

THRIFTINESS vs. EXTRAVAGANCE

THRIFTINESS IS MULTIPLYING MY RESOURCES THROUGH WISE INVESTMENTS SO I HAVE MORE TO GIVE BACK TO GOD

“Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord” (Matthew 25:21).

DEFINITION OF THRIFTINESS

Thriftiness is the basis for wise stewardship. Therefore, the teaching of Jesus on stewardship provides an understanding of thriftiness. The Greek word for stewardship is *oikonomia* and identifies one who manages the property of his master. His faithfulness is determined by how prosperous he becomes in the use and increase of the resources under his care. James Moffat said, “A man’s treatment of money is the most decisive test of his character—how he makes it and spends it.”

THE IMPORTANCE OF THRIFTINESS

When we meet the Lord at the end of our lives, He will give us an evaluation of our thriftiness. His highest commendation will be, “Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things; enter thou into the joy of thy lord” (Matthew 25:21).

REQUIREMENTS OF STEWARDSHIP

A man does not earn Heaven by his own good works. It is the gift of God to those who cry out to Him for salvation through faith in the Lord Jesus Christ. However, when a believer enters Heaven, he will be commended on the basis of his stewardship. Therefore, the account that Jesus gave of three stewards has significant applications to thriftiness.

- Matthew 25:14-28 (New American Standard)

14 "For it is just like a man about to go on a journey, who called his own slaves, and entrusted his possessions to them. 15 "And to one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey. 16 "Immediately the one who had received the five talents went and traded with them, and gained five more talents. 17 "In the same manner the one who had received the two talents gained two more. 18 "But he who received the one talent went away and dug in the ground, and hid his master's money. 19 "Now after a long time the master of those slaves came and settled accounts with them. 20 "And the one who had received the five talents came up and brought five more talents, saying, 'Master, you entrusted five talents to me; see, I have gained five more talents.' 21 "His master said to him, 'Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things, enter into the joy of your master.' 22 "The one also who had received the two talents came up and said, 'Master, you entrusted to me two talents; see, I have gained two more talents.' 23 "His master said to him, 'Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.' 24 "And the one also who had received the one talent came up and said, 'Master, I knew you to be a hard man, reaping where you did not sow, and

gathering where you scattered no seed. 25'And I was afraid, and went away and hid your talent in the ground; see, you have what is yours.' 26 "But his master answered and said to him, 'You wicked, lazy slave, you knew that I reap where I did not sow, and gather where I scattered no seed. 27'Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest. 28'Therefore take away the talent from him, and give it to the one who has the ten talents.'

It is obvious that the first two servants understood and practiced the principles of thriftiness. They used as few funds as possible for consumable items, and as much of their resources as possible on that which would bring greater returns.

HOW THRIFTINESS DIFFERS FROM STINGINESS

Thriftiness is using as few resources as possible for my own needs so that I will have greater resources for generosity to God and to others. Stinginess is keeping back what should be given to others so that I will have more for myself. God condemns stinginess. "He that by usury and unjust gain increaseth his substance, he shall gather it for him that will pity the poor" (Proverbs 28:8). "Behold, the hire of the laborers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of sabaoth" (James 5:4). Thriftiness is the foundation of every generous deed. "Every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need" (Philippians 4:32). Thriftiness is a way of life for those who enjoy the rewards of giving. "I have shewed you all things, how that so laboring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive" (Acts 20:35).

ASPECTS OF THRIFTINESS

1. Thriftiness begins by being content with basics.

A person who believes that happiness is measured by personal possessions will not be capable of true thriftiness. He will use up valuable assets for things that neither profit nor satisfy. Jesus warned, "Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth" (Luke 12:15). On the other hand, a person who is content with the basic essentials of life will have the natural ability to be thrifty. "Having food and raiment let us be therewith content" (I Timothy 6:8).

2. Thriftiness is using creativity to increase assets.

Just as the faithful steward doubled his assets, so Jacob found creative ways to multiply the flocks that were entrusted to him. A thrifty man will understand how God designed things to work and will use this knowledge to increase productivity. A dollar saved is more than a dollar earned, because of the appreciating value of what we earn.

3. Thriftiness is protecting assets by putting up with irritations.

Life is filled with irritations and conditions that are less than ideal. Personal comfort often comes with a high price and is only temporary. A thrifty person will put up with temporary messiness that is necessary for productivity. "Where no oxen are, the crib is clean: but much increase is by the strength of the ox" (Proverbs 14:4).

4. Thriftiness is having only those personal possessions that are functional.

Jesus is the ultimate example of thriftiness. He owned only the things that were essential for life and ministry. When He sent out the twelve disciples, He “gave them power and authority over all devils, and to cure diseases. And he sent them to preach the kingdom of God, and to heal the sick. And he said unto them, Take nothing for your journey, neither staves, nor scrip, neither bread, neither money; neither have two coats apiece” (Luke 9:1-3).

Paul understood that thriftiness is the personal discipline of those who are striving for the greatest rewards. “While we look not at the things which are seen, but at the things which are not seen: for the things which are seen are temporal; but the things which are not seen are eternal” (II Corinthians 4:18).

Paul also understood how temporal things could be a hindrance to effectiveness in the work of the Lord. “But what things were gain to me, those I counted loss for Christ. Yea doubtless, and I count all things but loss for the excellency of the knowledge of Christ Jesus my Lord: for whom I have suffered the loss of all things, and do count them but dung, that I may win Christ” (Philippians 3:7-8).

5. Thriftiness is making offers rather than asking for quotes.

The wisdom that God gave Solomon included the ability to gain and retain riches. He compared a man’s responsibility to preserve his riches with a woman’s responsibility to maintain her purity. “A gracious woman retaineth honour: and strong men retain riches” (Proverbs 11:16). Solomon provides a significant example of negotiating for the best buy through his business dealings with King Hiram.

First Solomon reaffirmed the friendship that existed between his father, David, and King Hiram. Then he explained the importance of the building he was planning for the God of Heaven. He requested lumber from King Hiram’s forests, but he himself supplied the labor, which greatly reduced the cost. Then he made his offer:

“Send me also cedar, pine and algum logs from Lebanon, for I know that your men are skilled in cutting timber there. My men will work with yours to provide me with plenty of lumber, because the temple I build must be large and magnificent. I will give your servants, the woodsmen who cut the timber, twenty thousand cors of ground wheat, twenty thousand cors of barley, twenty thousand baths of wine and twenty thousand baths of olive oil,” (2 Chronicles 2:8-10, New International Version).

Solomon also advises the buyer that a seller will inflate the value of his products, and this must be counteracted in a gracious way. “It is nought, it is nought, saith the buyer: but when he is gone his way, then he boasteth” (Proverbs 20:14).

6. Thriftiness is gathering up the fragments after a project.

When Jesus fed the five thousand, He demonstrated thriftiness by not allowing the remaining food to go to waste. “And they did all eat, and were filled: and they took up of the fragments that remained twelve baskets full” (Matthew 14:20).

Thriftiness requires diligence, whereas extravagance breeds slothfulness. Solomon pointed this out when he wrote, “The slothful man roasteth not that which he took in hunting: but the substance of a diligent man is precious” (Proverbs 12:27).

7. Thriftiness is saving during times of plenty.

When a person's income increases, it is his tendency to also increase his standard of living, using up the increase with personal comforts and luxuries. This tendency is identified in Scripture.

“When goods increase, they are increased that eat them: and what good is there to the owners thereof, saving the beholding of them with their eyes?” (Ecclesiastes 5:11).

On the other hand, Joseph demonstrated the wisdom of thriftiness when he gave a survival plan to Pharaoh. During the years of plenty, twenty percent of the harvest was stored, and then it was used during the lean years. (See Genesis 41).

Borrowing is the bane of thriftiness because it turns the joy of saving in to the bondage of survival. Thriftiness requires a long-range goal that is more important than immediate luxuries and conveniences. Our goal is to advance God's kingdom and please the Lord.

THREE REQUIREMENTS FOR THRIFTINESS

Because thriftiness is related to good stewardship, the requirements that Jesus gave to His disciples for faithfulness would apply.

- Be faithful in little things.
- Be faithful in the use of money.
- Be faithful in that which belongs to another person.

HOW THRIFTY ARE YOU?

- Do you keep detailed records of your resources so you know how they are being spent?
- Do you take time to evaluate the profitability of each investment you make?
- Do you plan out each day so you can make the wisest use of every hour?
- Do you use principles of negotiation so you can get the best buy and also help your suppliers save money?
- Do you save all you can so you can have available funds to give?
- Are you using your energies and resources primarily for yourself or for the needs of others?
- Do you study procedures to see how they can be more efficient and less costly?
- When your income increases, do you keep the same standard of living so you have more to give?
- When God reviews your investments of time, energy, and money, will He commend you for your thriftiness or condemn you for extravagance?