

# THE CHARACTER OF A STEWARD

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**“I fall, I stand still ... I trudge on, I gain a little ... I get more eager and climb higher and begin to see the widening horizon. Every struggle is a victory.”**

*- Helen Keller*

# How to work through these radio talks

## Purpose of these radio talks

**Please note: This is only radio talks for self study and not to be released in any other format due to copy right restrictions.**

### **Sources and Full acknowledgement:**

#### **Primary sources**

The Power for true success: How to build character in your life

#### **Secondary**

Crown Stewardship material

The money devotional from Mark LLoydbottom

CBMC weekly notes and specifically the reflection notes

Biblical Principles for releasing Financial Provision by Frank Damazio and Rich Brott

The Treasure Principle by Randy Alcorn

## 9. CREATIVITY vs Underachievement

**Definition:** Approaching a need, a task or an idea from a new perspective

Proverbs 3:5, 6 – Trust in the Lord with all your heart; do not depend on your own understanding. Seek his will in all you do, and he will direct your paths. *Vertrou volkome op die Here e moenie op jou eie insigte staat maak nie*

God is the Creator, the inventor of creativity; therefore He is able and desires to help us be creative. We can do so much more if we seek His will than if we just tried our best with our own understanding. God is omnipotent! Do you seek His will in all you do? Do you trust Him to direct your path? God can help you reach a whole different level of creativity if you ask Him to inspire you!

Afrikaans	Definisie	Alternatiewe
Kreatiwiteit vs. onderprestasie	Benadering van 'n behoefte, taak of idee vanuit 'n nuwe oogpunt.	

Questions for a new Perspective

Creativity comes by considering how to do an old task from an entirely new perspective.

- What is the goal or purpose of this task?
- What steps are not absolutely necessary?
- How could necessary steps be carried out more efficiently?
- Could a machine be designed to do part or all of this job?

### Definition

Creativity is used for making not only *things* but also *plans*. Thus, the following two words amplify the quality of creativity:

- **Cunning**—This word combines skill, inventiveness, and cleverness v with creativity. “Esau was a cunning hunter” (Genesis 25:27), David was “a cunning player on an harp” (I Samuel 16:16), and Daniel was “cunning in knowledge, and understanding science” (Daniel 1:4).
- **Subtilty**—Subtilty is the ability to strategize to accomplish a goal. It is using discretion and

prudence in working out a plan. The Proverbs are written “to give subtilty to the simple, to the young man knowledge and discretion” (Proverbs 1:4).

### Why Is Creativity Important?

Creativity determines the success we will achieve during our lifetime. Success is fulfilling the purposes for which God made us. “For we are his workmanship, created in Christ Jesus unto good works, which God hath before ordained that we should walk in them” (Ephesians 2:10).

*Nee, God het ons nou gemaak wat ons nou is: in Christus Jesus het Hy ons geskep om ons lewe te wy aan die goeie dada waarvoor Hy ons bestem het*

### What Is the Purpose of Creativity?

The foundation of every character quality is genuine love, and one of the best ways to express love is through good works. Creativity is necessary to effectively carry out good works. The great importance of good works is indicated by the many Biblical references to them.

- “Be not overcome of evil, but overcome evil with **good**” (Romans 12:21). *Moet jou nie deur die kwaad laat oorwin nie, maar oorwin die kwaad deur die goeie*
- “And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every **good work**” (II Corinthians 9:8). parallel to this procedure in the world of nature? *En God is by magte om aan julle alles in oorfloed te skenk, sodat julle in alle opsigte altyd van alles genoeg kan het en volop kan bydra vir elke goeie werk*
- “As we have therefore opportunity, let us **do good** unto all men, especially unto them who are of the household of faith” (Galatians 6:10). *Solank ons die geleentheid het, moet ons dus aan almal goed doen, veral aan ons medegelowiges*

### What Activates Creativity?

Creativity is activated by thoughts. If our thoughts are based on the Word of God, our creativity will be for good purposes. If our thoughts are not based on Scripture, our creativity will produce selfish or evil results. Creativity is energized when thoughts are expressed in words. After God conceived creation in His mind, He spoke the words, and it came about. “God said, Let there be light” (Genesis 1:3), and “God said, Let us make man in our image” (Genesis 1:26). The power of words in the process of creativity explains why God warns that every word must be carefully chosen before spoken. “Death and life are in the power of the tongue: and they that love it shall eat the fruit thereof” (Proverbs 18:21). *Die tong het mag oor lewe; en die wat lief is om te praat sal die gevolg dra.*

## How Does the Word of God Energize Creativity?

Jesus said, “The words that I speak unto you, they are spirit, and they are life” (John 6:63). He also said, “If ye abide in me, and my words abide in you, ye shall ask what ye will, and it shall be done unto you” (John 15:7). *As julle in My bly en my woorde in julle, vra dan net wat julle wil he, en julle sal dit kry!*

In both of these references, the Greek word *rhema* is used rather than *logos*. A *rhema* is a Biblical instruction given to an individual to carry out. For example, Peter was told by Jesus to cast the net on the other side of the boat. Peter explained, “Master, we have toiled all the night, and have taken nothing: nevertheless at thy word [*rhema*] I will let down the net” (Luke 5:5).

The *rhemas* God gives to us provide the direction for the good works He wants to accomplish in and through us. The Holy Spirit guides us in understanding God’s Word and is actively involved in creativity. “Thou sendest forth thy spirit, they are created: and thou renewest the face of the earth” (Psalm 104:30).

## How Can We Increase Our Creativity?

Creativity is an expression of wisdom. “I wisdom dwell with prudence, and find out knowledge of witty inventions” (Proverbs 8:12). Every believer has an opportunity to receive more wisdom by simply asking for it. “If any of you lack wisdom, let him ask of God, that giveth to all men liberally, and upbraideth not; and it shall be given him” (James 1:5). The ultimate source of wisdom is the Scriptures. The more we study, memorize, and meditate on them, the greater foundation we will have for true creativity.

## How creative are you?

- Do you cultivate wise thoughts by meditating on Scripture day and night?
- Do you seek to motivate others to carry out good works?
- Do you look at obstacles as hindrances or opportunities for creative solutions?
- Do you conquer boredom by finding new and challenging ways to do things?
- Does a lack of results motivate you to try a new and better method?

### Case study for creativity

Robert and Maria Carmen\* are deeply in love. They are so in love that they have decided that they are going to get married. You are in charge of their premarital counselling. The third session is about how they will manage their finances together. Write a creative plan of what they should know about how to start managing their money during the first year of marriage.

<b>Stewardship wisdom</b>	
<b>57</b>	<b>The road of success is always under construction origin unknown</b>
<b>58</b>	<b>The unexamined life is not worth living Socrates</b>
<b>59</b>	<b>People will forget what you have said, people will forget what you did, but people will never forget what you made them feel. Maya Angelou</b>
<b>60</b>	<b>Some people come into our lives and quickly go, some stay for a while and leave footprints</b>
<b>61</b>	<b>We gain by giving, we lose by withholding</b>
<b>62</b>	<b>I have not failed I ve just found 10 000 ways that don't work- Thomas Edison</b>
<b>63</b>	<b>Man's mind once stretched by a new idea, never regains its original dimensions- Oliver Wendell Holmes</b>

*Dear Lord*

*I will do as Your Word says and not lean on my own understanding. I will trust in You with all my heart and seek Your will in all I do. Please direct my paths and inspire me with Your creativity so that I may achieve more than I ever could have done on my own. I want to give You glory with my achievements! Amen.*

### Case study apply your Creativity

Ernest and Sophia Ross contact you. Things are not working well for them financially. They have about 35,000 units in consumer debts and have begun "robbing Peter to pay Paul," borrowing from one creditor to pay another. They also owe about 120,000 units on their house,

23,000 units for their cars, the monthly utility payments, and they are a couple of months late on their children's school payment.

Ernest is very nervous because he doesn't know how to pay for the cruise they took to the Bahamas to get away from the stress of their financial problems.

After analysing their situation for a while, you realise that if they sell their house, they will have enough money to pay their debts, get current with their late monthly payments, and even have some money to buy a less expensive house — one in keeping with their current financial realities.

As soon as you suggest this idea, Sophia looks into your eyes and says, "Ask me to make any sacrifice...except the house. This is our home and our children's home. We fought hard to get this house in this neighbourhood, and we are not willing to lose it to move into a cheaper, dirtier, more dangerous neighbourhood. This is about my family's security, and I am not willing to put my children at risk."

Beyond considering whether your suggestion is appropriate, focus on Sophia's attitude.

1. What does Sophia's answer suggest to you?
2. What does this couple's attitude toward money tell you?
3. What warning signs do you see in their financial management?
4. If their financial hardship is not the "cause" of their problem but the "effect" of a more serious problem, what do you think the real problem is?
5. You decide to pray for them. Make a list of the things to pray about.

# 10. DECISIVENESS vs Procrastination

Afrikaans	Definisie	Alternatiewe
Beslistheid vs. uitstellery	Die vermoë om belangrike faktore te identifiseer en moeilike besluite doeltreffend te neem.	Talm, uitstel sloerdery

## Definition

When Daniel faced a decision in Babylon about whether to obey the king's edict or God's commandment, it was not a difficult choice, because he had predetermined that he would obey God, whatever the cost. God wants each of us to determine early in life that we will choose to do what is right, whatever the cost. He said, "I have set before you life and death, blessing and cursing: therefore choose life, that both thou and thy seed may live" (Deuteronomy 30:19). *Ek roep vandag diue hemel en die aardxe tot getuiie teen julle dat ek die lewe en dood aan jou voorgelou het, die seen die straf, Kies die lewe sodat jy en jou nageslag kan lewe*

## The Foundation of Wise Decisions

The first step in decisiveness is choosing whom we are going to serve with our lives.

Jesus warned, "No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon [money]" (Matthew 6:24). Deciding to follow God means setting aside everything that competes with Him. "Now therefore fear the Lord, and serve him in sincerity and in truth: and put away the gods which your fathers served . . . . And if it seem evil unto you to serve the Lord, choose you this day whom ye will serve . . . but as for me and my house, we will serve the Lord" (Joshua 24:14–15).

## The Cause of Foolish Decisions

The greatest hindrance to decisiveness is double-mindedness. "A double-minded man is unstable in all his ways" (James 1:8). He is like a wave of the sea that is driven by the wind and tossed to and fro. A double-minded person has divided desires. On the one hand, he wants to

do what is right, but on the other hand, he wants to enjoy the pleasures of sin, which last only for a short season. (See Hebrews 11:25.)

Moses conquered doublemindedness by making a lifetime decision to identify with God and His people. “By faith Moses, when he was come to years, refused to be called the son of Pharaoh’s daughter; Choosing rather to suffer affliction with the people of God, than to enjoy the pleasures of sin for a season” (Hebrews 11:24–25). Decisiveness is based on wise and careful consideration of all available options. Moses considered and determined that the “reproach of Christ [was] greater riches than the treasures in Egypt: for he had respect unto the recompence of the reward” (Hebrews 11:26).

### The Value of Seeking Wise Counsel

To have the confidence that our decisions are wise and correct, we must seek out wise counsel, obtaining it as inexpensively as possible.

- “The way of a fool is right in his own eyes: but he that hearkeneth unto counsel is wise” (Proverbs 12:15).
- “Without counsel purposes are disappointed: but in the multitude of counsellors they are established” (Proverbs 15:22). *Waar daar nie beraadslaging is nie, slag plannie nie; dit slaag wanneer daar baie raadgewers is*

### How to Base Decisiveness on God’s Word

Wise decision making must be based on God’s will, not on our own natural inclinations, because “there is a way which seemeth right unto a man, but the end thereof are the ways of death” (Proverbs 14:12).

Every decision that Jesus made was based on His Heavenly Father’s will. He stated, “I can of mine own self do nothing: as I hear, I judge: and my judgment is just; because I seek not mine own will, but the will of the Father which hath sent me” (John 5:30). These principles can be incorporated by asking the following questions when making a decision about a specific issue:

#### **1. Is my use of resources consistent with the purposes for which God created them?**

(money, food, clothes, marriage, family, time, friends, etc.)

**2. Whose jurisdiction am I under for this decision?** (parents, employer, government, or church) Decisiveness must never violate the overall jurisdiction of God and the moral principles of His Word.

**3. Can I make this decision with a clear conscience?** Any caution from conscience or the counsel of authorities must also be considered.

**4. Am I in harmony with all those involved in this decision?** Decisions based on bitterness or anger are wrong and costly.

**5. Will it weaken or damage anyone else?** We are not to do anything that will cause a “weaker” brother to stumble, be offended, or be made weak. (See Romans 14:21.) *Dit is goed om nie enigies te doen wat jou broer kan laat struikel nie* Because of this, we are to even “abstain from all appearance of evil” (I Thessalonians 5:22).

**6. Is this fulfilling God’s calling on my life?** God calls each believer to fulfill an important role in the advancement of His kingdom and the damage of Satan’s kingdom. Every decision we make must be in harmony with these objectives. One’s calling will involve praying for and serving all authorities with good works and assisting the fatherless and widows, as well as the poor and those from other nations. Our primary calling is given in the Great Commission: “Go ye therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost: Teaching them to observe all things whatsoever I have commanded you: and, lo, I am with you always, even unto the end of the world” (Matthew 28:19–20).

### How Fasting Enhances Decisiveness

To increase spiritual alertness for decision making, especially when making critical decisions, it is wise to set aside a day, or several days, for prayer and fasting. Jesus promises that if we fast secretly, He will reward us openly. (See Matthew 6:18.)

How decisive are you?

- Have you made a commitment to do what is right, regardless of the cost?
- Have you decided to serve God rather than money, fame, or pleasure?
- Do you seek wise counsel before making a decision?
- Have you purposed to discern God’s will in every decision and then to do it?
- Do you fast and cry out to God for wisdom in decisions?
- Do you make decisions based on impulse or on *rhemas* from God’s Word?
- Do you reject advice that is contrary to Scripture?

<b>Stewardship wisdom</b>	
<b>64</b>	<b>Better to light a candle than curse the darkness Eleanor Roosevelt</b>
<b>65</b>	<b>A bend in the road is not the end of the road unless you fail to turn Origin Unknown</b>
<b>66</b>	<b>Don't judge each day by the harvest you reap, but by the seeds you plan-robert Louis Stevenson</b>
<b>67</b>	<b>You cannot shake hands with a clenched fist. Golda meir</b>
<b>68</b>	<b>Though no one can go back and make a brand new start, anyone can start from now an make a brand new ending, carl bard</b>
<b>69</b>	<b>Every man dies Not every man truly lives Movie Braveheart</b>
<b>70</b>	<b>You can't make an omelet without breaking eggs Origin Unknowny</b>

*Dear Lord*

*Please help me not to hesitate over making the right decisions but to remember that my integrity before You is what counts at the end of the day. Remind me to check the facts and get wise counsel when I am unsure, and to trust Your guidance. Forgive me for every time that I have hesitated to obey Your voice or the promptings of Your Holy Spirit. Help me to understand the urgency of Your instructions, so that my life may be saved. I want to obey You without hesitation! Give me confidence in Your Word and help my unbelief! Amen.*