The Joy of Being Good Stewards

(Aligning your resources with faith)

Presented by Don Olmstead, CFP® October 12, 2025

1 Timothy 6:18 " Instruct them to do good, to be rich in good works, to be generous and ready to share."

Resources:

National Christian Foundation
Generousgiving.org
"Stewards not Owners" by Dana and Bill Wichterman

The Joy of Generosity 2/7/2025

We have a truly generous and great God/Creator. We learned in Genesis that God created the heavens and earth from darkness and void. God gave the greatest gift ever, Jesus who demonstrated God's justice, love, mercy. We are made in this image.

We are people of Abundance according to the Bible and Deuteronomy 26:9 "...and he has brought us to this place and given us this land- and land flowing with milk and honey.

What does our culture tell us? Pink Floyd June 1972-'Money, I'm alright, Jack, keep your hands off my stack"

Gratitude is God's love language-Mary Bowman.

Hebrews 12:28 "Therefore, since we have received a Kingdom that cannot be shaken, let us be thankful,.."

Generosity and Joy - It is more blessed to give than to receive (happy making).



Everything Belongs to God

- Deuteronomy 8:8-9- "a land of olive oil, and honey, a land where you will eat food without scarcity in which you will not lack anything..."
- Everything we have is a gift from God and we have the privilege and joy of being His steward.

 God created us and gave us gifts but is our responsibility on how to use them for his Kingdom.

The story of Don and Terri Larson-from Comfort to Courage.

Why did they move to Mozambique? Are they storing up treasures on earth that are susceptible to theft or market downturns or treasures in Heaven?

As stewards, we lean on Him for the wisdom and strength to know to properly handle the many gifts and responsibilities we have been given.

How do we Steward? (Joy of budgeting)

Kate Gardner story-

- Gave away 30% as sort of tithe and joy of giving
- Gives the gift of encouragement with deep concern for others-keeps notes on 600 people, and average 10 video call daily to encourage others
- She contributes financially to missions. Kate wants a relationship and be a cheerleader for their mission.
- She realizes she is a steward and this belongs to God.
- Believes the best way to navigate stewardship is in community with others.

When we become stewards, we advance a different view of the world

What do we steward? Everything: time, money, reputation, talent.

How do we Steward? (Joy of budgeting)

3 Guidelines for Stewardship

- 1. With prayer- be still and listen to the small voice
- 2. In community- we are stronger together
- 3. Careful planning (budgeting)

Where is our allegiance? To the kingdom of God or to the secular world. Our hearts will be transformed by building God's kingdom.

2 Corinthians 9:7 "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

Principal of Stewardship (Danger of Money-Yikes)

Continued...

How much to give?

- Bible is clear about tithing-still required according to New Testament
- Tithing is ancient practice that dates back for the Old Testament
- Genesis 14 tells the story of Abram (Abraham) recues his nephew Lot from enemies and then meets King Melchizedek who is a priest of God
- King M offers Abram food and drink and a blessing from God. Then Abram gives him 1/10 of the spoils from his battle
- Faith that accompanies tithing is in Malachi 3 where the Israelites are to put their trust in God by providing a full tithe of their food to a storehouse and when they do that God promised abundance for them.
- Jesus in Matthew 23:23 tells the pharisees to tithe (1/10 of their spices) but scolds them for neglecting justice, mercy, and faithfulness
- The author reminds us that tithing is not a ceiling but a floor

Principal of Stewardship (Danger of Money-Yikes) Continued...

Stewarding financial resources requires intentionality:

- Keep track of expenses and live below means
- May want to consider a wealth advisor/broker schooled in biblical principles
- Find friends with whom you can share openly about your decisions
- Tithe and thoughtfully consider where you give
- Give special attention to how much you will leave for kids/grandkids vs gifting

Principal of Stewardship (Danger of Money-Yikes) Continued...

- Wealth Gives the Illusion of Control
- Wealth can make us greedy
- Wealth can Distract us with Luxury
- Wealth can make us Arrogant
- Wealth can confuse us about ownership- Job 41:11 "Everything under the heaven belongs to me"
- Wealth could spoil our children

Money - a dangerous blessing

1 Timothy 6:9-10

"Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil and in their eagerness to be rich some have wandered from the faith and pierced themselves with many griefs."

Deuteronomy 8: 11-14

"Take care that you do forget the Lord your God by failing to keep his commandments...When you have eaten your fill and have built fine houses and live in them and when your herds and flocks have multiplied and your silver and gold is multiplied and all that you have is multiplied then do not exalt yourself, forgetting the Lord your God, who brought you out of the land of Egypt, out of the house of slavery"

Joy in the Journey (Fully integrating Faith and Finance)

Easy to get caught on the hamster wheel of money and material things and forget the joy of giving and gratitude

Several Dominant Themes:

- Focus on others- Tim Keller wrote "the essence of gospel humility is not thinking more of myself, it is thinking of myself less"
- Light easy yokes- Stories of substantial sacrifices, these families reminded the author of how much the Lord has given to them and light their sacrifices have been.



- Gratitude- God's love language
- Agency- Families saw themselves part of God's kingdom not as world changers but to have a small impact relative to the needs of His kingdom.
- Joyful Service-Families are joyful givers and realize they are privileged to be able to participate in God's work.