

HOME BIBLE STUDY SERIES

# *Stewardship*

*As A*

## *Christian*

- 1—What is Stewardship?
- 2—Stewardship of My Body
- 3—Stewardship of Abilities
- 4—Stewardship of Possessions
- 5—Stewardship of My Soul
- 6—Stewardship Accountability

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## Lesson One

**"What is Stewardship?"**

The literal idea behind the Greek word "**Οικονομια**" is "**law of the house.**" It obviously is two words brought together—"Oiko" (house) and "**Nomos**" (law). When used of a person, it is one who administers or manages a household—he is in authority under the owner! A slave would often be put in charge of a man's household (including the children); and he was expected to manage it well as well as help to train the children. By the way, slaves were often more knowledgeable or better educated at times over the "masters." Abraham had a "slave" that was a trusted steward over all his affairs and was entrusted with the important duty of getting a wife for Isaac. (Gen. 24:1-4).

Another term that is used in the Greek that seems to be identical is "**επιτροπος.**" The meaning of this word is generally translated as "**overseer.**" Both Greek words are found in Gal. 4:1-2 to indicate the responsibility of being over a household.

**Luke 8:3** \_\_\_\_\_

**Matt. 20:8** \_\_\_\_\_

**Tit. 1:7** \_\_\_\_\_

**Owner versus Manager**

**Luke 12:42** \_\_\_\_\_

Notice the emphasis on "master" and "his household"—not the steward! He is put in charge to manage the "master's" household. The steward is in charge, but is not the owner.

God created all things; therefore, all belongs to Him! But God has no need of these things; so, they must be for man's benefit! (1 Tim. 4:4-5). We become "stewards" under God's Lordship! Our job is to please the owner—God bought us!

**1 Cor. 6:20** \_\_\_\_\_

**1 Cor. 10:31** \_\_\_\_\_

**Matt. 6:33** \_\_\_\_\_

**By the way,** we need to be content with what God entrusts to us!

**1 Tim. 6:6-8** \_\_\_\_\_

Our security and contentment is found in God! Contentment is something we can learn (Phil. 4:11).

**Faithfulness as a Steward**

**Luke 12:43** \_\_\_\_\_  
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The steward carries out his owner's will—as expressed to him! He realizes that he must use what has been entrusted to him properly. Improper use and abuse is not only wasteful, but it is not good steward-ship!

He is expected to be frugal.

**Prov. 6:6** \_\_\_\_\_

**Prov. 21:20** \_\_\_\_\_  
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He learns to take care of things. He gets good use out of an object that he is in charge of. He strives not to be wasteful of his owner's goods. He consciously strives to be faithful in his use of possessions.

He is also expected to be diligent in his efforts.

**2 Pet. 1:5** \_\_\_\_\_

**2 Thess. 3:10** \_\_\_\_\_  
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**Eph. 4:28** \_\_\_\_\_  
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God does not want us to be lazy, indolent, or wasteful stewards.

He is also expected to be wise in his efforts!

**Luke 12:42** \_\_\_\_\_

**Prov. 23:23** \_\_\_\_\_

Why buy the truth and sell it not? Because it is a good and wise purchase! How does a person show wisdom in their stewardship? By planning the best use of that with which we have been entrusted.

**Prov. 21:17** \_\_\_\_\_

**Prov. 21:20** \_\_\_\_\_

The good steward shows wisdom by:

1. How and what he buys;
2. Avoiding debt as much as possible;
3. Concentrating on needs, not wants;
4. Properly planning the overall use of what he is in charge of.

### **Accountability of Stewardship**

**Luke16:1-2** \_\_\_\_\_

Where there is responsibility that must be accountability! Stewards of God (all mankind) will give an accounting to God in the Day of Judgment by the Son of God! He will either be blessed or cursed—based on his actions.

**Matt. 25:23** \_\_\_\_\_

**Matt.25:30** \_\_\_\_\_

A concerned steward will constantly evaluate his actions in light of these promises.

1. Am I recognizing my stewardship by my actions?
2. Am I wasteful or frugal in my actions?
3. Can I consider my stewardship actions as faithful?

**2 Cor. 13:5** \_\_\_\_\_

### **Concluding Thoughts**

God created man to be a responsible being—a creature of choice! He calls upon us to put our first emphasis on His righteousness and His kingdom (Matt. 6:33).

He has given us four great concepts that a steward must recognize:

1. I am not an owner, but a manager for God;
2. I am to be faithful unto God as a steward;
3. I am to be wise and frugal as a steward;
4. I will give an accounting of my stewardship some day.

Do we consider ourselves "stewards" or "owners?"

**Questions for Discussion**

1. Define Stewardship.
  
2. Make a list of what you are steward over and then ask the question "*How productively am I using these for God?*"
  
3. What is the different between a steward and an overseer (super-intendant)?
  
4. To whom do all things belong?
  
5. What does it mean to be content?
  
6. What does it mean to be faithful as a steward?
  
7. What does it mean to be frugal as a steward?
  
8. How do I show wisdom as a steward?
  
9. Why should I be held accountable by God of my stewardship?
  
10. Who will be blessed by God in the Day of Judgment?

*Lesson Two*

***"Stewardship of My Body"***

All of us have had to struggle with selfishness! And more than likely, some have a greater struggle than others—depending on their upbringing, among other things. But all of us have this battle to win or lose. Most people recognize that selfishness is wrong and can be harmful to us and others; and, in our better moments, we strive hard to rise above such. When we do so successfully, it brings a great sense of satisfaction. Because of this struggle with selfishness, we have a problem reconciling the idea of "self-love" with "selfishness." Self-love is often looked upon as a sin or selfishness. It is even advocated: *"To the degree that I love myself, I do not love others."* Is love of self wrong? More in particular, is love of my body wrong? Let see what the Scriptures teach in regards to my stewardship of my body.

**Self-Love and Selfishness**

**Matt.22:36-40**

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Jesus said that the 2nd great commandment is: ***"You shall love your neighbor as yourself!"*** What is inferred by Jesus' teaching on loving my neighbor as myself? I believe it infers that self-love is not selfishness. Someone has suggested:

1. If it is a virtue to love my neighbor (who is a human being);
2. Then, it should also be a virtue to love myself (also a human being).

Jesus tied the two concepts together in His statement. He has to be saying that:

1. Respect for one's integrity, uniqueness, love and understanding of self;
2. Cannot be separated from respect, love and understanding of another individual.

We would then conclude that to love my neighbor correctly, I must love myself correctly.

**Then, what is selfishness if it is not love of self?** How do we identify the selfish person? The following ideas may help with this question:

- 1) He is interested only in himself.
- 2) He wants things for himself primarily.
- 3) He finds no pleasure in giving, but only in taking or receiving.

- 4) He has the philosophy: "What can I get out of it?"
- 5) He lacks real interest in the needs of others.
- 6) He has little respect for others' dignity and integrity.
- 7) He sees primarily nothing but himself.
- 8) He judges everyone and everything from its usefulness to himself
- 9) He is basically unable to love others.

This may represent more of an extreme position of selfishness, but hopefully we can profit from this list of things.

From a biblical standpoint, we know that God should have first place in our hearts and lives. If someone else or our self is supreme, Deity is dethroned! God's Will and God's Ways must be before all others. Selfishness is placing self first before God and others. We become self-willed, self-seeking, and self-glorifying. When we do so, it is to our own destruction. Thus, proving that we do not really love ourselves! Look at what Jesus said:

**Matt. 16:24** \_\_\_\_\_

**Matt. 16:25** \_\_\_\_\_

From Jesus' statements, we believe that selfishness and self-love are really opposites. Selfishness is a way to destruction. Love of self is a way to life. The selfish person doesn't love himself too much, but he loves himself too little. Selfishness is not self-love, but self-destruction.

**Stewardship of our Body**

We have been given a physical body by God and He expects us to take care of it properly—show it love! We must not neglect it! That is:

*"To pay no attention to, disregard, or treat with indifference"*

*"To be remiss in care for or treatment of our body"*

*"To fail to carry out or perform proper duties to our body"*

Look what the Scriptures clearly state:

**1 Cor. 6:18-20** \_\_\_\_\_

**1 Cor. 3:15-17** \_\_\_\_\_

**1 Cor. 9:27** \_\_\_\_\_



**Eph. 5:28-29** \_\_\_\_\_  
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The Lord reminds us that He has placed within our body a never-ending spirit being. While the spirit within us is being renewed day by day—our physical bodies are slowly perishing! (2 Cor. 4:16). **But, we don't have to rush its death and destruction! But, Rather, we ought to love it, care for it, protect it, use it wisely!**

But God has also placed within this physical body His Spirit! We are warned not to defile this body (misuse it) because it is the "temple of the Holy Spirit" (1 Cor. 3:16-17). We have an obligation from God to be good stewards of our body. Shouldn't we be diligence in caring for our body?

**Rom. 12:1** \_\_\_\_\_  
\_\_\_\_\_

**The Reward of good Stewardship  
of our Body**

It should be obvious that if we will take good care of our body, that we can look forward to long life, generally speaking!

**Ps. 90:10** \_\_\_\_\_  
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**Eph. 6:3** \_\_\_\_\_  
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**Exo. 20:12** \_\_\_\_\_  
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**Rom. 8:13** \_\_\_\_\_  
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But there is another blessing to look forward to if we will live as we should before God as a good steward—there is promised not only a resurrection of this present body, but that it will also be changed into a spiritual body that is fit for eternity with God.

**1 Cor. 15:42-44** \_\_\_\_\_  
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**Concluding Thoughts**

While the body is destined to return to dust from which it came (Eccl. 12:7), God has made us stewards of our body and expects us to be diligent, faithful,

and wise in the caring for our bodies. Give proper care to your body when you are young and you will have greater possibilities of it lasting longer and less problems in old age.

**Questions for Discussion**

1. Do you believe that self-love is also selfishness?
2. Which of the following do you believe to be correct:
  - a) *"The more I love myself, the less I can love others."*
  - b) *"The more I love myself, the more I can love others."*
3. Do you believe that you have to love yourself in order to love your neighbor?
4. What are some characteristics of selfishness?
5. When is Deity dethroned in the heart of a Christian?
6. Do you agree with this statement—*"Selfishness is not self-love, but Self-Destruction!"*
7. Does God say we are stewards of our body?
8. What makes our body unique?
9. What rewards can we expect from being good stewards of our body?

## Lesson Three

**"Stewardship of Abilities"**

The Bible does not use the term "abilities." We do find the expression "gifts" that seem to be used in the same sense as abilities—in some instances. There are at least three different ways that the word "gift(s)" is used in the New Testament:

1. **The "gifts" that God gives to all mankind, whether a believer or not.** These "gifts" are what we also call natural abilities or natural gifts. They seem to be built into us at birth and they become more obvious as we mature. (Rom. 12:3-8).
2. **The "Gifts" that God gives only to the believers that are referred to as blessings or "spiritual blessings."** (Eph. 1:3). If non-believers were all given what the believers have been given, then what would be the point in becoming a believer?
3. **The "gifts" that were "miraculous" in nature that were given to the Apostles and also to members of the body of Christ through the laying on of the hands of the Apostles.** A listing of these gifts are given in (1 Corinthians 12:1-31; 13:1-3, 8-11; 14:1-40). These gifts were given to help to ground, build up, edify, and equipped God's people for the work of God (Eph. 4:11-16). They were to last until **"that which is perfect has come."** (1 Cor. 13:8-10). We believe this has reference to the completion in the giving and recording of the Word of God or the New Testament.

The miraculous giving and use of the "miraculous" gifts have ceased. The second use of the word "gifts" has reference to that which is given to all Christians. The first category is what we will be referring to in our study. These are natural gifts that God has given to all humans at birth. We must develop and use these or they are of little value. The Christian should want to mature these gifts and use them to God's glory. The listing of these gifts is found primarily in Rom. 12:3-8.

<b>7 NATURAL GIFTS</b>
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| <ol style="list-style-type: none"> <li>1. Prophecy – Preaching</li> <li>2. Serving – Ministering</li> <li>3. Teacher</li> <li>4. Exhorter</li> <li>5. Giver – Charitable</li> <li>6. Leader – Ruler</li> <li>7. Mercy-giver</li> </ol> |
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Some believe, instead of these gifts being given at birth, that they are given to people when they become Christians. This would tend to make them "miraculous" gifts because it is something special that God gives when we are older. The point is—God has given them to us and we did not originate them ourselves. We will emphasize the need to use them for God's glory and the upbuilding of the church.

**The Use of Our Gifts**

There are at least three basic purposes for the proper use of these gifts:

1. **To Bring glory to God:**  
1 Cor. 10:31 \_\_\_\_\_
  
2. **To preach the Gospel into all the world:**  
Matt. 28:19 \_\_\_\_\_  
Col. 1:23 \_\_\_\_\_
  
3. **To build up and mature the church:**  
Eph. 4:12-13 \_\_\_\_\_  
\_\_\_\_\_

**Identifying the Gifts**

**Prophecy**—The early church did not have a written New Testament. The Word of God was preached at first by the inspired Apostles and later by those who were given "miraculous" gifts. We usually think of those who are called "prophets" that they are inspired by God. It is possible that this term could be used of those who had learned the Truth and were passing it on. The terms that were used of such people were: "preacher," "minister," or "evangelist." (2 Tim. 4:1-5)

**Teaching**—We usually think of preachers speaking to large groups, while teachers work with smaller groups or one on one. As teachers grow, the more "talented" will probably become a very effective teacher of the word of God. A teacher instructs and instills concepts in the minds of others so they can grow and be more useful workers in the kingdom. Ideas have to be communicated and then an application made. All of us may be able to teach, but some of us will be much more effective than others. (2 Tim. 2:15)

**Exhortation**—Peter, on the Day of Pentecost, testified and exhorted people to save themselves by obeying the Gospel (Acts 2:40). An exhorter can be generally defined as one who invites, invokes, beseeches, calls for, comforts, entreats, (etc.). He should be able to:

1. **Strengthen the weak;**
2. **Reassure the unstable;**
3. **Console the troubled;**
4. **Encourage those getting lax;**
5. **Stand by the person getting help.**

When men stand before the congregation to speak, some have more ability than others at exhorting the church. A great deal of exhorting is done in the letters to the early Christians. Such a person can be of great help and encouragement.

**Ministering**—Jesus came to be a servant and to set the perfect example of a servant. While all of us should be able to do things to help others in need; yet, it seems that some among us have the heart for serving more so than the rest of us. Jesus gave the picture of who is a true servant and the reward for serving in Matt. 25:31-40. He is one who:

1. **Helps to feed the hungry, satisfies the thirsty, and clothes the naked;**
2. **Visits those in prison;**
3. **Takes the stranger in;**
4. **Visits the sick;**
5. **Cares for the widows and orphans (Jas. 1:27).**

There are two passages that need to be looked at carefully and thoughtfully: (Gal. 6:9-10; Rom. 12:10).

**Giving**—There are many gifts necessary for the advancement of the Kingdom of Heaven; but, one that is obviously needy is that of being benevolent (giving). This could involve the giving of our possessions, our time, and our abilities.....and ourselves! The early church grew so rapidly at first that problems arose over caring for some widows. Also, a lot of these people had traveled far distances to come to Jerusalem at this time and after being converted and staying on longer, their money would have run out. The church rallied, but some individuals gave large sums of money to help out. As a result, the church continued to grow rapidly. Our giving should be with liberality.

**Ruling**—The churches needed leaders (those who would rule in the right sense); so, elders and deacons were appointed in every church (Acts 14:23). It was emphasized that elders were not to rule or lead as "lords," but to serve as examples before God's people (1 Pet. 5:2-3). Jesus has the authority to rule over us—He is Lord! But He has set the right example of how to rule or lead. Rulers in the church are appointed to see that God's people are listening to and following the King of kings. (11 Thess. 5:12-13).

**Showing Mercy**—Those who show mercy will receive mercy (Matt. 5:7). Every Christian should be able to be merciful to others. Mercy is going beyond what one deserves and extending what he really needs. Not everyone can do this and do it well. We can be so exacting according to the rules and regulations that we fail to show mercy or have a merciful spirit. God is a merciful God. But a merciful attitude is not necessarily an indulgent attitude. To show mercy properly requires special abilities at times. (Heb. 4:16).

**Concluding Thoughts**—The Apostle cautions us: *"Not to think beyond what is written, that none of you may be puffed up on behalf of one against the other."* He added that none of us have room to boast!

**Questions for Discussion**

1. Is there a difference in the terms "gifts" and "abilities?"
2. What three ways does the Bible use the word "gift?"
3. Were the 7 gifts listed in Rom. 12:3-8 given to God's people when they obeyed the Gospel?
4. What are three usages of these gifts?
5. What are three terms that are used to identify the one who expounds the Word of God.
6. What is a difference between teaching and preaching?
7. What is the primary work of an exhorter?
8. Do all Christians have to serve?
9. Why is giving listed as a gift?
10. Who rules in the church?

## Lesson Four

**"Stewardship of Possessions"**

Proper Stewardship requires not only proper outlook towards possessions, but as well, the proper decisions and actions in regards to their use. The story that Jesus told of a farmer illustrates how that even a "well-to-do" farmer can be enslaved to his possessions. He was rich in possessions, but not rich toward God (Luke 12:13-21). The apostle Paul made it very clear that the "love of money" leads to all kinds of evil in one's life (1 Timothy 6:10)—especially that he becomes a slave to his possessions. The right attitude towards what has been given into our care is necessary or we will become a slave to them. We are especially warned not to put our trust in **"uncertain riches,"** but to put our trust in the **"living God"** (1 Timothy 6:17).

The Bible's emphasis on proper stewardship involves recognition of God's ownership of all things (Psalm 24:1-2; 50:7-11) and our responsibility to properly manage what has been entrusted to us (1 Corinthians 4:2). The concept of stewardship is *"the management of a household; to direct its affairs, to order, regulate or dispense its property and provisions."* But there is also the concept in God's Word that says we are to give an accounting of our managership (Luke 12:42; 16:2).

If we were to make a list of all the possessions we have at our disposal and then ask the question, *"How productively are we using these for God?"*; we might feel quite guilty if we have not viewed our possessions in this manner! If this is true of us, should we not begin to make some changes in our outlook and how we make use of what we have? The Christian must also remember that God not only is the owner of all we have, but he owns us as well—he bought us! (1 Corinthians 6:19-20).

**STEWARDSHIP  
AND  
THE WORK PRINCIPLE**

The expression, ***"If a man will not work, neither let him eat,"*** (2 Thessalonians 3:10) states very clearly that God expects man to work to earn his living. Also, the apostle Paul's statement in 1 Timothy 5:8 points out that one who will not provide for his own is ***"worse than an unbeliever, and has denied the faith."*** Financial bondage comes quickly to such people who do not respect God's arrangement. And.....the danger again to those who do work is the wrong attitude, *"I worked for it and it is mine to use as I please."*

*"So I perceived that there is nothing better than that a man should rejoice in his own works, for that is his heritage." (Ecclesiastes 3:22)*

### **STEWARDSHIP AND DEBT**

One of the things that can quickly bring financial bondage to a family is **DEBT!** Today, credit is so easy to get, one can be in debt far beyond his ability before he knows it. And when one cannot pay his bills, he borrows more and goes deeper into debt—which gives real meaning to what Solomon said about the borrower: *"The rich rules over the poor, and the borrower is servant to the lender."* (Proverbs 22:7). One's bondage can get so bad that he gives up trying—what many call going into bankruptcy.

What should be the Christian's view towards debt? Is it a sin to go into debt? Is this what Paul had in mind when he said: *"Owe no man anything except to love one another."* (Romans 13:8). Probably a better way to express this is: *"Let no debt remain outstanding..."* If one has bills that he cannot pay on time, is he violating this passage? If he charges when he does not know he has money to pay for it, is he being dishonest? God calls those who do not pay their debts *"wicked."* (Psalm 37:21). Should we change our purchasing habits? Proper Stewardship requires dealing properly with debts we make.

How desirable or practical is it to become debt free? Most of us will find it hard to be totally out of debt.....especially, if we are buying a house. It may even be necessary to go into debt to furnish what we need to make a livelihood—at least, for a while. But hopefully, in time, even these debts can be paid off.

If we really want to experience the joy of being basically debt free, there are certain things that will have to be done.

- 1. One must really be willing to do whatever is necessary in order to be free of debt. There may be a need to do some real sacrificing for a period of time.**
- 2. It may be wise to make a list of assets and determine which could be wisely sold to pay off debts.**
- 3. Refinancing or debt consolidation can be advantageous only if you can get a lower interest rate. If long term debt is created to relieve short term debt and spending habits are not changed, debt may only get deeper—not better!**
- 4. Apply any extra income to paying off debt.**
- 5. Do not create new debts if at all possible.**
- 6. It may be necessary to contact creditors and work out a way to pay off all debts in time.**
- 7. It may be wise to seek counsel from those who seem to have worked themselves out of debt. They may have some good advice.**



8. **Be content with what you have. Don't just keep buying and storing up things!**
- 9 **It would be very wise to work up a budget to serve as a guide to help handle finances better.**

### **STEWARDSHIP AND Giving**

Since the entire world and everything in it belongs to God, it should be evident that God does not need anything we have. His teaching on giving is for man's good, not His. In the words of Jesus that Paul quotes, "*It is more blessed to give than to receive.*" (Acts 20:35). God's example of giving His Son to die for us shows how He values the grace of giving. He encourages His people to abound in this grace (2 Corinthians 8:7). Learning to give liberally and generously is to be like God (2 Corinthians 9:6-7). This giving will not only include giving each Lord's Day into the church treasury (1 Corinthians 16:1-2), but as well to those in need around us (Ephesians 4:28). When we do our part, God promises to bless us with the ability to even do more (2 Corinthians 9:8-11).

### **CONCLUSION**

Financial bondage is probably one of the worst emotional burdens that one experiences. Because of this, financial freedom is perhaps enjoyed more than most benefits a Christian receives. It is imperative that this lesson not be just an academic study, but a practical guide to life changes.

Good and proper Stewardship brings many blessings into our lives. And one of the most obvious blessings is the maturity we can see in our lives.

Proper Stewardship of Possessions can help to eliminate:

1. Worry (Matt. 6:25; Phil. 4:6)
2. Fear (Matt. 25:25)
3. Covetousness (Lk. 12:15; Col. 3:5)
4. Ingratitude (Lk. 6:35; 2 Tim. 3:2)
5. "Something for Nothing" Attitude (2 Thess. 3:10; Prov. 20:13; 21:25-26)
6. Discontent (Phil. 2:14-16; 1 Pet. 4:9)

**Questions for Discussion**

1. Proper stewardship of possessions requires what two things?
2. What did the "well-to-do" farmer lack in Lk. 12:13-21?
3. What will cause us to become a slave to our possessions?
4. Have you ever stopped and evaluated what you have in the way of possessions?
5. What else does God own as well as our possessions?
6. What is said of a man who will not provide for his own?
7. What is bad about debt?
8. Is debt sinful?
9. Can a person become debt free?
10. What role does contentment play in being debt free?
11. How does "giving" figure into proper stewardship?

*Lesson Five*

***"Stewardship of My Soul"***

I have been entrusted with "life" by my Creator! (Gen. 2:7). I did not create my life; nor did I have a choice in the matter—it was decided for me. But that does not take away the responsibility that I have to make proper use of this life that has been given to me. After the creation of all things, man was given authority over them (Gen. 1:28-30). But at the same time he was charged with the responsibility of his own life. This life is not to be used selfishly, but properly for the good of my own life and the life of others. God warned that man is not to take the life of another man without grave consequences to follow (Gen. 4:1-13).

Man is both a physical and spiritual being! (Gen. 2:7). The physical is designed for eventual death—going back to dust from which it came (Eccl. 12:7). But the "spirit" placed within this body is designed for an eternal existence—either with God or away from God. If we understand this, then it should be obvious that we have the responsibility of making the right choices if we want to be with God! Responsible stewardship would therefore include the stewardship of our Soul!

**Stewardship involves  
the Saving of my Soul!**

No man can be saved without the help of God. Without His Grace, we would be eternally separated from God! Therefore, it is important to seek Him and seek for His instructions on what must I do to save my soul! (Matt. 7:7-8).

God has made salvation possible for all men!

**Mark 16:15-16** \_\_\_\_\_  
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He paid a terrible price to make this possible! He does not want His creatures to be away from Him for all eternity! But at the same time, man must realize that he has to make the choice to obey God to the saving of his soul. No one can do it for him, and this obedience must be sincere—from our hearts!

**2 Pet. 3:9** \_\_\_\_\_

**2 Thess. 1:7-9** \_\_\_\_\_

**Rom. 6:16-18** \_\_\_\_\_  
\_\_\_\_\_  
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We must not let anything hinder us from obeying the Gospel—that is, doing what God says in order for Him to save us! Our hearts must be turned to God!

**Matt. 13:15** \_\_\_\_\_  
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**Salvation is not a "one-time" thing!**

The salvation that God offers involves coming back to Him and forming a new relationship with Him. This is what happens when we "obey the Gospel!" We come into a covenant relationship with God and we become His child in a spiritual sense!

**1 John 3:1** \_\_\_\_\_  
\_\_\_\_\_

As a "child of God," we have obligations on how we are to live!

**1. Rom. 6:1-2** \_\_\_\_\_  
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**2. Eph. 4:22-24** \_\_\_\_\_  
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If we do not understand what these verses are clearly saying, then all one has to do is read further!

**Rom. 6:11-13** \_\_\_\_\_  
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**Eph. 4:25-32** \_\_\_\_\_  
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\_\_\_\_\_  
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We must be faithful all the way to the end!

It is not enough to begin to live a righteous life, but we must continue to live this kind of life—doing all that God requires of us!

**Rev. 2:10** \_\_\_\_\_

Heb. 3:12-14 \_\_\_\_\_  
\_\_\_\_\_

Heb. 6:4-6 \_\_\_\_\_  
\_\_\_\_\_

Our Purpose is to always please and glorify God!

1 Cor. 6:20 \_\_\_\_\_  
\_\_\_\_\_

1 Cor. 10:31 \_\_\_\_\_  
\_\_\_\_\_

Matt. 6:33 \_\_\_\_\_

**Showing concern for our Soul!**

We know that God is concerned for our soul—He gave His Son as a sacrifice to make our salvation possible (Jn. 3:16).

We know that God has appointed Elders to oversee and show concern for the souls in the congregation (Tit. 1:7; 1 Pet. 5:2-3; Heb. 13:17).

But, we also must be concerned for our soul! (Heb. 3:15)! Even though parents, family members, and even friends might be concerned about our soul's salvation—it should be obvious that I and I alone can make the decision to be a proper steward of my soul!

**Concluding Thoughts**

To be appointed a steward over something or someone is certainly a grave responsibility—much is involved! But in the case with my soul, this is an eternal matter. If we fail as a steward, we fail for all eternity! (Matt. 25:46).

**Questions for Discussion**

1. Since I did not have a choice in being born into this world, then I cannot be held responsible for how I live.
  
2. To indulge my life in selfish living is to act irresponsible.
  
3. Is physical death to be considered a warning of what will also happen to the spiritual part of man?
  
4. What is the first thing that a person must do to show proper stewardship of his soul?
  
5. How has God shown His concern for my soul?
  
6. What does it mean to obey God from the heart?
  
7. Is salvation of my soul a "one-time" thing?
  
8. What are some obligations of the child of God in keeping his soul saved?
  
9. What is involved in being "faithful" to the end?
  
10. What should be the Christian's chief desire as a Steward of God?

*Lesson Six*

***"Stewardship Accountability"***

A young lady finished her course in first-aid with High Honors. Later, as she walked in town, she saw a car accident. People fell out of the car. Blood began coming out of their wounds. People were moaning and groaning. It was a terrible sight. As she viewed the scene, she panicked. She didn't know what to do. Then, suddenly she remembered what she had been taught in class. So, she put her head down between her knees, and she didn't faint. Ridiculous, did you say? Yes, but it is typical of a lot of people facing responsibility. It is much easier to put one's head down—not look, not hear, not see. Just don't get involved—too much trouble. We have a great need in the church for people to be willing to accept responsibility. There is always a lot of work to be done in the Lord's Vineyard. ***"Fields are white unto harvest, but the reapers are few."***

**Man was created to be Responsible!**

**Adam and Eve illustrate this principle clearly.** They were placed in the garden to dress and to keep it. They were allowed to eat of the trees in garden, but one. ***"In the day that you eat thereof, ye shall surely die."*** They ate! They died (spiritually) that day. Why did they die? They did not accept their full responsibility that God gave them. They disobeyed God's plain statements.

*A sense of responsibility seen in the concept of Law!*

**Rom. 4:15** \_\_\_\_\_  
\_\_\_\_\_

This is the same as saying—*"No Law, No responsibility."* But it is obvious that man is under obligation to obey the Law of God.

**Rom. 2:13** \_\_\_\_\_  
\_\_\_\_\_

Take away Law—and man has no obligations before him. Thus, Law demands that man be a responsible person!

*A sense of responsibility is seen in the threat of Judgment.* Upon what basis can God bring man into Judgment? Man has to be a responsible being—to obey God's laws. If he disobey—punishment is threatened!

**Gen. 2:17** \_\_\_\_\_

The threat of Judgment someday in the future says that we are responsible beings. We are responsible for obeying the Law of God. If we fail—we will give an accounting.

**Matt. 12:36-37** \_\_\_\_\_  
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**Acts 17:30-31** \_\_\_\_\_  
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**Rom. 14:12** \_\_\_\_\_  
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**Heb. 9:27** \_\_\_\_\_  
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**Who is a Responsible Person?**

How would you describe a responsible person? Evaluate the following thoughts:

*One who thinks in terms of maximums, not minimums!* God does not call us to minimums, but to maximums.

**Matt. 5:48** \_\_\_\_\_  
\_\_\_\_\_

**2 Cor. 10:5** \_\_\_\_\_  
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**2 Cor. 9:6** \_\_\_\_\_  
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Do these Scriptures sound like minimums or maximums? A man saw car stalled in traffic—dangerous. He offered him a push to get him going. After several blocks—eased up—still wouldn't start. He began pushing again, again, again. He stopped, got out, and asked: "What's wrong?" The man said: "*I don't know, guess I need a little more pushing.*" The man began to wonder now. "*How far do you want to be pushed?*" "*Well, I am on my way to Florida.*" "*Do you expect me to push you all that way?*" "*Would you mind—be okay by me.*" Some people would like to be pushed, petted, and pampered right into heaven. Instead of seeing how much they can do—see how little. Those who think in terms of Maximums are responsible people. We do not define a responsible person as one who does the least he can to get by.

*One who takes charge of his life.* He is a doer, not just a hearer or a talker.



**Jas. 1:22** \_\_\_\_\_

**1 Jn. 3:18** \_\_\_\_\_

He is a decision maker!

**Josh. 24:15** \_\_\_\_\_

Man needs to make choices—right choices—be a good decision maker. The responsible person will make the best decision he can. He sees the right thing to do and decides to do it. If it is necessary for him to stand alone—he will do it. Joshua & Caleb stood against the whole congregation. The responsible person will, if it is called for.

He also realizes that God, nor others, can or will do his work for him. That I and I alone can do what God expects of me. When the "one talent" man failed to shoulder his responsibility, he was called a wicked and slothful servant. (Matt. 25:26). Responsibility is two-fold:

**Gal. 6:2** \_\_\_\_\_

**Gal. 6:5** \_\_\_\_\_

I have a responsibility to those about me—to help—to serve. But, I have my own burdens that only I can bear.

There are people who would like to make us very dependent upon them. They would like to do our thinking for us; to tell us what to do; and to control our lives. The problem with this is that we become a slave to that person and it is no longer me making the decisions. I cease being my own person. I no longer stand on my own two feet. We need to be our own person—be responsible for our own things.

**Concluding Thoughts**

As we examine our lives:

Do we honestly feel that we are a responsible person before God?

Do we think in terms of Maximums or Minimums?

Are we doers, decision makers, bearers of our own burdens?

Only the faithful, dependable, and responsible person will make it to heaven. Remaining in sin is not being responsible. Continued rejection of the invitation of Jesus is not being responsible. Not living the Christian Life successfully is not being responsible.

1 Cor. 15:58 \_\_\_\_\_

**Questions for Discussion**

1. Why Does a person hesitate to accept blame for wrong actions?
2. How does Adam and Eve illustrate responsibility?
3. How does Law indicate a need for responsibility?
4. Can you have responsibility without a threat of judgment?
5. How would you describe a responsible person?
6. What about the person who wants to get into heaven doing the least he can?
7. How does a person take charge of his life?
8. Why is it important for a person to make good decisions?
9. What does it mean that each man must bear his own burden?
10. Who can make it to haven?



