



*by Beatrice Ofwona*

Is it not surprising how some people are always broke yet Holy Spirit filled and expressly going to heaven? Stewardship of God's resources involves responsible planning and management of the same so that they become a blessing and not a curse to us.

Money appears more than 2,300 times in the Bible and 2 out of 3 of Jesus parables use money as examples. About 15% of what Jesus spoke of had to do with it. Money is used twice as much as faith and prayer combined in the Scriptures.

Although God looks at the heart; man, unfortunately looks on the outside and is attracted to those who look like they have money. 1Timothy 6:6-10 warns us of the love of money, 'But godliness with contentment is great gain. For we brought nothing into the world and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs'.

We may be born again and so by God's grace will go to heaven. However, whatever we do, we should never compromise on our going there; for we can only be here for a century or so but be in heaven for thousands of years. Therefore, if we love money, we may wander away from the faith and miss out on this heavenly destination.

Psychologists see money as a deficiency need which motivates those who do not have it. Economists see it as an abnormal commodity to which the law of diminishing returns does not apply such that the more one gets the more one wants. Arguments about money are the reason for most divorces. Problems with money lead to relationship failures; it even leads to suicide and psychosomatic illnesses. As Paul tells us in the book of Timothy, money leads to

many foolish and harmful desires that plunge people into ruin. What then do we need to know about it?

Firstly, we need to know how to acquire it in a godly way. We must not be idle and should be engaged in making it in a godly manner. 2Thesalonians 3:11-13 declares, 'We hear that some among you are idle. They are not busy; they are busybodies. Such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat. As for you brothers, never tire of doing what is right'. Accountability ensures that we are able to give an explanation of all the money that we make because no matter what is going on around us, we are heaven bound and must live according to Christ's expectation of us.

God hates dishonest ways. We may rationalize that we are only taking a 'facilitation fee' or a 'gift' but no matter what we call it, if we are charging people dishonestly instead of helping them as Christians should, then we are sinning. If it is unethical and has to be done behind closed doors and in hushed environments, then we know we are not being straight and honest. Deuteronomy 25:16 says, 'For the Lord your God detests anyone who does these things, anyone who deals dishonestly'. Better little by little than much gained dishonestly. Proverbs 13:11 tells us, 'Dishonest money dwindles away, but he who gathers money little by little makes it grow'.

We should not take advantage of others neither should we step on others in the pursuit for wealth; we could easily be ensnared and this, the Bible cautions us can only lead to grief. It is God who makes us rich and not our acumen. His blessings add no sorrow. There are many people who are rich but are sick or suffer despite having all that they have accumulated; this may be because of the way in which they may gained this wealth. James 5:1-6 warns, 'Now listen you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. You have condemned and murdered innocent men who were not opposing you.' This clearly indicates to us that as we meet our obligations, we should not harm others in the process.

Secondly, we need to manage our wealth in a way that makes it grow. God who gives the seed for sowing also provides the bread to be eaten. The bread is in the seed but not all the seed should be eaten. It is never about how much we have but rather about how we manage what we have. One African writer says that a chick that will grow into a cock will be noticed at the time of hatching. How we manage what we have will determine what our money matters will be like and where they will direct us. If we borrow to eat, we are obviously on the wrong path; we must instead earn that money in order to spend it.

Thirdly is to ensure that we are not the ones serving this money but that it is serving us. Many have become slaves of this money. Be contented when you do not have it, but work hard for it when you need it.

## Money Matters: Financial Stewardship

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Fourthly is to develop a financial system that helps us save most of what we make so that we may not one day become a slave to borrowing. This means getting all the tithes and offerings planned for and ready for a period of time as well as all the necessary expenditures that help sustain us taken care of, then saving the rest. Most of us do not even have spending plans. We walk into supermarkets to do our shopping without a shopping list and yet expect to spend within our budgets. We must be good custodians of what God has entrusted us with and we must therefore have a plan of how to spend it. We need to be organized in our spending and even be accountable to our families for the same.

Lastly is to operate within our means. We need not compare ourselves with others. We should value and be contented with what we have but also work hard and avoid being idle. We must also remember to save and leave something behind for our children and our children's children. It is God who gives. We can ask Him for wisdom on how to go about these money matters for in James 1: 5 we are advised, 'If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him'.

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*Most of these writings are sermons by various pastors. More of my work can be found in:--*

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