

*Ownership.* What does that word conjure up in *your* mind? *Ownership.* Say the word out loud just to get it implanted in your mind for the next few minutes—*ownership.* There is likely no idea that has created more wealth, more covetousness, more bloodshed, more wars, more heartache, more comfort, more worship, more pride, more contempt, more political books, more stewardship, more prosperity, more taxes, more confiscation, more lawyer fees than ownership. Especially that part about lawyer fees!

It's all a mixed bag, isn't it? Some very negative reactions, some very positive reactions. Really, how you and I think about ownership is a matter of our mindset. And mindset about ownership starts at a very early age...what is the word learnt just after those first words out of the babe's mouth—"mama" and "daddy?" Well, of course, the next word is "mine!" Well, that *may* not be true—starting to say "mine" may happen before the little tyke even learns to say "daddy!" Ha.

Right after those baby years, we all quickly become conditioned to thinking about ownership, most often by the beliefs and practices of the social structures we participate in—our families, our schools, our neighborhoods, our governments. We're ingrained with people's views of the negative—or positive— aspects of ownership examples, like the victorious emperor who takes all the spoils of war from the defeated; the businessperson with the big yacht; the businessperson who treats employees and customers very well; the spendthrift ne'er-do-well who wastes his family's total paycheck at the bar; the giver who delights in giving so much away; the tax collector who not only takes the money away but actually gets paid by the taxpayer to do just that; the steward who is faithful with a job well done.

Yes, every one of those profiles is heavily laden with value judgments about the goodness of the person handling resources. But just whose value judgment is in play? Two different people hearing these examples can and often do look at these examples with polarized conclusions about the very same people.

From a Christian's perspective, when it comes to ownership a pretty safe place to start is how God speaks about Himself. And Psalm 50:10-12 (in the ESV) says "For every beast of the forest is mine, the cattle on a thousand hills. I know all the birds of the hills, and all that moves in the field is mine. If I were hungry, I would not tell you. for the world and its fullness are mine." That's right, "the world and its fullness are mine" declares the Psalmist...! This pretty much says it all—because God owns it all!

But a fuller context of these verses is really key: in the previous verse (50:7), God indicates He is testifying against Israel, but not because they are being disobedient about what the Law requires in making offerings of sacrificed animals to God. They are doing exactly what is correct, by the book, we might say. But here's what verses 14-15 prescribe instead: "Offer to God a sacrifice of *thanksgiving*, and perform your vows to the Most High, and call upon me in the day of trouble; I will deliver you, and you shall glorify me." Then, later, in verse 23, He says, "The one who offers *thanksgiving* as his sacrifice glorifies me, to one who orders his way rightly, I will show the salvation of God!" Again, God is speaking to Israel about offerings to the Lord, and God is not impressed with the material offering which is rote, routinized, or legalistic.

Now here's the deal. Giving back to God in the form of an offering is good, but focusing on the thanksgiving, the gratitude—that is, generating a heartfelt thankfulness for who God is and what He has done for us, and then actually saying so...well, *that* is what God really wants from us! And that's true whether God has given us \$1 or \$1 billion to steward on His behalf!

You see, in God's economy we should know we really don't own the land, the cash, the home, the stocks, or the family we are entrusted with—we are simply stewards of all that on behalf of God, for His purposes. Yes, I know that your car and your home are likely legally titled in your name, and that's for good reason, for orderly purposes in this world. Indeed, all that is really good, because legal title in this world gives you standing and latitude and flexibility to more easily deploy those assets for purposes of the Kingdom!

Now, for just a moment, let's do talk about your home (or maybe your future home if you're a renter!). If you have a mortgage, a debt, against your home, then the mortgage company—the lender—has a legal claim against that asset, your home. Therefore, you can't sell the asset without satisfying that legal obligation. So "is that debt good or bad?" Well, don't be too quick to answer that—if you haven't done this before now, take a quick listen to that earlier Whitestone podcast on "good" debt and "bad" debt!

The point is, you're held accountable by the lender who is deeply involved with the asset that you legally "own"...that's "own" in air quotes! You see, you do not have full latitude to do whatever you want with that home, that property. You are indeed the owner in the eyes of the law, but you are encumbered by someone else, the lender. In fact, the mortgage lender likely has some conditions that you must meet in order that this valuable asset retains its value...like keeping the house insured. Yes, you are ultimately at least partially accountable to the lender for how you manage the asset.

Well, that's just like God! Heh. He owns it all, and everything you have legal title to in this world is really, essentially "on loan" from God. That's because God has entrusted you with those assets for your stewarding. Your home, your furniture, your stocks, your car, your children, your spiritual gifts, your talents, your career—all of these are given to you by God for your stewarding. After all, the Bible tells us that "every good gift and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation or shadow due to change." That verse is found at James 1:17.

Then God tells us in the Parable of the Talents in Matthew 25 "His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.'" Notice that this parable—which is essential for grasping how believers are to serve God—is about the master entrusting the servant to be faithful with what the servant's been entrusted with. Does that sound like the servant in this parable would be or should be saying, "Oh good, my master has 'set me over' \$500,000 in assets; therefore, I personally *own* \$500,000 in assets." Don't think that flies...do you?

But God has powerfully given us even fuller understanding. He tells us not to store up things "where moth and rust destroy and where thieves break in and steal." ...And therefore, we are to "lay up for [ourselves] treasures in heaven." (That's in Matthew 6.) So, *with thanksgiving*, we store up treasures in heaven through our tithes and offerings, and that's awesome! But we also faithfully steward the remaining assets for priorities in this world as part of our appointed responsibilities as families, neighbors, and the like.

But, also very important, we often steward other resources on behalf of unbelievers as a matter of witness for Christ, for example, like being a CEO for a public corporation. So, here's the point: there's absolutely nothing wrong with stewarding a lot of assets in this world, as unto the Lord. Whether it's one talent, five, or ten, we are to do what Paul says in Colossians 3:23, "Whatever you do, work heartily, as for the Lord." Whether you've legitimately been "set over" \$1 or \$1 billion to steward right now, do it as unto the Lord!

Finally, here's the sweet final chapter on ownership. Hebrews 1:2 says that "in these last days [God] has spoken to us by his Son, whom he appointed the heir of all things, through whom also he created the world." And Romans 8:16-17 says, "The Spirit himself bears witness with our spirit that we are children of God, and if children, then heirs—heirs of God and fellow heirs with Christ, provided we suffer with him in order that we may also be glorified with him." Did you get that? *Fully* get that? In the end, we are all joint heirs with Christ who is heir of all things. *For eternity, we will be owners—with Christ—of all things!*

So, what's our hang-up about ownership in the kingdoms of this world? We win the biggest prize in the end. So in our present age, we simply maximize our position in Christ by being faithful stewards! Only God would think all of this up—and then actually do it! This is one area of life where being a mature Christian is clearly revealed. Immaturity and self-regard say "mine" instead of "daddy," while maturity shouts "Abba Father" and stops saying "mine!" Wow. So, don't fixate on *your* ownership...just be a great steward!

## *A&A: Application & Action*

1. There's nothing inherently wrong with owning assets, of course. The question is, how do you personally *measure* your stewardship of those assets that you legally own as well as your stewardship of others' assets you've also been "set over?" (Measurement, you know, is something like "my car gets 40 miles per gallon of gasoline.") Be specific.
  
2. God doesn't need your money, as the famous saying goes. Still, the New Testament says that God loves a cheerful giver (2 Cor 9:7). Is your giving of the assets entrusted to you marked more by duty and routine, or is your giving each and every time a sincere act of thanksgiving? How do you specifically keep your giving with a heart full of fresh gratitude? Be specific.
  
3. The Christian's handling of ownership issues is often hard to discern just by observation. But God is paying attention and knows right where you are! With that in mind, are you pleased with your current handling of ownership issues in your life? Elaborate.