrust more wealth to us if we are good stewards, on the basis of the fact that one of the stewards in the parable received the talent that was mismanaged by the poor steward. In the Old Testament God promised temporal blessings - such as health and material prosperity - for obedience.

But in the New Testament, although God does promise things like peace, contentment, joy and assurance for obedience, we are promised nothing in the way of material wealth beyond our basic needs. This is clear from many passages, but none clearer than Matthew 6:19-34, where Jesus commands us not to store for ourselves treasure on earth, but rather treasure in heaven.

I will never forget sitting in a Bible study on this passage, and the teacher said, "It is so important to Jesus that we concentrate on storing treasure in heaven that He has taken upon Himself full responsibility for meeting our earthly needs." And this is exactly what verse 33 says. God may or may not give us wealth beyond our basic needs, but He has not obligated Himself to do so.

Likewise, in the Old Testament, God told Israel that not only would He withhold temporal blessings for disobedience, but He would send curses. (See especially Deuteronomy 28 for His promise of both blessings and curses.) There is no such language in the New Testament. We have entered into a father-son relationship with God through the new birth. Although He does discipline us for disobedience (Hebrews 12), its purpose is not punitive, but rather remedial. Therefore, we cannot interpret the penalty imposed by the

estate owner in the parable to teach that God will remove wealth from the poor steward in this life. He may or He may not. What we know for certain is that eternal reward, or loss of it, is what is at stake in the stewardship arrangement. This is consistent with the whole of the New Testament.

Look for a single theme or truth to be conveyed by a parable, but don't try to build doctrines on each of the details. The overall truth of this parable is that we are managers, not owners, of all God entrusts to us, and we will be accountable to Him in eternity for our stewardship of His gifts and assets here on earth. We will be rewarded for good stewardship and lose rewards for poor stewardship. Our only promise for this earthly life is that obedience will bring spiritual blessings and the meeting of our basic needs.

THE TEMPTATION TO TAKE POSSESSION OF GOD'S WEALTH

So summarizing, the management agreement has four provisions: duration, purpose, reward and penalty. And as we read the agreement in the pages of the Bible, one of the first things we notice is that God entrusts his assets to us, but He does not give them to us. God does not transfer title to his property to the believer. He does not convey ownership. He only conveys stewardship. Psalm 24:1 says, "The earth is the Lord's and everything in it, the world and all who live in it." Most of us get off the track at this point. We immediately take possession of God's property when any of it falls into our hands. We clutch it, and soon it becomes an idol, and we begin to instinctively think of ourselves as owners of God's wealth rather than managers. And the moment we do, we're in violation of the management agreement.

It has been helpful to me since I learned this to make myself recall this central foundational truth every time God entrusts anything to me to stop right then and say, "Thank you Lord, I understand that this is yours. What do you want me to do with it? How much of it do you want me to surrender today, and how much of it do you want me to hold and manage for your purposes?"

When God entrusts income, ability, knowledge, energy, health to you, do you do this? Do you look at it in this perspective? When you get up

in the morning, do you do this? Do you realize that every new day is included in the term "God's property?" It's a sacred trust from God to be used in a certain way to glorify Him. When a child is born into your home, do you do this? Do you think of your children as being included in the term "God's property?" **And think about this.** Our children will be a form of God's property which we will have under management for only a short time. Do you consider yourself an owner of your children? Are you willing for them to be used as God directs? This is a tough question a soul-searching question. Are you teaching your children how to live a life of stewardship of God's property. You have at most 18-20 years to do that. After that they are no longer under your authority. If you will stop and recall this central truth every time God entrusts any of his assets to you, it will begin to transform your life. Don't wait until you have taken possession of it, and it has become an idol.

GOD'S CONTROL AND DISTRIBUTION OF WEALTH

How much do we know about how God distributes and controls His wealth? The short answer to this question is, "Some, but not much." What we know for certain is that He is in complete control, and that everything He does is with our best interest in His heart. What is far more difficult, and usually impossible to know, is how and why He distributes wealth and all other forms of His assets among individuals and nations.

No one from the east or the west or from the desert can exalt a man. But it is God who judges: He brings one down. He exalts another [Psalm 75:6-7].

An age old question we have heard is, "Does God intend for all Christians to be rich materially?" Some would answer this question, "Yes," especially in our day.

Rich and poor have this in common: The Lord is Maker of them all [Proverbs 22:2].

Consider what God has done: Who can straighten what He has made crooked? When times are good, be happy. But when times are bad, consider: God has made the one as well as the

other. Therefore a man cannot discover anything about his future [Ecclesiastes 7:13-14].

Ponder this question: Can we marshal all of our mental resources, mobilize the power of positive thinking, and set our minds on becoming rich and have it happen? For a hundred years or longer, books have been written declaring that we can. Sales of these books are still strong today. I don't believe the Bible supports this idea.

Who can speak and have it happen if the Lord has not decreed it? Is it not from the mouth of the Most High that both calamities and good things come? Why should any living man complain when punished for his sins? Let us examine our ways and test them, and let us return to the Lord [Lamentations 3:37-40].

In his heart a man plans his course, but the Lord determines his steps [Proverbs 16:9].

There is nothing wrong with planning in and of itself. It is a wise practice, as long as we are obedient to God's commandments.

There is no wisdom, no insight, no plan that can succeed against the Lord [Proverbs 21:30].

Through the centuries men have tried to leave God out of their plans and succeed, but if these verses are true, no one has ever pulled it off. God makes rich, and He makes poor. He controls the transfer of wealth. He always has the last say.

THE NEW TESTAMENT ALSO HELPS ANSWER THIS QUESTION

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment [1 Timothy 6:17].

Here Paul expands on Jesus' words that treasure on earth is subject to loss from moth, rust and thieves.

God may take wealth away from the faithful steward to teach him he can have contentment without material wealth. This is one way of testing His steward and teaching him to live in daily dependence on God. Nowhere in Scripture have I found anything to indicate that wealth or poverty are intended to be permanent conditions in life, but either can be a stage in the development of godly character. The apostle Paul learned this lesson.

I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need. And I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want [Philippians 4:11-12].

Notice he used the word “learned” twice here. I don’t suppose this was natural for Paul any more than it would be for any of us. It is something that has to be learned over a period of time as God puts us through the tests.

Sometimes God puts people through a complete cycle from wealth to poverty and back to wealth. A good illustration of this was Job. Surely the greatest example of some one who went through this cycle is the Lord Jesus.

For you 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 [2 Corinthians 8:9].

Jesus went through this wealth-poverty cycle, and He wants us to be able to go through it.

In the same way, any of you who does not give up everything he has cannot be my disciple [Luke 14:33].

I think you can see that God’s distribution and control of wealth on this earth is not as simple as some would have us believe. I believe that the theological system which declares that God intends for every believer to be healthy and wealthy is unscriptural because it is built on half-truths. We cannot understand all of God’s ways. We cannot always know why God does what He does. Yes, He has seen fit to reveal some

of His truth concerning His distribution of wealth. These few statements and Scripture passages are an attempt to convey some of the more simple concepts. It has been a blessing to me to meditate on them.

SIX RECOMMENDATIONS FOR MANAGING GOD'S PROPERTY

- Recognize God as the owner and controller of all wealth.
- Sign the stewardship agreement, which means in effect that you deed everything back to God.
- Remember that owners have rights and managers have responsibilities, so give up your rights and accept your responsibilities.
- Hold all wealth with an open hand. Consider it on call to God. Be ready to surrender it when He calls (for He *will* call).
- Never forget that God is in control and has your best interest at heart.
- Never forget that unless you surrender your lust for autonomy and submit to the authority of Jesus, you have not signed the stewardship agreement.

A PERSONAL CONFESSION

Every time I make a financial decision in life and forget the one thing that is the subject of this chapter, I cannot possibly please God. I need to realize whose assets I'm about to spend. When I am considering investing in a business, or purchasing an automobile, or whether to rent or purchase a home, the decision will be affected by whether I see an owner or manager in the mirror. This will be an ongoing struggle in my life. The true Owner has been absent physically for many generations, but He retains 100% control of all the holdings of His universe. This arrangement really is in my best interest.