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WILL I EVER HAVE ENOUGH?

*“Just about the time you make both ends meet,
somebody moves the ends.”*

ANONYMOUS

*“If we command our wealth, we shall be rich and free;
if our wealth commands us, we are poor indeed.
We are bought by the enemy with the treasure in our own coffers.”*

EDMUND BURKE

*“Money never made a man happy yet, nor will it. There is
nothing in its nature to produce happiness. The more a man has, the more
he wants. Instead of its filling a vacuum, it makes one.
If it satisfies one want, it doubles and trebles that want another way.
That was a true proverb of the wise man, rely upon it; ‘Better is little with
the fear of the Lord, than great treasure, and trouble therewith.’”*

BENJAMIN FRANKLIN

At the age of twenty-four, I had every ingredient needed for success—an MBA degree, my Certified Public Accountant (CPA) certificate, a well-paying job with the world’s largest CPA firm in their New York City office, a driving ambition to be a success, and a supportive and very intelligent wife.

For the next eight years, I proved to myself that anyone could succeed by really putting everything into it. By the time I was thirty-two years old, I had achieved every financial and success goal I had set:

- I had moved rapidly up the corporate ladder.
- I had founded the fastest growing CPA firm in Indiana, and it

became one of the fifty largest firms in the United States.

- I, along with others, owned two small banks in Indiana.
- I had a lovely wife and three young daughters.
- I had all of the trappings of success: a new home, new cars, country club memberships, and the like.

I had also just committed my life to Jesus Christ—a commitment that began to change my perspective and my priorities.

It was during the early 1970s, and for the first time in the nation's history, that Americans began experiencing “tremendous” inflation rates of 4 percent and 5 percent. The prime rate hit an unbelievable high of 10 percent and then even went to 12 percent. The dollar was taken off the gold standard, and for the first time in recent history, the United States began running a trade deficit.

In the midst of personal affluence, I began to experience the fear that comes from wondering, *Will I ever have enough?* Or, *If I do have enough now, will it be enough when I retire?* And, *By the way, how much is enough?* I believe that everyone, rich and poor, asks himself these underlying questions more frequently than he would like to admit. These questions are constantly in our subconscious, and therefore we all deal with them somehow in our decision making. Either we tend to hoard our resources, or we tend to live out the philosophy of “get all the gusto you can—you only go around once.”

The Christian, *additionally*, is confronted with the question, What is the appropriate Christian lifestyle? This book, by the grace of God, will attempt to answer each of these questions by providing a framework of financial planning that is both biblical and relevant in our unique society.

Through the mid-1970s I dealt with these questions, both personally and as an advisor to a largely wealthy, secular clientele. In 1977 my wife, Judy, and I experienced God's call to leave the businesses I was involved in and join a new ministry in Atlanta, Georgia. For two years, as our family grew to five children, I helped to develop seminar materials in the areas of decision making, time management, faith planning, and problem solving. During this time, I traveled to Africa eleven times, assisting a

large Christian organization to apply the principles that we were teaching.

I observed during all of this that the same financial questions my former clients and I had been asking were being asked by others as well: missionaries, affluent Africans, poor Africans, full-time Christian workers, successful American executives, pastors, and friends. The questions were:

- Will I ever have enough?
- Will it continue to be enough?
- How much is enough, particularly in view of my Christian convictions and understanding of Scripture?

The questions transcended cultures as well as classes.

In 1979, at the encouragement of Dr. Howard Hendricks, I began a financial planning career with the objective of removing the fear and frustration that Christians experience when they deal with money. The need for this type of counsel and advice is, I believe, *pervasive*.

Christian teaching and application go from the extreme of sharing personal income in communal living to the “prosperity gospel” approach. Both extremes are an attempt to *reach* God in the way we handle our money, when all the time He is attempting to reach out to us with His wisdom, counsel, and principles. I believe so strongly that all Christians need godly counsel for their finances that I now split my time between serving as the founding director of Kingdom Advisors (see appendix B and the website www.kingdomadvisors.com) and as the executive director of the Ron Blue Institute for Financial Planning at Indiana Wesleyan University (see appendix C and the website www.ronblueinstitute.com).

This book outlines the journey that Judy and I have been on for over forty years to “be filled with the knowledge of His will in all wisdom and spiritual understanding” (Colossians 1:9 NKJV), as it specifically relates to personal money management for the Christian in the context of a very uncertain economic future.

The Rich and the Poor

In the world’s most affluent society in all of history, very, very few individuals ever achieve a position of being able to live off the resources they have accumulated. The vast majority are dependent on government,

relatives, or charity, or they must continue to work in order to have enough income to meet their needs. Yet there are exceptions, and I have had the privilege of meeting and working with many people who are better equipped to handle their future and the uncertainty it may contain.

One of the dramatic exceptions is that of a retired pastor who never earned more than \$8,000 in one year. I met this humble man because he wanted to know if he had enough financial resources to live out the rest of his life. At the time of his question, he was eighty years old; he had been retired for twenty years; and his wife had just begun to require full-time nursing care. His question, therefore, was a justifiable one!

As I generally do, I began to ask some questions before giving advice. First, I asked him if he had any debts. His response was no, and he went on to say he had never borrowed any money. I asked, "Why not?" He said because if he borrowed money, he would have to pay it back someday, and he couldn't afford to pay off debt, feed his family, and tithe.

My second question was to ask what resources he presently had. He indicated that in his wife's name, they had approximately \$250,000 in cash, money market funds, and certificates of deposit. Additionally, in his name, they had another \$350,000 in cash and cash-type investments. Needless to say, I was impressed! Over \$600,000 in cash accumulated by a couple who had never earned more than \$8,000 per year! And this was in 1982.

One thing bothered me though. He had not mentioned any stock investments, and yet in looking at his tax returns, I noticed a substantial amount of dividend income. He revealed that at retirement he had invested approximately \$10,000 in the stock of a new company, and at the present time, the market value of his stock in that company was \$1,063,000. WOW! \$1,663,000 of cash and stock and they had never earned more than \$8,000 per year!

This couple was unusual, but I know of many other couples who are headed in the same direction. They practice some very basic biblical principles that work regardless of the economy or economic environment. Incidentally, my advice to this man was not to seek advice from anyone, myself included, because we might "mess him up." I would be better off

listening to him. This couple had followed four basic economic principles that will work for anyone regardless of the economic uncertainty or situation. We will examine those principles in chapter 2.

Would this man have enough to live on? That was his question. Without a doubt he had enough to live on, and he even had enough extra to be able to enjoy giving some away during his lifetime. We'll talk more about giving in chapter 14.

Debtors All

The years following World War II have seen an incredible growth in our affluence as a nation. No people, ever, have possessed the material resources that we do. We are truly a blessed people, and yet there are some significant cracks in our economic structure.

Our national debt (the amount of money owed by our government) is over \$18,000,000,000,000!¹ That's approximately \$56,400 for every man, woman, and child in our country. When this book was first published, our national debt was just over \$2,000,000,000,000, which amounted to \$8,850 for every person in our country. This is an 800 percent increase in debt in thirty years and a 537 percent per person increase over that same time period, while the cumulative rate of inflation during this same period was only 117.8 percent. If this trend continues, our country will become bankrupt at some point. If we wanted to pay off this current debt, we would first of all have to stop going into debt; and then if we started a repayment plan of \$1,000,000 per hour (that is \$24,000,000 per day), it will still take over two thousand years to pay back the debt (assuming there is no interest charged on the debt, which there is!). We have mortgaged not only our children's future but also obligated countless future generations because of our lack of control and impatient spending. Someone must pay this debt through a literal repayment (future taxes), a deceitful repayment (future inflation), or cancelation (political upheaval). There are no other alternatives. The debt will not merely disappear.

I could go on and on about how serious our economic problems are. For example, what happens to our banking system if Third World countries refuse to pay their debts to American banks? What if the federal

budget is not balanced? What happens to our economy if China's economy fails? The fact of the matter is, the problems are serious, and there is absolutely nothing that you or I, as individuals, can do to solve them.

While the original thirteen colonies were still part of Great Britain, Professor Alexander Tyler wrote of the Athenian Republic, which had fallen two thousand years earlier:

A democracy cannot exist as a permanent form of government. It can only exist until the voters discover that they can vote themselves a largesse from the [public] treasury. From that moment on, the majority will always vote for the candidates promising the most benefits from the public treasury, with the result that a democracy always collapses over loose fiscal policy and is always followed by a dictatorship.

The average age of the world's greatest civilizations has been 200 years. These nations have progressed through this sequence: From BONDAGE to SPIRITUAL FAITH; from SPIRITUAL FAITH to GREAT COURAGE; from GREAT COURAGE to ABUNDANCE; from ABUNDANCE to SELFISHNESS; from SELFISHNESS to COMPLACENCY; from COMPLACENCY to APATHY; from APATHY to DEPENDENCY; from DEPENDENCY back again into BONDAGE.

When I wrote this book, I was convinced that the United States was at least at the abundance level in the sequence outlined by Professor Tyler, and quite possibly at the selfishness level. In my opinion we have now moved beyond selfishness, complacency, and apathy and are firmly entrenched at the dependency level, as evidenced by the pervasive attitude of entitlement in our society.

Before you wring your hands in despair, let me give you a question to ponder. Do you think God is worried? Is He wringing His hands in despair, wondering how it is all going to turn out? Of course not! Inflation, deflation, monetary collapse, and political upheavals are nothing new to Him; and His message is just as relevant today as it has always been.

The context, therefore, of personal money management is that God is still in control, and under His control there are four broad economic possibilities: (1) inflation, (2) deflation, (3) monetary collapse, or (4) political upheaval. Although I am neither an economist nor a prophet and I do not know what is going to happen, I can plan for possible

eventualities and base my planning on basic biblical financial principles. In the early 1980s, almost everyone was projecting increasing double-digit inflation. One of the consequences of that belief was a rapid escalation in raw land prices, especially farmland. However, at the beginning of the twenty-first-century farmland could be purchased for one-third to one-half of what it was selling for in the early 1980s and today it costs only 33 percent more than it cost in the early 1980s. Almost no one predicted the collapse in farmland prices or oil prices during the beginning of the twenty-first century, and the consequent devastation to many families, corporations, and even cities. In the early 2000s, economists began mentioning deflation in the midst of the upheaval of the war on terrorism, and they are now mentioning inflation in the wake of historically low interest rates over a long period of time. The point is that neither inflation nor deflation is a sure thing. God is sovereign and can direct the course of our economy in any way He wants.

In any case, planning one's finances *must* take place under the sovereignty of God, recognizing His omnipotence, wisdom, purposes, and plans. Because there are only four economic possibilities, I must plan for all four in answering three primary questions:

- Will I ever have enough?
- Will it continue to be enough?
- How much is enough?

I believe that God is more interested in each of us individually than He is in any failure or success of our economic system. I do not believe that the Bible sets forth any one economic system. God is interested in how I glorify Him wherever I live—whether under capitalism, communism, socialism, or any other system.

God has called each of us to a unique role in an uncertain economy. To be prepared for that role, we must understand the biblical principles of money management given in the next chapter.

Ron's Thirty Years of Reflection: As I read these words from thirty years ago, I am reminded of how certain economic uncertainty is. Looking back over the multitude of economic crises that have come and gone over this period of time, I can continue to say with absolute confidence that the only certainty we ever have with respect to the economy is when we look back and see what happened. I can also say with great certainty that even though we will always be living in the midst of economic uncertainty, God's Word is the same today as it was yesterday and His sovereignty will never end.

Michael's Thirty Years of Reflection: While my thirty years of reflection encompasses nearly 75 percent of my life, my dad and I thought it would be interesting for this book to include the reflections of a person in their late thirties (me) as well as one in their early seventies (my dad). As I read and reflect on this chapter, I am struck by my own struggle with the question of will ever I have enough and what does that even mean? This question has the ability to paralyze me with fear. With so much turmoil and uncertainty in the world, the only thing I find certain and unchanging is the Word of God and His promise that He will never leave me nor forsake me. When I quit trying to define enough by a number and rely on enough being God and what He has given me, I am able to trust more deeply and live more intimately with God.

Note:

1. Source: Bureau of the Public Debt, US Treasury, 2015 <http://www.treasurydirect.gov/NP/debt/current>.

FOUR BIBLICAL PRINCIPLES OF MONEY MANAGEMENT

“Money is a terrible master but an excellent servant.”

P. T. BARNUM

*“If a person gets his attitude toward money straight, it will help
straighten out almost every other area of his life.”*

BILLY GRAHAM

*“God can have our money and not have our hearts, but he
cannot have our hearts without having our money.”*

R. KENT HUGHES

An acquaintance of mine, William Cook, wrote a book called *Success, Motivation, and the Scriptures*, in which he defined *success* as “the continued achievement of being the person God wants me to be, and the continued achievement of established goals God helps me set.”¹ I once asked my oldest child how her friends would define success, and she gave me the best worldly definition of success I have ever heard: “To have whatever you want whenever you want it.”

One perspective is eternal and long-term, while the other is worldly and short-term: “I want what I want when I want it.” Some even go further and believe, “Not only do I want what I want when I want it, but I have a right to it.”

Both the Christian and non-Christian are concerned with success, and in each case success is always related to goals. The difference is in the

perspective. One view sees only the here and now and self-promotion. The other sees the unseen eternity and the treasure to gain in heaven. What your perspective is (or to put it another way, what you believe) will determine attitudes and actions. That is why the Christian, in managing his or her money, is different.

Individually, God has called us to be *salt and light* (Matthew 5:13–16):

You are the salt of the earth. But if the salt loses its saltiness, how can it be made salty again? It is no longer good for anything, except to be thrown out and trampled underfoot. You are the light of the world. A town on a hill cannot be hidden. Neither do people light a lamp and put it under a bowl. Instead they put it on its stand, and it gives light to everyone in the house. In the same way, let your light shine before others, that they may see your good deeds and glorify your Father in heaven.

He's also called us to be *servants* (Mark 10:43–45) and *stewards* (Matthew 25:14–30).

The idea of being salt and light says that God wants me to be different from, not better than, others in the world. The Christian, therefore, may or may not have more than his neighbor, but that does not distinguish him. What does distinguish the Christian from the world is the absence of any anxiety, which might have come as a result of the loss of something he has managed or even God's denial of something he wants. Why? Because the Christian's treasure is not on earth. The world and its temporal toys do not possess him. He is prayerful. He plans. But he is not the least bit anxious about the uncertainty facing our national and world economy. He understands that Christ's promises of abundance do not mean financial security but peace and knowledge of Christ. He is content with all that he has been given.

Such an attitude is not "normal" but rather "different," and it comes from having an entirely different perspective. The Christian's perspective is eternal, the attitude is one of holding possessions lightly, and the lifestyle is free from worry and anxiety. Truly that is different!

Not only have we been called to be salt and light, but all Christians have been called to be servants: "For even the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many" (Mark 10:45). Money is one of the most significant resources with which Amer-

ican Christians can serve others. It is not the only resource (there are many others including time, relationships, influence, talents . . .), but it is certainly in greater abundance among American Christians than among non-American Christians.

By contrast, the world emphasizes serving yourself: “I want what I want when I want it.” Advertising persuades us with “You deserve it.” God says, “Command them to do good, to be rich in good deeds, and to be generous and willing to share” (1 Timothy 6:18).

Americans are known as fairly generous people. But exactly how generous are we?

- According to the IRS, 1.8 percent of adjusted gross income is the average charitable deduction taken on Form 1040, whereas the property tax and interest deduction (as indicators of the possessions that the bank and I own) is equal to 5.3 percent of adjusted gross income.
- Sam Ericsson, a champion and advocate of religious liberty and the rule of law, once did a personal study of average charitable giving. His conclusion was that all Americans gave, on the average, 25 cents a day or \$91 per year, and evangelical Christians gave an average of \$1 a day or \$365 per year. While these numbers are undoubtedly higher today, the point remains that while evangelical Christians may give more on average than most Americans, their giving is still well below even a basic tithe.
- J. Robertson McQuilkin, past president of Columbia International University, pointed out in a speech years ago that if members of the Southern Baptist denomination alone would give an average of \$100 per year to foreign missions, over \$1.4 billion per year would be given. This number is probably closer to \$1.6 billion today. Regardless of which number we use, they are nowhere near that level now. If they were, the fulfillment of the Great Commission could probably be financed rather easily in this generation by one denomination!

On the other hand, I personally know hundreds of Christians who

are serving others by literally giving fortunes away. They have answered the question, why am I here? One reason you are here is to serve others, and if God has entrusted you with financial resources, you must use them to serve others. As the opening line of Rick Warren's bestselling book *The Purpose Driven Life* says, "It's not about you."

Ultimately, *financial planning is the predetermined use of financial resources in order to accomplish certain goals and objectives*. The difference in financial planning between the Christian and the non-Christian is the belief as to whom the financial resources belong and the source of the goals and objectives.

John MacArthur, pastor of Grace Community Church, Sun Valley, California, in his sermon series "Mastery of Materialism" said, "[sixteen] out of Christ's thirty-eight parables deal with money; more is said in the New Testament about money than heaven and hell combined; five times more is said about money than prayer; and while there are five hundred plus verses on both prayer and faith, there are over two thousand verses dealing with money and possessions." Obviously, the Bible has much to say about money management.

The Four Biblical Principles of Money Management

Even though the parable of the talents found in Matthew 25:14–30 deals primarily with Christ's return, it has shown me four basic biblical principles of money management that summarize much of what the Bible has to say regarding money and money management. If we can let these principles saturate our inherently selfish hearts and become part of us, I believe we will be better prepared for accomplishing His purposes in this lifetime and better prepared for heaven.

1. God Owns It All

Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. —Matthew 25:14

Very few Christians would argue with the principle that God owns it all, and yet if we follow that principle to its natural conclusion, there are three revolutionary implications. The first implication is that God

has the right to whatever He wants whenever He wants it. It is all His, because an owner has *rights*; I, as a steward, have only *responsibilities*. I may receive some benefits while maintaining my responsibilities, but the owner retains ownership.

When my oldest child reached driving age, she was very eager to use my car and, as her father, I entrusted my car to her. There was never any question that I could take back my car at any time for any reason. She had responsibilities. I maintained all the rights. But I, as the owner, gave her a great benefit by entrusting her with the car's use, and she returned that benefit with responsible use and care of the car. In the same way, every single possession that I have comes from someone else—God. I literally possess much but own nothing. God benefits me by sharing His property with me. I have a responsibility to Him to use it in a way that blesses and glorifies Him.

If you own your home, take a walk around your property to get a feel for the reality of this principle. Reflect on how long that dirt has been there and how long it will continue to be there; then ask yourself if you really own it or whether you merely possess it. You may have the title to it, but that title reflects your right to possess it temporarily, not forever. Only God literally owns it forever.

If I really believe that God owns it all, then when I lose any possession for whatever reason, my emotions may cry out, but my mind and spirit have not the slightest question as to God's right to take whatever He wants whenever He wants it. Really believing this also frees me to give generously of God's resources to God's purposes and His people. All that I have belongs to Him.

The second implication of God owning it all is that not only is my giving decision a spiritual decision, but *every spending decision is a spiritual decision*. There is nothing more spiritual about giving to your church than buying a car, taking a vacation, buying food, paying off debt, paying taxes, and so on. These are all responsible uses of His resources. He owns all that I have. He doesn't say I must use it all in one way, say as an offering. He doesn't say I must use it all the same way each time. He gives us resources to provide for us, benefit us, and reach the world for Christ.

Many God-glorifying responsible uses fit into these broad categories. Think about the freedom of knowing that if God owns it all—and He does—He must have some thoughts about how He wants me to use His property. The Bible reveals many specific guidelines as to how the owner wants His property used. As a steward, I have a great deal of latitude, but I am still responsible to the owner. Some day I will give an accounting of how I used His property.

The third implication of the truth that God owns it all is that *you can't fake stewardship*. Your checkbook reveals all that you really believe about stewardship. Your life story could be written from your checkbook. It reflects your goals, priorities, convictions, relationships, and even the use of your time. A person who has been a Christian for even a short while can fake prayer, Bible study, evangelism, and going to church, but he can't fake what his checkbook reveals. Maybe that is why so many of us are so secretive about our personal finances. Even within accountability groups where people share many intimate struggles, it is rare that anyone shares about how much (or how little) they give.

2. We Are in a Growth Process

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!" —Matthew 25:21

In reading the Scriptures, we can't escape the truths that our time on earth is temporary and is to be used to serve our Lord. The whole parable emphasizes these truths. I believe that God uses money and material possessions in our earthly lives during this growth process as *a tool, a test, and a testimony*. As Paul said in Philippians 4:11–12:

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.

Money and material possessions are very effective tools that God uses to help you grow. Therefore, you need always to ask, "God, what do You want me to learn?" You should not focus on asking (really whining),

“God, why are You doing this to me?” My role as a counselor has been to help people discover what God would have them learn, either from the situation of their abundance, or from the situation of their apparent scarcity. God is not trying to frustrate us. He is trying to get our attention, and money is a great attention-getter.

Money is not only a tool but also a test.

**So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own?
—Luke 16:11–12**

I don’t understand it, but I do know that somehow my eternal position and reward is determined irrevocably by my faithfulness in handling property that has been entrusted to me by God. And not only that, but this verse and others indicate that God trusts the true riches of knowing and understanding Him more to those who show their resolute commitment to Him in tangible ways, such as letting go of money or relationships.

We have already looked at the fact that in Matthew 5:13–16 we are called to be salt and light. I believe we can say that God can utilize my use of His resources as a testimony to the world. My attitude as a Christian toward wealth becomes the testimony. My attitude when He withholds a desire is also a testimony. My verbal praise when He arranges and allows financial blessings—or prevents my undoing—is also a testimony. Has He worked a financial miracle for you? Don’t discount it as coincidence. Don’t forget it years down the road when you have more affluence. Remember, rest and revel in His answered prayer over financial matters; just don’t let resentment creep in when things don’t go your way in human terms. This is teaching time. This is testimony time. Have you failed in your use of God’s money? What was your response to His “No”? What is your verbal witness of His involvement in your life? Don’t let your first failure keep you so defeated that you talk yourself into failing again. Confess it, receive His mercy, and move on. You’ll have another chance tomorrow. Remember, growth is a process, not a once-and-for-all. Jesus wants children who rely on Him and students who listen to Him, not grown-up graduates who don’t need Him anymore.

3. The Amount Is Not Important

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!” —Matthew 25:23

When you look back to verse 21 and compare it word for word with verse 23, you will see that the same words were spoken to the slave with five talents as to the one with two talents. Both were reminded that they had been faithful with a few things and both were promised something as a reward. You can draw the conclusion that the amount you have is unimportant, but how you handle what you have been entrusted with is very important.

There has been plenty of controversy over the past thirty years about whether an American Christian is more spiritual on one hand by accumulating much (God’s “blessing”), or on the other hand by giving it all away (God’s “martyr”). I believe that both are extremes and not reflective of what God says. He neither condemns wealth nor commends poverty, or vice versa. The principle found in Scripture is that He owns it all. Therefore, whatever He chooses to entrust you with, hold with an open hand, allowing Him to entrust you with more if He so chooses, or allowing Him to take whatever He wants. It is all His. That is the attitude He wants you to develop, and whatever you have, little or much, your attitude should remain the same.

4. Faith Requires Action

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 ten talents. For whoever has will be given more, and will have an abundance. Whoever does not have, even what they have will be taken from them. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.” —Matthew 25:24–30

The wicked servant knew better, *but* he did nothing. Many of us know what we ought to do, but we disobey or delay. And frankly, to delay is to disobey. We have emotional faith and/or intellectual faith, but not active faith. We know, *but* . . .

We may know deep down what God would have us do, but we are so bombarded with worldly input, which seems to be acceptable, that we are paralyzed. We take no action because of the fear of making a mistake biblically or financially. Or we are frustrated and confused. We do only what we feel good about. Living by our feelings rather than “the truth” can be very dangerous. “Jesus answered, ‘I am the way and the truth and the life. No one comes to the Father except through me’” (John 14:6).

As I have taught this parable over many years, I often pose the question to my audience: “Why did the master give the wicked servant’s talent to the one who already had ten?” Perhaps the slave who had originally been given five talents was better equipped to handle the extra one, perhaps he was more generous with the money he had been given, or perhaps the master was playing favorites. I have heard a lot of different answers over the years—some good and some not so good. What I tell my audiences is that we just don’t know the answer to this question. And the answer doesn’t matter. What matters is that the talents are the Master’s and He gets to choose who gets what and how much that person gets. It is not my job or your job to tell the Master what to do with His resources; it is only our job to be faithful to use what we have been given.

The Practicality of Stewardship

I will be giving you principles, technical guidance, tools, and techniques for working out *by faith* the unique financial plan that God has for you and your family, so that when you stand before Him you will have confidence and expect Him to say, “Well done, good and faithful servant.” Is that hope unrealistic? Not at all. It is God’s desire and His intention. He wants to say it more than you want to hear it.

Before we go any further, let me summarize these biblical principles of money management. First, let’s establish a working definition of stewardship:

**Stewardship is the use of God-given resources
(time, talent, treasure, truth, relationships, etc.)
for the accomplishment of God-given goals.**

This definition is active, not theoretical. It says “use of.” Remember that faith requires action. This view of stewardship acknowledges God’s ownership over all that I have and all that I am and His direction of my use of them.

Second, on page 30, I would like for you to list anything that you now possess and anything that you use (time, relationships, influence, etc.), about which until now you would have said, “This is mine.” Then return the ownership of it to its rightful Owner by a simple prayer of commitment. Sign the deed and date it. After doing that, list all of the things that you are unwilling to give God full ownership of. Now take that list to God in prayer and ask Him to soften your heart toward those things that you do not want to give up to God. Begin to look for opportunities to use those things for God’s purposes and His glory.

When you understand that you own nothing and that it is all His, you are prepared to be a steward.

— . . . —

Ron’s Thirty Years of Reflection: Whenever I reread and study the parable of the talents, I am always reminded that I am an unfinished work. There is much that I have been blessed with and there is much that I have learned over these last thirty years. My journey has truly been a growth process as the Lord has continued to work on me today just as He did so many years ago when I first began to wrestle with these Scriptures and concepts. While I know that I will never live out these principles to perfection this side of heaven, I continually remind myself that faith requires action and I strive toward a life lived in complete surrender to the principle that God owns it all.

Michael's Thirty Years of Reflection: I can remember hearing the phrase “God owns it all” so often as a child that I truly became numb to it. I remember thinking, “Here goes Dad again telling us about how to manage money.” It really wasn't until the last five years of my life that I began to internalize the implications of this statement. This wasn't just a nebulous concept or simple platitude that my dad was spouting; this was the foundation and bedrock upon which I was to build my faith and life. This wasn't just a statement about money and possessions; this was a statement about everything: my time, my family, my possessions, my talents, my relationships, etc. If God truly owns it all, then I was making way too many decisions without consulting Him and I was running the risk of becoming my own god. This phrase is one of total surrender, and as I have embraced it more, it is both awesome and terrifying!

Note:

1. William H. Cook, *Success, Motivation, and the Scriptures* (Nashville: Broadman Press, 1974), 44.