

BIBLE STUDY RESOURCE

The Accountable Steward

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Summary: Scripture describes three foundational principles regarding stewardship. First, God is the Owner by virtue of creation and redemption. Second, we are privileged to steward all that God entrusts to our care. Third, as stewards we are accountable to the Owner. This is an outline of how a pastor might teach a Bible study on the accountability of the steward.

Introduction (Gen. 1-3)

"It's not my fault!" We've all used this phrase to shift blame, to avoid accountability, to try to get out of a tight spot.

An important aspect of Christian stewardship is accountability. The society in which we live prides itself on self-sufficiency and individualism. We like to do our own thing and not have to answer to anyone. Accountability and responsibility carry primarily negative connotations. That is unfortunate. It is unfortunate because we are accountable whether we like it or not. There is no getting around it. We are accountable to other people. We are accountable to ourselves. And we are, most of all, accountable to God.

Accountability simply means that we are responsible to someone for our actions. From the very beginning of time accountability has played an important role in everyday life. When God created the world He gave mankind responsibility. He said, "*Be fruitful and multiply and fill the earth and subdue it and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth*" (Gen 1:20 ESV). God placed man in the Garden of Eden to "work it and keep it." Man was responsible to the Creator and content to steward what God had entrusted to him.

That all changed when Adam and Eve disobeyed God. They rebelled against Him and ate the forbidden fruit. They sinned and God held them accountable. In Gen. 3:9ff God confronted Adam and Eve with their sin. He had every right to do that because they were accountable to Him as their Creator. When He questioned them they were quick to respond, "It's not my fault!"

Accountability also means there are consequences when our actions fall outside the boundaries set by the person to whom we are responsible. In the Garden of Eden God spoke first to the serpent, "*Because you have done this, cursed are you above all livestock and above all beasts of the field; on your belly you shall go, and dust you*

shall eat all the days of your life. I will put enmity between you and the woman, and between your offspring and her offspring; he shall bruise your head, and you shall bruise his heel" (Gen. 3:14-15 ESV).

God spoke next to the woman, "*I will surely multiply your pain in childbearing; in pain you shall bring forth children. Your desire shall be for your husband and he shall rule over you*" (Gen. 3:16 ESV).

Then God spoke to the man, "*Because you have listened to the voice of your wife and have eaten of the tree of which I commanded you, 'You shall not eat of it,' cursed is the ground because of you; in pain you shall eat of it all the days of your life; thorns and thistles it shall bring forth for you; and you shall eat the plants of the field. By the sweat of your face you shall eat bread, till you return to the ground, for out of it you were taken; for you are dust, and to dust you shall return*" (Gen. 3:17-19 ESV).

Adam and Eve were accountable to God for their disobedience and they experienced the consequences of it. The Bible tells us that they were "*sent out from the Garden of Eden to work the ground ...*" (Gen. 3:23 ESV).

But thanks be to God that is not the end of the story. God sent His Son to pay the price for sin. "*For if, because of one man's trespass, death reigned through that one man, much more will those who receive the abundance of grace and the free gift of righteousness reign in life through the one man Jesus Christ. Therefore, as one trespass led to condemnation for all men, so one act of righteousness leads to justification and life for all men. For as by the one man's disobedience the many were made sinners, so by the one man's obedience the many will be made righteous*" (Rom. 5:17-19 ESV). Christ has paid our debt. We are forgiven.

With our sins forgiven and peace with God made, there is no need to continually shout, "It's not my fault!" We are set free from the blame game. We are guilty. We confess it and we receive healing in Christ. We are now restored in the Father's kingdom. We can serve Him once again — accountable to Him in His kingdom of grace.

We Are Stewards (*background quotations*)

Holmes Rolston writes in *Stewardship in the New Testament Church*, “In the original meaning of the word, a steward was an officer or employee in a large family, or on a large estate, to manage the domestic concerns, supervise servants, collect rents or income, keep accounts, etc. In the ancient world, the steward was thought of as a man who handled things that were not his own. The steward handled the revenues of a large estate, but he was supposed to handle them in the interest of the owner of the estate. And the steward was expected to be ready at any time to give an account of his stewardship. The basic idea involved in the word stewardship is therefore adequate to describe the attitude which a man should take toward himself and his possessions as he realizes he must give an account to God. God is the Owner. Man is the steward” (Page 51).

In *God’s Steward*, Helge Brattgard makes the following point, “The background for all that the Bible says about the steward is found in this, that God in His goodness thinks so highly of the human being that He will trust him to administer that which belongs to God. The steward’s calling rests upon confidence ... what is remarkable about the biblical idea is the fact that the steward has a unique authority. He is a fully authorized representative, free to deal independently on behalf of his master, at the same time that he is completely dependent upon his master. When his stewardship is over, he will have to give an account of how he took care of the calling which, as just noted, involves both dependence and independence” (Page 41-42).

Brattgard continues, “The biblical idea of the steward, amply illustrated in the Old Testament, given its proper meaning through the work of Christ, which gives the office of the Word its uniqueness in all ages, has something essential to say about the entire Christian life. This places the Christian life in a special perspective and opens our eyes so that we can see the richness and gladness that result from knowing that almighty God has entrusted us to be His stewards, both of creation’s and redemption’s gifts” (Page 44).

Faithful Stewards (*New Testament*)

The basic characteristics of a steward are given in Jesus’ parables. Luke 12:42-48 includes the characteristic of faithfulness (See also 1 Tim. 1:12; 1 Cor. 7:25; 2 Timothy 2:2). In Matthew 24:45 Jesus asks, “*Who then is the faithful and wise servant whom his master has set over his household, to give them their food at the proper time?*” Jesus answers his own question by noting that the faithful servant is the one doing what his master has told him to do. The faithful steward manages all God entrusts to his or her care according to God’s will.

Brattgard comments that God is able to carry out what must be done certainly without our help. “But he provides the possibility and offers us the opportunity to work with Him ... This signifies that He wants us to share the joy that results from such activity. This confidence also reveals itself in this, that the steward represents his Lord when the latter is away (Luke 12:43, 19:12; Matt. 25:14).

*“Who then is the faithful and wise servant whom his master has set over his household, to give them their food at the proper time?”
(Matt. 24:45).*

He then has at his disposal all of his Lord’s resources. In this we see that this calling rests on grace alone. It is a calling that involves confidence ... It is this confidence which inspires responsibility in the steward. All that he has to work with, physically and spiritually, comes from the Lord ... nothing in stewardship stands at the disposal of the servant so that he might use this for his own ends. This is always a great temptation, of course, that the steward will look upon what he has as his own, to do with as he pleases (Luke 12:45; Matt. 24:48f)” (Page 44-45).

The Christian steward understands that God is the Owner and therefore seeks to manage all the Owner has entrusted to his or her care faithfully in accordance with the work, or vocations, the Owner has given the steward.

Wise Stewards

Another characteristic of the steward is wisdom. Brattgard writes, “If faithfulness is indicative of the fact that the steward understands his relation to his Lord, so also is wisdom indicative of the fact that he perceives a proper relation to his responsibility. He does not receive any detailed instructions. The Bible looks at life as a dynamic phenomenon, in which the situation changes as a result of the ongoing struggle between God and Satan” (Page 46). The steward is given the opportunity to manage what God entrusts to him or her by seeing the opportunities and acting upon them. In Luke 16:1-9 Jesus tells the parable of the dishonest steward. Brattgard notes, “The master praised him, not because he was unrighteous, but rather for the fact that he had ‘acted wisely’ (verse 8). When the new and unexpected situation developed, he first asked himself how he should act (‘What shall I do?’ verse 3). But the dramatic turning point in the parable appears in verse 4 (‘I have decided what to do’). He cogitated, decided and acted. He looked at the situation realistically, and mastered it by taking advantage of the possibilities at hand” (Page 46). God’s stewards are to know His Word and act wisely as they steward all He has entrusted to them.

Accountable Stewards

“The third motif,” writes Brattgard, “which constantly recurs in the texts that relate to the steward is his obligation to give an account. This serves to emphasize, in a new way, the fact, so easy to forget, that nothing is his own. That which he works with ‘belongs to another’ (Luke 16:12). This is noteworthy, too, that the call to give an accounting comes as a surprise, at a time when it is not expected.

(Matt. 24:36, 44; Matt. 25:13; Mark 13:32; Luke 12:40; 12:39) ...

The accounting will not require the steward to say what he thought, wished or hoped to do, but it will deal only with what was done ... Liability rests not least in this, that one failed to do what needed to be done, that he did not recognize the need which presented itself. It is implicit in the mission of the steward that he not only ministers to need, but that he also discovers need and applies himself wisely and independently to the situation. To live in grace is to live in need among the least of the brethren. This is also one of the chief traits of the life of faith. It is the faithful man who is a faithful steward. He who is not a steward belongs to the unfaithful, and receives their reward (Luke 12:46). The good and faithful steward, on the other hand, is received into the master's joy on the day of the accounting" (Page 49-50).

T. A. Kantonen, in *A Theology for Christian Stewardship*, echoes the accountability motif for the Christian steward when he writes, "One other emphasis in our Lord's teaching on stewardship needs to be pointed out, namely, the steward's responsibility. 'To whom much is given, of him will much be required.' (Luke 12:48) This is the central thought of the stewardship parables" (Page 48).

As God's stewards we are accountable to Him. He is our Creator and He is our Redeemer. He owns us twice. The psalmist makes that clear in Ps. 24 where he writes, "*The earth is the Lord's and the fullness thereof, the world and those who dwell therein, for he has founded it upon the seas and established it upon the rivers.*" Paul makes that clear in Titus 2 where he writes, "*For the grace of God has appeared, bringing salvation for all men, training us to renounce ungodliness and worldly passions, and to live self-controlled, upright, and godly lives in the present age, waiting for our blessed hope, the appearing of the glory of our great God and Savior Jesus Christ, who gave Himself for us to redeem us from all lawlessness and to purify for Himself a people for His own possession who are zealous for good works.*"

Like all our good works, our faithful stewardship of what God has given to us flows from this grace. Once we know Who owns us and how He bought us, thankfulness and generosity well up in our hearts. We live lives of repentance and faith. "It is my fault!" is the response of the faithful, wise and accountable steward because it is the response of every Christian heart. As we examine our lives in the light of God's Word there is no escaping the fact that we are sinful and need to repent. We fail again and again to live in obedience to God's Word. The Christian's response is not to shift the blame to someone else, but to lay those sins at the foot of the cross in repentance and receive the forgiveness God gives.

Accountability Questions

An important aspect of accountability is the need to regularly examine our lives, as God's stewards, in the light of His Word: to live in repentance and faith. God responded to the disobedience of Adam and Eve by asking questions. (Gen. 3:9ff)

- Where are you?
- Who told you that you were naked?

"The earth is the Lord's and the fullness thereof, the world and those who dwell therein, for he has founded it upon the seas and established it upon the rivers"
(Ps. 24:1-2).

- Have you eaten of the tree of which I commanded you not to eat?
- What is this you have done?

These questions, suggests H. C. Leupold in *Exposition of Genesis*, achieved their intended purpose which was to help Adam and Eve see what they did, acknowledge what is wrong with what they did and see the cause of their unfortunate state.

Self-examination takes place according to the Ten Commandments and leads us to repentance. A good tool for this self-examination is the *Beichtspiegel* — Mirror of Confession. This is a collection of questions to ask oneself about each commandment — a primer on how to use the Law of God as a mirror. Using R. Scott Rodin's suggestion from *Stewards in the Kingdom*, we should see our stewardship in terms of relationships. We can make the appropriate self-examination in each area of life — toward God and toward each other.

Questions as I steward the relationship God has established with me in Christ (*First Table of the Law*):

To whom have I looked for the highest good? Have I doubted God's Word and thus committed idolatry by seeking my highest good from other "sources"? Which one was more important when I made my daily decisions: God or myself? What do I fear, what do I love, what do I trust more than my God? Have good times deluded me into thinking that I am in control? Am I tempted to think that I have God and everything I need when I have money and earthly goods? Have bad times caused me to despair and lose hope and trust in God? Have I doubted God's love for me when I have money problems, loss of possessions, sickness or injury? Have I been discontent with what God has spoken of Himself in Jesus Christ and in the Scriptures? Have I put my own notions or the notions of others above what the Scriptures say about God? (*Brotherhood Prayer Book Beichtspiegel*).

Rodin continues, "Second, the term denotes a relationship between the steward who cares for the resources of the Owner and those for whom those resources are meant."

Questions as I steward the relationship with my neighbor (*Second Table of the Law*):

Have I loved and honored those people whom my parents have chosen to instruct me, my teachers and professors? Have I shown the proper respect and obedience to the civic leaders who have been given their position by God to govern this country, state and city?

Have I been hypocritical to my superiors and defamed them behind their backs?

Have I hurt or harmed my neighbor by physical hitting or by using destructive words? Have I murdered my neighbor's reputation by speaking harmful words about him? Have I acted as though my neighbor is a treasured gift from God?

Have I been discontent with what God has or has not given me? Have I approved of stealing in certain situations, perhaps if my neighbor stole from me first? Have I stolen by neglecting to help take care of my neighbor's property, possessions or earnings? Have I been lazy at work or school and not fulfilled my duties in a faithful manner? Do I accept pay even when I have not done a satisfactory job or not done the job at all?

(See the full *Beichtspiegel* for more questions of self-examination on each commandment).

“Third,” continues Rodin, “there is a relationship between the steward and the steward's own needs. That is, while the resources are not owned by the steward, the steward is expected to live from the resources and in that way be a steward to himself or herself. There is a self-stewardship implied in the term.”

There are, of course, many additional accountability questions one could ask. The questions here are but a starting point for the steward's self-examination.

A final word from Peter, “*Therefore, preparing your minds for action, and being sober-minded, set your hope fully on the grace that will be brought to you at the revelation of Jesus Christ. As obedient children, do not be conformed to the passions of your former ignorance, but as He who called you is holy, you also be holy in all your conduct*” (1 Peter 1:13-15 ESV).

Resources:

- › Beichtspiegel: <http://lutheransandcontraception.blogspot.com/2009/03/beichtspiegel.html>
- › Helge Brattgard, *God's Stewards: A Theological Study of the Principles and Practices of Stewardship*, Augsburg Publishing House, Minneapolis, 1963.
- › F. Samuel Janzow, *Getting into Luther's Large Catechism: A Guide for Popular Study*, Concordia Publishing House, St. Louis, 1978.
- › T.A. Kantonen, *A Theology for Christian Stewardship*, Muhlenberg Press, Philadelphia, 1956.
- › H.C. Leupold, *Exposition of Genesis*, Baker Book House, Grand Rapids, Mich., 1942.
- › R. Scott Rodin, *Stewards in the Kingdom: A Theology of Life in All Its Fullness*, InterVarsity Press, Downers Grove, Ill., 2000.
- › Mike Whitmore, *Accountable to God: Biblical Stewardship*, Tate Publishing & Enterprises, Mustang, Okla., 2006.

