

Seven Spiritual Habits of Highly Effective Stewards

By

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On the bookshelves of some eight thousand Christian bookstores across America you can easily find the practical how-tos of Biblical financial stewardship. With so much practical help and wisdom available, you would think that Christians as a whole would have very few financial problems and the church would have all the dollars needed to underwrite every plan of action to impact the world for Christ. But such is not the case. In fact, according to the research by the Ronsvalles of empty tomb inc., giving as a percentage by church members has been on a thirty-year decline.

Perhaps what is needed is not merely an understanding of the how-tos of financial management, which most people seem to have trouble practicing. Why are Christians having financial problems? Why are the giving trends “going south” in financially prosperous times? What is needed, I believe, is a balanced approach that includes *the spiritual dimension of stewardship*-- a dimension that is rooted in a biblical stewardship theology that produces godly core values to govern financial decision making--a dimension that includes spiritual disciplines or habits of stewardship that are developed and nurtured in the context of an experiential relationship with God himself--a dimension that undergirds the practical and even makes the “how to” doable. You see, our financial problems, both personal and ecclesiastical, are not due to a lack of knowledge and education--that’s a humanistic solution. Making sound spiritual decisions about money is as much “a matter of the heart” as it is “a matter of the head”.

I offer to you *seven spiritual habits of highly effective stewards*. Nothing novel, innovative or titillating here—just good common spiritual sense. Don’t argue with them. Just seek God, form these habits of the heart, and you’ll mature into that effective steward of God’s wealth that you want to be. Weave these habits into the fabric of daily life and the glory of God will emerge in your stewardship. It’s what you want and, more importantly, it’s what God wants!

The **first** spiritual habit of effective stewards is that they’re always in awe of God as the creator and owner and giver of all things. They continually recognize God’s ownership of everything they possess. They praise him daily and live fearfully before the one who is all-powerful and sovereign.

If we fail to make praise to God a spiritual habit, we will forget that we are benefactors. Slowly and subtly we’ll take over the ownership of all we possess. The fall has left all of us with a short memory that constantly needs a wake-up call. Awe-filled praise of the God who is the awesome creator-owner of all things will keep our memory conscious and our hearts appropriately fearful.

Secondly, effective stewards are continually thankful to God as the gracious provider of their physical and material needs. They walk humbly with God, recognizing his extreme generosity and thanking him for all things both great and small--things the rest of the world believes is theirs by right--things they assume will always be there every morning when they get out of bed.

When we neglect the habit of thanksgiving to God, our thankless heart becomes the breeding ground of pride, independence, and self-sufficiency. Gratitude toward our heavenly Father makes humility the easy choice of a heart naturally predisposed to pride.

Thirdly, highly effective stewards are also quick to confess their sins of pride, greed, covetousness, and idolatry. If we view confession of these sins as an unimportant habit of the heart, these evils will grow in the soul quietly and painlessly like cancers until our love for God dies. When we distance ourselves from the God who takes pleasure in our fellowship, we lose our God-consciousness and fall “into many foolish and harmful desires . . . and [pierce ourselves] with many griefs . . .” (I Tim. 6:9,10). We must be ruthlessly judgmental of our own sinful desires and the moral failures that follow. We must maintain our love for God or the harlot called “money” will seduce us.

The **fourth** spiritual habit of stewards is regular worship that includes the sacrifice of our hands (Heb. 13:16). The habit of presenting tithes and offerings to the Lord, accompanied by the dedication of all we have to the giver of all things, is essential to effective stewardship. Those who don’t take seriously the habit of Christian giving often become self-indulgent, squandering God’s wealth on the garbage of materialism. They miss the joy and pleasure of being God’s instrument of blessing in the lives of others. They miss the opportunity to lay up treasure in heaven for God’s glory and their own eternal enjoyment. The highly effective steward excels in the grace of Christian giving (II Cor. 8:6).

Another important spiritual habit of effective stewards is seeking God's will and wisdom through prayer, scripture and the Holy Spirit, for the management of their resources and lifestyle decisions. Highly effective stewards seek God's will with a heart to obey and a desire to be a blessing to others through their generosity, that God will be glorified and praised.

When we neglect this discipline of seeking God's will and wisdom in our responsibility as stewards, we can expect to be the sitting targets of media marketing whose sole purpose is to create need where need doesn't exist. Without Divine direction we can easily get caught in the frenzy and pleasure of consumerism. Without Godly wisdom we can fall prey to the empty promises of instant wealth. Only by living on that higher spiritual plane will we be able to live above the influence of a culture saturated with temporal values.

Sixthly, highly effective stewards are in the habit of spiritually influencing those they love the most. Effective stewards are committed to creating financial harmony in their marriages, training their children in biblical stewardship, and honoring their aged parents by providing the best care possible.

Failure to develop this spiritual habit spells disaster for those you love. If seven out of ten married couples disagree about financial issues, then we set ourselves up for discord in the home by neglecting this habit. Furthermore, we endanger our own children when we fail to train them in biblical stewardship. One of the greatest threats to our children is the subtle and pervading influence of consumerism and materialism. Many are the heart cries of Christian parents whose children have chosen "love of money" over "love of God". Highly effective stewards also remain constantly aware of the needs of their aging parents, loving them and honoring them, knowing that one day they will give an account to God of this stewardship responsibility.

Finally, effective stewards dedicate their estate to the Lord by creating a will or trust in which they remember those family members who have need, as well as the ministry of the Gospel and the building of Christ's kingdom. They desire to finish well, whether that comes unexpectedly or in their old age.

If young stewards fail to see the value of this spiritual habit, their sudden death could create great hardship on the young family they leave behind. If older stewards fail to see the spiritual implication of this discipline and succumb to the unfounded notion that they are morally obligated to underwrite the lifestyle of the next generation, they may pass on their wealth to children who will squander it in their absence (Eccl. 2:18, 19). More importantly, they will miss the opportunity to impact the world for Christ long after they have passed on. For many there will be the awesome opportunity to support the proclamation of the gospel through giving till the very day of Christ's return. Sound exciting?

One of the ultimate goals of the Christian is to stand before the Lord someday, gaze into his warmly approving eyes and hear his proud appreciative words, "Well done [way to go!] good and faithful [highly effective] steward" (Matt. 25:21). But unlike the steward of Matthew 25 who appears to be rewarded for one solitary act of faithfulness, I think the Lord had in mind for us a lifetime of highly effective stewardship--a stewardship that grows from the inside out--a stewardship that is birthed in the soul--a stewardship that emerges from the context of a spiritual union with God himself. The stewardship that honors Christ, empowers the steward, and impacts the world begins in the heart. As these spiritual habits are being formed and integrated into the life of the steward, the practicalities of earning, budgeting, spending, saving and giving will become less binding and more liberating; less of a frustration and more of a joy; less of a burden and more of a privilege. On the day of accountability may you hear the Master's, "Way to go!"