

Thriftiness

vs. Extravagance

Thriftiness is multiplying my resources through wise investments so I have more to give back to God.

Definition

Thriftiness is the basis for wise stewardship. Therefore, Jesus' teaching on stewardship provides an understanding of thriftiness.

The Greek word for *stewardship* is *oikonomia*; it identifies a steward's management of the property of his master. His faithfulness is determined by how successful he is in wisely using and increasing the resources under his care.

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

Entrance into Heaven is not a reward for our 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.

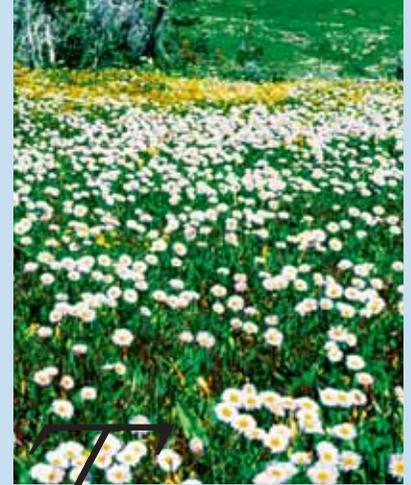
(See II Corinthians 5:10.) Therefore, the account of three stewards that Jesus presented provides significant insights about thriftiness.

"For the kingdom of heaven is as a man travelling into a far country, who called his own servants, and delivered unto them his goods. And unto one he gave five talents, to another two, and to another one; to every man according to his several ability; and straightway took his journey.

"Then he that had received the five talents went and traded with the same, and made them other five talents. And likewise he that had received two, he also gained other two. But he that had received one went and digged in the earth, and hid his lord's money.

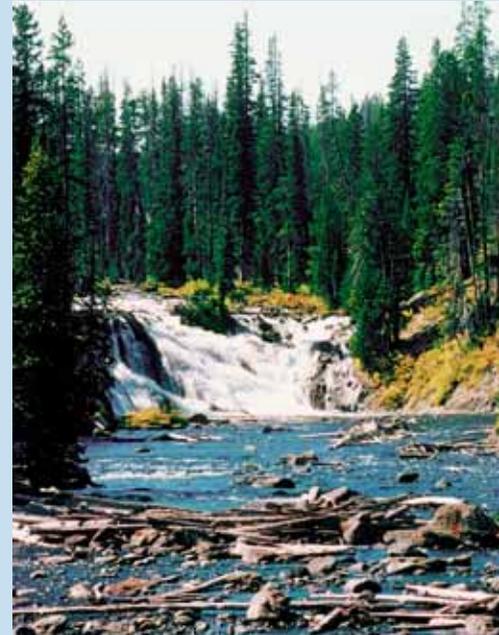
"After a long time the lord of those servants cometh, and reckoneth with them. And so he that had received five talents came and brought other five talents, saying, Lord, thou deliveredst unto me five talents: behold, I have gained beside them five talents more. His lord said unto him, Well done, thou 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.

"He also that had received two talents came and said, Lord, thou deliveredst unto me two talents: behold, I have gained



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 4:12



"A man's treatment of money is the most decisive test of his character—how he makes it and spends it."

—James Moffat



Thriftiness is the skill of trading things of lesser value for things of greater value.

“The kingdom of heaven is like unto treasure hid in a field; the which when a man hath found, he hideth, and for joy thereof goeth and selleth all that he hath, and buyeth that field.”
—Matthew 13:44



Borrowing is the bane of thriftiness, because it turns the joy of saving into the bondage of survival.

“God’s work done in God’s way will never lack God’s supply. He is too wise a God to frustrate His purposes with lack of funds; and He can just as easily supply ahead of time as afterwards, and He much prefers doing so.”

—J. Hudson Taylor

two other talents beside them. His lord said unto him, Well done, 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.

“Then he which had received the one talent came and said, Lord, I knew thee that thou art an hard man, reaping where thou hast not sown, and gathering where thou hast not strawed: And I was afraid, and went and hid thy talent in the earth: lo, there thou hast that is thine.

“His lord answered and said unto him, Thou wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not strawed: Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury” (Matthew 25:14–27).

It appears 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 labourers 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).

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 two faithful stewards doubled their 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.

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 also understood how temporal things can 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 trees, fir trees, and algum trees, out of Lebanon: for I know that thy servants can skill to cut timber in Lebanon; and, behold, my servants shall be with thy servants, Even to prepare me timber in abundance: for the house which I am about to build shall be wonderful great. And, behold, I will give to thy servants, the hewers that cut timber, twenty thousand measures of beaten wheat, and twenty thousand measures of barley, and twenty thousand baths of wine, and twenty thousand baths of oil” (II Chronicles 2:8-10).

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 out this when he wrote, “The slothful



Because **koalas** eat only eucalyptus leaves that contain very little nutritional value, they must conserve every bit of energy. To “get by” on less, koalas move very slowly and sleep most of the day.



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



Thriftiness is a way of life for those who enjoy the rewards of giving.

“I have shewed you all things, how that so labouring 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



A dollar saved is *more* than a dollar earned, because of the appreciating value of what we earn.

**“Earn all you can.
Save all you can.
Give all you can.”**

—John Wesley

**“A fool may make money,
but it needs a wise man to
spend it.”**

—C. H. Spurgeon

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, spending the increase on 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.)

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. First, one must be faithful in little things. Second, one must be faithful in the use of money. Third, one must be faithful in caring for that which belongs to another person.

Personal Evaluation

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?