

How to Steward & Build *Wealth*

JONATHAN WELLUM

*Wealth hoarded dies. **Wealth** stewarded grows.*



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HOW TO STEWARD AND BUILD WEALTH



JONATHAN WELLUM

How to Steward and Build Wealth

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INTRODUCTION

Why should Christians steward and build wealth? That's a good question, and it is an important one given the environment we live in and the negative view many Christians hold concerning money and wealth. Yet when we turn to the pages of the Scriptures, we discover that it is our duty and our command, as those made in the image of God, to have dominion over the earth and to glorify God in our work and worship. Christians have a mandate to build wealth, but always in a manner that glorifies God.

The Scriptures provide us with practical instructions on how to faithfully steward all of God's resources, provide for our families, support the church and its mission, and help those in need. Christians are stewards, not owners, of God's resources, including the wealth they produce. Everything we have—money, time, and talents—belongs to the King of glory. “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).

HOW DO WE BUILD WEALTH?

*Vanity of vanities, says the Preacher,
vanity of vanities! All is vanity.*

—Eccl. 1:2

Solomon uses the word “vanity,” or meaninglessness, thirty-eight times in the book of Ecclesiastes. He asks if life is really worth living. Solomon asks this critical question at the outset of Ecclesiastes, and his conclusion, after experimenting with life “under the sun,” is brutal and vicious in its logic. Life is not worth living, he says, if it is lived under the sun without God as your foundation and without a personal relationship with Him (e.g., Eccl. 12:13–14).

Solomon gives four reasons for the futility of life without God. First, the monotony or cyclicalness of life; second, the vanity of wisdom; third, the futility of amassing wealth, which you can’t take with you and will eventually be left to a fool; and fourth, the certainty of death. These reasons are as relevant today as when Solomon penned his words three thousand years ago—life without God is vanity. Fortunately, Solomon doesn’t leave us in confusion and futility under the sun.

In his shrewd analysis, he evaluates each of the four reasons for despair by bringing the sovereign Creator back into his worldview and putting God at the center of his thinking. That changes everything. Life is no longer vanity but filled with meaning as it moves forward according to the all-encompassing providence of God.

With God at the center of our worldview, there is a time and place for everything, including building and stewarding wealth, both now and for eternity (see Eccl. 3). In our woke and Marxism-drenched culture, it is essential to begin by stating that the building of wealth is both a godly gift and a command.

Unfortunately, there are too many “Christians”—and I am using that term loosely—who have adopted socialist ideas when it comes to economics, wealth building, and the distribution of resources. The late Ronald Sider, and even the late pastor Tim Keller, are examples of those who suffered from the socialism disease and lack of understanding in the area of biblically consistent economics. Today, we’ve got individuals like Russell Moore, Rick Warren, and Thabiti Anyabwile who seem to be more interested in the leftist agenda of big-government regulating every aspect of our lives than the freedom and prosperity that flows from personal accountability, the private ownership of property, and a consistent biblical approach to economics and wealth building.

It is important that we state at the outset that there is nothing wrong with building wealth. Rather than attacking the biblically based right to private property, we begin by affirming the right to the ownership of the earth's resources in the hands of individuals. History has conclusively shown that only economic systems rooted in the private ownership of property, and buttressed by a free market, will produce substantial wealth and efficiently and effectively manage the earth's resources. In fact, no other economic system comes close. To suggest that people in the West would be happier not owning anything, which we hear from our friends at the World Economic Forum, is sheer folly and a lie that is being advanced for the sole purpose of stripping people of their God-given property rights and reducing them to vassals of the state. Interestingly, this is a policy being promoted by some of the richest people in the world, while at the same time they are buying up the world's assets. But without the broad ownership of private property, the majority of people would end up in abject poverty and under the thumb of a corrupt state and/or large corporate interests.

It is important to remind people today that God has created a resourceful earth distinct from Himself and has placed mankind as His vice-regents to develop and harness the earth's resources. When we look at His creation, we get a glimpse of the greatness of our triune God and the tremendous wealth and provision that He

has graciously provided to mankind. In our neo-pagan age, characterized by climate ideology and zero-sum welfare economics, it is essential that we begin with the truth concerning the abundant wealth and rich diversity of God's created order. Any culture that begins with the ideology of artificial limits, the deifying of creation, and a zero-sum vision of economic life will always find it more rational to hinder development and take from those who actually produce—in the guise of distributive justice—instead of increasing production through innovation, capital accumulation, and human creativity. And without that, the economy will stagnate, which will lead to a loss of wealth and a decrease in standards of living. Without returning to a Christian worldview and bowing to King Jesus, we run the serious risk of deindustrializing, which we already see today in many Western countries, and returning to a subsistence standard of living.

We need to look no further than the declining gross domestic product per capita in resource-rich Canada. Socialist policies in Canada over the past decade (2015–2025) have chased investment capital out of the country and expanded the size and influence of the state, all at the expense of the private sector. The results are shocking. Canadians, living in one of the richest countries in the world (valuing the massive reserves of commodities), are becoming poorer every day. Herbert Schlossberg, who wrote an excellent book *Idols for Destruction*, points out that the question of distribution cannot be separated

from the question of production, which itself is rooted in one's view of the richness of creation and, hence, in one's view of the Creator. Today, we live in an environment where policies focus more on redistribution than production. As Christians, we should be interested in production and *then* proper distribution. Schlossberg says,

Redistribution changes production. People do not willingly produce goods they know will be seized for the benefit of others. The redistributors will find that there is less to redistribute, for a redistributor economy is less than zero sum. It is negative sum. Armed robberies are zero sum because their adventitious nature does not induce people to modify their behavior in anticipation of such an unlikely event. But the predictability of redistribution makes it sensible to reduce both investment and production in order to provide less for the tax collector. People consume more and hoard more, work less, save less, and invest less. Thus, redistribution is literally destructive of the nation's wealth, dismantling capital resources and providing disincentives to replace them.¹

Let me summarize: The larger government gets, the smaller the private sector gets. The smaller the private sector becomes, the less wealth is produced. Have we forgotten that it is not the public sector but the private sector—driven by human enterprise, discipline, and dependence on God—that actually stewards and builds the wealth of a nation?

The once-prosperous countries of the West are living proof of the failure of distributive economics and the attack on private property. Only a consistent biblical worldview will produce and distribute wealth in an optimal manner. It is God who gives us the ability to produce wealth as we are obedient to Him.

Why do we build wealth? Christians have a mandate to build wealth. It is both our duty and command, as those made in the image of God. In Genesis 1:18 God commands Adam to exercise dominion over the earth. It is through the exercise of that dominion that mankind is to glorify God. In Ecclesiastes 11, Solomon lays out a wonderful framework for building wealth.

Let us consider seven points that Solomon emphasizes in this chapter.

COURAGE

The first is that we need to have courage. We need more Christians who are prepared to take risks. Solomon uses two examples to illustrate the need for courage. First, in verses 1 and 2, we find the merchant who sends out his ships to engage in international trade. And second, in verses 3 through 6, we see the farmer sowing his seed. Neither the seamen nor the farmers know how profitable their efforts will be when they start out. But to be successful, they have to be prepared to take on the risk of a loss.

It is no different for us. If we are going to build wealth and invest in the things that matter in this world for God's kingdom, we must become more comfortable with risk.

My father set up his own chiropractic practice and built it to be very large and successful. I saw firsthand how hard he worked. His primary aim was to glorify God. He began in the late 1950s when chiropractors were not respected and often treated with contempt by the medical establishment. Yet he labored on, practically showing the love of Christ to thousands of people. Early in my financial career, I was privileged to work with renowned businessman Michael Lee-Chin. He taught me the power of risk-taking and investing in businesses. Working with Michael had a profound influence on me and encouraged me to create a number of businesses on my own. Men like my father and Michael Lee-Chin showed me that you can start your own business and that prudent risk-taking can be very rewarding. Currently, I am an investor in seven venture capital initiatives. Each business is focused on creating products and services that will make a positive difference in the lives of customers.

When it comes to prudent risk-taking, Christians, of all people, should be the most entrepreneurial because we know the one who rules the universe and is working "all things according to the counsel of his will" (Eph. 1:11). So why aren't more of us stepping out in faith and with courage to see what God can do through us for His glory?

CASTING

So we must have courage. But the proof of our courage is seen in our casting. The word *cast* holds a meaning of approximation, not exactness or randomness. Casting here implies an active step, releasing something valuable into an unpredictable situation, but with wisdom and faith that it will not be lost. It is about letting go, having less control, and embracing God's providence. In Solomon's day, ships on commercial voyages were gone for extended periods before any profit would result. Yet one's goods had to be committed to the ships if any profit was to be earned. Solomon's fleet, which brought back gold, silver, ivory, apes, and peacocks (1 Kings 10:22), sailed once every three years. So Solomon was acquainted with risk. He had to send his ships out, and he did not know which ones were going to come back, or how much they would come back with, or what shape they were going to be in. He had to cast his wealth on the sea in order to generate a greater return, knowing he could also suffer a loss.

As we consider this casting, it leads us to three questions: What do we cast? How do we cast? Why do we cast?

Returning to Ecclesiastes 11:1, what do we cast? We cast our bread. This is referring to our goods, our livelihood, even ourselves, and the abilities that God has given us. We cast something of value. You cannot receive value in return if you do not put value at risk. Solomon is

telling us, his readers, that when we cast our bread, we are putting some of our wealth at risk, but this is the only way we will be able to build and accumulate wealth. Solomon was no stranger to risk, as he repeatedly committed his own ships to the seas.

How do we cast? We must cast with patience. Solomon says that after casting the bread, it is only “after many days” that we will find it again. Casting, faith, and commitment are almost always tied to patience and dependence on God. God will respond and act on His timetable, which is often not ours. As Christians, we know that we do not live in a chance world, and we must always wait upon the Lord. We must be patient as we step out. If we are going to build wealth, we must have courage, and we must cast something of value and be patient.

Why do we cast? Because we have the promises of God, “who is able to do far more abundantly than all that we ask or think” (Eph. 3:20). The Christian should be constantly pushing the boat out of the harbor and into the sea. Solomon says that after many days we will find it again. That’s a wonderful promise. The bread we cast with patience may not return quickly—and maybe not in our lifetime—but it will return because we have God’s promise. “Therefore, my beloved brothers, be steadfast, immovable, always abounding in the work of the Lord, knowing that in the Lord your labor is not in vain” (1 Cor. 15:58).

DIVERSIFICATION

We had two C's, courage and casting, and now we will have five D's, starting with *diversification*.

As we venture out, it is important not to be presumptuous. Rather, we must be careful to infuse all our actions with godly wisdom. Biblical casting should be infused with enthusiasm and eagerness. According to Hebrew scholars, the numerical sequence in Ecclesiastes 11:2—"Give a portion to seven, or even to eight,"—is used to emphasize vigor and a full measure of enthusiasm. Solomon is saying this to each of us: Don't be parsimonious. Get moving and spread your time, talents, and capital wisely. The picture here is one of energetic and wholehearted work. I have never met a successful entrepreneur who is not defined by a positive and enthusiastic attitude.

He also mentions the issue of portions. Solomon, who is no stranger to investing in international commerce, is advising his readers to take the risk involved in sea travel, but also to spread that risk by sending goods in separate consignments or portions.

Today we are fortunate that we can hedge a large portion of risk using insurance pools. But there is more that we need to think about here. Solomon is emphasizing the fact that just because God is sovereign, that truth never limits our responsibility to plan and use all

the wisdom that God has surrounded us with. We do not know what calamity may take place, and we should never presume on God's sovereign purposes. So as we cast out, we do it with enthusiasm and diversify our resources wisely and in portions.

DESTINATION

In verse 3, we see that our end is appointed by God. Why should we be wholehearted in our casting? The answer Solomon gives is simple. He says God is in control.

Solomon draws our attention to expected events. He says that if the clouds are full of water, they pour rain upon the earth. There are many events that take place that are completely predictable and operate according to the laws of nature that God has established and sovereignly upholds. But there are also completely unexpected events. In verse 3, Solomon says that whether "a tree falls to the south or to the north, in the place where the tree falls, there it will lie." This verse is pointing out that so many events in life are out of our control and unpredictable from our perspective. When we look through the eye of faith, we see things from a radically different perspective than through the natural eye. One man's problem is often another man's opportunity. The natural eye sees only the gathering storm and the possibility of random acts of disaster, but the eye of faith knows that even these

are products of God's divine providence, and our destination is ultimately determined by the Lord.

This truth alone should make us serious entrepreneurs. This should encourage us to be risk-takers, to step out. God knows the end from the beginning, even if we don't, so we can depend on Him and look to Him. He will take care of it because He knows the destination.

DEPENDENCE

In verses 4 and 5, this is developed further by showing our total dependence upon God. Solomon has already said that there is a time to plant and a time to uproot (Eccl. 3:2), but the conditions are rarely ideal. If we wait for the perfect conditions in life to build wealth, we will probably never start. The time to act is almost always now, and gazing at the wind or watching the clouds, as Solomon says, means that you will end up never sowing the seed or reaping the harvest.

We know lots of people like that, right? We must not be like those who look at all the negatives and never any of the positives, who never trust God for what He can do. If you talk to entrepreneurs or consider your own life or the life of your church, you will see the reality that the best opportunities in life are usually born out of adversity and less-than-ideal circumstances. Why? Because it shows us that we are totally dependent upon God. So let us not be those who focus on the rain or only see the

storm, but rather let's remember that the environment that surrounds us is controlled by the Lord, and He is working out all things for His glory and for our good.

Why do we place our trust and confidence in the Lord alone? Because, as Solomon says in verse 4, He is the one who created and directs the wind. God determines where the wind blows and at what speed it moves. He is also the one who knits the child together in the mother's womb, as Solomon points out in verse 5 (see also Eccl. 11:4–5). This is a mystery. Embryologists can tell us mechanically what happens, but they do not really know exactly how the whole body is formed from two cells. Just because we can give some kind of accounting for it does not mean we understand it. It is mysterious, though God, of course, knows all those things. Theologian Michael Eaton says, "The life of faith does not remove the problem of our ignorance; rather, it enables us to live with it. Faith flourishes in the mystery of providence; it does not abolish it."²

DILIGENCE

Next, we need to be diligent. In verse 6, trust and commitment call for diligence. The expressions of "morning" and "evening" emphasize for us that every part of the day, all of our times, are to be filled with activity for the honor and glory of the Lord. Our commitment to work and build wealth must be wholehearted and ungrudging,

and involve all of our lives. Even though we do not know what endeavors will prove fruitful, the biblical approach to life is to give ourselves to the responsibilities at hand and trust the Lord for the rest. Christians in our world today need to display a work ethic. More and more people have an appalling work ethic. “Can we work from home?” “Do we have to go to an office?” “How can you impose strict rules upon me?” Christians should be known for their hard work and diligence. In fact, it is not too strong to say that we should love our work, for we are doing all things for our Lord. “And whatever you do, in word or deed, do everything in the name of the Lord Jesus, giving thanks to God the Father through him” (Col. 3:17).

I agree with David Bahnsen in his book *Full Time* that work *is* the meaning of life—work, of course, defined as working for God.³ That is the way we glorify God in our work—we serve Him. The whole idea of universal basic income, which is thrown around by so many powerful people, is antithetical to a Christian worldview that says man is created in the image of God. Transhumanism and posthumanism are the dreams of godless billionaires who tell us that work will become obsolete. We are told that we will all have our own little robot running around our house doing all of our work. But is this what God wants for us? No, this is antithetical to our humanity and to God’s purposes. Christians

are to be diligent workers. We do all to honor God, and we worship God when we work.

DELIGHT

In verses 7 through 10, we see the call to be joyful and to enjoy life now. What a joy it is to anticipate each new day and accept it as a gift from God. Solomon focuses here on young people, and he says to take full advantage of our youth. Youth is a time for enjoyment, and there are so many wonderful things we can do. Physically, a youthful person can enjoy things that age will slowly take away. I am realizing this truth more and more with each passing year. Youth typically means fewer responsibilities, fewer demands on our time, and greater freedom to explore the world God has made.

But remember, the decisions in one's youth often have the greatest impact on our lives. In youth, we make what insurance underwriters would call "long-tail decisions." In other words, the decisions we make in our youth will impact our lives for a longer period of time. Those decisions leverage our whole future, by God's grace. This is why Solomon balances things by placing an emphasis not only on living life to the full, but also remembering that this is God's world and we must live by His commands.

Don't waste your youth. Don't live a life of regret. For those who are being raised in Christian homes, take full advantage of that blessing and of the grace that has been bestowed upon you. Don't waste your time. Get active for the Lord today.

Solomon emphasizes that the best way to build wealth and have a fulfilled adulthood and a contented old age is to get a good start in life and avoid the things that will bring trouble later on. Young people who take care of their bodies and their minds, and avoid the destructive sins of the flesh and pursue good habits of health and holiness, will live more fulfilled lives than those who waste their youth and "sow their wild oats," only to end up with crop failure.

"Remember also your Creator in the days of your youth" (Eccl. 12:1). That's where Solomon goes after this section in Ecclesiastes 11. My brother Kirk, who officiated at my wedding, spoke from this passage as he challenged my new bride and I on our special day. It is a great passage to anchor a new home and challenge a new married couple. Charles Spurgeon once stated, "Youthful sins lay a foundation for aged sorrows."⁴ Be careful and invest wisely, but delight in God.

As Christians, we should display the love of Christ and the joy of the Lord. The presence of Christ and the fruit of the Spirit should be seen in all areas of our lives.

So how do we build wealth? We begin by courageously putting something of value at risk. We then patiently look to the promises of God, diversifying our activities with great enthusiasm and expectation. We do all of this because God is working out His sovereign purposes with the destination fully determined. We move forward depending on God, working diligently every day, and serving our Lord with great joy and delight.

How Do We STEWARD WEALTH?

Proverbs 3:9–10 says, “Honor the LORD with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine.” There are three points from this passage that I will investigate before shifting our attention to 1 Timothy and the topic of giving.

HONOR THE LORD WITH YOUR WEALTH

How are we going to steward our wealth? We have to first honor the Lord with it. “Honor” here means to give weight, gravitas, or importance to the subject. This is a topic the son in Proverbs needs to take very seriously, as the father is speaking to him. Note that the father refers to *all* of the son’s wealth. Honor the Lord with your wealth—not a portion of it, but all of it. The emphasis is not just on a tithe, although we will be tithing. The emphasis is placed on all of our wealth, and this emphasis is related to our relationship with the Lord. Why is that? As Psalm 24:1 says, “The earth is the LORD’s and the fullness thereof, the world and those who dwell therein.”

Everything belongs to the King of glory in the first place (see Ps. 24:7). Everything we have comes from the Lord. So, of course, as we build and God blesses

us, we need to honor Him with all of our wealth. In 1 Corinthians 4:7, we read, “What do you have that you did not receive? If then you received it, why do you boast as if you did not receive it?” The only rational response is to honor the Lord with all of our wealth. All of our spending and all of our investment decisions must be put through the grid of biblical revelation. We must use a biblical framework when it comes to all of our spending decisions if we are going to truly honor the Lord with our wealth.

HONOR THE LORD WITH THE FIRSTFRUITS

Second, we are to honor the Lord with the firstfruits of all of our increase. We have the responsibility and the privilege to give to the Lord the firstfruits of all of our wealth. What a privilege it is!

If we go back to Deuteronomy 26, firstfruits were very significant for God’s covenant people in reminding them of their deliverance from Egypt and of how God led them to the promised land. Because God had delivered His people from Egypt and slavery, He gave the command to give Him the first of their produce. Note that they were not to give God the gleanings or the leftovers. They were commanded to give God money and resources off the top. God is the first person we need to honor with our wealth if we are going to be good stewards. He is the

first one who should be getting a portion of what He has blessed us with.

It is interesting that when we think about giving off the top, it helps us remember that everything below is also from the Lord. It's a great picture. If our giving to God comes after we have spent our resources on everything else, it reveals that we see God as the least important and have relegated Him to the bottom. Giving to the Lord should be top of mind. He deserves the firstfruits of all our labor.

We think of the command regarding the firstfruits to be referring to the exodus of Israel, but as we know, it was also a typology pointing forward to the ultimate exodus that we find in our forgiveness in Jesus Christ, and in our deliverance from the slavery and bondage of sin that we were born into through Adam. How much more should we as Christians, who have experienced the new birth and the ultimate deliverance from our sin, be generous toward God?

HONOR THE LORD BY LIVING IN FAITH AND OBEDIENCE

Third, we are to honor the Lord by living in faith and obedience to Him. You will notice that Proverbs 3:10 says, "*Then* your barns will be filled with plenty, and your vats will be bursting with wine." Note the word *then*. We

are to give to the Lord and trust that He will provide. We do not wait until our barns are full before we give to the Lord. Rather, we give in faith, trusting God and in His promises.

So we give to the Lord and we honor Him, and *then* God will bless us spiritually and physically. “Blessing” can be defined in broad terms and in many different ways. I am certainly not promoting the prosperity gospel, which promotes the teaching that as you give money to God, He will act as an ATM and give you more money back. When God tells His people that their barns will be full, He is speaking of the blessings and riches of the gospel of Christ that go far beyond mere material blessings. “Blessed be the God and Father of our Lord Jesus Christ, who has blessed us in Christ with every spiritual blessing in the heavenly places” (Eph. 1:3).

I work in the investment business, so I am very familiar with credit analysis. All credit investments, such as bonds, carry a credit rating. The highest credit rating that is obtainable is AAA. As you would expect, there are not very many entities that have an AAA rating. Even the US government does not have an AAA credit rating anymore. Years of deficits and money printing have reduced the credit rating of the largest and most powerful economy in the world.

But God does not need a credit rating! He owns “the cattle on a thousand hills” (Ps. 50:10). It is all His. He is

dependable, and when He makes promises to us, we can believe them. Don't "take it to the bank"—the bank is not even dependable. People use that expression, but every time I hear it, understanding the financial conditions of most of our banks, I think, *Don't take it to the bank, take it to God!* He is the only one we can trust, the only one who offers us total and complete protection for eternity.

FIVE POINTS FROM 1 TIMOTHY 6

So we are to honor the Lord with the firstfruits of our increase, and we are to honor Him by living in faith and obedience. Now, let us look at the words of the apostle Paul in 1 Timothy 6:17–19:

As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

In this passage, there are five points that are applicable to the stewardship of wealth. The first is that we need to be humble and not haughty. There is no such thing as a "self-made" person. As Christians, we should have no room for that terminology and way of thinking. We are who we are by God's sovereign grace alone. This means

we must be humble, and not haughty, as we allocate and steward God's resources. Paul reminds Timothy of this, as he speaks of "the rich in this present age." He says, "Charge them not to be haughty, nor to set their hopes on the uncertainty of riches."

Second, we are to place our hope in God and not in our fleeting wealth. Think about the stock market—it goes up and it goes down. Stocks can lose value or increase in value very quickly. But it isn't just stocks that can be volatile. All our material possessions can be worth a great deal today and be worthless tomorrow. In fact, we might be here today and gone tomorrow, never to use much of what we accumulated. If you put your trust in this world, you will inevitably be disappointed—it is only a matter of time. If you put your trust in Christ and your hope in God, you will never be disappointed in the long run. "Do not toil to acquire wealth; be discerning enough to desist. When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven" (Prov. 23:4–5).

Third, we are to enjoy God's gifts. We see this emphasis again on enjoyment. God provides us with everything we need. Christians should live each day with happiness, joy, and peace, grounded in a right relationship with God.

Fourth, we are to pursue God's rewards and our eternal treasure. Are we investing in the kingdom of

God? Are we redeeming the culture for Christ? Are we making the right investments?

Fifth, we are to be rich in deeds and sacrificial in our giving. We are called to be “generous and ready to share,” ready to demonstrate our love for those who are in need. To consider more about this idea of sacrificial generosity, I want to look at three biblical instructions in terms of giving.

HOW DO WE GIVE GENEROUSLY AND SACRIFICIALLY?

Generous and sacrificial giving is an expression of our faith, reflecting both disciplined stewardship and heartfelt devotion to God's work. This section explores how our giving should be systematic yet flexible, proportionate to our means, and rooted in joy, reflecting Christ's ultimate sacrifice. By aligning our financial practices with biblical principles, we honor God and support His church and those in need.

GIVING SHOULD BE SYSTEMATIC AND IRREGULAR

The first is that giving should be both systematic and irregular. In the Old Testament, there were three regular tithes laid out for the children of Israel. To make allowance for those tithes, people needed to have a budget, they needed to be disciplined, and they needed to have control over their finances. The Old Testament tithes were the Lord's tithe (Lev. 27:30–33), the festival tithe (Deut. 14:22–23), and the tithe for the poor (Deut. 14:28–29). Those were each 10 percent, though the tithe for the poor was 10 percent spread over three years, so you could say the average tax rate back then was 23.33 percent. Now I would die for a tax rate like that. In Canada, along with most Western countries, all levels of

government consume close to half of the total value of goods and services produced.

In the New Testament, we also see the apostles instructing the church in the importance of regular giving. As part of our stewardship as we build wealth, one of the biggest priorities is the church. In 1 Corinthians 16, Paul emphasizes that a regular and thoughtful amount of money should be set aside for the needs of the church.

We also find passages throughout Scripture that show that we should be prepared for special offerings or irregular giving. In the Old Testament, there was the raising of the funds for the building of the tabernacle in Exodus 35–36. And in 1 Chronicles 28, which we will look at shortly, we see the raising of capital for the building of the temple. In Acts 11:27–30, there was a collection that was taken up to provide relief for the Christians living in Judea.

So it is very important that our giving is both systematic and irregular, which means we need to budget our resources wisely. We should know what we are spending our money on, and we should have a regular amount going to the church. It is also wise to have a reserve set up so we can meet special needs that will arise from time to time.

GIVING SHOULD BE IN PROPORTION TO OUR WEALTH

Second, giving should be in proportion to our wealth, and it should be responsible. In 1 Corinthians 16:2, we read that money should be set aside every week for the needs of the church, but there is no set amount given. It is based on God's provision to the giver. So we need to think about that and pray to the Lord to guide and direct our finances and what we should be giving to Him. Maybe it is 10 percent, maybe it is 30 percent, maybe it is 50 percent—that is between the Lord and the giver. In 2 Corinthians 8:11–15, we read that giving comes out of one's ability and according to what he has. There is also the warning that we are not to put ourselves in a place of poverty. This is very important. We need to be balanced in our giving.

Giving to the Lord can be abused even within the “church.” For example, in some areas of Pentecostalism, members are encouraged to give to the church even when it drives them into financial stress and leaves them in a state of poverty. They are promised by unscrupulous ministers that God will reward them with financial riches. Of course, this is completely unbiblical. God warns us against that. God's work does not come ahead of our fundamental obligations. They need to be harmonized. We need to provide for our families. In 1 Timothy 5:8, Paul writes, “If anyone does not provide for his relatives, and especially for members of his household, he has denied

the faith and is worse than an unbeliever.” So we need to have balance in our giving.

GIVING SHOULD COME FROM JOYFUL HEARTS

Third, giving should come from joyful hearts and reflect the sacrificial giving of the Lord Jesus Christ. In 2 Corinthians 9:6–7, Paul says, “Whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.” So we should be cheerful givers.

I was fortunate to be raised in a home where my father was very generous to the church and to many charities. He told me many times, “Jonathan, you can never outgive the Lord. You can never outgive God.” How wonderfully true when we consider that our giving is rooted in the giving of our Lord and His sacrificial death. Paul anchors our giving in the incarnation of Jesus Christ, and in 2 Corinthians 8:9, we find this amazing statement: “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.” These words are given in the context of giving, and Jesus is the ultimate example of sacrificial giving. There is no one who was richer and no one who became poorer than Jesus Christ. And He did that for us. So this should energize us in sacrificial giving and as being good stewards of the capital that God has blessed us with. We can never outgive the Lord.

HOW DO WE MAXIMIZE WEALTH?

How do we maximize wealth? The optimal and biblical way to build our inheritance in heaven—where it is imperishable, undefiled, and unfading—is to bring all of life under the lordship of Christ our King. This means that our starting point should be what Abraham Kuyper called the cosmological principle, which refers to “*the Sovereignty of the Triune God over the whole Cosmos*, in all its spheres and kingdoms, visible and invisible.”⁵

It is from this principle that Calvin correctly emphasized that there is no dichotomy between Christianity and culture, that all of life, including culture, is theonomous—it comes under the rule of Christ.⁶ As a result, Christ is King in every department of human life and activity, and nothing is to be abstracted from the triune God. A Christian faith that begins and ends with a pulpit on Sunday, and presents a message that is disconnected from the needs of the surrounding culture as they arise in all areas of life, is an amputated faith. It is never sufficient for the needs of the time. What we need in this dark hour, where truth has fallen and justice stands afar off, is a full-orbed faith that goes out into every area of life and shakes the anti-theistic foundations of our modern culture. For the glory of God and for the eternal good of

men, we must proclaim the gospel of Jesus Christ with all its implications.

Whether it is the issue of abortion, homosexuality, transgenderism, posthumanism, pornography, the profligacy of government economic policies, injustice, the rejection of God's law, open borders, or the worshiping of creation and not the Creator, it should be the Christian who speaks out with real answers. This means that Christians must invest heavily in building Christ-centered homes and producing the next generation. Societies that reject heterosexual, monogamous relationships die. They build nothing. The biblical family is the most important and foundational institution for the progress of human culture and its flourishing. No culture, society, or economy can withstand the destruction of the home. The sexual revolution, the assault on marriage, and the attack on children are destroying our civilization. We must work to reestablish the biblical family as the creative norm. It is in the home where the foundation of all education takes place, including the development of the virtues and ethics necessary for a free and democratic society.

We must invest heavily in local churches and in church planting wherever there is a void of faithful, biblical exposition. The vibrancy and strength of our culture and economy are directly correlated with the strength of local churches across the land. Our goal is to proclaim the gospel and distribute God's Word throughout the world, beginning with our own backyards. Warren Brookes,

a journalist and economist who lived a few decades ago, said,

A national economy, like an individual business or a specific product, is the sum of the spiritual and mental qualities of its people, and its output value will only be as strong as the values of society. A society that has no values will not produce much value; a nation whose values are declining should not be surprised at a declining economy.⁷

In my investment work, I see very clearly that our economy will not grow and produce wealth and prosperity without values—and not just any values, but Christian values. Not only do we need Christian values, but we need *Christians*—converted, regenerated Christians—filling the marketplace.

We must invest in educational institutions. That is why many of our churches are setting up their own schools, from primary schools to universities and even professional colleges. If all knowledge begins with the Creator “in whom are hidden all the treasures of wisdom and knowledge” (Col. 2:3), how can we educate the next generation without institutions that put Christ at the center?

We need to encourage Christians to either start new businesses or take over existing businesses that operate throughout all areas of the economy. This is the way we invest in God’s kingdom and transfer our wealth into

heaven. We bring all of life, including all of our thoughts and actions, into captivity to the Lord Jesus Christ. We need to pray for Christian entrepreneurs who will cast out in faith and with courage. We need to support businesses run by Christians and those within our church communities before looking out into the world.

We need to pay special attention to the healthcare industry. The medical model and the practice of medicine have become thoroughly atheistic, materialistic, and increasingly pagan as the historical influence of Christianity wanes in our culture. You just have to spend time in a hospital to see the impact. Our healthcare institutions, including our hospitals, have become the killing fields in the West. Hospitals, which were started largely by Christians as places of God's love to be manifested in the care of the sick and the ministering of the gospel, are themselves transitioning to places of mass murder. In my country of Canada, it is horrific to watch what is happening with the massive increase in state-assisted murder, referred to as MAID (Medical Assistance in Dying). In the latest reported numbers, the annual "assisted" deaths are approaching twenty thousand. If the same ratio was applied to the US, adjusting for population size (Canada is 11.5 percent of the US population), this would translate to approximately 174,000 state-assisted murders per year! Canada is a powerful example of what goes wrong when human life is devalued and not protected.

Why is it important for Christians to be involved in healthcare? It is because one of the major battles the church is fighting in our day is the fight for the dignity and value of human life. We need to stand against all murder and the devaluation of human life. In many countries, governments are targeting pro-life organizations, trying to remove their charitable status and threatening to throw pro-life leaders in jail. Anyone who stands for life in our neo-pagan culture of death is going to be attacked. There is much work that must be done to stop abortion and protect all human life—from conception to natural death.

We must also oppose the legalization of psychedelic drugs that are destroying our society, especially our youth. In the US in 2023, 42 percent of adults aged nineteen to thirty reported using cannabis in the previous twelve months. It was 29 percent for adults between the ages of thirty-five and fifty.⁸ These statistics are shocking. Why are so many people turning to psychedelic drugs? Because they need the Lord, and the forgiveness of sins that only comes through redemption in Christ Jesus. The tremendous health problems emanating from the use of these drugs is deeply disturbing, and the human and financial costs are so large that they are not measurable. Even the use of legal pharmaceutical products is off the charts and needs to be brought under control. We are a drugged-up society. Living under the sun does not work too well, does it? Life without Christ is vanity.

So if we want to build wealth and steward it, we need to be focused on the ways we can redeem the culture and divinely transfer our wealth from this life into heaven by faithfully serving the Lord. C. T. Studd summarized this point so beautifully when he stated, “Only one life, ’twill soon be past, only what’s done for Christ will last.”

If we are serious about laying up treasure in heaven, we must be those who fight to redeem our culture and fulfill the gospel call in all of its implications. As one theologian says, “The goal of the gospel is not to transport disembodied souls to heaven but to redeem man in his totality and all creation from sin and its effects.”⁹ If we want to build and steward our wealth, we must do all we can to maximize our wealth in heaven for eternity. We must abandon all worldviews that leave us living under the sun and put the triune God back into all of life and take seriously the words of the Lord in the Great Commission.

How is all this going to get done? Look to the Lord and be *generous*. If we are going to change our culture for Christ, we must make significant intergenerational investments in every area of our economy and culture. We must cast the bread God has given us on the waters, knowing it will return in God’s perfect plan.

Let us look at a passage in the Bible that I think shows maximum generosity. In 1 Chronicles 28–29, we find that King David had been denied permission to build

the temple. God had promised David a better temple, a house that ultimately Christ was going to come through. That is the real house and lineage that God promised David, but his son, Solomon, was going to build the earthly temple. And David was going to raise the capital so that Solomon would be able to complete the project.

A few years ago, when I read this passage, I started adding up the amount of money that was raised for the building of the temple. If you look at just the first couple of verses, David set aside a large portion of his own wealth—not like our politicians, who only spend other people’s money—a portion that would be approximately twelve billion US dollars using today’s valuations,¹⁰ and that is only including the gold and silver. There were other valuable items he contributed that are hard to value. Think about this for a moment. David gave to the Lord twelve billion dollars in *just* gold and silver. This is probably the largest single gift to the Lord’s work in the history of mankind, adjusted for the relative purchasing power of the economy of Israel at that time.

When the people saw David’s leadership and generosity, he then encouraged them to give, and “the people rejoiced because they had given willingly, for with a whole heart they had offered freely to the LORD” (1 Chron. 29:9). They wanted to give. If you add up what the people gave, it was equivalent to over twenty billion US dollars. That would have been one amazing temple—thirty-two billion dollars in today’s value of

gold and silver alone! Not to mention, there was all of the wood and other precious elements I cannot put a value on. These are staggering amounts in proportion to the gross domestic product (GDP) of Israel at the time. We are talking about a country that included maybe five million people total. So there would have been about a million men. To put it in perspective, the United States has around three hundred and forty million people, so if you used that same ratio of 20 percent of the population, there would be about sixty-eight million men. So the proportional giving would be equivalent to about \$1.36 trillion US dollars. That would be close to 5 percent of GDP of the United States. That is a big number!

We need to have that kind of generosity. I encourage you to read and meditate on 1 Chronicles 28–29. You will see how it was all just poured out from the Lord. Remember that this was happening just before David was leaving this world. He was right at the end of his life, and he was going to give a massive gift. And he gave it because he loved to worship the Lord in His temple. He had a passion for the Lord.

So let us pray for hearts of generosity as we build and steward wealth for this generation, and, by God's grace, for generations to come until the Lord returns.

Abraham Kuyper said,

Wherever man may stand, whatever he may do, to whatever he may apply his hand—in agriculture, in commerce, and in industry, or his mind, in the world of art, and science—he is, in whatsoever it may be, constantly standing before the face of God. He is employed in the service of his God. He has strictly to obey his God. And above all, he has to aim at the glory of his God.¹¹

Let us be the presence of Christ in all of creation because Christ alone is preeminent. Let us serve Him. “Christ wants not nibblers of the possible, but grabbers of the impossible by faith in the omnipotence, fidelity, and wisdom of the Almighty Savior.”¹²

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