This past Thursday and Friday I was in Board meetings for a Christian organization, based in Houston, that is 37 years old, founded in 1974. I have been on this board for the past four years, and before that I was involved with the ministry as a seminary student. It is a ministry I believe in and love. But the purpose of the meetings this time were to adopt procedures for dissolution – the ministry is closing its doors. This was the last annual board meeting, we will meet once more via phone conference in October and the ministry will dissolve in December.

It was really sad and sobering... And at this meeting I felt acutely - the weight of responsibility. Were we making a wise decision or not? Was I, as a board member, doing everything I could do? Should we keep things going another year and hope the financial numbers will change? Are we trusting God in this, or acting out of fear? How do we take care of the staff who will be unemployed. Being responsible for something like that is weighty and we were all taking it very seriously.

Do you know what it feels light to bear the burden of significant responsibility? Perhaps as an employee you have great responsibility within a company - or as a business owner - everyone is depending on you to make things happen. As a parent – that responsibility for raising children can be overwhelming. As a church member or church leader we each have a job to do. Significant responsibility can come in any place or at any age. Children and teenagers are given many responsibilities for household chores or schoolwork.
What is learned in childhood about responsibility normally carries through to adulthood. The question becomes whether or not we will embrace the responsibilities given to us or run from them, or ignore them? Will we be responsible or irresponsible? Will we given 100% to the task or just the minimum to get by?

This morning we are going to talk about what it means, biblically, to be entrusted with responsibilities and what our response should be. So let's jump right in to the first point!

**God DELEGATES Responsibility to us**

Last week we learned that God owns everything - all creation – fish, bird, cattle, land and money. Yet while God is the owner of all things – that doesn’t mean we don’t have a role. Turn with me, first to the first book of the Bible, Genesis chapter 1, verse 26:  

**Gen. 1:26** Then God said, “Let Us make man in Our image, according to Our likeness; and let them rule over the fish of the sea and over the birds of the sky and over the cattle and over all the earth, and over every creeping thing that creeps on the earth.”

At first reading it seems almost contradictory to what we learned last week. How can God own everything, yet we rule over everything? Here is the key: God DELEGATES responsibility to us! God retains ownership, but delegates responsibility to us. The Bible uses the word “steward” to describe this relationship. A steward is a person who is entrusted with another person’s possessions. The Greek word translated steward is literally “house manger.” Someone hired to care for the running of a home. For example, Trevor has been house sitting this past week at the McDonough’s house – The McDonoughs own the house and all it contains, but while they were gone, Trevor was a steward
Let’s look now are five areas where God has given you and I stewardship responsibilities. This is not an exhaustive list, but will help us see the scope of how God works. The first, which I have already introduced, is that we have stewardship over creation. The Psalmist said: Psalm 8:6 You make him to rule over the works of Your hands; You have put all things under his feet. We are to care for and manage the work of God’s hand in a responsible way. God was green, before being green was cool. There is, as some of you know, a whole movement in evangelicalism of creation care – based on the fact that we have not done a very good job as stewards of this planet and what God has made for us.

Second, we are entrusted with the gospel message. Paul said: 1 Corinthians 4:1 Let a man regard us in this manner, as servants of Christ and stewards of the mysteries of God. Ephesians 3:2 if indeed you have heard of the stewardship of God’s grace which was given to me for you. God does not write the gospel message in the clouds with His finger – He has delegate the task of communicating the good news of Jesus’ death and resurrection to you and I. We have been given God’s grace and the mysteries of God as stewards to protect and share with others.

Third, church leadership is given as a stewardship: Titus 1:7 For the overseer (elder) must be above reproach as God’s steward, not self-willed, not quick-tempered, not addicted to wine, not pugnacious, not fond of sordid gain. It is God’s church, but he asks that godly leaders be appointed to care for the flock.

Fourth, church ministry is a stewardship: 1 Peter 4:10 As each one has received a special gift, employ it in serving one another as good stewards of the manifold grace of God. The work of the church is delegated to every one of us through the application of our spiritual gifts. God could do it all Himself, but he delegates to you and I.
Fifth – God delegates responsibility for **money and resources to us**: In the parable of the talents Jesus said: *Matt. 25:15* “To one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey.

And so we see clearly that **God delegates significant responsibility**. And the challenge for us is to **always, always, always remember that we are stewards and not owners**. The biblical language of stewardship and ownership is not metaphorical language and to mix up ownership and stewardship is a serious error in the Christian life because if you believe you own something that you really don’t - do you know what you are? A thief. A squatter.

For you Lord of the Rings fans, you might remember Denethor the Steward of Gondor who wanted badly to be King, but he was only the steward charged to care for everything until the King returned. But pride and ego convinced him he was the true king and he shouted “The rule of Gondor is mine! And no other's!” His confusion of ownership and stewardship led to his destruction, just as it has for many Christians.

While we wait for Jesus to return, we must remember He is the owner and we are his servants and stewards. ...It is God’s church. God’s money. God’s creation, God’s gospel, God’s children – entrusted to us for a time. I was proud of our board who affirmed “This is God’s ministry” – all we do is manage what He has entrusted to us.

St. John Chrysostom, the 4th century church leader was known as the man with the golden tongue, because he said things so beautifully. He said about this ownership and stewardship the following: “Do I possess the house in which I live? No, it is only on loan to me from God while I remain in that place. Do I possess the clothes I wear? No, they are on loan to me until they wear out, or until I give them away to someone in greater need. Do I possess this
body that you see before you? No, it was lent to me by God when I was born, and he will take it back when I die... (John Chrysostom, On Living Simply, 29).

**God Holds us ACCOUNTABLE**

So, God delegates responsibility to us. We are stewards and NOT owners! And as soon as we recognize this truth a second comes into view which is just as important – and it this: **God holds us ACCOUNTABLE** for what he has entrusted to us. God cares how well or poorly we do the tasks we have been assigned. Turn with me to Luke 16.

In the parable of the steward in Luke 16 we read: Luke 16:1 Now He was also saying to the disciples, “There was a certain rich man who had a steward, and this steward was reported to him as squandering his possessions. Luke 16:2 “And he called him and said to him, ‘What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.’ We will save the rest of the parable for another time – for now just jump to the end where Jesus teaches: Luke 16:10 “He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. Luke 16:11 “Therefore if you have not been faithful in the use of unrighteous wealth (i.e. money), who will entrust the true riches to you?

In other words – **God holds us accountable** for those things he entrusts to us. There are blessings if we are faithful and there are consequences if we are irresponsible. That accountability occurs both here in this life and in the life to come. The writer to the Hebrews said: Heb. 4:13 Nothing in all creation is hidden from God’s sight Everything is uncovered and laid bare before the eyes of him to whom we must give account.

This is not the accountability of salvation – of heaven or hell - but of how we live our lives as Christians. We are held accountable by God for the tasks he has given to us.
The problem is that most of us don’t like to be held accountable. Lack of accountability – is a MAJOR problem in the church of Jesus Christ and was a major reasons why the organization I mentioned earlier had to close.

The ministry is called SMI – student ministries, inc., and it allows full-time seminary student to work in approved ministry position, and to raise financial support and for their donors to receive a tax deduction. Over the years SMI has approved for ministry about 2,300 seminarians who have attended more than 140 different seminaries and graduate schools, and it has distributed about $32 million in support of their ministries.

Now to explain how lack of accountability hurt us please allow me to delve into a few details – and I will try to keep it short. To give money to someone and to receive a tax deduction means you have to be accountable to the IRS and the laws of the land. It is called deputized fundraising. And in the 1980’s the IRS and SMI engaged in clarification of this concept and to this day the outcome of that process provides the legal freedom for deputized fundraising – for missionaries of every kind. And so our organization has had much to contribute to the legal raising of funds to help seminary students.

But what damaged our ministry was something known as illegal money funnels. These were run by churches and ministries that either didn’t care about government rules, or are ignorant of them; and they promise donors tax deduction, but with little oversight in terms of supervision, paperwork and accountability. And our students were leaving our ministry and going to those “easier” options. And even though we would warn: “If you go to that church, or that group, you will be breaking the law,” many went anyway.” If given the choice of ethical and accountable or unethical and unaccountable – 8 out of 10 chose to be unaccountable. Lack of accountability is a major problem for us Christians.
Some of you know we are working to secure a green card – for Jin; and we Lake Cities, are the sponsoring organization. At the first meeting with the lawyer, she told Jin and I that churches who enter into this process are the often the worst offenders of the law of any other organization.

And the lesson is simply this – we are held accountable by God for what he entrust to us. Whether it is the $100 in your pocket, the new baby in your nursery, or the ministry you are leading.

Therefore by FAITHFUL

And therefore, and here is our last point – we must be faithful with what God has entrusted to us. Turn to 1 Corinthians 4:2, and this translation is from the Net Bible: Now what is sought in stewards is that one be found faithful. This is the verse I want you to memorize this week. If we would learn this short verse and make application of it – we would find great spiritual power!

After repeated Christian scandals and money problems, embezzlement and misuse of funds; members of the United States government urged the Christian community to do a better job monitoring itself. The Evangelical Council for Financial Accountability was set up in 1979 and currently provides financial accountability for thousands of members representing 18 billion in annual gifts. They audited SMI in 2008 and 2009, and wrote the following: “We commend you and your staff on your due diligence and adherence to the ECFA Standards of Responsible Stewardship.” In 2009: ”SMI has faithfully demonstrated its continued compliance…”

Ultimately that is what we want to hear from the Lord. Matt. 25:21 “Well done, good and faithful servant.” And the Board of SMI knew it had pleasing to the Lord because we were
faithful stewards of all the money and people God entrusted to us over the years. Not perfect, but diligent to do the right thing. As it is said: “God does not call us to be successful, only faithful.” How about you? In your areas of responsibility are you being a faithful steward. Or has this message been a challenge to you, as you have settled for sloppy work and the easy path. We could all use a reminder in this area.

Application

With regard to final application, let me return to a verse I have already referenced: (Luke 16:11) “Therefore if you have not been faithful in the use of unrighteous wealth (i.e. money), who will entrust the true riches to you? Notice the movement – first we are to be faithful with wealth – that is money and possessions – and then, second, perhaps God might entrust us with the true riches.

Saint Lawrence, an early Christian Martyr and deacon of the nascent church, was captured and ordered by Roman authority to reveal the church’s treasure. They wanted to plunder the church’s gold and silver. St. Lawrence, it is said, then led Roman authorities to the poor slums and showed them the hungry and sick. The poor and the needy. He told them that here were the true riches of the church – the care of souls broken by the world.

But so often, God will not allow us significant impact in people’s lives until we have first shown ourselves faithful with worldly wealth.

Application as we end. 1) Memorize 1 Corinthians 4:2. 2) We are working to add at least one Crown Small Group Bible study to our CLG small group ministry in the Fall. A year or more ago we ran Financial Peace University class, which some of you took, and this is another opportunity to learn how to be faithful with your money – and the class will cover budgeting, investing and saving, life insurance, giving, retirement. Space is very limited and so
if you are interested in securing a place let me know. 3) What is one way you can be more faithful with your income? This question applies to those who are in a very secure position and other who are struggling – we all need to be challenged to grow in our faithfulness in worldly wealth; because what is sought in stewards is that one be found faithful!

CONCLUSION

How many of you recognize this motto Semper Fi? It is the motto of the US Marines. But do you know what it means? It is short for Semper Fidelis, which is Latin for always faithful. It was adopted in 1883 and the motto signifies the dedication that individual Marines are expected to have to "The Corps" and to their fellow fighting men and women, for the rest of their days and beyond. Once you are a marine – that responsibility carries throughout your life – always faithful. It’s why there are no ex-Marines, only former Marines.

It would also be a great motto for our church, wouldn't it? Semper Fi. What is required in stewards? That we be found faithful – always faithful, all of our lives, for God’s glory.