I can think of no better way to define what stewardship really is than with this phrase—*keeping the heart of God at the heart of living*. Stewardship is all about carrying out the wishes of the Owner. The Owner is God, and we are merely the caretakers of His property. Psalm 24:1 states it clearly, “The earth is the LORD’s and all it contains, the world and all who live in it.” I think this encompasses everything we will ever get our hands on in this lifetime.

As I have said, this concept of stewardship is critically important yet so often misunderstood. Even those who intellectually acknowledge that God owns everything do not functionally live as though He does. Let me illustrate my point by asking you to choose which one of the three questions below is the question we should be asking in regard to our material possessions:

1. What do I want to do with all my wealth?
2. What do I want to do with God’s wealth?
3. What does God want me to do with His wealth?

No doubt you chose number 3 as the proper question. In about thirty years of asking this question, every believer chooses number 3. Intellectually, everyone is able to get this part of it. But practically speaking, we live as though number 2 is the right question. We are more than happy to acknowledge that it all belongs to God, but when it comes to making decisions about what to do with what we oversee, we seldom, if ever, seek direction from the Owner.

**Let me offer a few simple questions that should demonstrate just how true this is.**

- When you bought your last car, did you ask God if this is the car He wanted you to buy with His money?
- When your money manager proposed an investment portfolio for you, did you go to the Lord and ask Him if these were the places He wanted His money invested?
- The last time you went shopping for clothes, did you ask your Father if these were the clothes He wanted you to wear?

**Or, here is a question that will certainly apply to us all.**

- Did we check with God to see if He wanted us to overindulge His dwelling place with that last meal?

I hope you see my point. We are all routinely guilty of intellectually acknowledging that God owns everything, while we live, spend, and invest like it is all our own. The cornerstone of stewardship is full acknowledgment and consistent practice of allowing God to direct what He wants done with what He has entrusted us to manage.

I have recently been struck quite seriously with the reality that all our sin, at its core, is the result of personal selfishness. I would encourage you to ponder this yourself for a moment. As I have mulled this idea over and over in my mind, I have yet to find any exception. The truth is: we are our own worst enemies. We are continually getting in the way of God’s best because we are so consumed with our desires, our rights, our dreams, our passions, and our way that we continually...
fall into sins of either commission (doing the wrong thing) or omission (not doing the right thing). Think about it. Why do we lie? Why do we cheat? Why do we steal? Why are we afraid? Why do we hate? Why do we commit adultery? Why do we lose our temper? Why do we become addicted to drugs, work, and entertainment? Why do we covet what others have? Why do we wear “masks” around others? Why do we not want to submit to God? I could go on and on, but it always circles back around to self. As the cartoon character Pogo confessed, “We have met the enemy and he is us.”

The reason I am making this point is to say that our practical rejection of a life of devoted stewardship is just another example of how self gets in the way of God’s best for us. We want to be in charge. We want to make the decisions. We want to “pull the trigger” and get things done. In ignoring the reality that we are nothing more than mere low-level managers who are expected to meticulously carry out the wishes of the all-loving and all-powerful Owner, our personal will, wishes, choices, and decisions prove to be categorically irrelevant to the discussion.

Someone once noted that at the center of SIN is the letter “I.” We will always find “I”—self, ego, always looking out for number 1—at the center of our sin.

• This is why Jesus said that if we really want to live, we must first die to self. “For whoever wants to save his life will lose it, but whoever loses his life for me will find it” (Matt. 16:25 NIV).

• If you want to be first, you must let everyone else go ahead of you. As the Scripture says, “The last will be first, and the first last” (Matt. 20:16 ESV).

• If you want to be really free, you must submit to slavery. “Whoever wants to become great among you must be your servant, and whoever wants to be first must be your slave” (Matt. 20:26–27 NIV).

• If you want to be great, you must strive to make everyone else greater than yourself. “Do nothing out of selfish ambition or vain conceit, but in humility consider others better than yourselves” (Phil. 2:3 NIV, see also Luke 9:48).

It is all about death to self.

The reason stewardship is so challenging to practice is that we must get self out of the way. As long as we are fallen creatures with a fallen nature, we will have to wrestle daily with the lingering ghosts of our own selfishness until we someday finally shed this “dirt body” and move on to better things. In the meantime, we must resist with every ounce of our being the temptation to inappropriately assume the throne and play little gods over stuff that does not even belong to us.