



GC |
STEWARDSHIP



STEWARDSHIP MONTH THE 4 T'S · 04 TREASURE

Stewardship of Treasure

The heart behind faithfulness: everything belongs to God

Pr. Wagner Guidini · Stewardship Department of the General Conference

"For where your treasure is, there will your heart be also."

MATTHEW 6:21

OUTLINE OF THE MESSAGE

- | | |
|---|--|
| 01 God is the owner; we are managers | 06 Faithfulness goes on |
| 02 The tithe: acknowledging God's sovereignty | 07 Christ, the greatest gift |
| 03 Firstfruits: God in first place | 08 The four T's: a whole life on the altar |
| 04 Offerings: a voluntary expression of love | — Final appeal |
| 05 Treasure in the service of the mission | |

Introduction: the last T reveals the heart

Dear brothers and sisters, may the peace of our Lord Jesus Christ be with you all. This month we have had the opportunity to study a very important subject for the Christian life: stewardship. We learned that being a steward means managing what belongs to someone else. In Christian stewardship we recognize that God is the true owner and that we are managers of the goods, the opportunities and the abilities He has placed in our hands.

Over these four Sabbaths our church has reflected on the four T's of Christian stewardship. On the first Sabbath we reflected on the stewardship of time. We learned that each day of our life is a gift from God. Time passes, opportunities come and go, and one day we will give account of how we used our life.

On the second Sabbath we studied the stewardship of talents. We recognized that God has given each person abilities and opportunities that need to be developed and placed in the service of His cause. On the third Sabbath we considered the stewardship of the temple, our body. We were reminded that our body belongs to the Lord, and that caring for our physical, mental and spiritual health is a way of honoring the Creator.

Today we come to the fourth and last T: the stewardship of treasure. When we hear the word treasure, we usually think of money, property, salaries, savings and material goods. Before we talk about amounts, percentages and contributions, we need to ask a question:

THE QUESTION OF THIS MESSAGE

Why did Jesus so often connect money with the human heart?

"For where your treasure is, there will your heart be also."

MATTHEW 6:21

Notice that Jesus was not only teaching how to manage financial resources. He was revealing a spiritual reality. What we consider valuable shapes our choices, our priorities and our decisions. We can say that we love God, but we need to see whether our decisions show that love.

We can say that the kingdom of heaven is our priority, but we need to ask whether we are placing our resources in the service of that kingdom. This does not mean that having money is a sin. The Bible shows faithful men who managed great wealth, such as Abraham, Job and Joseph in Egypt.

The problem is not simply owning things, but letting material goods take the place that belongs to God, or using them without regard for His will, the needs of our family and the good of our neighbor. So we will present a truth that runs through the whole message:

True financial faithfulness does not begin in the wallet. It begins in the heart.

01 God is the owner; we are managers

"The earth is the LORD's, and the fulness thereof; the world, and they that dwell therein."

PSALM 24:1

The Bible begins our understanding of stewardship with a very clear statement: everything belongs to God. The house we live in, the resources we receive, the professional skills we develop and the opportunities we find throughout life. It is true that we work, study, make sacrifices and strive to support our family.

Honest work has great value. The Bible does not despise human effort. On the contrary, it teaches us to work diligently and responsibly. Yet we must recognize that the ability to work, the health we need to be productive, the intelligence to learn and the opportunities to prosper are also blessings received from God.

"And thou say in thine heart, 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."

DEUTERONOMY 8:17-18

Moses warned the people of Israel not to say in their heart that they had gained everything by the strength of their own hands. This is a danger we also face today. In scarcity or in abundance, we need to depend on God. When we achieve financial stability, we risk believing that everything is the result of our own competence alone. We stop acknowledging the Giver and begin to look only at the gift.

David's experience

One of the most beautiful lessons on stewardship is found in the experience of King David. In 1 Chronicles 29 the people of Israel were giving for the future building of the temple. David had prepared resources. The leaders also gave. The people responded generously. It would seem a fitting moment for the king to celebrate the great wealth that had been gathered. But David did something different. He lifted his eyes to heaven and acknowledged:

"For all things come of thee, and of thine own have we given thee."

1 CHRONICLES 29:14

What an extraordinary statement! David was saying: Lord, we received from Your hands, and now we return a part of what You entrusted to us. This understanding completely changes our relationship with money. When I believe that everything is mine alone, any contribution can feel like a loss. But when I recognize that everything belongs to God, I understand that I am only a manager.

And a faithful manager does not only ask: How much can I spend on myself? He also asks: How can I manage the resources God has entrusted to me so as to honor Him and bless others? Ellen G. White points out, when writing about stewardship, that tithes and offerings express our acknowledgment that God is the source of the blessings we receive (Counsels on Stewardship, chapter on regularity and system in giving; page not yet checked in the English edition).

So the stewardship of treasure begins with a change of mindset. We are not absolute owners. We are managers, accountable to God.

02 The tithe: acknowledging God's sovereignty

When we speak about the stewardship of our treasure, it is important to understand what the Bible teaches about the tithe. The word tithe means a tenth part. In the Bible we find this principle even before the nation of Israel was organized.

Abram and Melchizedek

In Genesis 14:18-20 we find Abram after an important victory. Melchizedek, priest of the most high God, came out to meet him and blessed him. The Bible says that Abram gave him tithes.

"And blessed be the most high God, which hath delivered thine enemies into thy hand. And he gave him tithes of all."

GENESIS 14:20

Abram had experienced God's care and protection. His response acknowledged that the victory was not simply the fruit of his military skill. Faithfulness was tied to acknowledging God's blessing. Later, in Israel's religious system, the principle of the tithe was confirmed and clearly established.

"And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the LORD's: it is holy unto the LORD."

LEVITICUS 27:30

The tithe was set apart as something that belonged especially to God. In the biblical principle of the tithe, the percentage is not decided freely by each person. The tenth is the amount the Scriptures identify. Offerings, as we will see later, have different characteristics.

Malachi's invitation

"Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it."

MALACHI 3:10

The passage stands in a setting of spiritual unfaithfulness, in which God calls the nation back to the covenant. The goal was not only to raise funds. It was to restore a relationship of faithfulness and trust.

We also need to understand correctly the promises of blessing in this chapter. The Lord promises His care and provision, but we must not turn the tithe into a business contract. We do not return the tithe to oblige God to multiply our bank account. We cannot promise that every tither will become rich, or will never face financial hardship.

The Bible shows faithful servants who went through need, illness and great trials. Our faithfulness is not a negotiation to buy God's protection. Faithfulness is a response of trust, acknowledgment and obedience to the Lord.

A simple example

Imagine someone who receives a salary at the end of the month. Before planning the month's expenses, this person sets aside the tenth that they acknowledge belongs to God. Why? Not because God needs that money to go on being God. Not to buy a blessing. But because they are putting a spiritual conviction into practice: the Lord is the owner and sustainer of their life. By returning the tithe, this person declares through their actions:

"Lord, I acknowledge that everything I have comes from You. I want to be faithful in managing the resources You have placed in my hands."

Yet faithfulness does not end when we hand in the tithe. We also need to manage rightly what remains in our care. It would not be consistent to return the tithe and at the same time live dishonestly. It would not be consistent to speak of faithfulness to God and deliberately neglect the needs of our family. God expects integrity in all our stewardship. The tithe is an important expression of faithfulness, but stewardship covers our whole financial life.

03 Firstfruits: God in first place

"Honour the LORD with thy substance, and with the firstfruits of all thine increase."

PROVERBS 3:9

In Israel's farming life, the firstfruits were the first produce of the harvest. Before fully enjoying the crop, the people acknowledged God's provision. In Exodus 23:19 we find instructions on bringing the first fruits of the land. The word firstfruits carries a very meaningful idea: what comes first.

The Lord was teaching His people not to forget the source of their blessings. We need to distinguish the principles correctly. The tithe is the tenth part. The firstfruits, in Israel's historical setting, were the first portion of the produce offered to God. Offerings also appear in Scripture as expressions of worship, gratitude and consecration. These ideas are spiritually related, but they should not be presented as if they were exactly the same thing.

Ellen G. White explains that even before the tithe could be reserved, the first fruits and products of labor were consecrated to the Lord, in acknowledgment of His claims and His provision (Patriarchs and Prophets, chapter "Tithes and Offerings", p. 526). The great spiritual lesson of the firstfruits is priority.

God in first place

A Christian can acknowledge God in words and still organize his whole life without taking Him into account. We plan our personal projects. We arrange our holidays. We think about our purchases. We set career goals. And only afterwards do we ask whether anything will be left to give to God's cause.

But the principle of the firstfruits invites us to think differently. God does not simply want to receive what is left over. He wants first place in our heart. That involves much more than money. It means putting God's will above our ambitions. It means making responsible financial choices. It means not letting consumption, luxury and the desire to accumulate become the center of our life.

"But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you."

MATTHEW 6:33

Notice the word: first. If the kingdom of God holds first place, it should also shape the way we plan and use our resources. When we organize our finances, we should set aside room for our

responsibility to the Lord, for the care of our family, for helping those in need and for supporting the mission.

It is possible to honor God through simple, organized and thoughtful stewardship. Often, being faithful does not require great wealth. It requires putting our priorities in order.

Before I ask how much I have, I need to ask who holds first place in my life.

04 Offerings: a voluntary expression of love and gratitude

“Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.”

2 CORINTHIANS 9:7

The apostle Paul sets out a remarkable principle. God does not want a gift driven simply by pressure, shame or the wish to impress others. A Christian offering should be given thoughtfully, with purpose, generosity and joy. When someone gives to God only because they were pressured in public, there may be a financial contribution. But we must ask whether there was a true spiritual surrender. The Lord knows the intentions of the heart.

The widow's offering

In Mark 12:41-44 Jesus was watching people put their gifts into the temple treasury. Some gave large amounts. Then a poor widow came and put in two mites. In human eyes, her gift probably looked insignificant.

“Verily I say unto you, That this poor widow hath cast more in, than all they which have cast into the treasury: For all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living.”

MARK 12:43-44

The Master showed that the spiritual value of an offering cannot be measured only by the amount of money given. The Lord knows each person's circumstances and means. He knows the sacrifices no one sees.

The churches of Macedonia

Another very meaningful example appears in 2 Corinthians 8. The apostle Paul describes the generosity of the churches of Macedonia. Those Christians were facing affliction and financial hardship. Even so, they were eager to take part in a collection meant to help other believers. But there is a remarkable detail:

“And this they did, not as we hoped, but first gave their own selves to the Lord, and unto us by the will of God.”

2 CORINTHIANS 8:5

This is one of the most important statements in our message. Before they gave their resources, those believers gave their own lives to God. Their generosity was born of consecration. This means that true giving does not begin when we open our wallet. It begins when we open our heart to God's will. We can give much and still feed our pride. We can give little and act with deep love. The amount matters in practice for carrying out projects, but the Lord also weighs circumstances and motives.

Ellen G. White offers a precious thought: God is pleased with the offering that springs from a loving heart (Counsels on Stewardship, chapter on freewill offerings; page not yet checked in the English edition). This should be the spirit of our offerings. We do not give to win the admiration of others. We do not give to buy salvation. We do not give to strike a business deal with God. We give because we were loved first.

Offerings with purpose

We also need to learn to give in a planned way. An offering does not have to be just the result of an emotional impulse. We can freely set aside a portion of our resources to support evangelism, missions, relief projects and the needs of the church. Planned generosity is a way of showing that God's mission is among our priorities.

Moreover, those who receive and manage sacred funds carry a great responsibility. The church must handle the resources its members entrust to it with honesty, transparency, planning and accountability. These funds do not exist to satisfy personal ambitions. They are gifts meant for Christian service and for the mission.

The faithfulness of those who give must be matched by the faithfulness of those who manage.

05 Treasure in the service of the mission

Dear brothers and sisters, the stewardship of treasure does not end when the gift reaches the treasury. In Matthew 28:19-20 Jesus entrusted the church with the mission of taking the gospel to all nations.

"Go ye therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost: Teaching them to observe all things whatsoever I have commanded you."

MATTHEW 28:19-20

When resources are managed faithfully and transparently, they help support workers, materials, transport, mission projects and relief work. They do not replace the power of the Holy Spirit, but they can serve as instruments in His hands.

In Philippians 4:15-17 Paul thanks the believers in Philippi for supporting his work. They could not travel with him everywhere, but they took part in the mission. So it is today: some preach; others teach, pray, organize, help and give. God's work belongs to the whole church.

Think of a distant community where a family is waiting for a missionary's visit, or where children need a place to study the Bible. A well-managed offering can open doors for them. But let us remember: God did not call us only to fund the mission; He called us to live it. Our money does not replace our witness, our time or our love for our neighbor.

06 Beyond tithe, firstfruits and offerings: faithfulness goes on

After we return the tithe, acknowledge God with the firstfruits and bring our offerings, what do we do with the resources that remain in our hands? Faithfulness does not stop there. Everything is still our responsibility before God.

"He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much."

LUKE 16:10

Managing for the Lord means providing for the family, working honestly, keeping commitments, planning expenses, caring for what we own, avoiding waste and helping those in need as we are able. It would make no sense to give at church while deliberately neglecting the needs of our home or acting dishonestly in business.

"Wherefore do ye spend money for that which is not bread? and your labour for that which satisfieth not?"

ISAIAH 55:2

Let us read Isaiah 55:1-3. The prophet's invitation is first of all spiritual: only God offers what truly satisfies the soul. Yet this question also helps us examine our choices. Are we using our resources out of need and with wisdom, or out of vanity, impulse and the wish to impress? Do our purchases put the peace and support of our family at risk?

The Lord does not condemn rest, joy or the legitimate use of what we own. He teaches us not to let consumption rule the heart. Before spending, it is worth asking:

Is it necessary?

Is it within my means?

Does it honor God and respect my responsibilities?

Faithfulness is not measured by how much someone owns, but by how they manage what they have received. So it is not enough to ask, "How much did I give to God?" We must also ask, "How did I manage everything He placed in my hands?"

07 Christ, the greatest gift

"For God so loved the world, that he gave his only begotten Son, that whosoever believeth in him should not perish, but have everlasting life."

JOHN 3:16

"He that spared not his own Son, but delivered him up for us all, how shall he not with him also freely give us all things?"

ROMANS 8:32

Christian stewardship is not just a lesson in finances. Before we could offer anything, Christ gave Himself for us. We are not faithful to buy God's love or salvation; we seek to be faithful because His love has reached us.

When Jesus rules the heart, He also transforms how we use our time, our talents, our body and our resources. God does not want only a part of what we have: He wants first place in all that we are.

08 The four T's: a whole life on the altar

At the end of this month we see that the four T's are expressions of a single consecration.

Time — the life God gives us.

Talents — the abilities we are to put to good use.

Temple — the body and mind we need to care for.

Treasure — all the resources we are to manage faithfully.

We can organize our schedule, develop our skills, look after our health and return tithes and offerings without ever giving our heart. That is why Romans 12:1 invites us to present our whole life to God as a living sacrifice.

"I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service."

ROMANS 12:1

The Lord, Giver and Sustainer of all things, deserves not only our contributions but our whole dedication.

Final appeal: Lord, everything belongs to You

Today the invitation is personal. Perhaps we need to give more time to God, put a talent to work for the church, take better care of our health or reorganize our finances. Perhaps we need to change a spending habit, keep a commitment or renew our faithfulness in tithes, firstfruits and offerings. Above all, we need to let Jesus take first place in our heart.

"Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord."

MATTHEW 25:21

When Christ returns, what words will we long to hear? What a privilege it will be to hear that we were faithful in little things: in opportunities, in time, in talents, in caring for life and in managing our treasure! May these four Sabbaths end not only with sermons preached, but with decisions renewed. Everything belongs to the Lord. He is the Giver and Sustainer of life, and all He has placed in our hands is to be used to honor His name and bless others.

APPEAL

True stewardship begins when we give Jesus all that we are, and it continues as we manage for His glory all that we receive.

Amen.

Key texts for the presentation

Matthew 6:19-21, 33	where the treasure is, there is the heart; seek first the kingdom.
Psalms 24:1	the earth is the LORD's.
Deuteronomy 8:17-18	God gives power to get wealth.
1 Chronicles 29:10-16	all things come of thee.
Genesis 14:18-20	Abram and Melchizedek.
Leviticus 27:30	the tithe is the LORD's.
Malachi 3:8-12	the call to faithfulness.
Proverbs 3:9	the firstfruits.
Mark 12:41-44	the widow's offering.
2 Corinthians 8-9	the generosity of Macedonia.
Philippians 4:15-17	everyone takes part in the mission.
Luke 16:10	faithful in that which is least.
Isaiah 55:1-3	what truly satisfies.
John 3:16; Romans 8:32	the greatest gift.
Romans 12:1	a living sacrifice.
Matthew 25:21	good and faithful servant.

References and notes for the preacher

Bible: King James Version (KJV), the same version as the English slides. Read the Bible texts in the version your congregation uses.

Ellen G. White: Counsels on Stewardship (two passages summarized by the author, not literal quotations; pages not yet checked in the English edition); Patriarchs and Prophets, chapter “Tithes and Offerings”, p. 526; The Acts of the Apostles, chapter “A Liberal Church”, pp. 335–345.

A message prepared for different preachers. Adapt the local examples without changing the spiritual emphasis. Approximate length: 30 to 40 minutes, depending on reading and exposition.