

CONTENTS

1. Stewardship	5
2. Rewards	37
3. Victory	73
Notes	105
The Urban Alternative	107

STEWARDSHIP

During the time I was a student at Dallas Seminary, my wife and I used to house-sit for people in an exclusive area of Dallas. These homes were something else; a real contrast to our tiny, cramped apartment.

For every assignment, our job was to watch over the house, keep things going, and keep it clean. In exchange, we got to live like royalty in another kingdom for a few days. The home's owners would stock the refrigerator and pay us for staying there while they went away on business or vacation.

The families usually gave us the run of the place. But even though there was great opportunity for enjoyment, there were also definite limitations on that enjoyment. Each family had rules they wanted us to follow while they

were away. And we agreed to follow the rules because it was not our home. Yet sometimes I used to tell the guys at the seminary, "Come over to my pad this afternoon. You have to check this place out."

You see, I wanted to fully maximize the situation. For a brief time I wanted to act like I owned the home; that it was mine to do what I pleased. But my wife was always careful to remind me, "People shouldn't come over, Tony."

I would say, "Why?"

Her response was, "Because this is not our house."

She was reminding me that we did not own the house. We had to be careful about what we did because the owners were only letting us use their property. My wife was wise to point out that we were managers over what someone else owned.

Friend, here's my point. In this life, none of what you think you own do you really own. All that you so call "own" really belongs to God. What Satan wants to do is make you think you can do whatever you want with it, independently of God. But that is definitely not so.

In my example of this principle, every home we watched while I was in seminary was the kingdom of the family who owned it. As temporary managers, we were merely the stewards of the home. It belonged to someone else and, therefore, we had to function according to their agenda—not ours.

Our job was simply to manage someone else's property that had been entrusted to our care. In a similar way, a key element in carrying out God's kingdom agenda is

our management of what He has given to us. This is the biblical definition of stewardship. In God's eyes, it is an extremely important job. As a result, we need to learn how to be good stewards, or managers, of what has been entrusted to us.

GOOD STEWARDSHIP UNLOCKS THE DOOR

In a more formal definition of stewardship, it is described as *the process of protecting and expanding the assets and resources of another*. I am here to tell you that it is only through following the biblical principles of stewardship that you will attain a life of financial victory. If you choose to view your finances apart from God's ownership, you will fail to actualize the financial blessings that He has tied to His precepts. In fact, not only will you fail to actualize the blessings, you will also suffer loss.

THE COVENANT AND STEWARDSHIP

The story has been told about a son who wanted to give his father a thank-you gift on Father's Day. The young man desired to let his dad know how much he loved and valued him. So the son went out and found the most exotic gift he could find: a talking parakeet. This parakeet spoke five languages and could stand on one leg while singing "The Yellow Rose of Texas." It was an amazing bird.

The day after Father's Day, the son called his dad to

see how he liked his gift. He asked the older gentleman, "How did you like the parakeet, Dad?"

His father replied, "It was delicious, thank you."

Obviously, the father missed the point of the gift.

Many of us in Christian circles today have missed the point of God's gift of money. While we may recognize that He has given it to us, we do not fully realize its purpose. Far too often we spend it, consume it, or waste it—rather than maximizing it to its fullest potential.

The truth is, God has a purpose when it comes to your finances. An excellent summary statement of the purpose God has for money is found in the book of Deuteronomy, where we read,

But you shall remember the Lord your God, for it is He who is giving you power to make wealth, *that He may confirm His covenant* which He swore to your fathers, as it is this day. (8:18, emphasis mine)

Here we see God's main reason for affording His people with the power to make wealth. It is to "confirm His covenant" with the people of God. Now, keep in mind, this doesn't mean that everyone will be "wealthy" by the world's standards. God is not your cosmic slot machine. In the preceding verses of chapter 8, wealth is defined as having enough to eat, a place to live, herds, flocks, and enough to be sufficiently satisfied.

Generally, when we talk about the "wealthy" in America, we are referring to the megawealthy: those who are mil-

lionaires and above. However, when God talks about the wealthy in Scripture, He is referring to those having enough in *all* areas of life, along with their ability to enjoy it.

What, then, is the covenant we are talking about? The covenant is God's kingdom program. In order to understand the covenant, we need to first understand the kingdom. The kingdom, simply put, refers to *the theocratic operation and implementation of the rule of God over every part of creation*. Furthermore, the kingdom has an agenda, which is *the visible demonstration of the comprehensive rule of God over every area of life*.

Within this framework, the kingdom is not so much a reference to a location as it is a divine source. It points to heaven's presence and operation in history. For believers, submission to God's kingdom agenda opens up the flow of heaven's involvement in our lives on earth.

There are four aspects of every kingdom. First, a kingdom must have a king, or a ruler. In the kingdom of heaven, God is the King. A kingdom also must have subjects of the kingdom, those in subjection to the ruler. We are God's subjects. A kingdom also has rules, which the ruler oversees. In God's kingdom, the rules are biblical principles and truths.

Finally, a kingdom also has a realm: a scope over which the king rules. David tells us in the book of Psalms, "The earth is the Lord's, and all it contains, the world, and those who dwell in it" (Psalm 24:1). The whole world is God's kingdom.

With God as the Ruler, if we are to abide in His king-

dom and receive the blessings and the benefits therein, we must follow the biblical precepts and regulations given to us in Scripture. The Word of God provides a road map and contains everything we need to know in order to enjoy success in our personal lives, including success in our finances.

Now here is the principle of the covenant: God expands His kingdom program in history through His subjects, the body of Christ. When God can trust His subjects to act as good stewards by receiving His blessings and provision and using them to advance His kingdom, He is motivated to give more.

From Genesis to Revelation you will see this word and concept called the covenant. Ultimately, God's covenant is intended to bless the person in the covenant in order for that person to be a blessing to others. For example, in the covenant God gave to Abraham, He said, "I will bless you, and make your name great; and so you shall be a blessing" (Genesis 12:2).

The covenantal principles of blessing carry through to the new covenant He has given us as well. Jesus, the author and mediator of the new covenant, shares those blessings as His people meet with Him in communion (see 1 Corinthians 10:16–17).

In consideration of God's purpose for establishing His covenant with you, examine your innermost thoughts. If you are only thinking about your house, your job, your car, your clothes, and your money, then you are thinking outside of the covenant. You are limiting what God can

and will do through you in order to bless you because you are not thinking with a covenant mindset. You are thinking about *your* kingdom rather than about God's kingdom.

VICTORY THROUGH THE COVENANT

God is interested in His kingdom building program. As His stewards, He wants us to achieve the highest level of success in doing our part. Since the covenant is the driving word within God's kingdom, understanding and living out the covenant is the key to your spiritual and financial victory. Let's delve deeper, using this analogy.

GOD'S PROVISIONS, PROMISES, AND HIS WILL FLOWS THROUGH HIS COVENANT.

If you are like me, a citizen of the United States of America, you live underneath a covenantal document called the Constitution. The Constitution is the umbrella document under which the "kingdom" of the USA operates. This unique document outlines many rules and regulations, including many freedoms, for the citizens who live within its realm of influence.

In fact, you may regularly hear people say, "I know

my rights," when they feel that they have been unjustly treated. They are appealing to their constitutional rights under the kingdom called America.

Furthermore, if you are a Christian, then you are also part of another kingdom. You are a part of God's kingdom, along with its covenantal rights. However, if you do not know your rights then you won't know how to exercise them. You will not know how best to maximize the rights and privileges granted to you as a citizen of God's kingdom.

In the Bible, a covenant is an agreement similar to a contract. A contract is a legal and officially binding agreement. When people enter into a contract, they become contractually obligated by the terms within the agreement. A covenant, however, goes beyond a contract because it also assumes a relationship. While it contains a legal and officially binding agreement, it also includes a relational aspect that a contract is not required to have. Such is the case with marriage, which is a relational covenantal agreement drawn up between a man and a woman.

The reason why you need to understand your covenantal rights and privileges is so you will know how to live a victorious life with kingdom authority. God's provisions, promises, and His will flow through His covenant. If you don't know the agreement you are operating within, you won't know how to benefit from it. You will not know how to exercise the legal authority that is yours to carry out, provided you function within the terms of the covenant.

Just prior to giving Israel the Ten Commandments,

God told them something very important related to His covenant. He said,

Now then, if you will indeed obey My voice and keep My covenant, then you shall be My own possession among all the peoples, for all the earth is Mine; and you shall be to Me a kingdom of priests and a holy nation. (Exodus 19:5–6)

God told Moses to tell the Israelites that if they would keep His covenant, He would make them uniquely blessed out of all the nations. As a result of Israel's obedience, they would be entitled to certain privileges, protections, and even honor.

Unfortunately, we live in a day where people misunderstand the concept of God's covenant. Somehow we miss the fact that He wants us to take the resources we are given and be fruitful and multiply them so that others will be brought into the kingdom. As a result, we fail to realize that the covenant is about the advancement of God's kingdom.

You can be a Christian all day long and be on your way to heaven yet never experience the benefits of being underneath the covenant. Financial victory only comes when you conform to God's precepts which He has set forth in His Word. Covenantal positioning is the key to partaking in kingdom privilege, authority, and victory.

PROSPERING GOD'S WAY

There is no way around it—you can't experience the prosperity of the covenant without first exemplifying a commitment to the covenant. In no uncertain terms, God's blessings are always tied to keeping His covenant. Scripture tells us what we can expect when we obey this command, "So keep the words of this covenant to do them, *that* you may prosper in all that you do" (Deuteronomy 29:9, emphasis mine).

Here we find evidence straight from God's Word: you will prosper when you keep God's covenant. However, also know that your level of prosperity in the new covenant is directly tied to the level of your spiritual development.

Let me explain. One of the greatest secrets about the covenant that I could ever tell you is that the covenant is designed to produce progress in your life. As you operate in agreement with the covenant of God, you get the flow of God's power, position, provision, and authority.

One of the problems that we are experiencing financially in the body of Christ is an unfortunate disconnect between the spiritual aspects of the covenant and the material aspects of the tangible world in which we live. As a believer, you are never to separate God's covenantal purposes, the spiritual part of your life, from your material, physical life.

In biblical theology, the two are always connected. When John wrote his third epistle, he opened with the following, "Beloved, I pray that in all respects you may

prosper and be in good health, just as your soul prospers" (3 John 1:2). The apostle was not only praying for believers' material prosperity but also physical and spiritual prosperity. They are all interrelated.

When people live without that connection, they frequently wind up in unsatisfactory situations. Those who make a lot of money yet neglect the spiritual component and purpose of wealth often live with empty souls and broken lives. They only use their money in an attempt to camouflage the emptiness within. This is sometimes known as prosperity theology, which often seeks to emphasize the material above the spiritual.

On the opposite end of the Christian spectrum are those who live with a poverty mentality. In the name of being spiritual, they only wind up being unproductive and failing to contribute to their own needs as well as to the needs of the body of Christ and the advancement of His kingdom. What these individuals misunderstand is that God is not opposed to wealth. He is opposed to the wrong use and motivation for it.

However, let me emphasize this fact as well. There are plenty of unbelievers who are living without a connection to God yet they experience financial gain. They just don't experience the blessings of God in that gain. In fact, a lot of people who have a lot of money are more miserable now with an abundance of wealth than they ever were without it. A blessing is not merely the increase. The blessing is in the ability to enjoy and extend what you have been given (see Proverbs 10:22; Acts 20:35).

Another important characteristic about the covenant that many people do not understand is that the covenant contains a vital covering that Jesus provided for us when He finished His work on the Cross (see Matthew 26:28; 1 Corinthians 11:3). If you are operating underneath the covenant and in line with God's covenantal precepts, you are operating underneath His covering. This is what enables you to prosper the way God intends.

The covering God offers is similar to an umbrella. If you are outside and it begins to rain, you open up an umbrella. That is, if you are so fortunate to have one with you. The umbrella doesn't stop the rain, but it does stop the rain from raining on you. In other words, when you are covered by the umbrella, it does not change the circumstances around you, but it will change what is allowed to directly affect you.

Sadly, many people are operating financially uncovered. They are suffering in debt, not being able to enjoy the money that they do have. The reason why so many people's finances are so messed up is because they are not covered through alignment under the covenant. They are not fully satisfied simply due to the fact that they are not honoring God's covenant. Therefore, when the rains of life come—and they will—these unfortunate ones will have no covering.

As Christians, it is highly essential to know that the covenant exists and is designed to provide a way for God's people to prosper. Yet, also be aware that when you live life uncovered and not in alignment with the covenant,

you will experience the resultant effects of functioning apart from the King and His kingdom covering.

We are suffering financially in our personal lives, families, churches, and as a nation simply because we are not operating according to the rules and precepts of the covenant. Realignment must take place in order for our financial lives to recover and be in order. Just as you must be under an umbrella for the umbrella to benefit you, likewise, you must be under God's covenant for the covenant to cover and prosper you.

But there is always hope for those who have been operating outside of God's covering. As the people of God, we can rejoice in the truth that we can repent and turn back to Him. Because He assures us of His covering, we never have to be like the evil, who prosper outside of God's protection (see Psalm 73:12). Scripture warns us that they do so with a hole in their soul. God confirms His covenant with His people, but these unfortunate ones are set on a slippery slope without the ability to fully enjoy the long-term satisfaction of their gain (v. 18).

At the end of the day, we must come to understand that bearing financial fruit means more than stockpiling money. Those who prosper God's way are able to reach out to others and fully benefit from what God has so freely given.

THE PARABLE OF THE STEWARDS

Jesus taught us the primary precepts for living a life of financial victory through similar parables that are recorded

in both the books of Matthew and Luke (Matthew 25; Luke 19). A parable is a story that is laid beside a principle in order to help the listener or reader better understand the principle. The story gives life and reality to the principle that God wants you to learn. It helps you grab, feel, comprehend, and ultimately live out the principle. Jesus regularly taught in parables in order to teach kingdom principles.

As He did so many times, Jesus began His parables on the kingdom with words such as those found in Matthew 25:1, "Then the kingdom of heaven will be comparable to . . ."

With the use of this phrase, notice that Jesus is comparing the kingdom of heaven to some aspect of our earthly lives. Far too many of us are satisfied with the part of Christianity that takes us to heaven. Yet some neglect the part that brings a bit of heaven down to earth. In order to bring to earth what is in heaven, the will of God must be done. His rule must prevail, which is why Jesus took the time to clearly articulate and illustrate God's rule in various areas of our lives.

The parable that we are about to look at deals with the area of stewardship and directly applies to our finances. In Luke 19:11–27, Jesus lays out the standards by which we, being designated God's stewards, are to function on His behalf as part of His kingdom. They are the standards by which our stewardship will be evaluated. Let's unfold this important passage.

A STEWARD IS ENTRUSTED
WITH RESOURCES TO MANAGE

Jesus introduced this parable by telling us about a nobleman who traveled far. We read,

A nobleman went to a distant country to receive a kingdom for himself, and then return. And he called ten of his slaves, and gave them ten minas and said to them, "Do business with this until I come back." (Luke 19:12–13)

Now, at closer scrutiny, let's consider the meaning of this passage. In the parable, Christ is the nobleman going away to lay claim to the kingdom He won by virtue of His victory on Calvary. The "distant country" is heaven, from which He will return one day to establish His visible kingdom in the millennium. But in the meantime, King Jesus has given His servants something to manage, and He has commanded us to manage it well until He returns.

THE CLOTHES ON YOUR BACK ARE
ONLY THERE BECAUSE GOD MADE
THEM POSSIBLE.

From this parable, we see the first principle that stewardship means: God owns it all. The nobleman gave the slaves a portion of money from his coffers. The slaves didn't contribute anything. Here we are being taught that God created it all, so it all belongs to Him (see Revelation 4:11).

Although this principle may be easy enough to state, living as though we understand it is far more challenging. The truth is, God's total ownership is inescapable. He declared it is so in the book of Psalms:

Every beast of the forest is Mine . . .
and everything that moves in the field is Mine.
If I were hungry I would not tell you:
For the world is Mine, and all it contains.
(from Psalm 50:10–12)

God is the owner of His kingdom by virtue of the creation. David tells us elsewhere, "The earth is the Lord's, and all it contains, the world, and those who dwell in it" (Psalm 24:1). Friend, God owns it all, including you. The question is quite straightforward: "Do you not know that your body is a temple of the Holy Spirit who is in you, whom you have from God, and that you are not your own?" (1 Corinthians 6:19)

Allow me to explain it this way. Since God owns everything, everything we claim to own is only ours relatively speaking. It is not ours absolutely speaking. The money that you have in your possession right now was printed on paper that was ground from the pulp of trees

that grew on God's property. The car that you drive was shaped out of metal whose elements were dug from God's earth. The clothes on your back are only there because God made them possible.

I remember teaching my oldest son, Anthony, about giving. One day, I told him, "Anthony, whatever you get, the first ten percent of everything goes to God. And that's just the minimum." Then I gave him five dollars for an allowance. I knew the question that was going to come next.

"Dad, that rule doesn't apply to my allowance, does it?"

I told him that it did.

"So you want me to take fifty cents out of my five dollars and give it to the Lord?"

I knew he wasn't getting the idea, so I proceeded to explain. "Anthony, it works like this. Where did you get the five dollars?"

"You gave it to me."

"Right. And where did I get the five dollars?"

"Well, you got it from your salary as pastor of the church."

"Right again," I replied and continued my explanation. "Your five-dollar allowance came from my salary at the church, which was provided by the offerings of the congregation. Now, where did the people get the money to give so I could be paid and you could have your five dollars? They got it from their salaries at the places where they work."

I was just getting warmed up, as I asked, "Now, Anthony, if the people got the money to give from the places where

they work so they could pay me, and you could have your five dollars, then what are the things they need in order to work?"

At that point, we went through the whole list: a car, clothes, a place to live, food for strength, even the air we all breathe. We then traced everything back to God.

"So," I told him. "Since there is nothing we have that didn't come from God, giving Him ten percent is no big deal."

Then I asked him, "Anthony, do you have a problem with giving God fifty cents?"

He said, "No, Dad. I'll give a dollar, I guess."

I think he got the message. My point is, the clearer you see God's hand in everything, the less problem you will have accepting His ownership and honoring that ownership. This is the first step on the path to financial victory.

Job 1:21 acknowledged that we came into this world naked. The only reason we aren't going out naked is because somebody else will dress us that final time. Death is the ultimate reminder that we own nothing. That's why James warns business people not to boast with such statements like, "Today, I'm going here to cut a deal; then tomorrow I'm going there to cut a deal" (4:13–15, my paraphrase). When you study his words, you will find they are a stark reminder of a very critical fact. That is, we don't know whether we'll even be here tomorrow. Our lives are entirely in God's hands.

GOD DOESN'T SHARE OWNERSHIP

Here's the corollary to point one (God owns it all): God does not share His ownership with anyone.

A very long time ago, there was a being who tried to share ownership with God. His name was Lucifer, the chief angel. Lucifer wanted to turn heaven into a joint venture, desiring to split God's throne with Him fifty-fifty. But Lucifer got booted out of heaven because God does not share His ownership with anyone.

Tragically, any attempt you or I make to share ownership with God puts us on the side of Satan. It means we are operating out of the same attitude of pride.

We'll get back to Luke 19 a little later, but now I want to show you an important warning from Deuteronomy. As Israel was about to enter the Promised Land of Canaan, Moses cautioned the people:

Beware that you do not forget the Lord your God by not keeping His commandments and His ordinances and His statutes which I am commanding you today; otherwise, when you have eaten and are satisfied, and have built good houses and lived in them, and when your herds and your flocks multiply, and your silver and gold multiply, and all that you have multiplies, then your heart will become proud and you will forget the Lord your God who brought you out from the land of Egypt, out of the house of slavery. . . . Otherwise, you may say in your heart, 'My power and the

strength of my hand made me this wealth.' But you shall remember the Lord your God, *for it is He who is giving you power to make wealth*, that He may confirm His covenant which He swore to your fathers, as it is this day. (Deuteronomy 8:11–14, 17–18, emphasis mine)

What a powerful reminder of the very essence of what it means to be a steward. The things we own are really on loan from the Lord. It is God who gives the power to increase our finances. This is the second principle we need to understand about stewardship being the pathway to financial victory: A steward may not own what he has been given, but he is responsible for the management of it.

Do you own your own home? Or do you know someone who owns his or her own home? People will often claim to own their homes when in all actuality they are merely stewards of what the bank owns. If you haven't yet finished paying for the home you say that you own, the bank is the rightful owner of that home. If you don't believe me, just skip a few payments over the next couple of months, and you will discover that I was right. In essence, you are a steward over what someone else owns, and you have been given the responsibility to care for it.

This is similar to what God did with Adam and Eve in the garden. He placed them in the garden and gave them what is known as the *Dominion Covenant*. God said, "Let them rule. . ." (Genesis 1:26). God was still the owner. Adam and Eve were simply positioned as the stewards. They were not given the mandate to rule in order to re-

place God; rather, they were to manage what God had given them on behalf of Him.

One of the reasons God instituted the tithe was to serve as a reminder to His people that they do not own what He has given to them. In effect, through tithes and offerings, you acknowledge that God owns what He has given you. Giving back to God is a physical act that demonstrates a spiritual reality: God is the owner and you are the steward.

Continuing with the parable in Luke 19, the owner gave each of his ten slaves a mina to operate with. A "mina" was an amount of money worth approximately three to four months' salary for a common laborer in those days. This was a pretty substantial allotment, so these particular servants definitely had something significant to work with.

Please note that each slave got the same amount. Why is that important? Because this parable represents something that all of us have in equal measure. It is what I call our "life potential."

Life potential can be divided into three categories: time, talents, and treasure. Now you may say, "Wait a minute, Tony. I can see where we're all equal in time because everybody has the same twenty-four hours every day to use. But aren't people different in terms of their talents and treasure?"

It's true that people differ in their abilities and resources. But that's not Jesus' point here. The point is the equality of the situation. Each servant had the same

amount of money, and each one had equal opportunity to do something good with his allotment. God has given each of us a life potential.

The nobleman's command to his servants, "Do business with this until I come back" (v. 13), gets to the heart of a steward's responsibility.

The issue is not whether you will accept your stewardship but what you will do with it. The question is: what kind of business will you do with the Lord's property?

The Greek word for business used here is the word from which we get the English word *pragmatic*. There's nothing more pragmatic or practical in life than being a kingdom steward. Doing business for the King and His kingdom is using the life potential He has given us to its fullest.

**GOD IS GOING TO MEASURE YOU,
NOT YOU AGAINST MR. JONES
DOWN THE STREET.**

Now let me point out something that will encourage you in your stewardship. Jesus told this same basic story a different way in Matthew 25. In the parable of the talents, the three servants were given a different amount of

talents "each according to his own ability" (Matthew 25:15). A talent was a large sum of money.

Since people receive varying resources based on their abilities, in one sense, we don't all have the same amount of time. That is, some people will only live to be forty years old while others will live to be eighty. We don't all have the same amount of money to work with either. And we don't all have the same talents and abilities in the same area.

In summary, the key to the passage in Luke is what we might call "equality of opportunity." The key in Matthew is this: When the King comes back, He will only measure His servants against what He gave them as individuals.

Therefore, no matter how much you may have in terms of resources and abilities, no matter how long you live, the point is that Jesus Christ will not compare you to anyone else. You will only be evaluated against what He gave you.

That's why it is wrong to want what somebody else has. God is going to measure you, not you against Mr. Jones down the street. So if you spend all your time trying to be like the Joneses and never get around to carrying out your stewardship duties, you are going to come up empty-handed when the Owner returns. When Jesus comes back, He is not going to ask you about what He gave your neighbor. He's only going to ask you about what He gave you.

INVESTING WHAT GOD HAS GIVEN YOU

What kind of business does Christ want us to conduct with the resources He has entrusted to us?

In a word, we need to invest, not just spend. Too many of us have accumulated debt that is weighing us down. We spend, spend, spend. So we owe, owe, owe. Yet God wants us to invest what we have been given for the advancement of His kingdom.

Keep this in mind, though. In your efforts to invest wisely, as a steward of God's resources, you are to be content without being passive. God has called you to live a life of contentment. That is, you are to be at ease where you are while simultaneously working diligently and trusting God to enable you to maximize your potential (see Proverbs 30:8; Philippians 4:11–12).

In practical terms, this is what we do in our physical lives. We get an education, attend seminars, or train to become an expert in a certain craft or field. We will expend an enormous amount of energy in order to make a mark for ourselves in this world.

However, if we were to look closely at how much time, energy, and financial investment we make in advancing God's kingdom, our efforts would come up lacking. Far too often, our focus is on our kingdom, our bank account, our house, our car, and our clothes. It is about the advancement of us rather than Him.

If you have children, more than likely they would rather spend than invest any day. We don't have to teach

our kids the art of spending. We have to teach them to save. Do you know why kids spend all the time? Simply put, they have a wrong view of the future. Kids spend because the only day they can see is today. Typically, given the chance to get what they want, most teenagers will buy it without worrying about whether they will be broke the next week. Unless they are taught differently, kids don't take investing seriously because they don't take the future seriously.

Let me tell you, this is why the lives of some believers are messed up. They don't seriously believe the Owner is going to come back and ask them what they did with the resources He entrusted to them as His stewards.

Now most of us prepare for the future in other areas. We have insurance policies to cover everything we possess to prepare ourselves for the possibility of future events. In other words, we will do for ourselves what we won't do for God. We plan for what *might* happen by buying insurance. But we fail to plan for what *will* happen—the return of Jesus Christ and the evaluation of our stewardship. In view of that most important event, God wants us to wisely invest the life potential and resources He has given us.

When you consult with a financial planner, he is going to talk to you about what you want to happen twenty, thirty, or even forty years from now. His job is to advise you to save now so that you will have something to live on in the future when you can no longer work. He is going to force your perspective to be future-oriented.

It is the same with the biblical principles of stewardship. These principles also exist to set you up for your retirement. You see, your ultimate retirement will be in heaven, and it will last a lot longer than your retirement on earth. Therefore, what you do while here on earth will play a large part in what you will enjoy and do in heaven.

When you invest in advancing the kingdom on earth, you are forwarding ahead that which has eternal value attached to it. You are thinking with a future-oriented mindset. According to Matthew 6:20, you are laying up for yourself "treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal."

The bottom line is, what you do now in history to advance God's kingdom will carry over into your retirement years in His presence. The problem with many Christians today is that they have become too earthly-minded to be any heavenly-good. This mindset is counterproductive both for heaven and for advancing heaven's agenda here on earth. They have forgotten that "our citizenship is in heaven" (Philippians 3:20). That is where we will reside eternally.

To summarize, one day Jesus Christ is going to look at you and me and say, "Let's see whether the agenda of My kingdom is better off because of what you did with what I gave you." He will do so because a steward is responsible to manage the resources of the King. And when the King returns, the steward will have to give an account of that responsibility.

EVALUATING A STEWARD

Everybody goes through some version of an annual review at work. Why do companies take the time to hold this kind of evaluation? Because the boss wants to know how well his employees have produced. For eight hours a day, forty hours a week, those employees are on the boss's time. They are his stewards. They are on his agenda, accepting his money to produce work. A performance review will give the boss a chance to find out how productive the employees have been for the company.

A time of evaluation is coming for Jesus Christ's stewards too. Let's pick up His parable in Luke 19:15. "When [the nobleman] returned, after receiving the kingdom, he ordered that these slaves, to whom he had given the money, be called to him in order that he might know what business they had done."

The nobleman's return is a reference to the coming of Christ, when He will call His people to account for their stewardship. Then the issue will be, "How did My company, My kingdom, benefit by what I provided to you?"

Now, a lot of us will be able to show how God's gifts benefited us. But that's not the question. The issue with a steward is: how did the King's business fare under your management? Is the King better off? Was His agenda furthered?

The Bible calls this day of evaluation for kingdom stewards "the judgment seat of Christ." It is described in two key passages.

The first of these important passages is found in

1 Corinthians, chapter 3. I want to quote it in its entirety because it is so crucial:

According to the grace of God which was given to me, like a wise master builder I laid a foundation, and another is building on it. But each man must be careful how he builds on it. For no man can lay a foundation other than the one which is laid, which is Jesus Christ. Now if any man builds on the foundation with gold, silver, precious stones, wood, hay, straw, each man's work will become evident; for the day will show it because it is to be revealed with fire, and the fire itself will test the quality of each man's work. If any man's work which he has built on it remains, he will receive a reward. If any man's work is burned up, he will suffer loss; but he himself will be saved, yet so as through fire (vv. 10–15).

This passage clearly states that we must be careful about the kind of building we construct on the foundation God gives us. In effect, Paul is explaining the outcome of our stewardship. It is a sober warning that we must be attentive to how we carry out our management of the money that God gives us. The reason is that our stewardship will be tested one day, and it will have to withstand the fire of Christ's judgment on "that day."

Paul's reference is to the day when Christ will judge His people—not for salvation—but for rewards based on our work as stewards. This particular day is described in

2 Corinthians 5:10–11a: "For we must all appear before the judgment seat of Christ, so that each one may be recompensed for his deeds in the body, according to what he has done, whether good or bad. Therefore, knowing the fear of the Lord, we persuade men."

Paul said there is a fiery judgment coming. On the day of evaluation, the fire of Jesus Christ "will test the quality of each man's work" (1 Corinthians 3:13). Hebrews 10:30 also confirms that God will judge His people.

When Jesus comes back, He will come to settle the accounts of those who were on earth. He will want to find out what you did with what He gave you and how it benefited Him and His kingdom. He won't be looking to see or discuss what you did that benefited you. He will be interested in knowing how you advanced His kingdom of heaven in history.

When you lose sight of the return of the Master, and you lose sight that one day you will have a conversation with Him to talk about how you invested the resources put at your disposal, you have lost sight of everything that means anything at all.

Last year, my wife and I were able to take a few days away from the ministry and go on a trip to Corinth. It was truly exciting to see the excavation of a historical city that existed so long ago.

In the excavations, we came across what is known as the Bema seat. This is the judgment seat that Paul referenced in his message to the Corinthians. In Corinthian culture, the Bema seat was the place where

judges convened to rule on court cases or to judge athletic competitions. It was the location where those who won received honor and recognition, while those who lost had to stand by and witness the adulation given to those who had done well.

When Jesus Christ comes back to unite His bride, the church, with Himself, each of us will stand at the Bema. There we will be judged based on what we did for Him and His kingdom. It is not the place where salvation is granted or decided. Those standing will be saved already. But it is the place where we will either receive a reward for what we did for eternity or suffer loss for that which we mismanaged.

You see, at His judgment seat, Jesus Christ is going to evaluate how well we invested our resources for Him and His glory. He will examine the quality of our work.

Many people will give their boss top-quality work when they go into the office. They won't be late and they won't do sloppy work. Why? Because their paycheck is in the boss's pocket. They fear not getting a raise. They fear not being promoted.

If people will do that for an earthly boss, what should we do for Jesus Christ? Let me ask you: are you giving God's kingdom a quality return on the resources He has blessed you with? Or is God getting leftovers?

Many Christians "tip" God. By the way they live and use their finances, they say, "God, whatever is left over of my money, I'll give to You. After I have spent my money on what I want, then I'll give You something. After I have

used my resources to build my business, You'll get some of it during my retirement years."

Anyone who has that attitude had better read 2 Corinthians 5:11 again. Paul called the judgment seat of Christ a thing that should cause us to fear, or be in awe. This will be a serious judgment.

The reason is that when you are dealing with something expensive, you want it done right. When something is just thrown together, it shows a lack of care. For instance, if you are building an expensive house and the bricks aren't laid right, you are going to get that corrected. Or, let somebody even look like he's going to ding the door of your expensive car. You flip out. You won't even park it beside other cars where it could possibly get dinged. The point is, the more something costs—the more serious you are going to be about it.

God paid a high price for you and me. We cost Him the precious life of His Son. Moreover, He has entrusted us with the stewardship of His kingdom on earth. He has given us the priceless privilege of ruling with Him.

Are we going to turn around and give God sloppy work, namely, our leftover resources?

Are we going to spend thousands of dollars on our houses and cars and clothes and then toss a little tip toward God?

No, God says all of this cost Him too much to let us get away with shoddy stewardship. We are going to be evaluated.

The Bible teaches us this critical lesson. Whatever

you have been given, make sure you give God His portion first. Be sure to honor Jesus Christ so that, according to Colossians 1:18, "He Himself will come to have first place in everything."

The issue of stewardship is not perfection. It is an issue of pattern. Where does God fit in the pattern of how you use your money? Is He first, second, third, or a distant eighth? Is He even thought of at all? God wants your pattern to be that of using His resources to promote His kingdom of heaven on earth. When you put Him first, you will surely reap the rewards of His favor.