



KARDIA

FAMILY WEALTH COUNSELING

Keeping the heart of God at the heart of planning

What is My Relationship to My Stuff?

This is clearly the most foundational question we must answer if we are going to make any progress in our attitudes, perspectives, and decisions in relation to material things—particularly material wealth. If we cannot answer this question with clarity and confidence, we will find ourselves—in spite of our financial successes—underachieving in our lives. If you think of this question as a stool with three legs upon which the answer is balanced, you will be able to better envision the truth about your stuff.

Leg #1

The first “leg” of this stool is the fact that God owns everything because He created everything. King David tells us in Psalm 24:1, “*The earth is the Lord’s and all it contains, the world, and those who dwell in it.*” He goes on to add in Psalm 50:10-12 CEV,

*Every animal in the forest belongs to me,
and so do the cattle on a thousand hills.
I know all the birds in the mountains,
and every wild creature is in my care.*

*If I were hungry, I wouldn’t tell you,
because I own the world and everything in it.*

Not only did God create everything that exists, He used all of His own materials to build it. So He truly is the only one who can claim to own anything.

If we build something, we may claim it is ours, but if we use someone else’s materials to build it, then the owner of those materials can lay some claim to it as well. But in God’s case, He not only dreamed it all up, He used His own creative materials to build it.

Leg #2

The second “leg” of this stool is the fact that not only did God create us, but He also redeemed us from slavery to the prince of this world through the death of His son, Jesus Christ. Paul tells us in Titus 2:13b-14, “*Christ Jesus, who gave Himself for us to redeem us from every lawless deed, and to purify for Himself a people for His own possession, zealous for good deeds.*”

This word *redeem* that Paul uses here is no longer commonly used in our culture today. When I was a young boy it was used often. I remember going to the grocery store with my mother. At the checkout counter, she would be given a certain number of S&H Green Stamps depending on how large her grocery purchase was. The reason I remember this so well is because I was charged with the task of licking those “tasty” little stamps and then putting them into the books.

My mother had a catalog filled with all kinds of products—everything from small kitchen appliances to a car. I was hoping my mother was not saving stamps for the car because it was several thousand Green Stamp books. I could see my

tongue being forever stuck to the roof of my mouth from licking that many stamps! What made the Green Stamp catalog so unusual was that instead of having prices for each item, it had the number of S&H Green Stamp books needed. A hand mixer might be four and a half books and a television 120 books. Do you remember the name of the place where you went to get these products? It was called the *Redemption Center*. It was the place where you would take your Green Stamp books to *redeem* the item you wanted. In other words, you traded in your stamp books for something you wanted to own.

This is what God did with Jesus. God was willing to redeem us by offering the blood of His own Son, so He could again own us—“*a people for His own possession*.” You see, God owns Christians twice—once because He made us and the second time because He bought us back after we were lost.

One last thought on this leg: what was the reason Paul gave in Titus 2:14 for why God was willing to redeem us? It was so we could be “*zealous for good deeds*.” Keep that thought in mind as we will be discussing this later in the book.

Leg #3

The final “leg” is the fact that we own nothing. We are called by God to be *stewards*, carrying out the Owner’s wishes for *His* property. It is at this point that we need to come to grips with the terribly misused and abused concept of *stewardship*.

Before I focus on what stewardship does mean, let me tell you what it does not mean. Churches routinely use the term *stewardship* to refer to their capital campaigns. These campaigns are simply fundraisers used to get church members to give. But since “fundraiser” has such a negative connotation, they substitute (incorrectly) the seemingly nobler phrase “stewardship drive.”

You will often hear churches and pastors use *stewardship* as a synonym for *tithing*. I have seen in many church papers and bulletins the term *stewardship* used as a heading to report the weekly offerings and attendance. All of these uses that link *stewardship* to giving and tithing are inadequate at best—and entirely wrong at worst.

By definition, a *steward* is “a person who manages another’s property or financial affairs; one who administers anything as the agent of another or others, a manager.” So, for us to be “stewards for God,” we must acknowledge that *all* we are and all we have possession of belongs to Him. We are charged with managing *His* property according to *His* wishes.

You can see that stewardship is not at all a synonym for tithing and fundraising; it is actually the opposite. *Tithing* has to do with what you *give*; *stewardship* has to do with what you *keep*. In other words, it is about how you manage everything that you have been entrusted to oversee. What most people miss is that stewardship is more about how you manage what is left over *after* you give than it is about *what* you give.

The radical, biblical concept of *stewardship* is easy enough to understand intellectually. However, it is anything but easy to consistently apply and live out. So what is your relationship to your stuff? *You are not the owner; you are merely the caretaker of somebody else’s property*. And it is your job to manage *all* of it according to the Owner’s wishes. Now, that really changes the game, does it not?



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