MARK & FRIENDS

Faithful Stewards: Using What God Has Given

Friday, November 13, 2026 | Ministry Package V5.1
Host: Mark Burns | Speaker: Pastor Mark Johnson

Program Summary

Pastor Mark Johnson of Calvary Church in Springfield joins Mark Burns and a room of friends to begin James 5. After Tad Jagitsch reads verses 1-6, the group considers who counts as rich and how comparison can distract from personal responsibility. James warns against hoarding, withheld wages, self-indulgence, and injustice. Pastor Mark asks listeners to see themselves as stewards of what God has entrusted to them, including money, time, talents, and opportunities. Drawing also from 1 Timothy 6:17-19, the conversation calls believers to put their hope in God, be generous, and become rich in good deeds. Examples include helping feed hungry children, using musical abilities for God's glory, and offering friendship and encouragement. The question is personal: How is God leading me to use what He has given me?

Key Takeaways

- James 5:1-6 warns against wealth used selfishly and unjustly, including hoarding and withholding workers' wages.
- Comparing my resources with someone else's can obscure my responsibility for what God has given me.
- Stewardship begins with acknowledging God as my provider and listening to His direction.
- Generosity concerns faithfulness and obedience, not simply the size of a gift.
- Saving for the future and enjoying God's provision differ from hoarding and living only for myself.
- Put hope in God rather than the uncertainty of wealth; pursue good deeds and a willingness to share.
- My time, abilities, friendliness, and opportunities also belong in the stewardship conversation.
- I can use the gifts I have, right where God has placed me, to help and encourage others.

Scripture References

- James 5:1-6 - Main passage, read at the opening: warnings about hoarding, withheld wages, luxury, and injustice.
- James 1:1 - Background to the discussion of James's dispersed audience.
- Psalm 17:14 - The reference to people whose portion or reward is in this life; Psalm 17 is introduced in the conversation.
- Romans 8:14 - The discussion echoes the description of God's children as those led by His Spirit.
- Malachi 3:8-10 - Tithes, offerings, and the storehouse, referenced in Pastor Mark's teaching.

- 1 Timothy 6:17-19 - Hope in God, generosity, good deeds, and taking hold of life that is truly life.
- Mark 12:41-44; Luke 21:1-4 - Parallel accounts of the widow’s offering, recalled in the discussion.

Quote of the Day

“We are all stewards of what God gives us. I’m not a steward of what God gives you. I’m a steward of what God gives me.” — Pastor Mark Johnson

Broadcast Notes

Host: Mark Burns. Bible discussion leader: Pastor Mark Johnson of Calvary Church in Springfield. Opening Scripture reader: Tad Jagitsch. The program begins a study of James 5:1-6 with a studio group, welcomes first-time guests, and invites listeners to learn about future Wednesday recordings by calling WLUJ at 217-528-2300. The conversation includes Pastor Mark’s teaching on tithes and offerings, an illustration involving Convoy of Hope’s One Day to Feed the World, and examples of stewardship beyond finances. Numerical comparisons about wealth, poverty, malnutrition, and giving are preserved as the speakers’ remarks in the transcript. The ministry summary focuses on the biblical passages and applications. Psalm 17 is introduced without a complete quotation in the supplied transcript; no missing words have been added.

Practical Applications

- Read James 5:1-6 slowly, asking where selfishness or injustice may need correction in my life.
- Review a responsibility I owe someone else, including wages or an agreed payment, and act fairly and promptly.
- Ask whether my confidence rests in God or in the resources I have accumulated.
- Pray about one specific need I can help meet through giving, service, or an ability God has given me.
- Examine my plans for spending and saving with gratitude, wise care, and openness to God’s direction.
- Use a talent for someone else’s benefit rather than assuming only a large financial gift matters.
- Offer friendship and encouragement to someone who might otherwise be overlooked.
- Replace judging another person’s generosity with a prayer about my own faithfulness.

Today's Challenge

Take inventory of three things God has entrusted to you: a financial resource, an ability, and a portion of your time. Pray, “Lord, how do You want me to use these?” Choose one practical act of generosity or encouragement and carry it out this week.

Closing Prayer

Heavenly Father, thank You for providing for me and entrusting me with resources, abilities, and time. Search my heart for selfishness, pride, and misplaced trust. Forgive me when I overlook someone's need or withhold what I should give. Teach me to act justly, to honor my responsibilities, and to listen to Your Spirit. Help me enjoy Your blessings with gratitude and hold them with an open hand. Show me one person I can serve or encourage, and give me the willingness to obey. Let my hope rest in You, and use what You have given me for Your glory and the good of others. In Jesus' name, Amen.

About Today's Speaker

Pastor Mark Johnson

Calvary Church, Springfield, Illinois

Pastor Mark Johnson serves at Calvary Church in Springfield and regularly leads Mark & Friends Bible discussions. In today's study of James 5, he invites listeners to examine their own stewardship and respond to God with generosity and obedience.

Featured on Mark & Friends - Listen anytime under the Mark & Friends tab at GreatNewsRadio.org or WLUJ.org.

About Today's Host

Mark Burns

Host of Mark & Friends

Mark Burns is General Manager of the WLUJ Family of Stations and Great News Radio Network and host of Mark & Friends. With decades of experience in Christian radio and ministry, he presents Scripture-centered programs intended to educate, edify, and evangelize.

Additional Ministry Resources

- Mark & Friends Program Resource Library
- Great News Radio
- WLUJ
- James 5 - read the chapter
- 1 Timothy 6:17-19 - continue the study

Complete Proofread Transcript

[Opening theme: “We’re Glad You’re Here.”]

Reading from James chapter 5, verses 1 through 6. Now listen, you rich people.

Weep and wail because of the misery that is coming upon you. Your wealth has rotted and moths have eaten your clothes. Your gold and silver are corroded.

Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. Look, the wages you failed to pay the workmen who mowed your fields are crying out against you.

Cries of the harvesters have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.

You have condemned and murdered innocent men who were not opposing you. That's James chapter 5, verses 1 through 6. O magnify the Lord with me. Let us exalt his name together.

It is Friday, November 13th, 2026. Welcome to the Friday edition of Mark & Friends. We're in James chapter 5, and that was Tad Jagitsch sharing those verses with us.

Some pretty powerful verses, some pretty harsh verses when you think about what's being communicated and shared. So I hope you can stay with us for the next 20 or so minutes as we look at James chapter 5. And those of you that have been tuned in the last 5 or 6 months, you've probably heard me say this a number of times. There's 5 chapters in this book.

So you can read chapter 1 on Monday, chapter 2 on Tuesday, chapter 3 on Wednesday, chapter 4 on Thursday, and chapter 5 on Friday. And some of you, Mark has mentioned this, read through the book of James 5, 6, 8 times. Saturate yourself with it because it's like the Old Testament Proverbs.

It's filled with nuggets of truth, of insight, practical application, and many things that can help us or equip us to be faithful followers of Jesus. So Pastor Mark Johnson of Calvary Church here in Springfield will facilitate our discussion. But first, we have 3 new guests with us this week.

We want to welcome John from Greenfield. He farms in and around that area, and we appreciate him joining us for the first time. I think it was about an hour drive, hour drive in.

And we have Steph from Jacksonville with her parents. We appreciate her joining us, also known as Stephanie, but I think friends call her Steph. So we're going to call her Steph.

And then Mike from Springfield, retired, and joining us today. You must have heard about it through the radio or a friend inviting him. So we appreciate these special guests along with a room of friends.

One of our board members here, Doug, and Tad, and other staff members. Ani Lutchman is behind the controls, acting as our engineer today. So we appreciate her behind-the-scenes efforts.

And Joyce Mancke, our station manager, is manning the phones. And anyone that comes in late, we'll have to see her for a name badge and to be welcomed in. But we have a lot of great food.

So when you can join us into the future, always know that you're invited. And you can call 217-528-2300 to get the specifics on what we're going to be studying. And what Wednesday we'll be meeting.

Pastor Mark, Chapter 5, it starts out with some warnings. What should we learn? Well, I think the first thing I would just like to ask everybody in this room, is this passage seems to be aimed at the rich people. So who are the rich people? How would you describe somebody who is rich? Anybody in this room want to take a swing at that? Honestly, in comparison to the rest of the world, every last one of us is rich.

Yes. Anybody else? Well, because of verse 2, your wealth has rotted. So I would think it includes the possessions that we have or carry or have acquired.

Now, think about this with me. In 2011, there were 1,200 billionaires, according to World Bank, 1,200 billionaires on the earth. Today, in 2026, there are 3,028 billionaires on the earth.

You know, I try to go through that list from time to time to see if I know anybody. Do I know any of these people or don't I? And I haven't come up with any that I'm personally associated with yet. And so I guess you could look at this scripture in that term and go, I guess we can all go home.

We don't need to worry about this passage. Because in the sight of those 3,000 people, we would all be considered poor. The access of things that they have, we would be considered to have less wealth.

Yes. Verse 3 makes me want to think it's more than wealth, money. It's more than our possessions.

Those things do not eat up our flesh like fire. Now, what would that be referring to? Well, we'll get there. We'll get there.

Okay. Maybe we need to slow down just a little bit And think about the people James is writing to. He's writing to Jewish people who have been scattered because of persecution, Jewish Christians, scattered because of persecution all around the Roman Empire and maybe even other places.

You wouldn't necessarily define them as the richest people either. And yet he's talking to rich people. So we have to stop and think about this comparison.

It seems to be easy sometimes for me to look and see people who have more than I have and think, boy, I'd like to live in a home like that. I'd like to be able to drive cars like that. I'd like to be able to travel the way they travel.

I'd like to be able to do what they do and to see them as richer and me as poor. And then the other side of that, it's easy for us to look at somebody who has less than we have and see ourselves as better off. I'm better off than them.

I have better things than them. So just as some people see themselves as wealthy in comparison to others, sometimes we see ourselves poor in comparison to others. So let's define poverty just a little bit.

So poverty is a lack of basic human needs, such as clean and fresh water, nutrition, health care, education, clothing, shelter, because of our inability to get them or afford them. Now, this term here is defined as absolute poverty or destitution. They can't get things.

They can't afford things. Relative poverty is the condition of having fewer resources or less income than others. Relatively, I'm poor compared to that person.

Relatively, I'm rich compared to this person. About 838 million people live in absolute poverty in the world. They can't afford the basic needs of life.

They don't have access to them. They're poor. The World Bank defines extreme poverty as living on less than three U.S. dollars per day.

And moderate poverty, even worse than that, is living on less than two dollars a day. So today's statistics tell us this thing. Three billion people on the earth, think of this, three billion people on the earth live on less than two dollars a day.

So going back to what Tad said a little bit ago, that makes us really rich. We're rich people in comparison to people living on two dollars a day. 2.6 million children die from malnutrition every year.

7,123 children a day, according to UNICEF, die because they don't have the basic food needs in their life. So think about this. If you're not living in one of the ghettos of South Africa, if you're not begging on the streets of Calcutta, or making a home in a shanty town in South America, in the eyes of the world, you're rich.

Now what are you doing with those riches? How do we manage them? We are all stewards of what God gives us. I'm not a steward of what God gives you. I'm a steward of what God gives me, what he brings into my life.

So listen to this verse again under this idea of stewardship. Who am I? What do I have access to? What do I do with it? He says, Look, the wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.

You have lived on the earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. You have condemned and murdered innocent men who are not opposing you.

It's easy to make that a checklist and go down, Well, I've done that. No, I haven't done that. But the real issue is the heart of what I have.

Am I doing what I should be doing? Am I generous where I should be generous? Am I listening to the Lord's command? So here's four things in here. You have hoarded wealth. You have withheld what belongs to others.

So in the Christian's view, what belongs to others? It's not just what I owe them because they did work for me. It is me being a steward of what God has given me and being obedient to his leading in what I do with those things. And when I withhold that, when I withhold giving it the way the Lord would tell me to give it, using it for how God would have me to use it, now I'm withholding what belongs to others.

He meant for me to be a vessel that his blessing flowed through to help somebody else, and I'm ignoring him. I'm using it on myself. You have lived a self-indulgent life.

You've just taken care of yourself instead of other people. You have condemned and murdered people. They've been wounded.

They've been hurt because we've kept what we should have given. Now that may be the billionaire who can give hundreds of millions of dollars to help the poor, to help somebody in need. Or it can be the person who's making $36,000 a year and they don't give anything to help somebody as the Lord would lead them in his spirit to give.

You'll be known as the children of God when you are led by the spirit of God. So I've got to listen to the spirit of God in what I do. So what does it mean to hoard wealth? Listen to this passage because this will confuse us.

Psalm 17 says, There you go. Whose reward is this life? They're not thinking about eternity. They're thinking about what they can get on this earth.

He doesn't condemn storing up wealth for the next generation. He doesn't condemn us saving money for our future. He condemns us for not using what we have as he would direct us, as his spirit would lead us.

So we have to recognize where we are and ask God what he would have us to do. I say this in our church all the time. If you want to talk about tithe, if you give me enough financial information about your life, I can tell you what your tithe should be.

That's a pretty simple number to figure out. God has directed it. He's ordered it.

It should go into your storehouse, the place that ministers to you. That's where it belongs. He's done that for the building of his kingdom.

And it's a statement of do I see God as my provider or do I see myself as my provider? Do I see myself living in God's kingdom under his economy or under my own economy? And that's about my relationship with God. Now here's the next thing. You give me all that same information, all that same stuff, and say to me, what should I give towards the building program in our church? You give me all that same information, say what should I give towards missions in our church? You give me the same information, what should I give towards the poor? I don't have a clue.

I don't have a clue what you should give. I can look at somebody who looks like they're really wealthy in my eyes, and I don't know what God's going to speak to them. I can't tell them what their offering should be.

They've got to be led by the Spirit of God. When God says in Malachi, you've robbed me of tithe and what? Offerings. Tithe and offerings.

You've robbed me in both of these things because you haven't listened to me and paid attention to it. That's the condition we're speaking to throughout all of Scripture, that where we're at in life, if we are better off than others, God's going to use us to be a blessing to others. Are you getting this today? Mark, I wrote down two things, and I'm glad you pointed out that we shouldn't be stewards of other people's resources.

We should look inward. Oftentimes, well, that person, they're wealthy, they should give this, this. But the challenge is what are you giving with what you have? Don't worry about what the other person is giving.

I tend to try to personalize it. What am I responsible to do? We want to help the homeless, but what are you doing to help the homeless? Don't worry about government programs or whatever. But the other thing, and maybe you're going to come to this, what about the poverty of mind? Is that going to be addressed? Is James saying anything outside of this? I think he's really talking about the poverty of stewardship here.

But that comes from our mind because it comes from how I see God. How do I see God in my life? Is He the Lord of my life that I am listening to Him? Listen, money is one of those things where God, when you read in the Bible, He puts all kinds of warning signs. Like if you go through the Bible and see, you go up to a power box, there's a big warning.

Warning, you get hurt here. He talks about that with money. So listen to what He says in 1 Timothy.

Command those who are rich in this present world not to be arrogant or to put their hope in wealth. Warning, don't be arrogant. Don't think you're better than everybody else because you've got money.

Don't put your hope in money. He goes on to say, which is so uncertain, but to put their hope in God who richly provides for us everything for our enjoyment. It's not bad to have some enjoyment from the money God's blessed you with to use it for your good or for the good of your family, but I'm a steward of it.

I've got to listen to God. If I'm hoarding it for myself, if I'm just self-indulgent for myself, that's a problem. It's the spirit of man and the spirit of how we see God that is the problem and the spirit of how I see myself before God.

So one person may be able to give millions of dollars to help with something and another person may be able to give tens of dollars. I can't define in many of those cases who's being faithful and who isn't. Jesus looked at the woman who gave just a couple of mites and said she's given more than everybody else here.

She gave out of all she has. So I can't judge all of that. He says, so it goes on to say, Command them to do good and to be rich in good deeds and to be generous and willing to share.

In this way they lay a treasure for themselves as a firm foundation for the coming age. What's the coming age? Well, when we're in heaven, when we're in the millennium, when we're past the rules of this earth, we're storing up treasures because we have been faithful to God in this time of suffering. So that they may take a hold of life that is truly life.

God blesses us with resources, every one of us, and now we're responsible to use them. So think about this. That resource may be, I have a wonderful voice, I'm a great singer.

Am I going to use it singing down at the bar? Or am I going to use that to glorify God in the church? How am I using what God's given me? And Tad, that's not the salad bar. Yeah. Thanks for that clarification.

So what are these things that God's given us? Am I using them for the glory of God's kingdom? Do I allow him to lead me? At our church we work with Convoy of Hope. Convoy of Hope has a program, One Day to Feed the World. And this One Day to Feed the World is a challenge to give one day of your yearly income to feed children who otherwise would not get food someplace in the world.

Now when we receive that offering, I tell people all the time, I can't tell you whether you should give one day of your income or not. This is a challenge this group is asking us to do. But you should give something.

You should do something to feed children that aren't getting food any other way someplace in the world. This is a righteous endeavor. You need to pray.

So we're going to show them videos about what people are being through. I tell them, don't give out of emotion. Give out of obedience.

Listen to what God tells you to do. Do what God tells you to do. Now if you're saying, oh, I can only do so much because I'm taking this other portion.

I'm going to use it on me. Well, you better check that. You better say, is God giving me freedom to do this? Or is God challenging me to do more to help feed people who are hungry? To feed people who otherwise wouldn't get food.

So God blesses us with resources. Then we are stewards. We have to see ourselves as stewards in how we use them.

Guess what? We're stewards of our time. We're stewards of our gifts. We're stewards of our resources.

We're stewards of everything that we have. God, how do you want me to use this for the glory of your kingdom? And when I withhold them, I condemn other people. I put other people that should have been blessed by my resources.

So think about this. They tell us in America today that less than 5% of people who claim to be Christians actually tithe. Less than 5% all across America.

Now think of all the things that the church in America is doing. Think of all the things we're doing around the world. And we're doing that on less than 5%.

What would happen if it was 10%? What would happen if it was 20%? Some people are going to stand before God and God's going to say, You hoarded what was mine. You ignored me when I told you to be obedient to me. So the person who's given what looks on paper to be a small amount may be perfect in God's eyes.

And the person who gave a huge amount, God may be looking at them saying, I blessed you with a lot more, and you failed to use it for my kingdom. You hoarded it. It's rotted.

Instead of having the good things in life that you should have had spiritually, you've missed it because you were disobedient to me, even though you gave a lot. And, you know, we study this, and we think it's about money. But as you said, gifts.

And I want to clarify that. Talents. If God has given you an ability to do something above and beyond other people, and you're just using that for yourself, this is applying to you, too.

Use that talent. Even if you don't have money to share, you've got abilities to share. I was talking with someone a while back, and they said this to me.

They said, I don't have really any talents or anything that's used for God. I said, Wait a second. You're an extremely friendly, outgoing person.

So you may not be a teacher. You may not be a singer. You may not be any of these other things.

But you could come into church every Sunday and get to know 20 people around you and encourage them and be a blessing to them every Sunday. You could walk in the door and do that. You could do that in your life.

In Jesus' name, be friendly. Look for people who are hurting. Let the Spirit of God lead you to people who have a need.

Whatever gift we have is not minute. It's specific to God. Now, maybe God uses one person's talent to speak to 100 million people.

But guess what? He's got somebody for everybody. Am I willing to use my talent right where He puts me to do what I'm gifted to do and use that fully, or am I just keeping that to myself? Oh, listening friend, a lot to think about. I wrote down that stewardship principle.

God has given us all gifts, talents, abilities, skill sets that are to be used to build up His kingdom. And then what are we putting our trust in? Is it our resources, our 401(k), our stock options, our savings account, our home and such? Are we putting our trust in those things, or are we putting our ultimate trust in God? And I hope it's God, and He'll lavish you with gifts and abilities and resources. But steward them in such a way that He's glorified and the world is helped through you.

Well, a lot to think about. If you missed a portion of today's broadcast and want to hear it again, pass it on to a friend. Get a transcript or other resources that are available.

Stop by GreatNewsRadio.org and WLUJ.org. Click on the Mark and Friends tab, and you can listen to this program and access those resources anytime. Well, thanks for listening. Thanks for being a part of our radio listening family.

This is Mark Burns, Pastor Mark Johnson, and a room of friends with the Ministry of Great News Media. God bless you, and have a great day, night, and weekend.