

“WHO THEN IS THE FAITHFUL AND WISE MANAGER?”

A Biblical Vision for Financial Stewardship

Presenter: Joseph Elliotson

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About Me

Involvement at Benton Street Baptist Church

- Head Teller, Finance Committee
- Will begin as Treasurer in March (Lord willing)

Professional Background

- Bachelor of Mathematics from the University of Waterloo
- Chartered Professional Accountant
- Spent over 10 years in public accounting at PricewaterhouseCoopers
- Halfway through in obtaining the Certified Financial Planner® designation
- Started financial planning and accounting practice in 2014

About Me

Interests & Passions

- Bible knowledge and understanding
- Numbers
- Strategy
- Teaching

Aims

- To be a biblically “faithful and wise manager”
- To build others up in biblically-based, Christ-honouring stewardship

About The Series

Title: “Who then is the faithful and wise manager?”

Question asked by Jesus (Mt 24:45, Lk 12:42)

- Not a general question: “What kind of person is a faithful and wise manager?”
- A specific question: “Who among you are the faithful and wise managers?”
- However, in order to answer the 2nd question, we need an answer to the 1st question
- Central purpose of the series is to assist us to reflect on Jesus’ question, individually and personally, in hopes to hear “Well done, good and faithful servant!”

About The Series

Subtitle: “A Biblical Vision for Financial Stewardship.”

Three-fold focus:

1. Financial Stewardship
2. Biblical
3. Vision

About The Series

Sessions:

- Will cover both high level vision and specific topics
- First three sessions:
 - Feb 28 – A Wise Manager Builds His House On The Rock
 - Mar 6 – The Ministry Of This Service, part 1
 - Mar 13 – The Ministry Of This Service, part 2
- Topics to include: debt, saving & investing, cash management, giving, tithes, lifestyle, retirement, risk, taxes, ethical dilemmas in finances, among others

About The Series

Questions:

1. What would you hope to get out of a course on biblical finance?
2. What topics or questions would you like to see addressed?

Session 1:

A Wise Manager Builds
His House On The Rock

Why A Biblical Vision Matters

Two reasons to start here:

1. The Bible has a lot to say about why it matters
2. Goal is not just to address intellectual knowledge of biblical finance, but also practical relevance and heart motivation.

Whether or not our finances are managed in view of God's Word will have significant consequences, for good or ill.

1. Faith That Pleases God

Faith is of the highest importance in finances

- “For whatever does not proceed from faith is sin.” (Rm 14:23)
- “And without faith it is impossible to please him” (Heb 11:6a)

Faith is being certain about unseen things

- “Now faith is the assurance of things hoped for, the conviction of things not seen.” (Heb 11:1)

Christian faith (“assurance”) comes from God’s Word

- “So faith comes from hearing, and hearing through the word of Christ.” (Rm 10:17)

The Word distinguishes true faith from mere wishful thinking or personal ambition.

1. Faith That Pleases God

Why does this matter?

- To please God, to “hit His mark”, by conducting finances with distinctive Christian faith
- Many times we will need to make difficult decisions.
 - Do we press on boldly? What about the risk?
 - Do we hold back prudently? Will we miss out?
 - A biblical vision gives the proper foundation for a true assurance that is rooted in God when facing difficult decisions.

2. Wisdom That Endures

Mt 7:24-37

24 “Everyone then who hears these words of mine and does them will be like a wise man who built his house on the rock. 25 And the rain fell, and the floods came, and the winds blew and beat on that house, but it did not fall, because it had been founded on the rock.

26 And everyone who hears these words of mine and does not do them will be like a foolish man who built his house on the sand. 27 And the rain fell, and the floods came, and the winds blew and beat against that house, and it fell, and great was the fall of it.”

Wise, durable “building” depends on God’s wisdom by necessity.

A significant amount of Jesus’ words deal with stewardship.

2. Wisdom That Endures

Why does this matter?

Many storms will beat on our financial houses

- Recessions, job loss, property loss, accidents, illness, death

Surviving the storms can't be taken for granted

- Debt overload, bankruptcies, lost opportunities

A financial house built upon the Word of God will not fall apart during these storms.

In contrast, a financial house built upon worldly wisdom will suffer a great fall.

- Wall Street Crash of 1929, Great Depression, Global Financial Crisis (2008), Greek Depression

3. Escape From Spiritual Danger

Handling finances is inherently dangerous, primarily because it ceaselessly exerts an influence on our heart:

- What we love and delight in
- What we trust for provision and protection
- What we take pride in as the source of our prospering

3. Escape From Spiritual Danger

Love of money is deadly.

- “9 But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. 10 For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.” (1 Tim 6:9-10)
- Not just ruin and pangs, but *wandering from the faith*.

Both God and money offer provision and satisfaction.

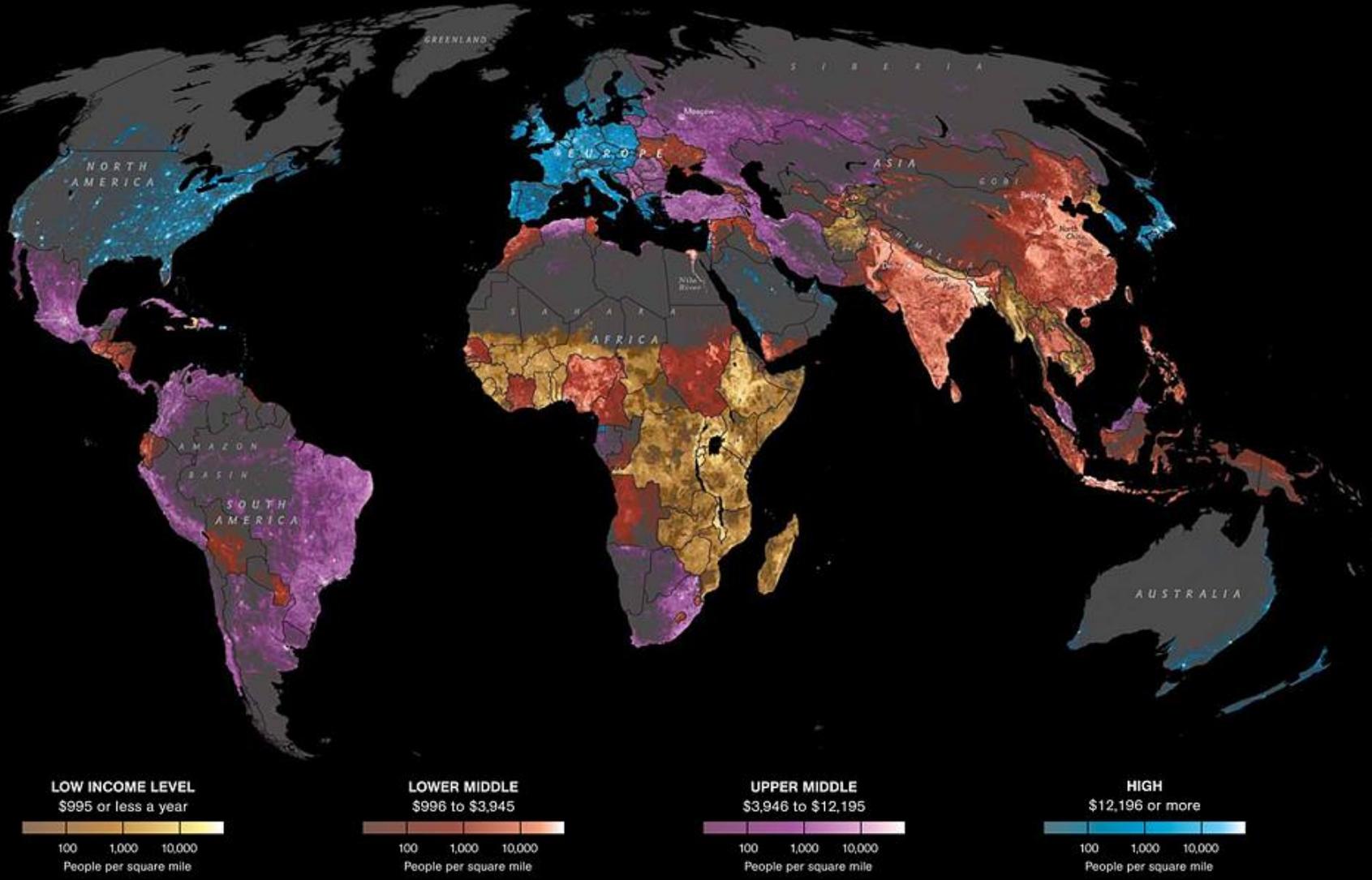
- Rise of the prosperity gospel
- “No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.” (Mt 6:24b)

3. Escape From Spiritual Danger

Consequently, there is inherent danger in handling wealth.

- Wealth is both possessions and lifestyle, and is relative. (over)
- “For where your treasure is, there your heart will be also.” (Mt 6:21)
- “7 Two things I ask of you; deny them not to me before I die: 8 Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, 9 lest I be full and deny you and say, “Who is the Lord?” or lest I be poor and steal and profane the name of my God.” (Prb 30:7-9)
- “How difficult it will be for those who have wealth to enter the kingdom of God!” (Mk 10:23b)

Average Annual Income Per Country



4. Trustworthy Counsel

North American culture:

- Humanistic, self-sufficient, individualistic, materialistic
- There is no shortage of persuasive voices in our culture.
- We all are products of our culture, to one degree or another.

A wise manager must be able to discern between wise counsel and its many counterfeits.

4. Trustworthy Counsel

Discussion questions for the following advertisements:

1. What is persuasive about it?
2. What value/worldview is being communicated?
3. Is it a wise influence?

<display advertisements on screen for discussion>

Summary

A biblical vision of financial stewardship matters:

1. Financial stewardship that pleases God is attained through faith that is rooted in what God says.
2. Financial houses that endure storms are built on God's Word.
3. A biblical vision warns and protects against the serious threats of love of money.
4. The Bible gives trustworthy, consistent counsel to discern the truth among the many voices.

Questions?
Comments?

Next Week...

“The Ministry of This Service”, part 1

The big picture vision of what God wants to accomplish through our finances

- “What is God’s plan for my money?”
- “What does He want me to do with it?”
- “How do I wisely make difficult financial decisions?”