

Sovereignty and Stewardship

Finances Conference

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Bible Text: Psalm 24; 1 Samuel 2:7

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I want to first just say some things about the subject. The subject is finances and the biblical principles of finances. And I don't have to tell you that that is a relevant subject. You know about the economic crisis that our nation is in and there is a sense in which it has affected every one of us in some way or another, some more than others. And so this is a very relevant subject.

It is also very relevant I think because the Bible speaks on it. And the Bible speaks on it to every one of us in all of our different situations. It doesn't matter if I have a lot of money or hardly any. The Bible has things to say to me in the area of finances. If I am young, if I am older, if I am in financial straits or if I have gotten myself into a mess financially the Bible has things to say to me about finances.

And so it is always an important subject and it is a very important part of our life. It is something that we deal with day by day. As we work, as we spend money, as we save money, as we invest money, in many different ways, the area of finances comes into our life.

And yet it seems we don't talk about it as much as we should or we don't let the Scripture bear on this part of our life as much as we should. And I think the reason is that it is a very private and sensitive area of our life and it is private and that is the way it should be, too. It is something that we control in our conscience before the Lord. And yet even though it is a very private matter, the area of finances and what I do with my money and how I spend it, the Bible does speak to it and the Bible comes into the most private areas of our life and sets down principles for us to follow.

Now as I begin tonight and in the coming weeks seek to unfold some principles from the Word of God for you, I want to say this. I am not an expert in the area of finances. There is a sense in which as we go through this I am not going to get into the nitty gritty of finances and give you financial advise, but more I want to open up the biblical principles so that you can take them and make application of them in your life yourself.

Tonight what I want to do is look at three foundational things. This is really the introductory lecture. There are three foundational things that I want to look at.

First I want to look at things under the head, source. Where should we look for guidance in personal finances? When we get into economic strife, where should we go to find the answers? And the answer is the Word of God because the Word of God has much, much to say about this. If you study through the Scriptures there is an immense amount of material in the Scriptures on the subject of finances and money and work and giving and spending. The Bible has so much to say in all those areas.

Think, for example, of the book of Proverbs. The book of Proverbs has much to say on this subject. Think of the 10 Commandments. I think we can identify at least four of the commandments that are related directly to money. The first one, “no other gods before me.”¹

Isn't that the great god that so many have, the idol of money?

The Fourth Commandment. “Remember the sabbath day, to keep it holy.”²

It is talking about how and when we should work and, “Six days shalt thou labour,”³ and what God says about working on the sabbath and or serving and worshiping him

The Eighth Commandment, “Thou shalt not steal.”⁴

The 10th Commandment, “Thou shalt not covet.”⁵

And so these all bear on the area of money and finances.

And then if you think of the teaching of Jesus you realize that many of his parables were constructed, though their main purpose, maybe wasn't to teach about money, but many of his parables were constructed around the idea of money, the unmerciful servant who didn't forgive debt and the parable of the talents. And you can think of some others as well.

And so the Bible has much to say on the subject of finances and money. And what we need to see as we begin tonight is this, that the Bible has to be the primary source for instruction and for counsel for us in this area of finances. And that, in contrast to many other areas or places that we might go for this kind of instruction.

And let me look with you at Proverbs chapter three verses five and six.

And this is obviously very applicable in the area of finances. Proverbs three verses five and six.

¹ Exodus 20:3.

² Exodus 20:8.

³ Exodus 20:9.

⁴ Exodus 20:15.

⁵ Exodus 20:17.

Trust in the LORD with all thine heart; and lean not unto thine own understanding. In all thy ways acknowledge him, and he shall direct thy paths.⁶

And there is a contrast in the text here acknowledging the Lord in all your ways, including the way of money, and trusting in the Lord or leaning on your own understanding.

And I think it is safe to say that there is a lot of understanding, and our understanding that we lean on in the area of finances. Thine own understanding refers to the mind and the thinking and the logic, the advice that man would have apart from the Word of God.

And people, many people have much to say. Our society has a lot to say in this area. How you measure success for the society we live in says you measure success by your financial success. If you are wealthy, you are successful.

How do you acquire things, get things? Well, the society that we live in has other methods to get finances and to get riches than what God has laid down, the method of work which we hope to look at next week. What is the purpose of work? How do we determine our needs and our wants? And, of course, the society that we live in has much to say about all these things, about consumption and spending, about financial security and the Bible has instruction in all these areas as well.

We need to seek out guidance from the Word of God.

“Trust in the LORD with all thine heart.”⁷

And when we do, our thinking will be transformed and it will be different than the thinking of the world and society in which we live.

And let me point you to another passage and that is Romans chapter 12 and verse two. The apostle Paul says this, “And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God.”⁸

And when we look at what the Bible has to say in the area of finances, our thinking will be transformed.

“Be ye transformed by the renewing of your mind.”⁹

⁶ Proverbs 3:5-6.

⁷ Proverbs 3:5.

⁸ Romans 12:2.

⁹ Ibid.

And we will begin to look at the world and look at money and look at work and all the areas of our life that are related to money in a completely different way than the world in which we live thinks.

For example, let me give you a couple of biblical examples of that. Jesus says in Matthew chapter six:

But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also.¹⁰

And Jesus is saying, in contrast to laying up treasures on earth, this has to be the purpose and the priority of your life, treasure in heaven.

We have a concrete example of that in Hebrews chapter 11 verses 24 and 25.

“By faith Moses, when he was come to years...”¹¹

And you have to think of Moses growing up 40 years in the palace of Pharaoh, so much opportunity, so much wealth.

By faith Moses, when he was come to years, refused to be called the son of Pharaoh’s daughter; Choosing rather to suffer affliction with the people of God, than to enjoy the pleasures of sin for a season.¹²

Why?

He esteemed “the reproach of Christ greater riches than the treasures in Egypt: for he had respect unto the recompence of the reward.”¹³

Moses had his eye of faith on something else.

And there is the difference. There is how the Bible will transform our thinking. We don’t live in this material world as material people, but we live by faith in a material world with our eye fixed on something greater. And we see the things that are here in this earth, what we are, our money and so on to serve that greater purpose, the purpose of the glory of God and our salvation.

So there is the first point that I wanted to talk about, the source, and that is the Scriptures. The Scriptures are the source. They are the foundation for financial principles and understanding and that is because this is God’s world and that is what we go into now when we talk about the sovereignty of God.

¹⁰ Matthew 6:20-21.

¹¹ Hebrews 11:24.

¹² Hebrews 11:24-25.

¹³ Hebrews 11:26.

What do we mean by the sovereignty of God? This is, I think the most important thing to understand in the area of finances. It is the most basic fundamental principle for all finances, the sovereignty of God.

What do we mean? Well, ordinarily when we think of the sovereignty of God we think of sovereign grace.

“So then it is not of him that willeth, nor of him that runneth, but of God that sheweth mercy.”¹⁴

God is the one whose decree, plan and accomplishes, brings about our salvation. God is the sovereign Savior of sinners. It is God’s will and God’s power that redeems us.

But we have to understand tonight, as we look at finances, that the sovereignty of God isn’t limited to the area of salvation, but extends to every area of our life. As we think about this principle, the sovereignty of God, it also transforms our thinking in the area of money and finances.

Well, what is it? It is two things. The sovereignty of God is two things. First of all, this, that God is the owner of all things. God is the owner of all things.

Earlier Aaron read Psalm 24.

“The earth is the LORD’S, and the fulness thereof.”¹⁵

It belongs to him, and everything in it.

Why?

“The earth is the LORD’S, and the fulness thereof.”¹⁶ The psalmist continues, “For He has founded it upon the seas, And established it upon the waters.”¹⁷

It is God’s because he is the creator and the maker of everything and so it all belongs to him and that shows to us the importance of the doctrine of creation. An attack on the doctrine of creation is an attack on the sovereignty of God and his ownership of all things. God is the maker of all things and so God is the owner of all things.

What does that mean for us?

Haggai chapter two Haggai is speaking to Judah who is rebuilding Jerusalem after they have come back from captivity and God has given them much wealth. And they are not

¹⁴ Romans 9:16.

¹⁵ Psalm 24:1.

¹⁶ Ibid.

¹⁷ Psalm 24:2.

building as they should be. Instead they are they are building nice houses for themselves. And God's temple lays waste. And Haggai comes to them. This is what he says in God's mouth.

“The silver is mine, and the gold is mine.”¹⁸

So whose is it? And the answer is: It is the Lord's.

And it is important for us to think that way, to remember that. Maybe tomorrow in the daylight to walk around inside and outside your house. Open the cupboards. Open the garage. Look at all the things you have. Whose are they? The Scriptures say they are the Lord's, not yours. That is the sovereignty of God. God is the owner of all things.

And then, second, the sovereignty of God is this, that God is the ruler of all things. God controls all things. And when we think of the sovereignty of God it is usually this set we think of. God controls everything. Everything is under his sovereign control and hand. And it is very comforting truth, a sickness or some disasters comes into our life and as we trust in the sovereign God we believe, well, God had his hand in this and God has a purpose in this for me. And it is a wonderfully comforting truth for the child of God. God is the sovereign.

But here in the area of finances what does it mean? It means this, that God distributes wealth.

1 Samuel two verse seven Hannah says, “The LORD maketh poor, and maketh rich.”¹⁹ God does it.

In Proverbs chapter 22 and verse two it says, “The rich and poor meet together: the LORD is the maker of them all.”²⁰

And that presents us with something that is very real, very real to life. This is what happens in the earth. Rich people and poor people meet together. They exist together. They walk down the street together. They meet each other on the street. They have to greet one another in this earth. The rich and the poor both exist here together.

Well, what is he explanation for it? Is it education? Is it natural gifts?

Proverbs 22 verse two says this. “The LORD is the maker of them all.”²¹

God makes rich. God makes poor. It is the Lord's work. And that is what we mean by the sovereignty of God. God distributes wealth. And you can look at it and you see that.

¹⁸ Haggai 2:8.

¹⁹ 1 Samuel 2:7.

²⁰ Proverbs 22:2.

²¹ Ibid.

Maybe there are some factors that come into a person having some financial success, but you know people who have a college education, maybe a doctorate and they really have nothing to speak for. And you know others who barely have a high school education and there is wealth.

The Lord makes rich and the Lord makes poor and he can give and he can take it all away in a moment as well. The Lord does this. God is the ultimate cause.

1 Corinthians chapter four and verse seven is another verse that helps us to understand this. 1 Corinthians chapter four and verse seven. This is what the apostle Paul says.

“For who maketh thee to differ from another? and what hast thou that thou didst not receive? now if thou didst receive it, why dost thou glory, as if thou hadst not received it?”²²

And Paul is saying this. If you have got something, is that what makes you different? Is that what makes you better? But it has been given to you, hasn't it? Well, how can you boast, then? What makes you differ? God does.

There is no reason for boasting in anything that we have.

Job says in Job one, “The LORD gave, and the LORD hath taken away.”²³

He found it out in one day. He was a wealthy man, probably the wealthiest man on the earth in his day and he lost everything in a moment. The Lord gives and the Lord takes away.

And it is important for us to think that way. It is so different than how the society in which we live wants us to think. Even Christian financial counselors, it is a self help society. You do something for yourself and you will get wealthy and you will have financial success.

The Bible says, “ The LORD maketh poor, and maketh rich.”²⁴

Now I am not saying we sit and don't worry about it. We will talk about that next week. The Lord wants us to work. That is the means that God has appointed. And that is one of the other important things related to finances here. This is the way to acquire it, that we work. This is what God expects of us. But God distributes wealth and withholds it.

Now there are several implications from this principle of the sovereignty of God. And the first one is this, the essential equality of the rich and the poor before God. That is, God is not a respecter of persons because of wealth or poverty. Before God they are essentially the same. That is not the important thing in God's eyes.

²² 1 Corinthians 4:7.

²³ Job 1:21.

²⁴ 1 Samuel 2:7.

Financial success is not the important thing in the eyes of God. God demand faithfulness in the work that we have been given, but he doesn't demand success. And God doesn't have respect to the rich over the poor.

Jesus tells us what God respects. Matthew chapter 16 verse 26.

“For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?”²⁵

See, enriching of the soul before God through faith in Christ and obedience to the gospel that God takes account of, not a man's financial success.

And that means that we can have the same kind of regard or disregard for a man's wealth or poverty. And James talks about this in the book of James chapter two, the rich and the poor coming into the church. And he says there is a temptation to have respect to the one that comes in wealthy clothes and to say, “Well, have this place of honor in the church,” and to almost ignore the poor. But God is not a respecter of persons and so we should not be either. And the rich and the poor live together and should live together in the body of the Church with respect for one another. The poor must be content. The rich must be generous. And we will see those things also in the coming weeks.

Another principle for implication that comes out of this principle on the sovereignty of God is this that a man does not get his wealth by his own strength or effort or ability. And I think this is a very important principle that God emphasizes in the Old Testament.

In Deuteronomy chapter eight Israel comes into the Promised Land and God certainly commanded Israel as they came into the Promised Land to do something and it wasn't an easy thing that they had to do. They had to fight. Warfare was what God commanded. And they were commanded to drive out the Canaanites from the land and God would give to them the land. And the means that he would use was their effort, their fighting. And yet they had to understand this, that the land and the wealth that they acquired were a gift from God.

Deuteronomy chapter eight verse 11 or verse 10, beginning at verse 10.

“When thou hast eaten and art full, then thou shalt bless the LORD thy God for the good land which he hath given thee. Beware that thou forget not the LORD thy God.”²⁶

And he talks about obedience and so on.

Verse 13. He talks about:

²⁵ Matthew 16:26.

²⁶ Deuteronomy 8:10-11.

... when thy herds and thy flocks multiply, and thy silver and thy gold is multiplied, and all that thou hast is multiplied; Then thine heart be lifted up, and thou forget the LORD thy God, which brought thee forth out of the land of Egypt, from the house of bondage; Who led thee through that great and terrible wilderness.²⁷

And so on,

“Who fed thee,”²⁸ verse 16.

And verse 17, “And thou say in thine heart,”²⁹ this is the temptation, “My power and the might of mine hand hath gotten me this wealth. But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers.”³⁰

God gives the power, the ability. It is not by human effort. Every bit of ability that we have, every bit of strength that we have is from the Lord and we must use it unto the Lord.

And that means, in the third place, this, that we can trust this sovereign God, that we ought to trust this sovereign God. We should trust his provision.

He promises, “I will never leave thee nor forsake thee.”³¹

Jesus says, “But seek ye first the kingdom of God, and his righteousness; and all these things [earthly things] shall be added unto you.”³²

He teaches us to depend on the Lord day by day and to pray, “Give us this day our daily bread.”³³

He promises that God will meet our needs. We can trust this God. It is not my strength, but God’s that provides me with all that I need. God’s provision we can trust.

Then we should also trust God’s prescription. And now we are talking about these principles that we are going to lay out here in Scriptures. God has a purpose and a way for us in the area of finances. We should trust that the Lord’s way is the right way and not be tempted to follow the wisdom and the way of the world. We should trust God’s priority. And I mean that God comes first. We will see that later when we talk about stewardship.

²⁷ Deuteronomy 8:13-15.

²⁸ Deuteronomy 8:16.

²⁹ Deuteronomy 8:17.

³⁰ Deuteronomy 8:17-18.

³¹ Hebrews 13:5.

³² Matthew 6:33.

³³ Matthew 6:11.

And that all leads to contentment. As we trust in the Lord and depend on him, we can be content. Contentment is not determined by the amount that I have or don't have. But contentment is in my heart. Whether I have much or little I trust and I believe that this is what the Lord intends for me.

Well, third, tonight, let's get the principle of stewardship. We have looked at the source. We have looked at the sovereignty of God. And now we look at our stewardship. And as we begin to look at this I think the important thing for us to see is the goodness of God.

We have just said God is sovereign. God is the owner of all things. But here is the goodness of God. He is not jealous of the things that he owns. He is not protective of the things that he owns. That is not his attitude. But he gives them to us to possess, to use, to enjoy.

Philippians four says that he gives us all things richly to enjoy. And he doesn't just give them to us with this responsibility. But he gives them to us with joy and with pleasure and we benefit from the things that God gives to us. And that is the wonder of God as a steward.

Jesus tells the parables and God is the husbandman and he leaves the vineyard to the care of stewards. And they benefit from that. God is a good husbandman.

What is a steward? Well, the idea of stewardship is not this, that you take care of things that you own. Sometimes that is the way it is understood. But the idea of stewardship is this, that you take care of things that somebody else owns. God is the owner. We have responsibilities to the things that God owns.

We are really just caring for the things that God has given to us.

And let me give you an example of a steward from our daily life. If you are going to go on vacation and you are going to go away for a number of months you are going to leave your house. And you want to find somebody to take care of your house. Maybe you find somebody to house sit and they come into your home and they are able to use your electricity and your water and your heat and maybe some food that you left in the refrigerator or canned food in the basement and they benefit from all these things that you have left for them in the house. They want to find somebody who is responsible, somebody who when there is repairs that need to be done on the house takes care of it. There is a plumbing leak. Well, they find somebody to fix it or repair it. There is a leak in the roof and you find somebody who is going to repair that, somebody responsible.

And so they have responsibilities. They also have benefits, but they never become the owner of your home. It is yours. They are stewards. They take care of your home.

But that is the idea here of stewardship.

In the same way God gives to us things from which we can benefit and we have

responsibilities to take care of them. But God remains the owner. We do not have ownership rights. We have privileges. We have responsibilities, but not ownership.

Now you find this idea of Scripture not only applied to the area of material things, but it applies also in the area of spiritual things. The psalmist in Psalm 16 talks about the goodly heritage that God has given to him. And there is a heritage, a spiritual heritage that God has given to the Church. We are responsible for it before the Lord. The same is true of children that God gives to us.

Psalm 127 calls children the “heritage of the Lord.”³⁴ And the way to understand that is this. They are the Lord’s children and he trusts them to us for a little while. We have the privilege and the joy of having those children. We have responsibilities. But God remains the owner. They are his.

The same is true of the gifts and the talents that we have been given, the abilities that we have. We have to return it to the Lord. It is his.

And, again, that is there in the parables of Jesus, the parable of the talents. One was given five and the Lord expected 10. One was given two and the Lord expected four. And you remember the one that had one and he went and hid it and the Lord was angry, was wroth with that slothful, that lazy servant.

And so stewardship applies in many areas of our life and here also now in the area of finances. And stewardship means this, that we are accountable to God. We are accountable to God.

This is the way the apostle Paul describes stewardship. Now he is talking about himself as a spiritual steward. As a minister of the gospel God has given him something to take care of.

1 Corinthians four verses one and two.

Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God. Moreover it is required in stewards, that a man be found faithful.³⁵

That is what God expects from us, faithfulness. Faithfulness means that we abide by, that we keep the rules, I suppose, the standards that others set down. And we have got to be faithful in the area of finances as stewards, that means we follow the guidelines, the principles that God has laid down in his Word.

Again, the parables. What did you do with the vineyard? What did you do with the talent that I gave to you? That was the question.

³⁴ Psalm 127:3.

³⁵ 1 Corinthians 4:1-2.

And don't you see how serious this is? This is what God will ask you. This is what God will ask me in different areas of our life, but also in the area of finances. What did you do with the things that I gave to you?

God has a purpose with them. God determines what we will have. And God is going to hold us accountable for our use of them. And so that is the idea here of stewardship in the Scriptures.

Now, again, there are several implications for us. First of all, this. God requires that we honor and that we serve him with what we have been given.

And Proverbs puts this very plainly in verses nine and 10.

“Honour the LORD with thy substance, and with the firstfruits of all thine increase.”³⁶

Your substance is everything that you have.

“Honour the LORD with thy substance.”³⁷

It means this. God has given us a purpose in life and the one chief purpose that God has given us in life is that we serve and we glorify him. That means that we press everything that we have into the service and the love of him.

The Westminster Confession of Faith Shorter Catechism says, “What is man's chief end? What is man's main purpose?” And the answer is, “To glorify God and to enjoy him forever.”

And I think that means this for us in a very practical way, that every financial decision that we make is a spiritual decision. Maybe that sounds extreme. Every financial decision we make is a spiritual decision.

But if we have this perspective that we talked about earlier, the perspective of faith, isn't that true?

Sometimes we say this. You can know a person by what he reads or you can know a person by his friends. This is true, too. You can know a person by how he spends his money. If you take somebody's credit card statement or check ledger, doesn't it tell you something about them? It is like a spiritual biography. Where is the heart? What is important to that person? How are they spending their money?

Every financial decision we make is a spiritual decision. Are we honoring the Lord first with our substance? Is that the priority? Is that the purpose of our life and existence here in the earth?

³⁶ Proverbs 3:9.

³⁷ Ibid.

Why has God made all things? Well, he has made them all for himself. Are we living that in our lives?

And then, second, this implication from the idea of stewardship, this, that God prescribes how we may and may not use our finances. If it is not ours, but God's, then he says what it is for and he says how to take care of it. He says how to use it. It is his. We are stewards.

He does, I think, give us liberty. The Scripture is not a list of dos and don'ts. But we have to remember this that when God gives us liberty, that is not a license. The Scriptures make that plain. When God gives us liberty, that doesn't give us the license to do as we please. These principles that we are talking about tonight and that we are going to talk about in the coming weeks have to be applied. This is what God expects of stewards.

And then there is one more thing—and then we will finish—and that is this, that God requires in stewards activity. It is not a passive thing to be a steward, but it is an active thing. God requires that we be active as stewards, not taking your one talent and burying it until the Lord comes again and saying, "Well..."

But God demands that we do something with what he has given us.

Let's talk about that for a minute. What do we do? What kind of activities does God expect from us in the area of stewardship? This is really what I want to lay out in the coming weeks, but this. First this, that we seek the kingdom causes first, not just in our minds, not just with our lips, but with our money. Seek first the kingdom of God. Honor the Lord with your substance and the first fruits of your increase. God expects that of us.

Another area that God requires activity, work. And the Scriptures have a lot to say about work. And we are going to talk about that next week.

"[Consider] the ant, thou sluggard."³⁸

That is what the Bible says. Go to the ant and be wise. God expects work, productivity.

Another area, giving. Giving to the poor. God makes rich. God makes poor. And one way that God provides for the poor is through the generosity of those who have. Another way.

And then another way, manage your income and manage your spending. If every financial decision is something God observes, a spiritual decision, we have to be responsible.

In a very practical way to do that is to budget. Watch your spending. Control it. Be careful with it.

³⁸ Proverbs 6:6.

And, again, I am not going to get into the nitty gritty of that. I could give you some budget outlines and kind of break things down into percentages to help. But the important thing is that you take financial responsibility before the Lord.

Another way that we should be active in stewardship is in the area of spending. We don't spend like there is no tomorrow. But God has given money and God has set before us our needs and God requires control, self control in this area, contentment. Be content with God has given you.

Debt. The Bible is going to say some things about debt which we will look at in the coming weeks.

So all these different ways. God demands activity of stewards.

Think of Joseph in Egypt. He was a steward of Potiphar's house. Potiphar could trust him. Potiphar could go away into other lands with the army of the Egyptians and fight wars and know when he came back things were in good hands because Joseph was active as a steward. That is what God demands of us.

“It is required in stewards that they be found faithful.”³⁹

Well, that is all I have for this evening and if you have some questions, feel free to fill out the card on the back. And right now while you do that and the questions are answered, collected, we are going to sing a Psalter number, Psalter number 306 which is from Psalm 113.

³⁹ 1 Corinthian 4:2.

Biblical Principles for Personal Finances
“The Sovereign God and Our Stewardship”

- I. Source – Looking for Guidance in the right place
 - A. Proverbs 3:5-6

 - B. Romans 12:1-2

- II. Sovereignty – The Sovereignty of God
 - A. Its two parts
 - 1. God owns everything

 - 2. God controls/rules everything

 - B. Implications
 - 1. The essential equality, in God’s eyes, of the rich and the poor

 - 2. A man does not get his wealth by his own strength or ability

 - 3. Trust God in the area of finances

- III. Stewardship – Our Stewardship
 - A. What is a steward?

 - B. Implications
 - 1. God requires that we serve/honour Him with our finances

 - 2. God prescribes how we may/may not use our finances

 - 3. God requires that we be active in stewardship