



## WHO'S IN CHARGE HERE?

Introduction: Good morning. How fortuitous it is to have been asked to speak to you right at the beginning of a brand new year. Let me say right up front that my goal for you this morning is not that when I am done you will *know more*. My goal for you is that when I am done, you will have decided to *live differently*.

This morning I want to share with you a profoundly powerful, biblical concept that if fully embraced can and will radically transform every single area of your life. Apart from the gospel itself, I know of no other biblical concept that produces such sweeping and immediate life changes in the lives of believers.

So, I would ask that you please listen very carefully to what I am going to share with you this morning. It could prove to be one of the most significant turning points in your life.

I've entitled my message, "Who's in Charge Here?" By the time I am finished this morning, you will understand the reason for the title.

Proposition: In order for us to become all that God created us to be and to achieve all that God created us to achieve, we must fully embrace and apply three, foundational, biblical truths to how we live.

### **Truth #1: God is the Owner**

- A. Let me give you a short list of Scriptures that confirm this first truth.
1. Deuteronomy 10:14, *Behold, to the Lord your God belong heaven and the heaven of heavens, the earth with all that is in it.*
  2. Job 41:11, *Who has given to Me that I should repay him? Whatever is under the whole heaven is Mine.*
  3. Psalm 24:1, *The earth is the Lord's and all it contains, the world, and those who dwell in it.*
  4. Psalm 50:10-12, *Every animal in the forest belongs to me, and so do the cattle on a thousand hills. I know all the birds in the mountains, and every wild creature is in my care. If I were hungry, I wouldn't tell you, because I own the world and everything in it.*
  5. Haggai 2:8, *"The silver is Mine and the gold is Mine," declares the Lord of hosts.*
  6. I Corinthians 10:26, *For the earth is the Lord's, and the fullness thereof.*
- B. It is pretty clear God is telling us that whatever exists and whatever of what exists we might get our hands on in this life is *His*, not ours!
- C. I already know what some of you are thinking. "What's so profound about this first truth? I already know that."
1. I am sure if I were to ask everyone here this morning by show of hands, do you believe that God owns everything almost everyone in the chapel would raise their hand. Intellectually, we get it. God owns everything.
  2. This concept of God's Ownership is exceedingly challenging because even though we may be more than willing to intellectually acknowledge that God owns everything, on a daily basis we do not functionally live like He owns anything.
  3. Instead we live like we own everything. And this mindset can most easily be illustrated simply by noting how we refer to what we possess:
    - a. My car
    - b. My time

- c. My body
  - d. My money
  - e. My talents, etc.
4. Some of us this morning need to come clean in that we don't practically or functionally believe that God owns anything.
- D. So, with truth #1, we need to start living like God is the Owner, not us!

## Truth #2: We are His Stewards

- A. The words "Stewardship" and "Steward" are so incorrectly or wrongly used by Christians that I need to first tell you what steward/stewardship does NOT mean.
- 1. Stewardship does not mean a capital campaign to raise money for facilities expansion.
  - 2. Stewardship does not mean a series of sermons in the fall on why members ought to make financial pledges and increase their giving to the church.
  - 3. Stewardship is not about the amount of the weekly offerings or how much you personally give.
  - 4. Do you see the pattern? Among believers, the word stewardship is routinely used as a *synonym* for giving.
    - 1. But let me suggest that stewardship is not a *synonym* for giving. It is actually an *antonym* (a word having an opposite meaning). Here's why.
    - 2. Giving has to do with what we **deploy**.
    - 3. Stewardship has to do with what we **retain**.
    - 4. Stewardship is not about what we put in the offering plate or box when we go to church; it is about what we are doing with what we have left over after we have done our giving.
    - 5. Stewardship is about what we are **keeping**.
- B. So, then what is a steward?
- 1. *Steward* is, "to plan, to manage, to administer"
  - 2. *Stewardship* is, "the act of being a manager or a caretaker of someone else's property."
- C. You see, this biblical concept of stewardship actually promotes us from playing little gods over some tiny little empire of our own making to an exalted and honored position of a being a trusted and responsible steward of the King of Kings and the Lord of Lords. Your promotion entrusts to you the honored task of managing a small, but strategic portion of the Owner's vast material holdings. For many believers this idea is an absolutely revolutionary concept.
- D. To help you evaluate if you are living like a steward let me to share with you three defining characteristics found in good and faithful steward.
- I. A Good and Faithful Steward Lives an *Examined Life*
    - a. This practice of living a life of regular self-examination is often referenced in the Bible. In II Corinthians 13:5 Paul told the believers in Corinth, "*Examine yourselves to see whether you are in the faith; test yourselves...*" He also tells them in I Corinthians 11:28 that, "*A man ought to examine himself before he eats of the bread and drinks of the cup (referring to taking communion).*" Even Jeremiah exhorts his people in Lamentations 3:40, "*Let us test and examine our ways.*"
    - b. There is nothing more appropriate for a faithful steward of someone else's resources to routinely examine how effectively he is doing in carrying out his responsibilities. Stewards will be continually

examining their behavior – their motives, their thoughts, their attitudes, the direction their lives are headed and if their life is a close replica of the life of Jesus.

- c. Unfortunately, we far too often only examine our lives when something is going wrong or we face some significant crisis. In the midst of that trial, we finally pause to take stock of our lives to determine what might have caused this difficult situation. Crisis examination is certainly better than no examination at all, but a good and faithful steward will be doing routine self-examination as part of his or her daily life.
  - d. Pilots say that a plane is off course about 95% of the time it is flying due to wind currents, barometric pressure, etc. Because of this, the pilot must be vigilant in making continual minor course corrections to bring the plane back on course. If he doesn't, he will find, after several hours of flying that his plane is actually hundreds of miles off course.
  - e. The good and faithful steward is like the attentive pilot in flight - continually examining the course of his or her life to determine if it is still on the flight pattern that has been set by the "Tower." The steward will routinely make whatever midcourse corrections to his life that are needed regardless of how subtle or how dramatic they need to be. He recognizes that the gravitational pull of this world and the unpredictable winds of temptation can very quickly get him off course.
  - f. Socrates correctly concluded, "The unexamined life is not worth living."
  - g. So, does the word *examined* describe your life?
2. A Good and Faithful Steward Lives a Controlled Life
- a. Living a controlled life is a foundational characteristic of a good and faithful steward. Self-control is one of the fruits of the Spirit (Galatians 5:23). Paul repeats several times in his letter to Titus that believers are to live a controlled life. Elders are to have their lives under control in Titus 1:8. Older men are to be self-controlled in Titus 2:2. Young men and women are to be self-controlled as well in Titus 2:5-6.
  - b. Paul uses the discipline and self-control of an athlete in training to illustrate the controlled life of a steward in I Corinthians 9:25. Just two verses later he applies self-control to himself when he says, "*But I discipline my body and keep it under control...*"
  - c. I think Solomon makes this point best when he says in Proverbs 25:28, "*A man without self-control is like a city broken into and left without walls.*" There is nothing to contain him and he lives a life that is out of control in one or more ways.
  - d. We all know people who lack self-control. They cannot control their tempers. They cannot control their appetites. They cannot control their emotions. They cannot control their tongues. They cannot control their sex drives. They cannot control their spending. In one or more ways they are lacking self-control. They are "*like a city broken into and left without walls.*"
  - e. The good and faithful steward, to the contrary, is constantly *restraining* and *retraining* his natural impulses to keep all of these fleshly desires (both good and bad) under control. He is diligently working day-by-day and often minute-by-minute to keep his head in the game and not allow "*the desires of the flesh and the desires of the eyes and pride in possessions...*" as it says in I John 2:16 to break down the walls of self-control that is a defining characteristic of a good and faithful steward.
  - f. John Milton said well, "He who reins within himself and rules passions, desires and fears is more than a king." The steward who is in control will be both useful and effective in obediently serving his Master.
  - g. So, does the word *controlled* describe your life?
3. A Good and Faithful Steward Lives a Sacrificial Life

- a. The third characteristic that is commonly seen in the life of a good and faithful steward is sacrifice. We simply cannot be good and faithful stewards if sacrifice is not a part of our lives.
  - b. Paul calls us in Romans 12:1 to be “*living sacrifices*.” Jesus challenges every steward that if he wants to follow Him in Luke 9:23, “*let him deny himself and take up his cross daily and follow me.*” The cross in Jesus’ day was used for only one purpose, to kill someone. So the imagery He is giving us is quite dramatic. He is not calling us to a one-time sacrificial death for “the cause.” The sacrifice He is describing here is to be a daily sacrifice. Each day, we are to put to death our wishes, our desires, our agenda, our comforts, our free time and our hopes for the greater good of the Kingdom and the world we seek to win.
  - c. In his book *The Kingdom and the Cross*, James Bryan Smith suggests that, “If our God is self-sacrificing and seeks to bless others who have done nothing to merit it, then we should be people who are self-sacrificing and who bless others who have not earned it.”
  - d. There is no more powerful demonstration of a good and faithful steward than when he willingly and sacrificially gives to others without any consideration of their worthiness to receive his gift.
  - e. Regardless of how great or small the need or opportunity, he gladly sacrifices whatever he currently stewards for the good of others.
  - f. John gives us the extent we must be willing to live a sacrificial life. He said in I John 3:16, “*By this we know love, that He laid down His life for us, and we ought to lay down our lives for the brothers.*”
  - g. If sacrificing our lives is the maximum sacrifice we might be called to make as a steward, it seems to put into a clear context the modest sacrifices we make when we give some of the money, or the time or the talents we have been entrusted to steward to help others.
  - h. So, does the word *sacrificial* describe your life?
- E. So, Truth #2: We are His Stewards.

### **Truth #3: The Owner’s Agenda is the Only Agenda**

- A. Let me begin to unpack this truth by sharing with you The One Question that Changes Everything. This one question can radically change your life starting today if you dare to ask it.
1. Only by fully embracing truth #1 that God is the Owner of everything can we be properly prepared to ask the *one question that changes everything*. Unfortunately, it is not a question that can be asked once, answered once and then we move on. It is a question we must ask daily, sometimes even hourly. So, have I adequately piqued your curiosity as to what this one profound and simple life-changing question is?
  2. Here it is – quite simple to ask, quite difficult to answer. “God, what do You want me to do with all that You have entrusted to me?”
  3. The ultimate objective of a steward of God’s property is to do with it what He (the Owner) wants us (his stewards) to do with it.
  4. Now, brace yourself for this sobering truth – what we want to do with “our” stuff is **entirely irrelevant**.
  5. Does this idea seem pretty restrictive – that we don’t get to make any decisions about what will be done with all that we possess? At first blush, it can certainly feel that way. But let me put this “you mean I’m not in charge” issue into a broader context.
  6. Let me ask you, “Who is our role model in how to live?”
    - a. Jesus, the one we are all attempting to imitate had no qualms about completely yielding His will to the will of His Father while He was temporarily dwelling on this planet. He repeatedly informed His

listeners Who was in charge of His life. In John 12:49 He notes the source of all that He says, “*For I did not speak on My own initiative, but the Father Himself who sent Me has given Me a commandment as to what to say and what to speak.*” In John 8:28 He adds all His actions to this, “*...I do nothing on My own initiative.*” In other words, everything that Jesus said and everything that He did was directed by the Father. He was not saying or doing anything apart from His Father’s direction.

- b. What about when this God-man and His Father disagreed on a plan of action – for example when Jesus had second thoughts about His pending trip to the cross? Jesus willingly yielded His own will to His Father’s. He prayed, “*My Father, if it is possible, may this cup be taken from Me. Yet not as I will, but as You will*” (Matthew 26:39). God was in charge of every aspect of Jesus’ life.
- c. There is an unavoidable question that inevitably emerges from all these statements from Jesus. If Jesus willingly yielded all of His words, His actions and even His very life to the will of the Father, dare we be so arrogant or rebellious to make unilateral decisions about our lives and possessions without first consulting with our Father? In other words, are we personally emulating Jesus’ submission statement in John 5:30, “*I can do nothing on My own initiative...because I do not seek My own will, but the will of Him who sent Me*”?
- d. As the game show host always says, “But wait, there’s more!” Jesus not only models this for us, He also gives us very direct instruction on how we ought to be handling our Father’s property.
- e. As Jesus taught His disciples to pray in His model prayer in the Sermon on the Mount, He told them to pray, “*Your kingdom come. Your will be done, on earth as it is in heaven*” (Matthew 6:10). We have no problem with God’s will being done in heaven; the problem is down here on earth, isn’t it? The solution to this heaven on earth challenge is for us to willingly allow God’s will to rule in how we manage our personal lives and what we do with the temporary possessions we watch over down here. In so doing, each believer will allow God’s Kingdom to come and His will to be done in his or her little part of earth “as it is in heaven.”

B. So now, with this new understanding, we will start asking different kinds of questions:

1. It is no longer “How do I want to spend my day?” It is now, “God, how do you want me to spend Your day?”
2. It is no longer, “How do I want to spend my money?” It is now, “God, how do you want me to spend Your money?”
3. It is no longer, “How much of my money do I want to give to the Lord?” It is now, “God, how much of Your money should I be keeping for myself?”
4. It is no longer, “How do I want to care for and feed my body?” It is now, “God, how do You want me to care for and feed Your body?”
5. It is no longer, “What kind of career do I want to have?” It is now, “God, what kind of career do you want me to have?”
6. It is no longer, “What kind of house and car do I want to buy?” It is now, “God, what kind of house and car do You want me to buy?”
7. Do you see how everything changes when you get these three truths that is the Owner, I am His steward, and His agenda is the only agenda?

C. Can you imagine what would happen on earth if God’s people were to make all their time fully available for His use? – If they devoted all their talents and whatever was needed of their material resources to carry out God’s purposes? – If they cared for their bodies like the sacred temple that it really is? – If they saw their

employment and careers as an extension of God's calling on their lives and a fulfillment of their God-given purpose? – If all their energies were clearly focused on knowing and following their Owner's agenda and being the most obedient and effective managers possible of what He has entrusted to them?

- D. Can you imagine how your personal life would change if each morning as you rose from your bed, you were to genuinely and humbly pray, "Okay, Lord, *all* that I am and *all* that I have are at your disposal today. What are your plans for me and Your stuff that I manage for you *today*? Not *my* will, but *Thy* will be done today."
- E. There is really no better way for us to someday hear, "*Well done, good and faithful steward*" from our Father than for us to be continually asking Him this one question that changes everything, "God, what do You want me to do with what You have entrusted to me?" And as He reveals His plans for us and for the stuff He has put under our care and management, we need to obediently carry out those plans as faithfully and as well as we can. We need to be *good and faithful stewards* regardless of how much or how little we have been entrusted with or how much or how little we ultimately accomplish for Him.
- F. Can you now see why this one "simple" question, "God, what do You want me to do with what You have entrusted to me," really does change everything.
- G. When we faithfully discern and follow His directives, we will, in a very real and a very tangible way, allow *God's Kingdom to come and God's will to be done on earth as it is in heaven.*

Conclusion: Let me conclude this morning with a story. Some 40 years ago I was a young preacher in a small, church in rural Kentucky. In our church was a young boy about ten years old named Jimmy Mitchell. One Sunday before church, I was standing up at the pulpit getting my sermon notes ready and Jimmy came running into the auditorium towards the front of the small sanctuary waving a one dollar bill in his hand. Breathing hard from the run he said, "Jay, look what I've got." I said, "Jimmy, that's great. Where did you get that?" He told me while still breathing hard that after he mowed his yard yesterday, he just decided to go ahead and mow Mrs. Jones, his elderly neighbor's yard next door because she wasn't able to "get around very well." He excitedly exclaimed, "After I finished mowing her yard, she came out and gave me this dollar."

He then paused and gave me a reflective look and said, "You know, Jay, I'd like to give some of this dollar to the Lord." Touched by his comment, I replied, "Jimmy, I know the Lord would be so pleased that you would want to share some of that dollar with Him. How much do you think you would like to give Him?"

Even after over four decades, I can still remember his penetrating words like I heard them yesterday. He looked down at the dollar and then questioningly looked up at me and asked, "Do you think He would mind if I kept a dime?"

His words still ring in my mind to this day, "*Do you think He would mind if I kept a dime?*" Jimmy knew whose dollar it was and he would be happy to enjoy some small benefit from it having passed through his hands on its way back to its rightful Owner for His use and purposes. On that particular Sunday morning, Jimmy Mitchell was the preacher and I was his congregation.

If you (1.) acknowledge God is the Owner; that (2.) you are His steward; and (3.) His agenda is your only agenda, I guarantee you that your relationship to the Lord will explode in richness and depth and your Kingdom impact will exceed anything you have ever imagined possible in your wildest dreams.

So, my fellow stewards, are you ready to start living differently?

---

## **ABOUT THE SPEAKER — E. G. “JAY” LINK**

E. G. “Jay” Link has a unique combination of being an ordained minister with a Master Divinity degree in Biblical Theology and a professional Stewardship planning coach who for over 40 years has been working with very affluent Christian families to enable them to optimize their Kingdom impact with all that the Lord has entrusted to them to manage. After retiring from his personal practice, he then served for five years as Director of Taylor University’s Stewardship Planning Ministry, which he launched for them. Most recently, Jay founded Transformational Stewardship to serve Christian ministries, colleges, and churches to better minister to their highest capacity families. He has written six books, hundreds of articles and has provided an extensive training curriculum for hundreds of professional financial and legal advisors in how to provide stewardship planning services for their clients.