MINISTÈRE DU PASTEUR CLÉMENT SALOMON · BIBLE STUDY #22

Everything Is His: Living as Faithful Stewards

Your time, your gifts, your body, your money: God placed them in your hands. What will you do with the keys?

She had the keys to a house that was not hers.

Mercilia was forty-one. She worked as a home health aide in Boston. Five days a week she took two buses to the house of Mr. Walter, a widower of eighty-eight. She cooked his oatmeal. She counted his pills into the little box. She listened to his stories about Ruth, his wife, who had died four years before.

One Monday, Mr. Walter fell in the kitchen. The ambulance came. At the hospital, the doctor said three weeks, maybe more.

Before they wheeled him away, Mr. Walter pressed his key ring into her hand. "Mercilia, take care of the place. Feed Biscuit. Bring in the mail. And please," his voice shook, "water Ruth's violets. She grew them for forty years."

That night her cousin laughed on the phone. "Three weeks in an empty house? Nobody's watching, cousin. Sleep there. Use the big TV. Nobody will ever know."

Mercilia hung up. She sat at her own small table and looked at the keys. Brass, old, heavy. And a strange question came into her heart — a question bigger than Mr. Walter's house:

What in my life is really mine? And what has only been put in my hands?

Hold on to that question. And hold on to Mr. Walter, too — because what he said when he came home is the whole point of this study.

Whose is it, really?

We say "my" all day long. My house. My car. My paycheck. My time. My body. My phone.

The Bible gently corrects us:

> *"The earth is the LORD's, and the fulness thereof; the world, and they that dwell therein."*
>
> **Psalm 24:1 (KJV)**

Not some of it. The earth *and the fulness thereof*. Everything in it. And "they that dwell therein" — that includes you and me.

King David understood this. He had gathered gold, silver and wood with his people to build God's temple. It was an enormous gift. But when he prayed, he did not brag. He said:

> *"But who am I, and what is my people, that we should be able to offer so willingly after this sort? for all things come of thee, and of thine own have we given thee."*
>
> **1 Chronicles 29:14 (KJV)**

Of thine own have we given thee. David knew he was only handing God back what God had first put in his hands.

The Bible has a word for a person like that: a **steward**. A steward is someone who takes care of what belongs to someone else. Like Mercilia with a key ring.

Your body: bought with a price

Stewardship starts closer than our wallet. It starts with our own life.

> *"What? know ye not that your body is the temple of the Holy Ghost which is in you, which ye have of God, and ye are not your own? For ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God's."*
>
> **1 Corinthians 6:19-20 (KJV)**

Ye are not your own. That could sound heavy. But look at the reason: *bought with a price*. Jesus paid for you with His own life. You are not a rented room. You are a temple, where God's

Spirit lives.

So we care for this body: rest, good food, clean water, fresh air, saying no to what destroys it. Not to earn God's love — but because He already loves us, and this body is His gift. (Our study *"Your Body, God's Temple"* goes deeper.)

Your time, your gifts, God's earth

Every person has received something from God. Maybe you can cook. Maybe you can listen. Maybe you can fix a car, sing, teach a child to read, or make a sick person laugh.

> *"As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God."*
> **1 Peter 4:10 (KJV)**

"Every man." Nobody is left out. Your gift is not only for you. It is God's grace passing through your hands to someone else.

And the first job God ever gave a human being was a stewardship job:

> *"And the LORD God took the man, and put him into the garden of Eden to dress it and to keep it."*
> **Genesis 2:15 (KJV)**

To dress it — to work it. To keep it — to protect it. God's earth is in our care too: the garden behind the house, the street where we live, the water and the land He made.

Faithful in the little things

What does God look for in a steward? Not that we are famous. Not that we are rich. Not even that we are successful.

> *"Moreover it is required in stewards, that a man be found faithful."*
> **1 Corinthians 4:2 (KJV)**

Faithful. That is all. And Jesus tells us where faithfulness is tested:

> *"He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much."*
>
> **Luke 16:10 (KJV)**

In the least. The ten minutes in the morning. The five dollars. The promise to call back. The violets nobody else would notice.

God does not first ask, "How much do you have?" He asks, **"What are you doing with what I gave you?"**

Giving with a glad heart

Yes, stewardship also touches our money. In the Bible, God's people returned a tenth — the tithe — to Him:

> *"And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the LORD's: it is holy unto the LORD."*
>
> **Leviticus 27:30 (KJV)**

Many Christians still do this today, and give offerings beyond it, to carry the good news of Jesus and to help His church. But listen to the spirit God wants behind every gift:

> *"Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver."*
>
> **2 Corinthians 9:7 (KJV)**

Not grudgingly. Not because someone is pushing you. God does not want a gift squeezed out by guilt or fear. He loves a *cheerful* giver.

One honest word, because people get hurt here. **Giving is not a way to buy a blessing.** When a man tried to pay money for God's power, Peter told him: *"thou hast thought that the gift of God may be purchased with money"* (Acts 8:20). Be careful of anyone who promises that God will make you rich if you give to them. And never hand over money you need for rent, food or medicine because someone pressured you. This study is spiritual encouragement, not

financial advice — if you are struggling with debt or bills, it is wise to talk to a trusted counselor.

Where your heart is

Jesus knew something about us. What we hold on to, holds on to us.

> *"But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also."*
>
> **Matthew 6:20-21 (KJV)**

Moths eat clothes. Rust eats cars. Thieves take TVs. But love given to God and to people — that cannot be stolen. And Jesus says your heart follows your treasure. Open your hand toward God, and your heart opens too.

The Giver who gave first

Why would anyone live like this? Not out of fear. Not to earn heaven. The Bible is clear: *"For by grace are ye saved through faith; and that not of yourselves: it is the gift of God: Not of works, lest any man should boast"* (Ephesians 2:8-9).

We give because Someone gave to us first:

> *"For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich."*
>
> **2 Corinthians 8:9 (KJV)**

Jesus had all of heaven. He became poor — a manger, a carpenter's bench, a cross — so that we could be rich in what matters most: forgiveness, God's love, eternal life. Stewardship is simply our answer to that love.

The Seventh-day Adventist Church sums up what the Bible teaches this way: we are God's stewards, entrusted with time and opportunities, abilities and possessions, and the blessings of the earth; we honor His ownership by faithful service to Him and to others, and by returning

tithe and giving offerings; and stewardship is a privilege that helps us grow in love and win over selfishness (Fundamental Belief #21, "Stewardship").

What Mr. Walter said

For three weeks Mercilia went to the house every evening after her shift. Two buses there, two buses back. She fed Biscuit. She stacked the mail on the table — never opened one envelope. She did not sleep there. She did not turn on the big TV. And every second day she carried a little cup of water to the window and gave Ruth's violets a drink.

Nobody was watching. Except, she knew, God.

When Mr. Walter came home, he walked very slowly from the car to the door. He stopped in the living room. He looked at the window. The violets were purple and full.

He sat down and cried. "I thought they'd be dead," he whispered. "Ruth's violets." Then he looked up at her. "You were faithful with the little things, Mercilia. Now I know I can trust you with anything."

That night, at home, she opened her Bible and found Luke 16:10. She read it three times.

Something changed after that. Not her bank account — her rent did not go down, and her old car still made the same noise. God did not make her rich, and she did not ask Him to. What changed was her grip. She started giving the first minutes of each morning to God before her phone. She began to return her tithe and give an offering — gladly, not out of fear. She visited a lonely lady at church on Sabbath afternoons. She stopped holding her life with a closed fist.

A month later, Mr. Walter gave her a small pot with one of Ruth's violets in it. It sits on her windowsill now. "Every time I water it," she says, "I remember: nothing I have is really mine. It's all His. And He trusts me with it."

Everything you have is in your hands because God put it there. He is not watching to catch you. He is waiting to say, "Well done." Take the keys — and be faithful in the little things.

Before you close this — one question

What has God placed in your hands? Your time, a gift, a family, a job, a body that still wakes up every morning?

You do not have to figure out faithfulness alone. We would be honored to pray with you, open the Bible with you, and walk with you as you learn to live with an open hand — just as you are.

Would you like to know more about Jesus, study the Bible, or go deeper on this topic? Reach us today:

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Viewer Handout

Everything Is His: Living as Faithful Stewards — pocket version

5 truths to remember

1. Everything belongs to God — the earth, its riches, and us; we only give Him back what is His (Psalm 24:1; 1 Chronicles 29:14).
2. Our body and life are His, bought with the price of Jesus' life, and His Spirit lives in us (1 Corinthians 6:19-20).
3. Every person has a gift from God to serve others, and the earth is in our care (1 Peter 4:10; Genesis 2:15).
4. God asks His stewards to be faithful, and faithfulness begins in the little things (1 Corinthians 4:2; Luke 16:10).
5. We give with a glad heart because Jesus gave first — not to buy blessings or earn salvation (2 Corinthians 9:7; 2 Corinthians 8:9; Ephesians 2:8-9; Acts 8:20).

Memory verse

> *"Moreover it is required in stewards, that a man be found faithful."*
>
> **1 Corinthians 4:2 (KJV)**

Think & pray about it

- What do I call "mine" that is really God's? How would I treat it differently if I remembered that?
- What gift has God given me that could bless someone this week?
- What is one "little thing" — a few minutes, a promise, a gift — where I want to be faithful starting today?

FOR TEACHERS & SMALL GROUPS

Presenter Bullet Sheet

- **Open with the story** (an illustrative story: Mercilia, a home health aide in Boston, receives the keys to Mr. Walter's house while he is in the hospital, and her cousin says "nobody's watching") — ask: "What in my life is really mine, and what has only been put in my hands?"
- **Point 1 — Whose is it, really?** Psalm 24:1; 1 Chronicles 29:14. Everything belongs to God; David's huge gift was only "of thine own." Define a steward: someone who cares for what belongs to another.
- **Point 2 — Your body: bought with a price:** 1 Corinthians 6:19-20. We are not our own because Jesus paid for us; we care for His temple out of love, not to earn love.
- **Point 3 — Your time, your gifts, God's earth:** 1 Peter 4:10; Genesis 2:15. Everyone has a gift; the first human job was to work and keep the garden.
- **Point 4 — Faithful in the little things:** 1 Corinthians 4:2; Luke 16:10. God requires faithfulness, not fame, wealth or success.
- **Point 5 — Giving with a glad heart:** Leviticus 27:30; 2 Corinthians 9:7; Acts 8:20. Tithe and offerings, given cheerfully. Guardrail: giving never buys a blessing; warn against "give to get rich" promises; never give rent, food or medicine money under pressure; not financial advice.
- **Point 6 — Where your heart is:** Matthew 6:20-21. Our heart follows our treasure.
- **Point 7 — The Giver who gave first:** Ephesians 2:8-9; 2 Corinthians 8:9. We are saved by grace; stewardship is our answer to Christ's love. Reference Adventist Fundamental Belief #21, "Stewardship," in the Church's own words.
- **Close the story:** three weeks of quiet faithfulness, the violets alive, "You were faithful with the little things," Luke 16:10, no change in her bank account but a change in her grip — the violet on her windowsill.
- **Appeal:** invite each person to thank God for one thing He has placed in their hands, to give Him back the first part of their day, and to choose one "little thing" to be faithful in this week.
- **Close:** memory verse (1 Corinthians 4:2) + "Take the keys — and be faithful in the little things" + tease the next study ("The Thousand Years: When God Makes Everything

Right").

EVIDENCE-BASED · FACT-CHECKED

10 Myths vs. Facts

Myth	Fact (with Bible)
1. What I earn is mine alone; God has nothing to do with it.	"The earth is the LORD's, and the fulness thereof" (Psalm 24:1). "All things come of thee, and of thine own have we given thee" (1 Chronicles 29:14).
2. Stewardship is just a church word for money.	It includes our body (1 Corinthians 6:19-20), our gifts (1 Peter 4:10) and the earth God placed in our care (Genesis 2:15).
3. If I give, God has to make me rich.	The gift of God cannot "be purchased with money" (Acts 8:20). Jesus points us to "treasures in heaven" (Matthew 6:20), and His riches are grace (2 Corinthians 8:9). Giving is love, not a deal.
4. Giving and doing good earn my salvation.	"By grace are ye saved through faith... it is the gift of God: Not of works" (Ephesians 2:8-9).
5. God wants me to give even when I feel pressured or guilty.	"Not grudgingly, or of necessity: for God loveth a cheerful giver" (2 Corinthians 9:7).
6. Small things do not matter to God.	"He that is faithful in that which is least is faithful also in much" (Luke 16:10).
7. My body is my own business.	"Ye are not your own... For ye are bought with a price: therefore glorify God in your body" (1 Corinthians 6:19-20).
8. God measures a steward by success.	"It is required in stewards, that a man be found faithful" (1 Corinthians 4:2) — faithful, not famous or wealthy.
9. The earth does not matter to God; only souls do.	God put the first man in the garden "to dress it and to keep it" (Genesis 2:15). The earth is His (Psalm 24:1).
10. Only rich people can be real stewards.	Jesus said the poor widow "hath cast more in, than all" (Mark 12:43-44); He looks at the heart, not the amount. "Every man hath received the gift" (1 Peter 4:10).

Where this comes from (Sources)

This study is built on the Bible and reflects the published beliefs of the Seventh-day Adventist Church. Verify everything for yourself:

- The Bible — passages on stewardship: Genesis 2:15; Leviticus 27:30; 1 Chronicles 29:14; Psalm 24:1; Matthew 6:19-21; Mark 12:43-44; Luke 16:10; Acts 8:20; 1 Corinthians 4:2; 1 Corinthians 6:19-20; 2 Corinthians 8:9; 2 Corinthians 9:7; Ephesians 2:8-9; 1 Peter 4:10 (King James Version, public domain).
- Seventh-day Adventist Fundamental Belief #21, "Stewardship" — official beliefs: https://adventist.org/beliefs (please read the statement there in full, in the Church's own words).
- 28 Fundamental Beliefs (2020 edition, PDF): https://adventist.org/wp-content/uploads/2020/06/ADV-28Beliefs2020.pdf
- General Conference of Seventh-day Adventists: https://gc.adventist.org/
- Ellen G. White, *Counsels on Stewardship* and *Christ's Object Lessons* (chapter "Talents"), public domain: https://whiteestate.org/ / https://m.egwwritings.org/
- Related studies in this library: *"Your Body, God's Temple"*, *"Saved by Grace"* and *"Gifted to Serve"* — https://pasteurclementsalomon.org/resources.html · Questions? https://pasteurclementsalomon.org/faq.html · Faith Journey: https://pasteurclementsalomon.org/journey.html

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