



Stewardship

A WAY OF LIVING

A Higher Purpose

The evening sun cast long shadows from the row of tall pines along the driveway. The air was filled with the harmonious chorus of birds serenading the evening, while bees hummed their way back to their hives, laden with the day's last load of nectar. Several sheep were grazing peacefully in the pasture. Leaning on the porch railing, John gazed out over the valley. He should have been happy and content . . . but he wasn't.

John was troubled.

Many years of hard work had turned him into a successful business owner. He had founded several profitable ventures and now owned a fine home with a loving wife and several children. His bank account was overflowing, allowing him to relax and live comfortably. Yet, amid this abundance, he found himself besieged by nagging questions.

The sun dipped lower, casting a golden hue over the landscape. But John's mind remained clouded. He thought back to when the housing market had plummeted and his business had struggled to stay afloat. But John had weathered the storm and paid off the debt, and now his businesses were flourishing beyond his wildest dreams.

He had toiled up the steep mountain—so why wasn't he enjoying the view at the top? Why did he have this gnawing emptiness when he had surpassed his own expectations? John was no longer sure why he was here. What purpose did the morning hold if it only brought another day of accumulating wealth he did not need?

The familiar rumble of his younger brother Bill's approaching vehicle interrupted his reverie. Bill, his partner in the thriving concrete business, lived a mile down the road. It wasn't uncommon for him to drop by at the end of the day.

Bill stepped from the truck and looked around. "This place sure is beautiful. You've got it made!"

John shrugged. "I guess."

Bill frowned at him. "You don't look too excited," he said. "What's wrong?"

John hesitated, unsure whether he should share his inner turmoil. After a moment, he admitted, "Bill, I have been reflecting on my life. I have achieved success beyond any of my dreams. My bank account is large and growing steadily. I could easily afford a lakeside vacation home like many others, if I so desired. You're right, I have everything one could wish for."

He paused, as he inspected his callused hands. "Yet, I can't shake off this feeling of emptiness. Shouldn't there be more purpose to this life than becoming successful in business, raising a family, and enjoying the fruits of my labors? Is this all there is to life?"

He paused again, the frown deepening. Then, pushing away from the railing and turning to his brother, he continued, "Sure, I could derive some satisfaction out of passing on my legacy to my children, but is that really what I want for them? Will it even benefit them? I recently read that large inheritances tend to dissipate as quickly as lottery winnings. While I believe my children have been instilled with better values, I'm still unsure if handing them a ready-made business or a substantial sum of money is a wise decision."

He paused for breath, then continued. "I read in Ecclesiastes 2:18-19 where Solomon says that he hated his labor because he would have to leave it to someone. And he couldn't know if they would be wise or a fool. They would have complete rule over what he had labored for and stewarded in his wisdom. His last statement was: 'This is also vanity.' "

"This passage has led me to question why I've done all this. I've strived to become a successful businessman, intending to pass on my legacy to my children. But now, I can't help but wonder if this goal was misguided from the start. Should I rid myself of all my possessions and distribute

them among the needy? Or is there a way to be a large business owner and still bless the kingdom of God?"

With his frustration spent, John turned back and leaned on the railing again. A deep sigh escaped him as he gazed out over the valley as if it held some approaching doom.

Bill raked his fingers through his hair, deep in thought. "I understand where you're coming from," he finally began, a note of surprise in his voice. "Hearing you express these doubts is unexpected. I've always held your entrepreneurial spirit in high regard, your knack for building a thriving business from the ground up. I believe God has blessed you with a remarkable talent. You've given me invaluable lessons about business management and played a pivotal role in launching my business venture. But I never thought you had doubts like this.

"I too, am doing quite well financially. Yet, like you, I've been grappling with similar questions. I've been pondering over what divine purpose my life could hold, beyond the realm of business success."

"What is your view of God's will in this?" John asked.

"Recently, I've been immersing myself in various books on the subject of Biblical stewardship. I've been gaining insights into why God bestows us with wealth and how we, as His stewards, should utilize the resources He has provided us. Through my studies, I've found myself contemplating God's expectations of us as caretakers of His assets. I've been wrestling with this question: Should we divest ourselves of our thriving businesses and distribute the proceeds to the less fortunate, or should we focus on expanding our enterprises with the goal of directing the profits toward the needs of our church and around the world?"

"Did you draw any conclusions?" asked John.

"I still have a lot to learn, but I have come to believe that God endows each individual with unique talents. Some are blessed with skills in management and organization, which prove instrumental in establishing and growing profitable businesses. While it might be misguided to use this wealth for personal gratification or to build an empire as a legacy for our children, it isn't inherently wrong to bring in wealth through our business ventures. I am convinced that

God intends for us to utilize our talents in whatever capacity He has gifted us, but with the ultimate goal of promoting and advancing His kingdom.”

John voiced his thoughts, “I’ve always been quite generous, especially toward the church and other urgent needs that arise. What other actions are you suggesting?”

“Your generosity toward the church and other needs is commendable. However, what I’m proposing extends beyond that. Everything we possess is God’s. We acknowledge this truth but often fail to embody it in our actions. If you could perceive all your possessions as truly belonging to God, entrusted to you for stewarding, it might provide a clearer understanding of His intentions. I recently had a conversation with a man who shared his approach to stewarding the assets God had entrusted to him.”

Bill paused as he gazed at the beautiful sunset for a moment. He nodded slowly, then continued. “This man dedicated his whole life to financially supporting God’s kingdom. He established a business, which he subsequently transferred into a charitable trust. He still oversees the company and has control of business decisions. This arrangement allows him to draw a salary for his living expenses without succumbing to the allure of wealth because both the business and its income are now owned by the charity. He’s just the manager. He can either reinvest the income to expand the business or put it in a Donor Advised Fund to support charitable causes that he has an interest in. He even has the option to direct funds to his church to assist with their needs.”

John pondered on what Bill had told him for a moment. “That’s a fascinating concept,” he remarked. “Does placing a business in a trust owned by a charity come with any tax advantages? Charities are exempt from taxes, aren’t they?”

“Yes, normally,” Bill responded. “Now a charitable trust isn’t exempt from taxes when it engages in business activity. That said, he did tell me that the charitable trust pays about half as much in taxes as he would if he still owned it.”

“Half as much?” John paused, eyebrows raised. “You could fund a lot of church work for half of what our businesses pay in taxes.”

The brothers lapsed into silence, listening to the symphony of the peepers filling the air. The deepening night was punctuated by an occasional glow of fireflies. Bill finally broke the silence, turning to his brother. "I've been contemplating transferring my share of our business into a charitable trust," he confessed. "I'd draw a wage typical for a manager which would easily cover our family's needs, but it would prevent me from yielding to the lure of a lavish lifestyle. The impact of wealth on our churches is troubling. It seems we're struggling to navigate the affluence of this era. The time has come for us to make some deliberate decisions, lest we are consumed by it all."

John remained on the porch long after Bill's departure, his gaze fixed on the valley as night deepened. *Could I transfer one or more of my businesses into a charitable trust and direct the income toward God's work?* he pondered. *This could infuse my life with a greater sense of purpose and meaning. Bill has a point. God didn't bestow upon me my managerial skills for personal gain. He intended for me to employ those talents in the service of His kingdom, not solely for my own good.*

The gradual ascent of the moon above the sugar maple caught his attention for a few minutes, then his thoughts rambled on. *In this manner, my children could begin their careers in the company as ordinary employees. As they ascend the company ladder, they would acquire a comprehensive knowledge of business management. They would even have the option of purchasing shares from the charitable trust if they wished. This approach aligns with my vision of establishing businesses that my children can continue with when I'm no longer capable.*

And . . . I wouldn't have to fret over my children squabbling over my estate, because it wouldn't be mine anymore.

As the last traces of crimson disappeared from the western sky, John gathered with his wife and their five children in the warmth of their living room. Later, when the children had gone to bed, he shared with his wife what Bill had told him. "In the times of our parents and grandparents, scraping by was a daily struggle. But the tide has turned, and now wealth piles up rapidly for those willing to put in the effort. We're confronted with decisions and choices that our forebears couldn't have imagined. If we remain passive and allow our children to continue in

this way unchecked, can we truly maintain our distinctness from the world? I yearn to devote my life to serving God, rather than amassing earthly wealth that will inevitably lose its value. We need to seek divine guidance on this matter, but I feel the Lord spoke to me through my brother.”

Over the next several years, John transferred large portions of his businesses into a charitable trust. He retained only the voting shares, ensuring his continued control and management. The charitable organization that held ownership of the trust was subject to the Unrelated Business Income Tax (UBIT). However, the tax burden was considerably lower than what John would have incurred, thereby freeing up a larger pool of resources to help the needy.

This transition filled John’s life with a renewed sense of purpose. Each day, he woke up filled with anticipation, eager to witness the ways in which his skills and resources were being utilized to advance God’s work and bring blessings to people in need around the world. His life had taken on a deeper meaning. He found joy in the knowledge that his actions were making a significant difference in the lives of many.

John and Bill were sitting on John’s porch as the evening sun made its fiery descent. Both of their heads were turning silver now. John let out a deep, contented sigh and then turned to Bill.

“Do you remember that evening many years ago when you arrived and I was discouraged? You explained how I could gift my businesses into a charitable trust?”

“Yes, I remember. A lot has changed since then, hasn’t it?”

John leaned forward. “I was thinking about how that conversation altered the course of my life. My children are managing thriving businesses that they mostly don’t own. The businesses have generated great amounts of income for God’s work, and there is still plenty left over to sustain their families.”

Bill joined in. “I was thinking of all the good that was accomplished by our decision to move our businesses into charity. I especially remember the Bible distribution we funded in that country

where most of the believers didn't own even one. And I shudder when I think where we would be today if we had not made the business transfers to charity. Would we have been able to resist the temptation of living lavishly? Would we be relaxing on a cruise ship now instead of here on your front porch?"

John pondered for a moment before answering. "The good that was accomplished was not really our doing. While we could have lived a different lifestyle and used most of the income generated by our businesses to buy vacation homes and take luxury trips, we would then have to grapple with the fact that we used the Lord's money for our own selfish desires. We only did what was required of a steward."

John paused as he considered his next words. "I really like that we significantly reduced our taxes by moving the greatest portion of our businesses to charity, which allowed more to be used for good causes. But the greatest blessing of all is the legacy we are leaving our children and grandchildren. They have been able to navigate the affluence of the times and retain their faith and obedience to Christ. If we wouldn't have been good stewards, our children would likely have drifted even farther."

As the soft darkness thickened, John made one last comment. "Living according to God's will is so much more fulfilling than living for the flesh."

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. If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? Luke 16: 10-11

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