

**"SUCCESSFULLY BALANCING
LIFE'S DEMANDS:**

**A BIBLICAL APPROACH TO PRIORITIZING
AND APPLYING RESOURCES TO ALL AREAS
OF LIFE"**

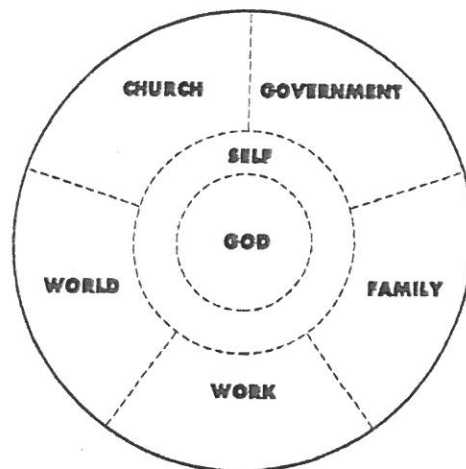
SUCCESSFULLY BALANCING LIFE'S DEMANDS: A BIBLICAL APPROACH

To successfully balance the demands of life, Christians need to turn to God's Word and apply the principles of biblical stewardship. Biblical stewardship is the practice of managing our time, talents and treasures according to biblical principles; it is based on the conviction that these resources are a gift from God to be used in meeting our responsibilities, including our primary three-part mission of loving and exalting God, loving and edifying believers and loving and evangelizing unbelievers.

Biblical stewardship recognizes that God owns everything and we own nothing, and our responsibility is to manage (steward) that which is Gods'. It also recognizes that we will give a final accounting to Him (refer to I Cor 4:7, I Chr 29:14, Ps 24:1, Lev 25:23, Gen 13:14-17, Ex 19:5-6, Luke 16:1-9, Mt 25:14-30, Luke 12:42-48, Luke 12:16-21, I Cor 6:19-20, Ps 100:3, 89:11, 50:12).

Discussion of Model

The following stewardship circle attempts to illustrate the full responsibility that stewardship carries. This model borrows the circles of responsibility concept from Grant Howard's Balancing Life's Demands, as well as ideas from other authors. The circles of responsibility is based on what Jesus said is the greatest command we have been given -- to love God AND love our neighbor AND love ourselves (Mt 22:34-40, Mk 12:28-34, Duet 6:5, Lev 19:18). We demonstrate our love by learning and applying scriptural commands and principles to all areas of life (John 14:15, 21; I John 5:3, Duet 6:1-15, Duet 13:4).



NOTE: It is important to understand that the circle of responsibilities visual aid is NOT a perfect illustration of our responsibilities. First, the areas of responsibility overlap and are not strictly separated. Second, the outer areas appear proportionate, but NO proportionality of time, talent or treasure is intended.

Also, even though each Christian should be applying resources to all areas, the concentration on areas will vary based on a person's particular role and stage in life (e.g., young mothers will be focusing more attention to family compared to a retired man who will be focusing more attention to church and government).

INNER CIRCLE: God (Owner)

This circle illustrates that the heart of our stewardship responsibility is to love God and to submit to his lordship (ownership). God should be central to everything, and we should love God with all our heart, soul and mind (Mt 22:37). We should have no other gods before Him (Ex 20:3), be imitators of Him (Eph 5:1), seek to know Him (Phil 3:10), and grow in the grace and knowledge of our Lord and Savior Jesus Christ (II Pet 3:17-18).

Our primary purpose in life should be to glorify God (I Cor 10:31, Eph 1:6, 12, 14, 3:21, Mt 5:16, Ps 86:12, Rom 11:36, I Tim 1:17). We have been given a three-part mission that will glorify God as we accomplish it. Our three part mission includes:

- 1) To love God, and to worship and exalt Him (Mt 22:37-38, John 15:4, Acts 2:43).
- 2) To love believers, and to disciple, edify and build each other up (Eph 4:11-16, John 15:12, Acts 2:42, Mt 28:19-20).
- 3) To love unbelievers, and to evangelize and reach out to them (Mt 28:19-20, Acts 1:8, John 15:27, Acts 2:47).

MIDDLE CIRCLE: Me (Steward)

This circle illustrates that we have a stewardship responsibility for our own persons. Our personal stewardship includes:

Spiritual - responsibility to develop spiritual maturity and live in spiritual victory through worship, prayer, Bible reading and study, meditation, fellowship with believers and through spiritual exercise of good works (Rom 12:1-3, I Pet 4:7, Heb 10:25, II Tim 3:15, Ps 29:2, Ps 95:6).

Mental - responsibility to develop mental abilities through reading, studying, formal and informal learning and mental exercise. We are to renew our minds and love God with our minds (Mt 22:37, Rom 12:2, Prove 23:7).

Physical - responsibility to take care of our physical bodies by getting the appropriate amount of sleep, practicing good nutrition and getting adequate physical exercise. Our bodies are the temple of God (I Cor 6: 19-20, 2 Cor 6:16).

Foundational Stewardship Principles

1) Principle of Creation

"God is the Creator" (Gen 1:1; Ps 33:6; Ps 104)

2) Principle of Ownership

"God owns everything, and we are His accountable managers (stewards) of the resources He has loaned us (Ps 100:3; Ps 89:11; Mt 25:14-30, etc).

3) Principle of Love

What does God (creator & owner) expect us to do with our resources?

"We are to love God, and love our neighbors as ourselves (Mt 22:34-40).

What is the basic way we demonstrate our love? By learning and applying scripture (John 14:15, 21; I John 5:3).

We are given three basic types of resources to steward: time, talent and treasure (the 3 Ts). Following are some general biblical principles regarding these resources. Specific applications will be discussed under the outer circle responsibility areas.

Time - All time is entrusted to us by God, 24 hours per day. We are responsible for how we use these hours, and should be using them productively to serving our Lord. A few biblical principles include:

1. Should be serving the Lord with gladness and rejoicing (Phil 4:4, Ps 100:2).
2. Make the most of our time (Eph 5:15-17) and our opportunities (Col 4:5).
3. Avoid over-commitment (Acts 6:1-6).
4. Use time efficiently, don't waste (I Cor 9:24-27).
5. Need to know our limitations and take time out for rest and relaxation (Mk 6: 31-32).
6. Time is fleeting, use wisely (Ps 90).
7. Plan by faith, but leave room for God to work (James 4:13-17).

Talent - Following are a few principles:

1. We have been loaned talents and spiritual gifts to use for strengthening the body of Christ and helping it carry out its mission (I Pet 4:10, Col 2:19, Eph 4: 6,11-12, Rom 12:6-8; I Cor 12:12-31).
2. We are responsible for making the best use and developing the talents and spiritual gifts that God has given us (Mt 25:14-29; I Cor 12:12-31).
3. If we do not use our talents, we may eventually lose them (Mt 25:18).

Treasure-

All of our money is loaned to us by the Lord. We are responsible for how we use 100% of it, not just the portion that we give to the church. Biblical principles of financial stewardship include the following:

1. Seek first God's kingdom and His righteousness, and He will meet our earthly needs (Mt 6: 31-33). Realize that there are more important things than money, such as wisdom, integrity, and a good reputation (Prov 3:13-15, 19:1, 22:1, Eccl 2:11, 5:10).
2. Christians should give regularly and proportionately to God (I Cor 16:2, II Cor 9:7). Traditionally tithing (10% of gross income) has been a standard which is useful for measuring the minimum level of giving (Gen 14:20, Lev 27:30-32, Numbers 18:20-32, Mal 3:8-10, Luke 11:42).
3. Giving to God should be our first priority (Prove 3: 9-10, I Cor 16:2, Mk 12:41-44). We should also be generous with the poor and needy (Prove 21:13, 11:25, 28:27, 14:31, 19:17).
4. We should avoid debt and surety or use only with extreme caution. Scripture repeatedly warns about the problems associated with debt and surety (Rom 13:8, James 4:13-14, Duet 28:15,44, Lam 3:37, II Chron 16:9, Prove 22:7, 27:1, 6:1-5, 11:15, 22:26-27).
5. Avoid a consumptive lifestyle and be content with what you have (Luke 12:15, 3:14, I Tim 6:6-11, Phil 4:12, Heb 13:5). Do not love money (I Tim 6:10, Eccl 5:10, Heb 13:5-6).
6. Save on a regular basis, both for short term needs and to reach long-term goals (Prove 6:6-8, I Tim 5:8), BUT avoid hoarding and placing trust in your wealth (Prove 11:28, Eccl 5:13, Luke 12:15).
7. Avoid ill-gotten gains (Prove 10:2, 15:27, 21:6), charging excessive interest (Prove 28:8), and bribery (Prove 29:4). Develop wealth through diligence (Prove 10:4).
8. Should save a little of all we earn, and if possible leave an inheritance down through our grandchildren (Prove 13:22). Should guard against financial disaster (Eccl 5:14) and diversify our investments (Eccl 11:2).
- [9. Practical suggestions include: don't spend what you don't have, pay cash for your purchases, pay off your credit cards each month, avoid spur of the moment purchases, avoid borrowing for depreciating items, prepare a budget to help with financial planning.]

Loving Ourselves

The middle circle also represents our responsibility to love our neighbors "as ourselves". Following are some applicable Biblical principles about loving ourselves:

- 1) We are to love ourselves because:
 - a. God "indirectly" commands us to (Mt 22:39)
 - b. We are made in the image of God (Gen 1:26-27)
 - c. God loves us, so we must be worthy to be loved (Eph 2:4, John 3:16, I John 3:16)
- 2) There seems to be a proper balance of too-much versus too-little self love. Or perhaps the more self love the better as long as it is Spirit given, biblical love. Guidelines include:
 - a. Should not think more highly of ourselves than we ought to think (Gal 6:3, Rom 12:3)
 - b. God resists the proud, but blesses the humble (James 4:6, Ps 138:6, Mt 23:12, I Pet 5:5; Proverbs 3:34, 6:16-19, 8:13, 11:2, 13:10, 16:5, 16:18, 18:12, 21:4, 29:23)

Hebrew word for **Proud**. Literally, "to be high". The word can mean "exalted" or "haughty".

Pride is regarding oneself as the most important person around. It is the belief that feeling loved and significant depends on being above others. It may manifest either in *too high* or *too low* self-esteem; either way it is an obsession with one's own value.

Humility, by contrast, is finding one's worth so securely in God's unearned favor that one is not very concerned about self-esteem at all. A humble person doesn't put himself down, avoid compliments, or play the martyr. His status compared to others doesn't matter much to him because his value in God's eyes is a settled issue.

- c. Should not be self-centered, but look out for interests of others (Phil 2:3-4, I Cor 10:24)

OUTER CIRCLE: Relationship Responsibilities - Loving our Neighbors

The outer circle can be divided into five areas of responsibility: church, family, government, work, and world. Each area can be analyzed in terms of biblical principles and our three stewardship resources (the 3 Ts):

- 1) Time
- 2) Talent
- 3) Treasure