

CHRISTIAN MONEY \$ENSE

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Hitting the Bulls-eye on Stewardship

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Do you enjoy watching the Olympics? Many people do. My wife and I like to watch different kinds of events. She watches the sports that require strength and elegance. I usually watch the sports that require no elegance, lots of strength, and even more sweat.

One exception to my rule would be archery. That is really an intriguing sport. Whenever a man watches any sport, he usually thinks to himself, "Oh, I could do that." Archery is no different, but it is not as easy as it looks. It requires a lot of strength to pull back the bow and hold it in place. It requires a lot of skill to be able to focus on hitting the target. It also takes a lot of practice.

In the Olympics, it is not enough to simply hit the target. In order to get the gold medal, you have to hit the bulls-eye repeatedly. The same is true of stewardship. You must hit the stewardship bulls-eye every day in order to "win the gold" (give a good report at the judgment seat of Christ - 2 Cor 5:10). Also, stewardship requires the same elements as archery: strength, skill, and practice. Stewardship must be developed.

Think of an archery target. Imagine the four circles, and the fourth is the bulls-eye. This target represents stewardship. Let's start at the outer circle and work our way in.

- Stewards Understand Roles - You will never "get the gold" if you don't understand that God owns it all (Ps 24:1). You must be a caretaker of what God has given you (1 Cor 4:2). You can't take anything with you when you die - so don't act like you will. Your checkbook and house have your name on them, but God really owns them. Stewards understand roles, but let's get closer to the bulls-eye.

- Stewards Avoid Debt - Debt can be oppressive. "The rich rule over the poor, and the borrower is servant to the lender" (Prov 22:7). Do you have anxiety before you open your credit card statement? Over 90% of credit card users have a running balance. I jokingly refer to debt as the "sin that keeps on giving." Even when you decide to stop new debts and live within your income, you still must live with your past mistakes. Make double payments on debt and pay it off sooner. Stewards avoid debt, but let's move closer to the bulls-eye.
- Stewards Grow Savings - I can't save much each month; therefore I won't save. We would all say that logic is crazy, but that is what many of us do. "He who gathers money little by little makes it grow" (Prov 13:11). One helpful budget hint: Save for your yearly expenses (vacations, insurance) in a savings account outside of your checking account. Planning is critical. Now, let's hit the bulls-eye.
- Stewards Practice Giving - "He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully" (2 Cor. 9:6-7). You will never hit the stewardship bulls-eye if you don't practice regular and generous giving.

Archery and stewardship require strength, skill, and practice to hit the bulls-eye. Will you choose to "go for the gold" in stewardship?

BBC Foundation has been ministering to churches and individuals regarding biblical stewardship since 1992. Send your questions on finances and stewardship to: BBC Foundation, 538 Venard Rd., Clarks Summit, PA 18411. Phone: (800) 451-8668, website: bbcfoundation.org; e-mail: info@bbcfoundation.org