

Abi Werner

FAM 311

Professor Freudenburg

15 February 2010

Paper 1

Resource Management and Stewardship

Every day we make choices. We choose how we spend our time, what we spend our money on, how we value the people around us, how we manage stress, and how we increase our knowledge. Each of these are practices incorporated in resource management, and for the Christian life, stewardship. These two ideas, one secular and the other faith-related, are interconnected and similar, yet have different goals and therefore different ultimate outcomes.

According to Elizabeth B. Goldsmith, resource management is “the process of using resources to achieve goals,” or, “the process of using what one has to get what one wants,” whether it be in the life of an individual, family, or household (4). The spectrum of managing resources covers much more than that of finances. M. Fahzy Abdul-Rahman lists some of the many resources readily available to the average family: knowledge, skills, time, and energy; material resources such as housing, money, and investments; and community resources such as the library. Managing resources is something that every individual does daily, although not always consciously. It’s all about making choices and adapting to changes that may arise unexpectedly. With the education and skill associated with resource management, families can learn how to

make the best choices in order to manage their money, time, and other resources efficiently.

A specific process is essential to purposefully managing one's resources. Goldsmith lists certain steps of the cycle: identifying a problem, need, want, or goal; clarifying values; identifying resources available; deciding, planning, and implementing; accomplish goals and evaluating the successes and failures in order to adjust the plan the next time around. These steps can be used universally, for essentially any area of life, for any problem, need, want, or goal. Some keys to financial success include budgeting, eliminating waste, decreasing debts, and saving rather than spending ("Family"). In time management, the key is to concentrate on the results rather than the busyness, as well as learning the vital technique of goal setting ("Time"). Executing these steps can be rather difficult, especially when "getting control of your finances means a lot more than just getting control of your money. It means getting a handle on your habits -both thinking and spending- as well as your short term and long term goals" ("Family"). To manage resources wisely takes much self-control, but it is indeed possible and entirely realistic for anyone to succeed.

Creating and following a strong resource management plan has the power to save marriages and families, lessening tension, and building towards the future rather than on the immediate present. Resource management is very beneficial and removes much of the stress related with not following a set plan. Following time management activities, for example, although takes up time, in turn saves time when choices are deliberately made to identify and focus on only the more important activities ("Time"). The consequence of not intentionally managing one's resources is a constant battle and

the loss in quality of life. Especially in time of economic crisis, more complexity in financial managing, and the rise in scams and frauds, a budget or other form of financial planning is incredibly important. Of course, emergencies can never be predicted, and one can only expect the unexpected, but when a set budget allows for some flexibility in case an emergency situation arises, a family can much more easily adjust to any sudden changes. Again, resource management is about making choices and adjusting to change. Life happens, and the process of management is certainly a learning experience every step of the way, but, if prepared and willing to follow-through, any incident or emergency situation that comes up has the potential to be solved efficiently, quickly, and without an abundance of stress.

From a Christian perspective, the aforementioned resource management skills are similar to an important aspect of the Christian life: stewardship. According to the LCMS, Christian stewardship is “the free and joyous activity of the child of God and God’s family, the church, in managing all of life and life’s resources for God’s purposes” (*Biblical* 1). Ronald J. Chewning points out that stewardship is essentially everything we do (9). A resource such as money is to provide basic needs, to confirm direction, to give to others, and to illustrate God’s power (Chewning 11). Despite the popular belief that “money is the root of all evil,” money, like all other resources, is in fact a blessing and a gift from God, and it is the Christian duty to joyfully use these resources responsibly and to His glory.

To be committed to a life of stewardship, one must fully understand the reasons we are called to such a lifestyle. Humans have been “entrusted with life and life’s resources and given the privilege of responsibly and joyfully managing them for Him”

(*Biblical* 1). A steward is not the owner but a representative, a manager of another's belongings. Everything we own and everything we are is not truly our own, but God's. We are only the caretakers. It is only fitting, then, that we use the resources God has given us to honor the Lord and to bless others. By wisely managing one's resources, a great deal of responsibility, wisdom, and maturity is portrayed. Not only does God bless those who do manage His gifts wisely, but "what stewards decide to do or leave undone has eternal consequences," building God's kingdom on earth and in the future (*Biblical* 1). Stewardship is the purpose of our lives, a response of God's love for us.

Stewardship covers all areas of life and all the resources that God has blessed each of us with, granting us the ability to use these gifts, but calling us to use them as God would want us to. As we pray in the Lord's prayer, God gives us our "daily bread," that is, just enough to cover our physical needs. Chewning interestingly notes that although many people figure their only money-related problem is not having enough of it, most "have an adequate amount but need to use it more wisely" (5). The Word of God then shows us how it is that God wants us to use our money, showing reverence to God's full ownership of all of who we are, being thankful, and giving to the Lord and others. In essence, Christians are to give: give firstfruits, give proportionately, give sacrificially, give regularly, give cheerfully, and give quietly (Chewning 20-22). In his *31 Days of Blessings*, Max Lucado includes a few words on stewardship: "Be grateful for what the Father has given you. Spend money as he would spend it. Be generous as God is generous. God loves a cheerful giver because he is a cheerful giver." A life devoted to serving God and others does not necessarily require being an employee of the church, but is fitting in all vocations and is relevant in volunteer work as well. Even in

retirement, stewards can learn to find time for both the self's enjoyment as well as to continue to be of service to others (Chewning 112).

To have stewardship interlaced with the functions of resource management results in an attitude transformation. It is surely not limited to giving time and money to the church, but in all aspects of life, keeping in mind that God's stewards are in the world, but not of the world. Following the same steps of resource management is just as important under the lens of stewardship, but in all aspects, there is an undeniable trust in God and desire to follow His will through all of one's personal goals. Even in the material realm, God's voice can be heard, and His will be made known. Stewardship is put into action when one follows the will of God, keeping in mind that it is not your own money to spend anyways, but His.

God has given each of His children many essential resources and gifts that He desires we use wisely and to His glory. In the secular world, managing these resources results in what the individual wants, but to Christians, it is about living for something bigger than oneself and serving God above all. Even greater than how managing one's resources can improve the quality of life for an individual or family, living a life of stewardship results in the showering of God's blessings and satisfaction, presently and eternally. Although stewards are just as much saints as sinners, we constantly fail, just as following a resource management plan can be difficult at times. And yet, both areas are possible and all the more important to efficiently using what we have been blessed with.

WORKS CITED

Abdul-Rahman, M. Fahzy. "Family Resource Management." *NMSU: Extension Home Economics*. 2008. New Mexico State University. 14 February 2010. <<http://ehe.nmsu.edu/financial-management.html>>.

Biblical Stewardship Principles. St. Louis: The Lutheran Church- Missouri Synod, 2000.

Chewning, Ronald J. *Becoming Money Wise*. St. Louis: Concordia Publishing House, 1998.

"Family Finances." *Our Family Place*. 2008. Smart Sense Publications. 14 February 2010. <<http://www.ourfamilyplace.com/finances.html>>.

Goldsmith, Elizabeth B. *Resource Management for Individuals and Families*. Belmont, California: Wadsworth, 2000.

Lucado, Max. *31 Days of Blessings*. UpWords, 1995.

"Time Management." *MindTools*. 2010. MindTools. 14 February 2010. <http://www.mindtools.com/pages/main/newMN_HTE.htm>.