

Equipped Through
Stewardship

Version 1.0

Dr. R. Andrew Rankin

Equippers Group International
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Equipped Through Stewardship

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Illustrations by Anita Johnson

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P.O. Box 399
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e-mail: info@equippersgroup.org
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Dedication

This book is dedicated to
my parents,
Taylor and Elizabeth Rankin,
for teaching and showing me
how to manage kingdom resources.

And to all of the
under-resourced church leaders
who serve faithfully in the nations.

Acknowledgement

Dr. Andrew Rankin is Senior Pastor of Freedom Church in Oklahoma, where he has served since 1996. Andrew has a passion for equipping church leaders internationally and has taught in Mexico, Cambodia, the Philippines, Nepal and Cuba. He has earned a Master of Divinity and a Doctor of Philosophy degree in theology. Dr. Rankin is married to his wife, Laurie, and they have three sons: Jonathan, Justin, and Jacob.

We wish to thank Anita Johnson for illustrating the concepts taught in this book. Thanks are also extended to those who have prayed for this writing project. It has taken many, many hours of writing, editing and perfecting to get to the place of publication. Most of all, we thank the Holy Spirit for His guidance on this very important subject.

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Introduction

In many countries, people would agree with the statement: “money talks.” Of course, the actual paper money or coins do not have a real voice; but they are able to influence people. Money can be used for good or bad. Money can buy food for hungry people. This is good. Money can be used to bribe leaders or the lack of money may cause a person to be enslaved to another. This is bad. Money, or the possessions that one uses like money, are something with which people deal everyday. Buying and selling, saving and spending—these are all ordinary daily activities.

The Bible has much to say about money. Jesus talked about money because it is something with which people deal often and because it reveals the spiritual purity and maturity of a person’s life. It is important to know how God views money. It is also important to follow God’s plan for using money for His

Use of money reveals the spiritual purity and maturity of a person’s life.

purposes. If “money talks,” what does your use of money tell God? You may laugh and say, “My money only whispers because I am so poor.” But God is watching and listening. He is interested in how you use your money. He is interested in how everyone uses money, whether a person is poor or very rich.

These lessons will help you understand how to know and obey God’s plan for using money! Consider the following story.

Diagram 0.1 Story about wise and foolish stewards

Once upon a time, in a land very much like yours, there was a wealthy landowner who divided his property among ten of his servants. To some he gave large sections of land, to others he gave small sections of land—each according to how much responsibility he thought they could handle. He let them farm the land as they wished. He only required them to give back to him one tenth of all that their land produced, whether it was vegetables, rice, grain or animals. Some of the servants worked hard and showed a good profit even after giving the landowner

his rightful ten percent. Others were lazy and barely had enough to eat and they did not give the landowner his share.

After many years, the landowner called the ten servants to account for the way his property had been used. “Gentlemen, give me a report of your work on my land. Those servants who were faithful and hard working said, “Master, your land was good and fruitful. Not only were we able to give you the ten percent you asked, but we even have a surplus. Here is all that you have given to us. We are grateful for this honor of serving you and for the blessing of providing well for our families.” These faithful men were rewarded and blessed by the landowner because of their hard work.

Those servants who were wicked and lazy said, “Master, your land was barren and fruitless. You have made our lives hard by demanding ten percent of what the land produced. We have barely had enough to eat. See how starved we are! Please take your land back and let us simply work for food like we previously did. The job you gave us was too difficult for us.” These lazy men were punished by the landowner. They were kicked off of his land. They were not allowed to eat his vegetables, rice or animals any longer because they did not give him his ten percent nor manage the landowner’s resources wisely.

Stewardship is about being a responsible and wise manager of God’s resources.

Although this story is fiction, it has much to say about an important topic the Bible teaches called “stewardship.”

Stewardship is about being a responsible and wise manager of God’s resources. God is a gracious, kind and

generous Lord who has given us many things. “Money” is only one aspect of stewardship. His gifts include:

- **Life**
- **Spiritual gifts**
- **Material resources**
- **Friends**
- **A mind with which to think**
- **Abilities**
- **Money**
- **Family**
- **Strength to work**

Each person has a special and sacred responsibility to manage all of the blessings God has given them in such a way as to honor Him. The lessons in this manual will help people to understand the responsibilities of stewardship. These lessons will give important guidelines to use and manage these gifts wisely.

A. Overview of the manual's content

This manual is structured to provide lesson content in an easily understood format. Each lesson contains the following components.

1. Objectives

The objectives of each lesson are written from the student's perspective. Objectives answer the question: What will I learn in this lesson?

2. Key Verse

The key verse sets a Scriptural foundation for the lesson. The key verse is indicated by a picture of a key.





3. Bible quotes

The English version of this manual uses the New International Version of the Bible. If you have a different Bible translation, read it too. You will gain more understanding from reading several translations of the Bible.

Bible quotations will look like this:

The fear of the LORD is the beginning of wisdom, and knowledge of the Holy One is understanding. (Proverbs 9:10)

In this reference, "Proverbs" refers to a book in the Old Testament of the Bible, the "9" refers to the ninth chapter of Proverbs and the ":10" refers to a verse found in that chapter.

When explaining a topic, sometimes additional reference verses are given. They are noted as “ Read” or as “ See also.” These verses may be read during class or after.

4. Tables

Tables are used in this manual because they have proven to be an easy way to view and understand long lists of information. Tables are numbered using first the lesson number, then the order of appearance in the lesson.

Table 0.1 Example of a table

Example


5. Diagrams

Diagrams are drawings or story illustrations that represent a concept. Diagrams are numbered with the lesson number and then the order of appearance in the lesson.

6. Activity assignments

The last part of the lesson contains two kinds of activities – one to be done in class led by the teacher, and one to be done by each individual student outside of class.

♥ **Discussion Points/Questions** – This activity is to be led by the teacher and discussed in class. These discussion points and questions will help students learn and understand the lesson content. In most cases, there are more discussion items than could be discussed in one class period. The teacher is free to choose the discussion points that best meet the needs of the class.

 **Application** – This activity is to be done by the student outside of class. These activities stimulate the student to implement truths in their personal life. The activity is designed to encourage the student to write their thoughts and ideas for future use. Each student may do these activities by themselves or in a small work group with other students.

B. To the teacher

This manual was designed to be used in different learning environments. Teachers are encouraged to adapt a method of teaching to accommodate the unique needs of the students. Consider the local economic, religious and political situations, learning styles and culture of the students. Teachers are encouraged to make these truths relevant through their insights and life experiences. The power of God is present in both God's Word and the testimony of His believers.

1. Preparing to teach the lessons

The teacher should prepare the lesson before class begins. A good teacher prepares a lesson as one making a soup: One starts with the liquid, adds ingredients, lets it simmer, tastes it and then adds spices. Lessons that have been prepared well in advance allow the Holy Spirit time to add "spice" to the lesson. Always remember, the main ingredients in lesson preparation are study and prayer.

a. Study the lesson

1. Complete each lesson as if you were the student. Read through the lesson, looking up all the verses. Complete all activity assignments before preparing to teach your class.
2. Consider the special needs of your students. Anticipate possible problems or questions that may come up.
3. It is important that you have adequate time to teach the content of the lesson. Some difficult lessons could be divided into two class sessions.
4. Prioritize the truths in each lesson in the event that you run out of time. Ask yourself: If a student leaves the class with only three truths, what should they be? Prepare your lesson to assure that important areas are covered first.
5. Consider how you will use the Discussion Points/Questions in class. Leave enough time for them. Feel free to add discussion questions that would be helpful to your students. When thinking about these

assignments, review the Application assignments from the previous week's lesson.

6. Determine how you will organize the lesson. The presentation of the lesson's content should be a blend of the following:
 - Review of previous lesson or lessons
 - Lecture that explains the key points of the lesson
 - Class discussion

b. Pray

1. Pray specifically for the students who will attend your class. Pray that the Lord Jesus through the Holy Spirit will teach them what they need to know.
2. Ask Jesus what He wants you to learn from the material.
3. Ask Jesus to give you the wisdom to know what parts of the lesson should be emphasized in class.
4. Ask Jesus to give you examples of how these truths are relevant to you and those in your community.

2. Who should teach this manual?

A teacher is one of the instruments God uses to instruct His people. The following qualifications are to be used as guidelines. Ultimately, the Holy Spirit is the true teacher of His people. The teacher is one who:

- is a believer in Jesus as Savior.
- continually studies the Scriptures. Jesus calls His followers "disciples," which literally means "learners."
- is committed to the Lordship of Jesus Christ.
- teaches in such a way as to encourage students to be followers of Jesus and not followers of the teacher.
- presents the Scriptures accurately, never distorting them for personal reasons.
- depends on the Holy Spirit, the true teacher, to give insight and knowledge to the students.

- avoids pride in their own skills or accomplishments.
- encourages students to enter into a growing and personal relationship with Jesus Christ.
- attempts to teach in a way that encourages students to teach others. Paul told Timothy:

And the things you have heard me say in the presence of many witnesses entrust to reliable men who will also be qualified to teach others. (2 Timothy 2:2)

Lesson

1

STEWARDSHIP DEFINED

Objectives

- To understand stewardship
- To know Jesus' teaching about stewardship
- To learn that you are to be a responsible and wise steward of all the resources that God has given you
- To understand true ownership



Key Verse

"His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'" (Matthew 25:21)

A. What is stewardship?

Stewardship is the act of managing (or taking care) of another person's money or possessions in the same way the master would do it.

A steward is one who manages another person's property. The word "steward" comes from the idea of a high-ranking servant who oversees or manages a master's property. Some characteristics of good stewards are:

- Stewards do not own the property.
- They are responsible for making sure it is used wisely and according to the master's desires and purposes.
- They reflect the character of the master.
- They know or find out what the master wants done and the way it should be done.
- They make sure it is done that way.

Stewards are accountable to the master. Therefore, they must be familiar with and loyal to him. Good stewards are highly valued and rewarded by the master.

Believers in Christ are called to be wise and faithful stewards for

God is the owner of all resources. He has given some of these to believers to accomplish His goals and purposes.

Him. God is the owner of all time, possessions and money. These are called resources. He has many other resources which may include land, home, family, church and livestock. He has given some of these resources to believers to accomplish His goals and purposes.

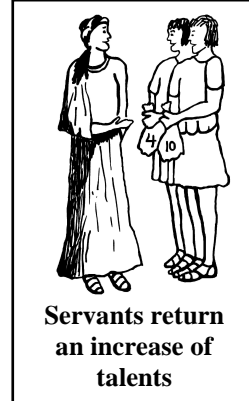
B. Jesus' teaching about stewardship

A parable is a story used to illustrate a moral truth or answer a question. The story does not tell about an historical event. However, it usually involves a situation that is common to the lives of the hearers. Parables have been called "heavenly stories with earthly meanings." The word parable comes from the Greek word *parabole* which means "to place beside" or "to cast alongside." A parable, then, is a story that teaches by placing one idea beside another. When Jesus taught about stewardship, He often used parables.

1. Parable of the Talents (Matthew 25:14-30)

There are many truths about stewardship in the Parable of the Talents. Carefully read this parable and notice how the servants (or stewards) are responsible to the master for the use of His resources. Remember in this parable, the “man going on a journey” and “the master” refers to God. The “servants” refer to believers. A “talent” as used in the following Scripture refers to a very valuable weight or sum of money.

"Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. The man who had received the five talents went at once and put his money to work and gained five more. So also, the one with the two talents gained two more. But the man who had received the one talent went off, dug a hole in the ground and hid his master's money. (Matthew 25:14-18)



"After a long time the master of those servants returned and settled accounts with them. The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.' "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' (Matthew 25:19-21)

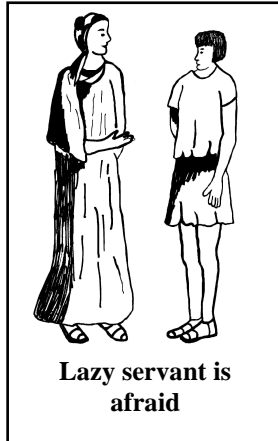
Good and Faithful Servant of Five Talents (5 + 5 = 10)

Reward: Put in charge of many things and shared in the master's happiness.

"The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.' "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' (Matthew 25:22-23)

Good and Faithful Servant of Two Talents (2 + 2 = 4)

Reward: Put in charge of many things and shared in the master's happiness.



"Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.'

"His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you

should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest

'Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'" (Matthew 25:24-30)

Wicked and Lazy Servant of One Talent (1 + 0 = 1)

Penalty: Talent was taken away and he was removed from the master's presence.

For good or bad, each servant (or steward) is accountable to the Master for how His resources are used. The way you use these resources will greatly determine your eternal rewards from God. **So stewardship affects how you live today as well as how you will serve Him in eternity.**

*For we must all appear before the judgment seat of Christ, that each one may receive what is due him for the things done while in the body, whether good or bad.
(2 Corinthians 5:10)*

📖 See also 1 Corinthians 3:12-14 and Ephesians 6:7-8.

2. Parable of the Wise Servant (Matthew 24:45-51)

Another teaching of Jesus on stewardship relates to trustworthiness to faithfully complete a task. Servants (stewards) who are wise and faithful are rewarded. Wicked and lazy servants are punished.

"Who then is the faithful and wise servant, whom the master has put in charge of the servants in his household to give them their food at the proper time? It will be good for that servant whose master finds him doing so when he returns. I tell you the truth, he will put him in charge of all his possessions. But suppose that servant is wicked and says to himself, 'My master is staying away a long time,' and he then begins to beat his fellow servants and to eat and drink with drunkards. The master of that servant will come on a day when he does not expect him and at an hour he is not aware of. He will cut him to pieces and assign him a place with the hypocrites, where there will be weeping and gnashing of teeth. (Matthew 24:45-51)

The Bible says Jesus will return someday. At that time eternal rewards and punishments will be given to every person.

For the Son of Man is going to come in his Father's glory with his angels, and then he will reward each person according to what he has done. (Matthew 16:27)

Make it your goal to be a faithful steward who will be richly rewarded for faithfulness to Christ and His purposes.

C. Ownership and stewardship

If someone bought a cow or mule to plow their fields, would the animal have any right to say how it was used? **NO!**

Would the person who previously owned it have any right to say how it was presently being used? **NO!**

Why? **The person who paid for the animal now owns it. He alone has the authority to decide how it will be used.**

Ownership is an important idea in stewardship. There are three very important truths to be considered.

1. Everything that exists is owned by God.
2. You personally are owned by God.
3. Jesus is Lord, Master and friend. Since Jesus is the Master of everything, you are responsible to be a good steward (servant) of what He has entrusted to you.

1. Everything that exists is owned by God.

God created all things. As the Creator, everything that exists is ultimately God's property. He is able to give it or to take it away from whomever He wishes. The Psalmist says:

The earth is the Lord's and everything in it, the world, and all who live in it. (Psalm 24:1)

Every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine ... The world is mine, and all that is in it. (Psalm 50:10-12)

📖 See also Genesis 1:1, 1 Chronicles 29:11 and Psalm 89:11.

As soon as one is able to understand that they really do not own anything, the meaning of stewardship becomes obvious. Everything is God's!

Then, how should a believer take care of the many resources entrusted to him if he knows that all these belong to God? The answer is with the deepest respect and greatest care!

A good and faithful steward takes care of what belongs to God with the deepest respect and greatest care!

2. You personally are owned by God.

If you have trusted in Jesus Christ alone for forgiveness of your sins, then His blood shed on the cross has accomplished your redemption. In a very good way, you are now owned by God. Therefore, your actions should bring honor and glory to God, since He is the one who owns you.

Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore honor God with your body. (1 Corinthians 6:19:20)

📖 See also 1 Corinthians 7:23.

In the ancient days, if one person went into debt and could not pay back what he owed, he could be sold as a slave to repay the debt. If a friend or relative could raise enough money to pay the debt, the enslaved person could go free. The friend or relative acted as a redeemer—one who paid the freedom price for another. Jesus

Christ has redeemed each believer to a life of faith and hope in God.

For you know that it was not with perishable things such as silver or gold that you were redeemed from the empty way of life handed down to you from your forefathers, but with the precious blood of Christ, a lamb without blemish or defect ... Through him you believe in God, who raised him from the dead and glorified him, and so your faith and hope are in God. (1 Peter 1:18-19, 21)

Therefore, if God has paid the price for your life by the blood of Jesus, then He alone has the authority to tell you how to live your life. The good news is that He will not be mean or harsh with you. God loves you. You are precious to Him. It is true that He will ask you to work, but He will be with you and will help you. He will never ask you to do anything beyond what you are able to do with His help.

If God has paid the price for your life by the blood of Jesus, then He alone has the authority to tell you how to live your life.

This is love for God: to obey his commands. And his commands are not burdensome. (1 John 5:3)

So everything around you belongs to God because He created it. You are His because He bought you. Every part of your life should show that He is your loving Lord and Master. You will do this by being a wise manager.

3. Jesus is Lord, Master and Friend.

Just before his sacrificial death Jesus spoke to His disciples. He gave them an understanding of the different relationships believers enjoy with Him. He is Lord and Master. Believers in Christ are His servants and His friends.

"As the Father has loved me, so have I loved you. Now remain in my love. If you obey my commands, you will remain in my love, just as I have obeyed my Father's

*commands and remain in his love. I have told you this so that my joy may be in you and that your joy may be complete. My command is this: Love each other as I have loved you. Greater love has no one than this, that he lay down his life for his friends. You are my friends if you do what I command. **I no longer call you servants**, because a servant does not know his master's business. **Instead, I have called you friends**, for everything that I learned from my Father I have made known to you. You did not choose me, but I chose you and appointed you to go and bear fruit--fruit that will last. Then the Father will give you whatever you ask in my name. This is my command: Love each other. (John 15:9-17 emphasis added)*

For example, just because one of the king's royal servants is also his trusted friend, the servant must never forget that he is not the king. The king has all authority and power. The servant—however close and familiar to the king—must always defer to the king. So it is with Jesus. Understanding how these relationships work in one's life includes these truths. One must always defer to Him as King, even though He calls believers His friends.

Paul, Peter and James begin many of their letters with a statement of being a slave (or servant) of Christ Jesus. These men who lived for God and were loved of God knew that their lives were not their own. They knew that each day, each situation and each resource was to be used in the service of their Lord. Yet for all their serving, each knew of God's love for them. In Romans Paul said that nothing could separate him from the love of God in Christ Jesus.

No, in all these things we are more than conquerors through him who loved us. For I am convinced that neither death nor life, neither angels nor demons, neither the present nor the future, nor any powers, neither height nor depth, nor anything else in all creation, will be able to separate us from the love of God that is in Christ Jesus our Lord. (Romans 8:37-39)

You are deeply loved by God. A good steward desires to live a wise, responsible, generous and honorable life.

♥ Discussion Points/Questions

1. Discuss the characteristics of a good steward?
2. Read the Parable of the Talents (Matthew 25:14-30) and the Parable of the Wise Servant (Matthew 24:45-51) again. You may want to divide your class into two groups. Have each group read one of the parables and select someone to give a summary to the entire class.
 - Discuss how these servants pleased or displeased the master.
 - How were they rewarded for their stewardship?
3. Discuss how you can be a good steward in your job.
4. Name some responsibilities God has given you as a steward at work and at home.

Application

1. Read John 15:9-17 again. Think about your relationship as a servant with Jesus as Lord, Master and Friend. List how your life reflects these relationships in your stewardship.
2. Does your life reflect the characteristics of a good steward? List the things you need to change in your attitudes or actions to be a good steward of your resources. Start correcting these things today.

Lesson

2

MONEY AND POSSESSIONS

Objectives

- To understand Jesus' view of money and possessions
- To understand how a believer of Christ should view these resources
- To discern what the heart attitude should be
- To know that God is the giver of all that you have



Key Verses

You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth ... (Deuteronomy 8:17-18)

Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. Now, our God, we give you thanks, and praise your glorious name. (1 Chronicles 29:11-13)

Both of these Scriptures remind us that God is the owner of everything and it is He who gives the ability to work and earn money.

One of the first areas with which a steward must deal is the area of money and possessions. These are included together in this study because they both represent things of value. In some areas of the world only money is used to buy things. In other places, a barter or trade system is used instead of money.

For example: If animals, rice or grain, or even a particular service is used as money (to get something in return), then it will be considered as money in this study. If a person has little money but is able to pay someone with chickens or rice, then the chickens and rice function as money.

A. Jesus' view of money and possessions

Jesus talked much about money and possessions. Some of the principles Jesus taught about these are:

- Love of God and love of money cannot exist together. (Matthew 6:24, Luke 16:13)
- Money should not be used wrongly for personal gain or to dishonor the Lord. (Matthew 21:12-13, Mark 11:15-17)
- Use possessions and wealth to honor God and bless others. (Matthew 26:7-12, Mark 14:3-8)
- Do not worry about the things necessary for life that could be purchased with money. (Matthew 6:25-34)
- Be wise in planning how to use money. (Luke 14:28)
- Use the money God gives wisely. (Matthew 25:15-27, Luke 19:12-26)
- Earthly treasures can rot, rust and be stolen. (Matthew 6:19)
- Eternal treasures cannot decay or be stolen. (Matthew 6:20)

When you think about it, money and possessions take up a large part of daily life. Money is necessary to buy food, pay for land or education. Other necessities include a place to live and clothes to

wear. Working for others, or selling products to others, provides a way to have these things. To be completely without any money or possessions is a desperate way to live. Jesus talked about money because He knew how much people must deal with it every day.

B. Christian's view of money

As a Christian, your view of money and possessions will be different from that of your neighbors or family members who are not Christians. To begin, simply acknowledge that

As a Christian, your view of money and possessions will be different from that of your neighbors or family members who are not Christians.

God – not you – ultimately owns your property. You are His steward and this sets you apart from others.

For example, pretend that you received a notice that the king or president of your country was coming into your village and wanted to spend the day in your house. How would you prepare your house?

- Would you spend extra time cleaning?
- Would you repair the roof?
- Would you fix whatever was broken?
- Would you prepare your best food?

You would probably say yes to these questions because you would want to offer your best to the king.

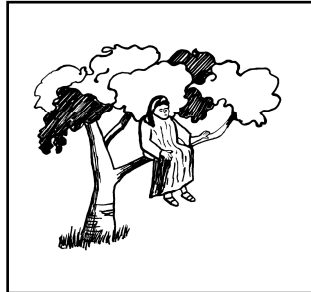
The Bible says that Jesus is the King of kings (1 Timothy 6:15 and Revelation 17:14). He deserves the best care and management one can give to His property. The truth is, everyday King Jesus visits you in your home and where you work. So you should always be doing your best for God.

The Bible tells about how two people who viewed their possessions after they met Jesus. One changed his attitude about his possessions, the other did not.

1. Zacchaeus – changed attitude

Jesus entered Jericho and was passing through. A man was there by the name of Zacchaeus; he was a chief tax collector and was wealthy. He wanted to see who Jesus was, but being a short man he could not, because of the crowd. So he ran ahead and climbed a sycamore-fig tree to see him, since Jesus was coming that way.

When Jesus reached the spot, he looked up and said to him, "Zacchaeus, come down immediately. I must stay at



your house today." So he came down at once and welcomed him gladly. All the people saw this and began to mutter, "He has gone to be the guest of a 'sinner.'" But Zacchaeus stood up and said to the Lord, "Look, Lord!

Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount."

Jesus said to him, "Today salvation has come to this house, because this man, too, is a son of Abraham. For the Son of Man came to seek and to save what was lost." (Luke 19:1-10)

As soon as Zacchaeus trusted in Jesus, **his attitude toward his money changed**. He was no longer greedy, but generous. He was no longer ruled by wanting more money, but by following after Jesus.

2. Rich young man – unchanged attitude


Now a man came up to Jesus and asked, "Teacher, what good thing must I do to get eternal life?" "Why do you ask me about what is good?" Jesus replied. "There is only One who is good. If you want to enter life, obey the commandments."

"Which ones?" the man inquired. Jesus replied, "Do not murder, do not commit adultery, do not steal, do not give false testimony, honor your father and mother,' and 'love your neighbor as yourself.' "

"All these I have kept," the young man said. "What do I still lack?" Jesus answered, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me." When the young man heard this, he went away sad, because he had great wealth.

Then Jesus said to his disciples, "I tell you the truth, it is hard for a rich man to enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God."

When the disciples heard this, they were greatly astonished and asked, "Who then can be saved?" Jesus looked at them and said, "With man this is impossible, but with God all things are possible." (Matthew 19:16-26)

 Read a similar story to this one about "The Rich Ruler" found in Luke 18:18-30.

When the rich man encountered Jesus, he did not trust in Jesus nor did he obey His words. He loved his money more than Jesus. He remained greedy and selfish. His heart was not changed, and he continued to live to please himself.

Table 2.1 compares the responses of Zacchaeus and the rich young man.

Table 2.1 Comparisons of responses by Zacchaeus and a rich young man	
Zacchaeus Attitude CHANGED	Rich young man Attitude UNCHANGED
<p>Came to Jesus with humility (Luke 19:3-6)</p> <ul style="list-style-type: none"> • He was a wealthy tax collector. • He climbed a sycamore tree to see Jesus. • He quickly responded to Jesus. 	<p>He came to Jesus with pride (Matthew 19:16-20)</p> <ul style="list-style-type: none"> • He asked Jesus what he must do to inherit eternal life. Jesus quoted six of the commandments. • The young man responded that he had kept them all.
<p>Changed from greed to generosity (Luke 19:8)</p> <ul style="list-style-type: none"> • He offered to give half of his possessions to the poor. • Volunteered to pay back four times the amount he had cheated anyone. 	<p>Sorrowing, he left Jesus and kept his wealth for himself (Matthew 19:21-22)</p> <ul style="list-style-type: none"> • Jesus told him to sell all that he had and give to the poor, so that he would have treasures in heaven. • The man went away grieving because he owned much property.
<p>RESULT of being with Jesus (Luke 19:9-10)</p> <ul style="list-style-type: none"> • Salvation came to Zacchaeus' house that very day. 	<p>RESULT of hearing Jesus' words (Matthew 19:23-24)</p> <ul style="list-style-type: none"> • Holding onto his possessions kept him from responding and receiving eternal life.

An important part of being a Christian means that your attitude about money and possessions is changed.

C. Heart attitude about money and possessions

Your attitude toward money and the way you use it tell much about the condition of your heart. Money is one of the best indicators of your growth toward Christ-likeness.

For example: If you want to find out which way the wind is blowing, you can throw some dried grass into the air. Although you cannot see the wind, you can see the effects of the wind on the grass. The grass does not change the direction of the wind, but it does show which way the wind is blowing. Likewise, your use of money shows the attitude of your heart. How you use money shows which way your life is growing spiritually.

**Your ATTITUDE
toward money and the
WAY YOU USE IT tell
much about the
condition of your heart.**

Your use of money shows others what is inside of you — whether you are selfish and greedy or loving and kind, whether you are like Jesus or unlike Him.

D. Money and Lordship

One of the most accurate measurements of a person's spiritual maturity is how that person uses money. The desire for money and possessions is such a powerful force that Jesus says it is a god. There are two good questions to ask yourself.

- Which of the following is boss (or leader) of my life: the Lord Jesus Christ or my money?
- Who gives the orders that I obey?

God has created the human heart so that it can only obey one master. You have the ability to follow only one set of orders at a time. The good steward of God's property has determined in his heart to follow Jesus.

"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money." (Mathew 6:24)

For example, when your heart's desire for money becomes your focus, then money is your god. **When Jesus Christ directs your life, then He is your God and money becomes your servant.**

Attitudes toward money and possessions reveal what is important to you. What do you really value: your relationship with God or money and possessions? God is gracious to give people money and possessions. He is not sad when you have these things. As you grow in your obedience to Christ, you will love Him more and be more devoted to Him than money.

E. All money comes from God

It is easy to forget that God alone gives you the ability to work and earn money. As more money is given or earned, there is a tendency not to acknowledge that it is a gift from God. Pride causes people to think the money is theirs rather than God's. God warned about this sin when He spoke to the people of Israel before He gave them their land.

*When you have eaten and are satisfied, praise the LORD your God for the good land he has given you. **Be careful that you do not forget the LORD your God, failing to observe his commands, his laws and his decrees that I am giving you this day. Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, then your heart will become proud and you will forget the LORD your God, who brought you out of Egypt, out of the land of slavery. He led you through the vast and dreadful desert, that thirsty and waterless land, with its venomous snakes and scorpions. He brought you water out of hard rock. He gave you manna to eat in the desert, something your fathers had never known, to humble and to test you so that in the end it might go well with you. You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But **remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.*****
(Deuteronomy 8:10-18 emphasis added)

David is a good example of the principle of knowing that God is the one who gives all things. David was the king of all Israel, a very wealthy man with much gold and many riches. But he never forgot

that it was God who had promoted him to his high place and that his wealth came from God.

Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. Now, our God, we give you thanks, and praise your glorious name. Everything comes from you, and we have given you only what comes from your hand. (1 Chronicles 29:12-14 emphasis added)

Remember that everything you have is ultimately a gift from God.

Every good and perfect gift is from above, coming down from the Father of the heavenly lights ... (James 1:17 emphasis added)

“Every good and perfect gift” includes possessions, money and the ability to earn it. The following story helps explain an important truth about the ability to earn money.

Diagram 2.1 Story about ability to earn money

One day a young boy and his sister were walking through the village, when an old man asked them to help him with some chores. The two children worked hard all day, and the old man paid them ten coins for their work, because they were so willing. When they went home and showed the money to their mother and father, their father asked them some questions.

“Where did you get this money?”

“From the old man in town. We worked hard for it.”

“And who taught you to work?”

“You and mother did. You have taught us how to work from our earliest days.”

“And where did you get the strength for this hard work?”

“From our breakfast and from our sleep last night.”

“Did you pay for this breakfast and place to sleep?”

“Of course not, father. You provided it for us.”

“And who gave you life itself, so that you would be able to work this morning?”

“You and mother.”

“So, where did you get this money?”

“Since you taught us to work and since we have received the strength to work from you, and since we owe our very lives to you, the money is actually from you, father. For without you, we would not be able to work.”

“You have answered wisely, my children. You need only share a small portion of your money with the family. Will you give me one of your ten coins?”

“Yes.”

And the boy and girl gave the coins to their father. Through their hard work, they soon became leaders in their community. They always honored their parents because they never forgot who gave them the ability to earn money.

Do not forget that money, and even the ability to earn money, are gifts from your heavenly Father. As you honor Him for His gifts, He will bless, honor and provide for you.

♥ Discussion Points/Questions

1. Discuss the concept that “God is the owner of all that you have.” Is this a new concept for you?
2. Read the accounts of Zacchaeus (Luke 19:1-10) and the rich young man (Matthew 19:16-26). Review Table 2.1 which compares the differences and responses of these two men. Discuss how the rich young man could have changed his attitude to become more like Jesus.
3. Read Matthew 6:19-21. Discuss what these Bible verses say about the differences between “treasures on earth” and “treasures in heaven.”

Application

1. Make a list of the resources God has entrusted to you as a steward.
2. As you look at each item on your list, pray about how God would have you use that resource for His glory. Write your thoughts.
3. Before you spend your money, decide to pray about how you will spend it.

Lesson

3

EARNING MONEY

Objectives

- To understand that God wants believers in Christ to be diligent and honest in their labors
- To understand that work is a way of serving the Lord
- To be content in the work God has given each of us
- To discern when and how much to save for the future



Key Verse

Lazy hands make a man poor, but diligent hands bring wealth. (Proverbs 10:4)

The focus of this lesson is to teach about earning money and how work habits reflect the believer's relationship with God. Much of a person's time is spent working and earning money. Therefore, work is important in our stewardship and is an effective witness for Jesus. Words and actions on the job can be an asset or hindrance to the gospel.

There is an old story that says, "Give a man a fish and you will feed him for a day. Teach a man to fish, and you will feed him for life." The same idea relates to work. You can beg for money or you can

learn to work well to earn money so you can take care of yourself and your family. This lesson will help you understand why you should work to provide for your family as part of your stewardship responsibilities to the Lord.

In Lessons 1 and 2, you learned that God owns everything and He gives each person the ability to work. This means that the believer has a responsibility to use that God-given ability in his work. Those who are faithful in the little things will be rewarded with more things. Jesus said it this way:

<p>God owns everything and He gives each person the ability to work.</p>

Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. (Luke 16:10)

A. Work hard

Avoid idleness. The Lord has given a model of working hard for six days and resting on the seventh. A day of rest is needed because people are instructed to work hard for six days. The Bible says not to live an idle, lazy life. Neither you, nor your family, nor your church will benefit from your idleness.

In the name of the Lord Jesus Christ, we command you, brothers, to keep away from every brother who is idle and does not live according to the teaching you received from us. For you yourselves know how you ought to follow our example. We were not idle when we were with you, nor did we eat anyone's food without paying for it. On the contrary, we worked night and day, laboring and toiling so that we would not be a burden to any of you. We did this, not because we do not have the right to such help, but in order to make ourselves a model for you to follow. For even when we were with you, we gave you this rule: "If a man will not work, he shall not eat." We hear that some among you are idle. They are not busy; they are busybodies. Such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat. And as for you, brothers, never tire of doing what is right. If anyone does not obey our instruction in this letter,

take special note of him. Do not associate with him, in order that he may feel ashamed. Yet do not regard him as an enemy, but warn him as a brother. (2 Thessalonians 3:6-15)

Idleness means that one is consuming resources without producing resources. For example, when a vehicle motor is “running” but the vehicle is not moving, people say that the motor is idling. Energy is consumed and wasted, but no movement or work is accomplished. When the Lord commands someone not to be idle, He means not to consume and use His resources without working to produce more resources. Eating food or using things for which others have worked may be acceptable for a time. However, the habit of not working or providing for yourself and others is a sign of an idle life. Solomon said this in the book of Proverbs.

Lazy hands make a man poor, but diligent hands bring wealth. (Proverbs 10:4)

He who works his land will have abundant food, but he who chases fantasies lacks judgment. (Proverbs 12:11)

📖 See also Proverbs 12:14, 14:23 and 28:19.

Another man said it this way: “God gives every bird its food, but He does not throw it into the nest.” Because God has given everyone life, health and ability, everyone should be diligent to work hard. An honest day of work is pleasing to God.

**An honest day
of work is
pleasing to God.**

Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving. (Colossians 3:23-24)

Believers need to make sure the work they do is good quality work. No believer in Jesus working for or around others should be seen as lazy or idle. Few things make a worse impression on unbelievers than followers of Jesus who do not work hard.

The following verses give more understanding of work and laziness.

All hard work brings a profit, but mere talk leads only to poverty. (Proverbs 14:23)

One who is slack in his work is brother to one who destroys. (Proverbs 18:9)

📖 See also Proverbs 6:6-11, 10:26, 12:14, 12:24, 13:4, 19:15, 19:24, 20:4, 21:5, 21:25-26, 24:30-34 and 26:14-15.

Part of stewardship is using the strength and ability God provides to work for His glory and honor.

B. Be honest in your work

You should always be honest in your work and in dealing with others. Deception reflects bad character. For example, if a person hires you to work for 8 hours and you talk and relax for 3 of those hours, you are stealing. You are not being honest and hardworking. A believer should be known as a reliable, hard-working person.



Another example of being honest in your work is to not cheat someone out of money. The Bible speaks against using differing weights on a scale as a way to cheat someone out of money. Honest scales honor the Lord; dishonest scales dishonor Him.

Do not have two differing weights in your bag--one heavy, one light. Do not have two differing measures in your house--one large, one small. You must have accurate and honest weights and measures, so that you may live long in the land the LORD your God is giving you. For the LORD your God detests anyone who does these things, anyone who deals dishonestly. (Deuteronomy 25:13-16)

The LORD abhors dishonest scales, but accurate weights are his delight. (Proverbs 11:1)

Honest scales and balances are from the LORD; all the weights in the bag are of his making. (Proverbs 16:11)

As a believer in Christ, your word should be trustworthy and your character should be above reproach. When people do business with you, they should know that you will not give them a bad deal, cheat them, or fail to keep your promises. Notice the character traits of a godly person in Psalm 15 listed in Table 3.1

Table 3.1 Character traits of a godly person	
Psalm 15:1-5	Character traits
<p><i>LORD, who may dwell in your sanctuary? Who may live on your holy hill? He whose walk is <u>blameless</u> and who does what is <u>righteous</u>, who <u>speaks the truth</u> from his heart and has <u>no slander</u> on his tongue, who <u>does his neighbor no wrong</u> and <u>casts no slur</u> on his fellowman, who <u>despises a vile man</u> but <u>honors those who fear the LORD</u>, who <u>keeps his oath</u> even when it hurts, who <u>lends his money without usury</u> and <u>does not accept a bribe</u> against the innocent. (emphasis added)</i></p>	<ul style="list-style-type: none"> • Blameless • Speaks truth • Does not slander • Does his neighbor no wrong • Casts no slur on his fellowman • Despises a vile man • Honors those who fear the Lord • Keeps his oath • Lends money without excessive interest • Does not accept a bribe

Notice that one of the traits of being godly is a person who keeps their oath, even when it is difficult. This person speaks truth and does good to other people. This is a model of a good worker. Each believer should ask themselves the following questions.

- Do people know you to be a person who keeps your word?
- When you make promises, do others know you will fulfill them?

A Christian's character should be like Christ's, so that when they say "yes," it means "yes" and when they say "no," it means "no." A believer in Christ should not make promises that they cannot keep.


Simply let your 'Yes' be 'Yes,' and your 'No,' 'No'; anything beyond this comes from the evil one. (Matthew 5:37)

C. Serve the Lord as you work

One of the remarkable things about being a follower of Christ is that your work becomes one of the ways that you serve the Lord. The following verses teach that Jesus Christ is your real employer, boss and master.

Slaves, obey your earthly masters with respect and fear, and with sincerity of heart, just as you would obey Christ. Obey them not only to win their favor when their eye is on you, but like slaves of Christ, doing the will of God from your heart. Serve wholeheartedly, as if you were serving the Lord, not men, because you know that the Lord will reward everyone for whatever good he does, whether he is slave or free. (Ephesians 6:5-8)

Masters, provide your slaves with what is right and fair, because you know that you also have a Master in heaven. (Colossians 4:1)

 See also Colossians 3:22-25.

Serve your earthly employers as if you were serving Christ Himself. Jesus does care how you work daily. If Jesus were your actual boss, would you serve Him differently than the way you work today? Hopefully you are working daily as if Jesus is there with you and you are serving Him—giving Him your very best work. Remember, Jesus Christ, the King of the universe deserves your best.

D. Be content

Part of stewardship is learning to be content with what you have. There is always a temptation to want more than you have.

For example, if you have five pigs and your neighbor has ten pigs, you might want more pigs. Or, consider the public and effective spiritual gift or ministry that someone else has. You may want that gift or ministry for yourself so you can be thought of more highly. God's desire is for the believer to be content with what he has been given. The Apostle Paul tells about the value of contentment.

I rejoice greatly in the Lord that at last you have renewed your concern for me. Indeed, you have been concerned, but you had no opportunity to show it. I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength. (Philippians 4:10-13)

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith ... (1 Timothy 6:6-10)

A person is not born with contentment. Being content is something that is learned as trust upon the Lord is experienced in many different kinds of circumstances. Regardless of the circumstances, the Lord takes care of each believer as they depend upon Him. Whether they have plenty of money or very little money, God provides and contentment is learned.

A person is not born with contentment. Being content is something that is learned as trust upon the Lord is experienced.

Then I realized that it is good and proper for a man to eat and drink, and to find satisfaction in his toilsome labor under the sun during the few days of life God has given him--for this is his lot. Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work--this is a gift of God. (Ecclesiastes 5:18-19)

A content person recognizes that obtaining great wealth is not the goal of life. You cannot take your money with you when you die. If you can make money through hard work, then do it. But learn to be content with whatever resources the Lord supplies. This gives the freedom to trust and find power and provision in Him.

Gratitude is a result of contentment. In other words, when there is contentment, there is a grateful heart for what God has given. In Philippians, Paul was grateful and thanked the people from the town of Philippi for their financial help in the ministry.

Moreover, as you Philippians know, in the early days of your acquaintance with the gospel, when I set out from Macedonia, not one church shared with me in the matter of giving and receiving, except you only; for even when I was in Thessalonica, you sent me aid again and again when I was in need. Not that I am looking for a gift, but I am looking for what may be credited to your account. I have received full payment and even more; I am amply supplied, now that I have received from Epaphroditus the gifts you sent. They are a fragrant offering, an acceptable sacrifice, pleasing to God. (Philippians 4:15-18)

E. Discern what to save

As the Lord blesses you in your hard, honest work, you may find that you are making more than you need. Then you should determine what God would have you do with the extra income. God may show you a way to use it for a present need or save it for a future need, either for your family or for a ministry opportunity. Consider the following Scriptures about saving for future needs.

He who gathers crops in summer is a wise son, but he who sleeps during harvest is a disgraceful son. (Proverbs 10:5)

Dishonest money dwindles away, but he who gathers money little by little makes it grow. (Proverbs 13:11)

Ants are creatures of little strength, yet they store up their food in the summer. (Proverbs 30:25)

On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. (1 Corinthians 16:2)

When you work diligently, live simply and save wisely, you will have resources for your family and God's kingdom. You will learn contentment and your hard work will be a positive witness for Jesus Christ to others.

Diagram 3.1 tells a story about a grasshopper and an ant. This story tells about the wisdom of saving wisely during the times of prosperity. That way, when the times of need come, you will be amply supplied.

Diagram 3.1 Story about a grasshopper and an ant

In a field during the growing season, a grasshopper was hopping about, chirping and singing to its heart's content. An ant passed by struggling under the weight of a piece of grain he was taking to his nest.

"Why not stop and talk with me," asked the grasshopper, "instead of working so hard?"

"I am storing up food for the season when plants do not grow," said the ant, "and I recommend that you do the same."

"Why worry about those later times?" said the grasshopper. "We have plenty of food at the moment."

But the ant went on his way and continued his work. When the season of no produce came, the grasshopper had no food. He found himself dying of hunger. However, the ants distributed all the grain they had stored throughout the growing season and had plenty to eat. (Aesop's Fables)

♥ Discussion Points/Questions

1. Why is it important for a believer in Christ to be honest in their work?
2. Read again Ephesians 6:5-8, Colossians 3:22-25 and Colossians 4:1. You may want to divide your class and have them report the result of their discussion back to the whole class.
 - Make a list of some of the things Paul encourages believers to do as they serve others.
 - Make another list some of the things he encourages masters or employers to do.
3. Read Philippians 4:10-13 and 1 Timothy 6:6-10. Discuss the importance of being content.

Application

1. Does your association with other people in the work place reflect the character of Jesus and point people to Him? Is there anything you need to change?
2. Are you content in your circumstances because you trust Jesus to meet your needs? Pray about being more content.
3. Review the character traits of a godly person shown in Table 3.1. Consider if any of these traits are lacking in your life. Ask God to show you ways you can apply them to be more pleasing to Him

Lesson

4

SPENDING WISELY

Objectives

- To learn that God has given resources to each person
- To understand that money should be used for the Kingdom of God
- To learn the obligations and responsibilities of handling money
- To know there are Biblical commitments regarding money



Key Verses

Of what use is money in the hand of a fool, since he has no desire to get wisdom? (Proverbs 17:16)

The fear of the LORD is the beginning of wisdom, and knowledge of the Holy One is understanding. (Proverbs 9:10)

These two verses help believers understand that wise use of money comes from asking God how to spend what He has entrusted to them.

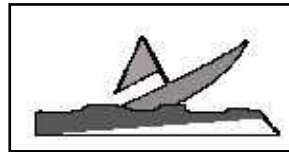
The following story gives insight into how the resources provided by God can be used wisely.

Diagram 4.1 Story about wise use of resources

Two boys loved to go out in their boats and fish every day. They both were excellent fishermen; each sold their extra fish to make money for their families. One day, both boys hit a sharp log under the water that punched a small hole in their boats. One boy immediately took off his shirt and plugged up the hole. It took him several days to repair the boat before he could return to fishing. The other boy did not worry about the leak. He thought to himself, “The leak is so small, and I do not want to take the time to fix it. I will just keep fishing and bail out the water in the boat as I go.”

Over time, the boy who repaired his boat returned to catching many fish and helping his family. The other boy’s number of fish became very small because everyday he spent so much effort at dipping the water out of the boat. If he had repaired the leak, he would have had more time and energy to catch more fish. One day, he just grew so tired of dipping out the water that he fell asleep. His boat sank and he barely made it home alive.

Small leaks sink large boats. It is important to watch spending habits because unwise spending habits are like leaks in a boat. At first, foolish spending may seem like a small and insignificant problem. But left unattended, serious problems can result. When there are more leaks (unwise spending habits) in the boat, life can become more complicated and stressful. By not being responsible in spending habits, families can be overwhelmed and ministries hindered. In other words, the boat can sink. However, when bad spending habits are changed early and decisively, there can be quick recovery from momentary setbacks.



A steward knows that he must use the master’s resources wisely. This includes how resources are used or spent. In Matthew 25:14-30, Jesus told the Parable of the Talents. 📖 Review this parable in as shown in Lesson 1.

The servants who immediately invested the money entrusted to them were commended and praised as good and faithful servants. They put the master's money to work and gained an increase. Money was seen as a resource to be invested wisely. It is not only important to earn money through hard work and save it wisely, but it is also important to spend money for the right things.

You are given authority by Christ to spend and invest His resources for His purposes in the manner He would want them to be used. Not only are you authorized to spend and invest, but you are also accountable to Jesus for the way you use these resources. Therefore, spend and invest in the things of Jesus' kingdom wisely.

A. Understand your resource position

Be sure you know the condition of your flocks, give careful attention to your herds. (Proverbs 27:23)

Two of the parables told by Jesus are The Parable of the Lost Sheep (Luke 15:1-7) and the Parable of the Lost Coin (Luke 15:8-10). The only way the shepherd and the woman in these parables knew that they had lost something was that they had already taken an account of their resources.

Then Jesus told them this parable: "Suppose one of you has a hundred sheep and loses one of them. Does he not leave the ninety-nine in the open country and go after the lost sheep until he finds it? And when he finds it, he joyfully puts it on his shoulders and goes home. Then he calls his friends and neighbors together and says, 'Rejoice with me; I have found my lost sheep.' I tell you that in the same way there will be more rejoicing in heaven over one sinner who repents than over ninety-nine righteous persons who do not need to repent. (Luke 15:1-7)

Or suppose a woman has ten silver coins and loses one. Does she not light a lamp, sweep the house and search carefully until she finds it? And when she finds it, she calls her friends and neighbors together and says, 'Rejoice with me; I have found my lost coin.' In the same way, I tell you,

there is rejoicing in the presence of the angels of God over one sinner who repents. (Luke 15:8-10)

One of the first things a person needs to do is to figure out what your resources are—money, land, houses, animals, tools, clothes, etc. All of these resources have been placed in your hand by God to be used for His purposes. Sometimes this process of evaluating your resources reveals certain things that you no longer need or use. Therefore, it may be wise for you to give them to someone in need or sell them and use the money for a good purpose.

Other times this process will reveal that you have certain necessary resources. Simply understand that these are to be used as something entrusted to you by God. Use them for His purposes. For example, you may own a certain tool. You can use that tool to:

- earn money and provide for your family.
- lend to a neighbor for their use.
- earn money for a ministry need.

All of these are good and useful purposes for having and using the tool.

Too often believers think they do not have any significant resources. They do not take an account of what they really have. Every possession is a resource entrusted by God. It is to be used for His purposes and goals. Sometimes, small resources wisely invested can yield a high return. Many times people have more resources than they realize. Perhaps these resources could be used for God's work or to provide for others in need.

B. Use money for kingdom purposes

Money and resources are given by God for personal pleasures or needs. However, they should also be used wisely so that God's purpose of reaching others with the gospel of Christ is accomplished.

I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. (Luke 16:9)

In this Scripture Jesus explains that money (wealth) is to be used as a tool to reach other people with the gospel.

Using your resources to build relationships with other people may bring opportunities to tell them the good news of the Savior. Here are some ways you might do this.

- Share a meal together with some neighbors. By using your food, you are providing an opportunity to share Christ with them.
- Offer your transportation to help someone else. By loaning someone your bicycle, motorscooter or car, you are letting them know that you love them with Christ's love.

Sharing your resources of food, money and materials with others lets them know that you are generous and that you trust in God. As a result they may open up their lives to talk about Jesus. No amount of money will go with you into the grave. Therefore, the wise steward will invest that money in this life to reach as many people as possible with the good news of Jesus Christ.

C. Pay your obligations

God knows that everyone has some basic needs (food, clothes, shelter) which must be purchased from resources which God has provided. Jesus says in Matthew that we are not to worry about these things. These expenses are part of normal living, and God will provide for them.

So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well. (Matthew 6:31-33)

Believers in Christ have some obligations which include putting Jesus first. Some areas in which believers need to spend their resources wisely according to God's plan and provision are shown in the following text. Some ways resources can be used wisely include:

1. Provide for your family
2. Giving commitments
3. Taxes
4. Debts

1. Provide for your family

Family members are instructed to work together and share their resources to take care of each other. Money will need to be spent on food, clothes, shelter and other such basic needs. Families that work together and avoid unnecessary expenses will find their needs met. It is the responsibility of parents to provide for their children. When the children are able, they are instructed to assist the parents in caring for the larger family. When parents get old and cannot take care of themselves any longer, their children should care for them.

*... After all, children should not have to save up for their parents, but parents for their children. So I will very gladly spend for you everything I have and expend myself as well. If I love you more, will you love me less?
(2 Corinthians 12:14-15)*

If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever. (1 Timothy 5:8)


 Read Proverbs 31:10-31. (Although this passage of Scripture speaks specifically about a woman, all believers can apply these character qualities to their lives.)

Table 4.1 lists some of the qualities found in a woman of noble character. This is only a partial list. More insights can be gained by looking at the whole section of Scripture to find other good character qualities.

A wife of noble character who can find? She is worth far more than rubies. (Proverbs 31:10)

Table 4.1 Character qualities of a noble wife	
Proverbs 31	Character quality
<i>Her husband has full confidence in her and lacks nothing of value. She brings him good, not harm, all the days of her life. (vs. 11-12)</i>	<ul style="list-style-type: none"> • She cares for and honors her husband.
<i>She selects wool and flax and works with eager hands. (vs. 13)</i>	<ul style="list-style-type: none"> • She works eagerly.
<i>She gets up while it is still dark; she provides food for her family and portions for servant girls. (vs. 15)</i>	<ul style="list-style-type: none"> • She plans for and meets her family's needs.
<i>She considers a field and buys it; out of her earnings she plants a vineyard. (vs. 16)</i>	<ul style="list-style-type: none"> • She uses the abilities and resources God has given her wisely.
<i>She sets about her work vigorously; her arms are strong for her tasks. (vs. 17)</i>	<ul style="list-style-type: none"> • She works diligently.
<i>She opens her arms to the poor and extends her hands to the needy. (vs. 20)</i>	<ul style="list-style-type: none"> • She meets needs of others.
<i>When it snows, she has no fear for her household; for all of them are clothed in scarlet. (vs. 21)</i>	<ul style="list-style-type: none"> • She makes sure her family is properly clothed.
<i>She is clothed with strength and dignity; she can laugh at the days to come. (vs. 25)</i>	<ul style="list-style-type: none"> • She is confident in what she is doing and will do.
<i>She speaks with wisdom and faithful instruction is on her tongue. (vs. 26)</i>	<ul style="list-style-type: none"> • She is a wise teacher.
<i>She watches over the affairs of her household and does not eat the bread of idleness. (vs. 27)</i>	<ul style="list-style-type: none"> • She is not lazy or idle in taking care of her family.

2. Giving commitments

Believers who fulfill their commitments to God will not give him anything but their very best. He does not delight in a gift or sacrifice that is leftover or second best.

"A son honors his father, and a servant his master. If I am a father, where is the honor due me? If I am a master, where is the respect due me?" says the LORD Almighty. "It is you, O priests, who show contempt for my name. But you ask, 'How have we shown contempt for your name?' You place defiled food on my altar. But you ask, 'How have we defiled you?' By saying that the LORD's table is contemptible. When you bring blind animals for sacrifice, is that not wrong? When you sacrifice crippled or diseased animals, is that not wrong? Try offering them to your governor! Would he be pleased with you? Would he accept you?" says the LORD Almighty. (Malachi 1:6-8)

A tithe consists of a one-tenth offering to God. A tithe is an obligation of all believers. As good stewards, each believer is responsible to give this ten percent offering to the Lord. Gifts to God or gifts that meet special ministry needs may be given as a commitment. Whatever you commit (vow) is what you need to give.

When you make a vow to God, do not delay in fulfilling it. He has no pleasure in fools; fulfill your vow. It is better not to vow than to make a vow and not fulfill it. Do not let your mouth lead you into sin. And do not protest to the [temple] messenger, "My vow was a mistake." Why should God be angry at what you say and destroy the work of your hands? (Ecclesiastes 5:4-6)

When you make a financial commitment to God, give Him your very best and give it in a timely manner.

The concept of giving commitments will be discussed in more detail in Lesson 5.

3. Taxes

No one gets very excited about the idea of having to pay taxes. Taxes are an obligation of a certain amount of money that is required to enable governments to help the community. Taxes may pay for military protection, civil services, judges or other needed services.

In Romans 13, the government is called a “servant of God.” This means that God has ordained each society to have civil structure and service to keep it from becoming chaotic. When a government is good, people live in peace. When governments are evil, the people always suffer. Taxes help governments maintain social order.

Jesus was once asked about paying taxes. He said that believers are responsible to pay whatever is due to the earthly governments.

Then the Pharisees went out and laid plans to trap him in his words. They sent their disciples to him along with the Herodians. "Teacher," they said, "we know you are a man of integrity and that you teach the way of God in accordance with the truth. You aren't swayed by men, because you pay no attention to who they are. Tell us then, what is your opinion? Is it right to pay taxes to Caesar or not?" But Jesus, knowing their evil intent, said, "You hypocrites, why are you trying to trap me? Show me the coin used for paying the tax." They brought him a denarius, and he asked them, "Whose portrait is this? And whose inscription?" "Caesar's," they replied. Then he said to them, "Give to Caesar what is Caesar's, and to God what is God's." (Matthew 22:15-21)

Caesar was the governmental leader during the times of the New Testament. He represented the government and was very powerful. He extracted taxes and tributes from people that he conquered. He was not a godly person, but Jesus said to pay Caesar what was owed to him anyway. Jesus also paid the temple tax, which was common in His day.

After Jesus and his disciples arrived in Capernaum, the collectors of the two-drachma tax came to Peter and asked, "Doesn't your teacher pay the temple tax?" "Yes, he does," he replied. When Peter came into the house, Jesus was the first to speak. "What do you think, Simon?" he asked. "From whom do the kings of the earth collect duty and taxes--from their own sons or from others?" "From others," Peter answered. "Then the sons are exempt," Jesus said to him. "But so that we may not

offend them, go to the lake and throw out your line. Take the first fish you catch; open its mouth and you will find a four-drachma coin. Take it and give it to them for my tax and yours." (Matthew 17:24-27)

4. Debts

A debt is the result of borrowing money from someone or a business. It is receiving some service or material with your promise to pay back the equal or greater value.

Because a believer's word is a commitment, they are obligated to pay any debts they owe. For example: You may borrow money to build a house. But you understand that you are obligated to repay the money. You may borrow someone's animal to plow a field with the understanding that you will pay them back with some of the produce after harvest.

If possible, avoid personal debts. The Bible says a borrower becomes enslaved to the requests and powers of the lender. Stay away from this trap and avoid debt as much as possible. The less people owe to others, the more they are freed from the burden of debt. Resources can then be used for God's purposes.

The rich rule over the poor, and the borrower is servant to the lender. (Proverbs 22:7)

Followers of Christ do not lie or cheat or steal. They work and spend carefully, save wisely and pay back debts as soon as possible.

D. Be careful not to waste money

Remember the story about the two boys who were fishermen. Leaks that are not fixed can divert or even sink a boat. Certain activities generally use much of a person's income, but do not provide any godly purpose at all. Many times, entertainment costs can be expensive. Even candy or certain foods could be luxury items. There is no sin in enjoying some good entertainment (assuming that it is morally right) or some sweet or tasty food. But it can become a problem if the money is spent foolishly on things that do not accomplish God's purposes.

Other activities that waste money are morally wrong. For example, money that is used to buy alcohol, illegal drugs, prostitutes or cigarettes is not money well spent. Money used in this manner is either wrong, unhealthy or ungodly. It will not fulfill God's purposes for your life.

Some other activities that waste money include gambling or betting on sports/fights. Part of the lure of gambling is the belief of gaining quick riches, but this rarely happens. Usually more money is spent than is won. Very often money that is won is quickly spent in a vain attempt to win more money.

E. Summary

How you spend your money should reflect the Lordship of Jesus Christ. If you are a good and faithful steward then your spending will reflect the priorities and purposes Jesus has for money. Therefore, you should spend and invest just as Jesus would.

♥ Discussion Points/Questions

1. Discuss with the class what you consider your resources (money, house, land, animals, clothes, etc.).
 - Discuss how you might use these resources wisely.
 - What are some ways you could use these resources to tell others about Jesus.
2. Discuss the four (4) obligations listed in Section C. Include in the discussion how to use your resources to meet these needs.
3. Why is it a good thing not to be in debt? Discuss this concept with the class.

Application

1. Choose three of the resources you listed in #1 of the Discussion Points. This week determine specific ways to use these resources more wisely.
2. Review the list of obligations in Section C. Is there one or more you have not been wise in meeting? Determine to correct it as soon as you can.

Lesson

5

GIVING – TITHING

Objectives

- To know that one of the ways God blesses believers is through giving
- To understand that tithing is only the beginning of giving to God
- To know the Biblical teaching on tithing
- To discern the hindrances to tithing
- To make a decision to tithe



Key Verse

“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.” (Malachi 3:10)

There are two aspects that are fundamental to understanding the concept of giving generously. The first is tithing, which will be discussed in this lesson. The second is giving sacrificially beyond the tithe, which will be discussed in Lesson 6.

A tithe is an obligation that all believers have. Good stewards are responsible to give the first ten percent of their income as an offering to the Lord. Additional gifts are to be given after the tithe as God directs to meet other needs in the body of Christ.

Stewardship is about being a responsible manager of God's

**God gives generously.
He does not withhold
or hoard his resources.**

resources. God gives generously. He does not withhold or hoard His resources. One very important verse in the Bible tells of the greatest gift ever given.

For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life. (John 3:16)

It is the nature of love to give. For example, if you love your spouse, parents or children, you desire to give them good things. In the same way, God reflects and expresses His love through His generous giving.

A. Tithe

The word "tithe" literally means "ten." It refers to giving to God a "firstfruits" offering which is ten percent of all your increase. For example, if you worked and earned 100 coins you would give ten coins to the Lord, before you spend any for yourself. The remaining 90 coins are for you to use to take care of personal needs and other things. If you earn only 50 coins, then you would give five coins to the Lord. This same principle holds true whether your work earns coins, animals or food.

B. Biblical history of tithing

1. Old Testament

Abraham was the first person to practice the tithe (Genesis 14). About 500 years before the Law commanded the tithe, Abram (later named Abraham) gave a tenth of his possessions to Melchizedek. Melchizedek was a priest of the Most High God. This was an act of worship to thank God for delivering Abraham from his enemies.

Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High, and he blessed Abram, saying, "Blessed be Abram by God Most High, Creator of heaven and earth. And blessed be God Most High, who delivered your enemies into your hand." Then Abram gave him a tenth of everything. (Genesis 14:18-20)

Abraham's grandson, Jacob, also continued this practice of tithing as seen in Genesis 28.

Then Jacob made a vow, saying, "If God will be with me and will watch over me on this journey I am taking and will give me food to eat and clothes to wear so that I return safely to my father's house, then the LORD will be my God and of all that you give me I will give you a tenth." (Genesis 28:20-22)

When the Law was given by God through Moses on Mount Sinai, He told the people to tithe. This is clearly stated in Leviticus 27:30.

A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD. (Leviticus 27:30)

Approximately 800 years after the Law was given, the prophet Malachi confirmed that the Lord expected to receive a tithe from His people. God regarded those who failed to tithe as people who were robbing Him.

*"Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. You are under a curse--the whole nation of you--because **you are robbing me**. Bring the whole tithe into the storehouse, that there may be food in my house. **Test me in this**," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and **pour out so much blessing** that you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty. "Then all the nations will call you blessed, for yours will be*

a delightful land," says the LORD Almighty. (Malachi 3:8-12 emphasis added)


This Scripture shows three important truths about tithing:

- When the tithe is not given, God considers this as stealing from Him. (Malachi 3:8-10)
- This is the only place in the Bible that God commands people to test Him. Typically, testing God is not rewarded, but punished. Here, God asks to be tested in the area of the tithe. God does this to test one's faith so that they will find God faithful. (Malachi 3:10)
- Abundant blessings are promised to those who will give the tithe first. Notice that blessings come after the tithe, not before. This is another act of faith, through which God promises to abundantly bless those who do it. (Malachi 3:10-12)

2. New Testament

As Jesus criticized the Pharisees, He mentioned tithing. Notice that He did not criticize them for tithing. The criticism was for their bad attitudes about tithing. He actually commended them for their giving and then challenged them to give with the right attitude.

"Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices--mint, dill and cummin. But you have neglected the more important matters of the law--justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former." (Matthew 23:23)

 See also Luke 11:42.

In the New Testament, God through the Holy Spirit enables and empowers the believer to keep the Old Testament laws that express love for God and others.

The following Scriptures relate to tithing. As you tithe through the help of the Holy Spirit, you put the Lord Jesus Christ first. You will then be able to meet the practical needs of others.

Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength. (Mark 12:30 and Deuteronomy 6:5)

This is the covenant I will make with the house of Israel after that time, declares the Lord. I will put my laws in their minds and write them on their hearts. I will be their God, and they will be my people. (Hebrews 8:10 and Jeremiah 31:33)

C. Excuses for not tithing

Table 5.1 gives examples of some excuses people give for not tithing. It also lists encouragements to tithe.

Table 5.1 Excuses and encouragements regarding tithing	
	Excuse: My heart is not right, I would be giving with a bad attitude and wrong motives.
	Encouragement: In Matthew 23:23-25, the Pharisees were giving their tithes with bad attitudes and wrong hearts. Jesus commended them and encouraged their giving. He told them to keep on giving, but to get their hearts right as well.
	Excuse: I do not want to be accountable to tithe, so I will not make the commitment.
	Encouragement: You are accountable to God based on His commandments, not on your commitments. When you decide to follow Jesus, you do not have the right to tell Him what orders you will follow and which ones you will not.
	Excuse: I cannot afford to tithe. I barely have enough money now.
	Encouragement: You cannot afford not to tithe. Robbing God will not improve the quality of your life. Remember, God is the one who asks you to test Him in this area. From a human perspective, tithing may not make much sense. But from a spiritual perspective, tithing opens the door for God's blessing and provision to flow into your life.

Table 5.1 Excuses and encouragements regarding tithing

Excuse: Because I serve regularly in the church, I do not have to tithe. Let others who are less active and have more money take care of the church's expenses.

Encouragement: The tithe is given to God through the church. However, God is the real recipient of the giving, not the church. No one is exempt from giving just as no one is exempt from using their spiritual gifts for service. (Spiritual gifts will be discussed in Lesson 9.)

D. Heart attitudes

The attitude of the heart is very important in giving back to God a portion of what He has graciously given. He desires people to give, not because it is a requirement, but because they love Him so much that giving has become their desire. Giving is to please God, not to please men.

Another heart attitude is that giving is to be done joyously, not grudgingly or because it is required.

Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. (2 Corinthians 9:7)

E. How to start tithing

The following are five suggestions you can use to begin tithing.

1. **The tithe is based on your INCREASE.** You are responsible to God only for what He has given you. You are not responsible for what he has not given you.

For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have. (2 Corinthians 8:12)

2. **Tithe through FIRSTFRUITS giving.** Give to God the first part of your increase. If you give God "leftovers," you will usually not have enough money to make it. But if you give to God first as a sign that he is your top priority, He will take care of the rest of your needs.

Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine. (Proverbs 3:9-10)

3. **Firstfruits giving takes the teaching of Jesus in Matthew 6:33 and applies it to material resources.** He taught how God will provide when you give Him first place and honor Him.

But seek first his kingdom and his righteousness, and all these things will be given to you as well. (Matthew 6:33)

4. **The tithe is based on FAITH.** When you tithe, you are saying to the Lord that you trust Him enough to provide for your every need because you are putting Him first in your life. Refuse to allow circumstances to determine whether or not you will obey God. Notice from Malachi 3:10 that the tithe is given first, and then the floodgates of heaven are opened. Giving in faith is blessed and honored by God.

"Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it." (Malachi 3:10)

5. **Tithe with a THANKFUL heart.** Since the tithe is based on your increase, rejoice in what God has given to you. A thankful, gracious steward will ultimately be a faithful and responsible manager. Thank God for His blessings and then give. Do this before you take care of your own personal financial needs.

Give thanks to the LORD, for he is good; his love endures forever. (Psalm 118:1)

F. Summary on tithing

There are two purposes of the tithe. First, the tithe is to acknowledge that God is Lord over all your possessions. Secondly, the tithe supports the regular ministries of your local church. Giving to God is done through the church. The church leaders are responsible to use the money to care for the needs of the church,

the disadvantaged and their own financial support. Church leaders are responsible to gather and distribute the resources in a way that is above reproach, honors God, and blesses all.

♥ Discussion Points/Questions

1. Read Proverbs 3:9-10 and Matthew 6:33. Discuss why you think God commands that the firstfruits (tithe) of what you earn is to be given to Him?
2. Do you agree that in not obeying God in the area of giving, you are robbing Him? Read Malachi 3:8-12 and discuss.
3. Review Table 5.1, Excuses and encouragements regarding tithing. Discuss these excuses. What are other attitudes that people should have or not have when they give?

Application

1. Does your heart attitude need to change about your giving?
2. If you are not tithing, will you make a decision to begin giving God the firstfruits of your labor? Perhaps you can begin by giving less than ten percent (10%), but be sure to make a commitment to move toward the full tithe and generous giving.

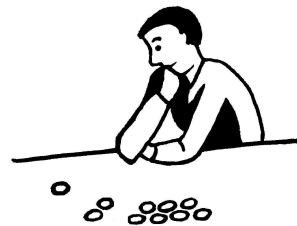
Lesson

6

GIVING GENEROUSLY – SACRIFICIALLY

Objectives

- To understand giving beyond the tithe
- To learn what sacrificial giving is
- To understand that sacrificial giving reflects the character of Christ
- To understand that sacrificial giving is an expression of love



Tithe = 1 coin
Sacrificial giving = 2

Key Verse


Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. (2 Corinthians 8:2-4)

A. Understanding sacrificial giving

Sometimes there is a need so great or pressing that it cannot be covered through the regular giving of a person or church through their tithe. This is where sacrificial giving needs to be understood. Sacrificial giving is giving beyond or in addition to the tithe. It is most often given for a specific need for a limited amount of time. It is given in response to God's will for a particular situation. Sacrificial giving is truly that — your giving for someone else that requires a sacrifice on your part.

In 2 Corinthians, Paul talks to the Corinthian church about how the Macedonian church helped the Jewish Christians who were going through a time of famine in their country. The Corinthian Christians lived in Greece and the Jewish Christians lived in Jerusalem. They were separated by over 1,000 kilometers. Help was needed or these Jewish Christians would die from starvation. So the Corinthian Christians were collecting money to help their fellow Christians. This special gift was to be a special sacrificial gift because the Corinthian Christians were not rich. They had many hardships themselves. But they sensed God wanted them to help the Jewish Christians in this time of need. They gave sacrificially.

*And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will.
(2 Corinthians 8:1-5)*

 Read the whole account of this type of giving in 2 Corinthians, chapters 8 through 9.

B. Giving sacrificially

Table 6.1 shows several aspects of sacrificial giving along with Bible verses relating to this subject and a commentary. It can be used as

a study guide to teach the Christian steward much about sacrificial giving.

Table 6.1 Aspects of sacrificial giving

1. Sacrificial giving is a response to God's GRACE.	
	<i>And now, brothers, we want you to know about the grace that God has given the Macedonian churches. (2 Corinthians 8:1)</i>
	Comment: As God has given grace in all circumstances, so should the believer show grace to others out of the overflow of God's giving.
	<i>We love because he first loved us. (1 John 4:19)</i>
	Comment: The same principle is true here also: The believers' desire to give is because He gave first. The nature of love and grace is to give.
2. Sacrificial giving is not based on CIRCUMSTANCES.	
	<i>Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. (2 Corinthians 8:2)</i>
	Comment: The Corinthians were not rich. Rather, they lived in extreme poverty; they lived in a severe trial. However, in spite of these hardships, they committed to sacrificial giving that would glorify the Lord. Many times, people believe they do not have enough resources to give sacrificially. This is based on the person's perception of circumstance, not on God's grace in the circumstances.
	<i>As he looked up, Jesus saw the rich putting their gifts into the temple treasury. He also saw a poor widow put in two very small copper coins. "I tell you the truth," he said, "this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on." (Luke 21:1-4)</i>
	Comment: The widow in Luke 21 gave everything she had. She only had a couple of the smallest coins. She was not commended for the amount she gave, but was commended for giving in spite of her circumstances. She gave "out of her poverty." It is a real step of maturity to determine to obey and give in spite of the circumstances.

Table 6.1 Aspects of sacrificial giving	
3. Sacrificial giving is based on ABILITY.	
	<i>For I testify that they gave as much as they were able, and even beyond their ability. ... (2 Corinthians 8:3)</i>
	Comment: Everyone has some ability to give. Some people are given more ability than others.
	<i>But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today. (Deuteronomy 8:18)</i>
	Comment: Deuteronomy teaches the truth that the ability to create wealth is given from God. As God gives that ability, the faithful steward will use it to earn money or wealth and give a portion back to God.
4. Sacrificial giving is a PRIVILEGE.	
	<i>... Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. (2 Corinthians 8:3-4)</i>
	Comment: The Corinthians begged for the privilege to share with others. They did not see giving as a burden, but as a God-given opportunity to bless others and invest in eternity. In what other thing could someone be involved that is such a privilege as making a difference in the lives of others for God.
5. Sacrificial giving always puts GOD FIRST.	
	<i>And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will. (2 Corinthians 8:5)</i>
	Comment: This demonstrates the Macedonian's practice of giving regularly and consistently. First they gave the tithe, then they gave sacrificially in addition to the tithe.
6. Sacrificial giving is a sign of spiritual MATURITY.	
	<i>But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving. (2 Corinthians 8:7)</i>
	Comment: Several character traits and habits of Christians can be used as indicators of spiritual growth and maturity. Sacrificial giving is one of these. On a practical level, how a person uses his or her time and resources reveals much about their relationship with God. Stewardship in giving is

Table 6.1 Aspects of sacrificial giving

	one reliable way to see how much a person relies on and obeys God.
7. Sacrificial giving reflects the EXAMPLE of CHRIST.	
	<i>For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich. (2 Corinthians 8:9)</i>
	Comment: The entire life of Jesus Christ is an example of giving generously and sacrificially.
	<i>Your attitude should be the same as that of Christ Jesus: Who, being in very nature God, did not consider equality with God something to be grasped, but made himself nothing, taking the very nature of a servant, being made in human likeness. And being found in appearance as a man, he humbled himself and became obedient to death— even death on a cross! Therefore God exalted him to the highest place and gave him the name that is above every name, that at the name of Jesus every knee should bow, in heaven and on earth and under the earth, and every tongue confess that Jesus Christ is Lord, to the glory of God the Father. (Philippians 2:5-11)</i>
	Comment: Jesus left the glory and riches of heaven, emptied Himself of all claims to fame. He became obedient even to the point of death on a cross. Then He died so that every person might have forgiveness and life.
8. Sacrificial giving is both DESIRING and DOING.	
	<i>And here is my advice about what is best for you in this matter: Last year you were the first not only to give but also to have the desire to do so. Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. (2 Corinthians 8:10-11)</i>
	Comment: The desire to help others is only half of the solution. Good intentions do not actually feed others or buy Bibles. Many people speak of their desire to help others, but they do not follow up with actions. Biblical giving is both wanting to give and then backing up those desires with real actions.

Table 6.1 Aspects of sacrificial giving

	<p><i>Suppose a brother or sister is without clothes and daily food. If one of you says to him, "Go, I wish you well; keep warm and well fed," but does nothing about his physical needs, what good is it? (James 2:15-16)</i></p>
	<p>Comment: James says that wishing others well without helping them is not giving, but talking.</p>
<p>9. Sacrificial giving is based on what you HAVE.</p>	
	<p><i>Speak and act as those who are going to be judged by the law that gives freedom, (2 Corinthians 8:12)</i></p>
	<p>Comment: You can only give what you have received. If the Lord does not give you 1,000,000 coins, but only 100, then you are only responsible for the tithe and wise use of that 100 coins. However, if the Lord gives you one million coins, you are responsible for that one million.</p>
	<p><i>"As surely as the LORD your God lives," she replied, "I don't have any bread—only a handful of flour in a jar and a little oil in a jug. I am gathering a few sticks to take home and make a meal for myself and my son, that we may eat it—and die." Elijah said to her, "Don't be afraid. Go home and do as you have said. But first make a small cake of bread for me from what you have and bring it to me, and then make something for yourself and your son. For this is what the LORD, the God of Israel, says: 'The jar of flour will not be used up and the jug of oil will not run dry until the day the LORD gives rain on the land.'"</i></p> <p><i>She went away and did as Elijah had told her. So there was food every day for Elijah and for the woman and her family. For the jar of flour was not used up and the jug of oil did not run dry, in keeping with the word of the LORD spoken by Elijah. Some time later the son of the woman who owned the house became ill. He grew worse and worse, and finally stopped breathing. She said to Elijah, "What do you have against me, man of God? Did you come to remind me of my sin and kill my son?" "Give me your son," Elijah replied. He took him from her arms, carried him to the upper room where he was staying, and laid him on his bed. Then he cried out to the LORD, "O LORD my God, have you brought tragedy also upon this widow I am staying with, by causing her son to die?" Then</i></p>

Table 6.1 Aspects of sacrificial giving


	<p><i>he stretched himself out on the boy three times and cried to the LORD, “O LORD my God, let this boy’s life return to him!” The LORD heard Elijah’s cry, and the boy’s life returned to him, and he lived. Elijah picked up the child and carried him down from the room into the house. He gave him to his mother and said, “Look, your son is alive!”</i></p> <p><i>Then the woman said to Elijah, “Now I know that you are a man of God and that the word of the LORD from your mouth is the truth.” (1 Kings 17:12-24  For a better understanding of this point, read the whole story of the widow and her son in 1 Kings 17:7-24.)</i></p>
	<p>Comment: In the account of the widow and her son, she gave to Elijah the prophet from what little she had. Even though she had only enough flour and oil to make one final meal, she trusted in God and the words of Elijah. God provided a miracle so that she did not lack food during the rest of the famine. She gave what she did have—oil and flour—and God blessed her.</p>
<p>10. Sacrificial giving seeks EQUALITY among Christians.</p>	
	<p><i>Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: “He who gathered much did not have too much, and he who gathered little did not have too little.” (2 Corinthians 8:13-15)</i></p>
	<p>Comment: God uses people who give sacrificially to redistribute His resources to those in need. In return, those who received a blessing may later be able to help others as they have need.</p>
<p>11. Sacrificial giving HONORS the Lord.</p>	
	<p><i>What is more, he was chosen by the churches to accompany us as we carry the offering, which we administer in order to honor the Lord himself and to show our eagerness to help. ... As for Titus, he is my partner and fellow worker among you; as for our brothers, they are representatives of the churches and an honor to Christ. (2 Corinthians 8:19, 23)</i></p>

Table 6.1 Aspects of sacrificial giving	
	Comment: Faithful and responsible giving brings honor to the Lord both in the way it is given (sacrificially) and for the gift itself (blessing to others).
12. Sacrificial giving is SENSITIVE to the way that gift is given.	
	<i>We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men. (2 Corinthians 8:20-21)</i>
	Comment: There is a right way and a wrong way to give a sacrificial gift. One who is proud and arrogant about giving does not give with the right spirit. One who steals a portion of the gift before it is given to the person in need does not give rightly. Sacrificial gifts need to be given in a way that honors the Lord so that no criticism of the gift can be given.
13. Sacrificial giving is given FREELY, not given grudgingly or with compulsion.	
	<i>So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a generous gift, not as one grudgingly given. Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. (2 Corinthians 9:5-7)</i>
	Comment: True giving cannot be forced. Giving above the tithe is something that must be motivated from within the heart. God loves it when you give not because "it is required" but because "it is desired."
14. Sacrificial giving is proportionately and generously REWARDED.	
	<i>Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ... And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. ... Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion,</i>

Table 6.1 Aspects of sacrificial giving

	<i>and through us your generosity will result in thanksgiving to God. (2 Corinthians 9:6, 8, 10-11)</i>
	Comment: To the degree that your giving is sacrificial and generous, to the same degree you will be blessed by God. If you only give a little to help, only a little help will be returned to you. But fortunately, God's grace abounds abundantly so you can give confidently and generously. God will take care of your needs.
15. Sacrificial giving gives others a reason to THANK GOD as needs are met.	
	<i>You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. (2 Corinthians 9:11-13)</i>
	Comment: As you demonstrate God's grace and mercy to those in need, they will give thanks to God for your generosity. Have you ever received a special, gracious gift? Did it not cause you to give thanks to God for the blessings? Yes, when people experience God's grace and blessings, they are thankful.

Sacrificial giving is one way to express God's love and grace to others in need. It requires a person to recognize that the resources God gives are to be used to help others in need. As people give, God's blessings and grace are released not only toward those in need, but also to those who give. May you become more like Christ and be a sacrificial giver.

C. Biblical example of a sacrificial giver

Several stories in the Bible demonstrate the practice of sacrificial giving. One in particular was an expression of love and devotion to Jesus just a few days before He died. Mary gave Jesus a costly, sacrificial, extravagant gift because of her love for Him. He did not

despise her for her costly gift, but commended and defended her. This story is found in Mark 14:3-9 and John 12:1-8.

While he was in Bethany, reclining at the table in the home of a man known as Simon the Leper, a woman came with an alabaster jar of very expensive perfume, made of pure nard. She broke the jar and poured the perfume on his head. Some of those present were saying indignantly to one another, "Why this waste of perfume? It could have been sold for more than a year's wages and the money given to the poor." And they rebuked her harshly. "Leave her alone," said Jesus. "Why are you bothering her? She has done a beautiful thing to me. The poor you will always have with you, and you can help them any time you want. But you will not always have me. She did what she could. She poured perfume on my body beforehand to prepare for my burial. I tell you the truth, wherever the gospel is preached throughout the world, what she has done will also be told, in memory of her."
(Mark 14:3-9)

📖 See also John 12:1-8.

Mary was a sacrificial giver. Her gift to Jesus was worth a year's wages. And in a brief time, her gift was opened, poured out and spent on Jesus—never to be used again. Her giving was described by Jesus as "a beautiful thing."

May you become a generous, giving follower of Christ. As you do, Jesus will be honored and needs will be met through the tithe and through sacrificial giving.

♥ Discussion Points/Questions

1. Discuss the difference between the tithe (as taught in Lesson 5) and sacrificial giving as taught in this lesson.
2. Review Table 6.1. Discuss the following questions with the class.

- Are all these aspects related only to money?
 - Are they also related to time, abilities and relationships?
3. Talk about some areas in your church, family or community in which you could put the principles taught in this lesson into practice.

Application

1. Which of the aspects of sacrificial giving do you feel might be most lacking in your life?
2. Do you believe that God wants you to become one who tithes and a sacrificial giver? If so, write a prayer to God making that commitment. Remember that His great love is what inspires and gives the believer enabling power to show love to Him and to others through giving.

Lesson

7

GREED

Objectives

- To be alert to the danger of loving money
- To be aware that greed is a trap for wrong desires
- To discern selfish motives
- To understand what it means to be rich toward God



Key Verse

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. (1 Timothy 6:17)

A. The danger of loving money

One of the dangers of loving money is illustrated in the following story.

Diagram 7.1 Story about the danger of greed

A dog once got a large piece of meat and was carrying it home in his mouth to eat it in peace. On his way home, his path

crossed a running river, and he had to cross a plank of wood to get across. As he crossed, he looked down and saw his own reflection on the water below him. Thinking that it was another dog with a piece of meat, he snapped at the reflection in the water. As he opened his mouth, the piece of meat fell out, dropped in the water, and was washed away. (Aesop's Fable)

You see, this dog was greedy. Even though he already had a piece of meat, he wanted more. As he tried to get more, he lost what he had.

Greed is defined in the dictionary as an overwhelming desire to acquire or have wealth, possessions or power in excess of what one requires or deserves. Greed is an enemy of being a good steward. When a person is greedy, there is a wrong perception of who owns the possessions. As studied in previous lessons, God actually is the

**God is the one who
brings happiness and
fulfillment.**

owner of all. Thinking that having more possessions will bring greater happiness and fulfillment is also wrong. Actually, God is the one who brings happiness and fulfillment, not

money, not possessions, not people.

Greed is like a hungry monster—the more it is fed, the hungrier it becomes. In the beginning, it may seem innocent and kind, but the monster greed cannot be satisfied by giving it more.

There is nothing wrong with having your basic needs met. In fact, this is a good and gracious gift from God, and a promise to those who put God first.

So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own. (Matthew 6:31-34).

When you focus on having more money or more things, Jesus no longer has first place in your life. Jesus is to be the only God you

**Idols are the things
(or people) that are valued
and put ahead of Jesus.**

worship and for whom you live. Idols are the things (or people) that are valued and put ahead of Jesus. Anything, such as money, that takes first place in

your life is what functions as your god.

The first two of the Ten Commandments say:

"I am the LORD your God, who brought you out of Egypt, out of the land of slavery. You shall have no other gods before me. You shall not make for yourself an idol in the form of anything in heaven above or on the earth beneath or in the waters below. You shall not bow down to them or worship them; for I, the LORD your God, am a jealous God, punishing the children for the sin of the fathers to the third and fourth generation of those who hate me, but showing love to a thousand [generations] of those who love me and keep my commandments." (Exodus 20:2-6)

If money or the pursuit of money is first place in your life, then you are putting the money god before the true Lord God. Money is a great servant to the person committed to God, but it is a terrible master. It is only when God is put first in your life that other needs and concerns come into their proper order and balance.

B. The greed trap

In 1 Timothy 6, Paul gives instructions to Timothy and the churches he was overseeing about the dangers of money. The following verses give some lessons God wants to teach us.

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people,

eager for money, have wandered from the faith and pierced themselves with many griefs. (1 Timothy 6:6-10)

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. (1 Timothy 6:17-19)

One of the first lessons to learn is that money and the things money can buy are temporary, not eternal. Anything you can buy with money will eventually wear out, be used up or die. Some examples of these things are clothes, tools, food, fuel, houses, animals, transportation (bikes, motorcycles and cars). Even the land on which your house is located will not be yours forever. The moment you die, it will be passed on to others.

I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner, or wealth lost through some misfortune, so that when he has a son there is nothing left for him. Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand. This too is a grievous evil: As a man comes, so he departs, and what does he gain, since he toils for the wind? (Ecclesiastes 5:13-16)

When you understand that money and material possessions are temporary, you will know that focusing your love and security on these things is not wise because these things cannot last forever.

People who want to get rich fall into temptation and a trap. Greed or the desire to make more and more money is like a trap. A trap is designed to catch an animal unaware. Some traps capture an animal alive (like a cage) and other traps are used to kill it. Either way, the animal that is caught usually ends up being killed. Often traps are baited to lure the animal into the trap—perhaps with a piece of food. The sight and smell of food are too much of a

temptation for the animal, and they eat the bait only to be captured and killed. This is how greed works in our lives.

Greediness is a trap. Satan uses at least three types of "bait" to tempt us; but each of these temptations is a deception.

- **The bait of security** – If I have more and more money, pressing needs and worry about the future will be eliminated.
- **The bait of pleasure** – When there is enough money, I will have satisfaction and fulfillment.
- **The bait of power** – I will have influence and power over others if I have more money.

Each of these three desires is very human and most people have them. But to try to fulfill these desires through acquiring money or possessions is wrong and destructive. Only God can give true security, the right kinds of pleasure, and the right use of influence with others.

If the bait is taken, one becomes enslaved to the greed trap. The only hope for escaping it is by yielding more fully to the Lord.

1 Timothy tells us that those who take the bait of greed:

- ... will be on a path that leads to ruin and destruction.
- ... may wander away from the faith.
- ... have a life of grief.

People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. (1 Timothy 6:9-10)

Also notice in this scripture, that money is not the problem. It is the love, or pursuit, of money that leads to temptation, traps and sin.

The person, who lives as a faithful and responsible manager of God's money, does not have a problem with money. God may entrust him with much wealth. People who love money more than

Money is not the problem. It is the love of, or pursuit of, money that leads to temptation, traps and sin.

the Master will not be entrusted with much. Rather, they will be ensnared by their own greed and desires. Those who are greedy are never satisfied—they always want more and more.

Money may bring temporary security, pleasure and power; but in the end, it will leave a person hurting and empty.

Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. (Ecclesiastes 5:10)

- **Security** is not found in money, but in God. He is one's hope.
- **Pleasure** is not found in money, but in God. He gives one everything for their enjoyment.
- **Power** is not found in money, but in God. He blesses and honors generous people.

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. (1 Timothy 6:17-18)

God is eternal, money is not. So put your trust in God.

C. Selfish desires

Selfish desires are what make people at risk for the greed trap. Everyone struggles with wanting things to go THEIR way instead of GOD'S way. For example,

- Everyone wants to be comfortable and without cares or suffering.
- They want other people and God to do what they are told.
- People have a plan for how things should go; but when the plan does not go that way, they become angry or disappointed.
- Everyone wants to be the king or queen of their little kingdoms.

All have mixed desires—some desires are right and godly, other desires are wrong and selfish.

Whenever these selfish desires are not fulfilled, there are two options. One can repent of them as sin and let God make changes through His power or one can become angry. If the ruler of a kingdom does not get his way for very long, he will fight others who stand in their way.

What causes fights and quarrels among you? Don't they come from your desires that battle within you? You want something but don't get it. You kill and covet, but you cannot have what you want. You quarrel and fight. You do not have, because you do not ask God. When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures. (James 4:1-3)

God is not going to give you everything you want, especially when what you are asking Him for is selfish and not according to His will. Some people ask God for much money but they do not want the money for God's purposes. They want it so that they can be rich and spend it on themselves. So God does not give them what they want because some desires are not good to be fulfilled.

If God gave you every single thing for which you asked, would you still keep Him first? No! You would ask for more and more things until God would be pushed out of first place as the center of your affections and attention. God will not give you what will enslave you. He will give you of Himself and His goodness for your blessing and freedom. However, you must trust His wisdom in giving you what you need and to guard you against your own selfish motives.

"Two things I ask of you, O LORD; do not refuse me before I die: Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the LORD?' Or I may become poor and steal, and so dishonor the name of my God. (Proverbs 30:7-9)

D. Being rich toward God

One day when Jesus was teaching, a person in the crowd asked Him a question about an inheritance issue. This person wanted more than information from Jesus on what was right or wrong. This person wanted Jesus to help him get more possessions than his brother. Jesus identified this man's problem as greed.

Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me. Jesus replied, "Man, who appointed me a judge or an arbiter between you?" Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." And he told them this parable: "The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.' "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry." " But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' "This is how it will be with anyone who stores up things for himself but is not rich toward God." (Luke 12:13-21)

Greed is something that everyone must guard against. The desire for more or better things makes someone think that life is about what he owns rather than about God, who owns all things. If you will read the parable that Jesus taught again, you will find an emphasis on being self-centered. The rich man talks much about himself and his fortune. He makes plans without consulting God first. He thinks that it was his own efforts that produced the good crop, but Jesus reminds him that it was the ground (blessed by sun and rain from God) that produced the good crop, not the man.

This greedy rich man was held accountable to God for his life and possessions. His possessions were not able to save him from punishment nor would he take them with him at the moment of death. This man was rich toward himself and stored up for himself, but he was not rich toward God. Then Jesus tells how to be rich

toward God—trust Him, put Him first, make Him the highest treasure and value.

Then Jesus said to his disciples: "Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear. Life is more than food, and the body more than clothes. Consider the ravens: They do not sow or reap, they have no storeroom or barn; yet God feeds them. And how much more valuable you are than birds! Who of you by worrying can add a single hour to his life? Since you cannot do this very little thing, why do you worry about the rest?" Consider how the lilies grow. They do not labor or spin. Yet I tell you, not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today, and tomorrow is thrown into the fire, how much more will he clothe you, O you of little faith! And do not set your heart on what you will eat or drink; do not worry about it. For the pagan world runs after all such things, and your Father knows that you need them. But seek his kingdom, and these things will be given to you as well. "Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also. (Luke 12:22-34)

 See also Matthew 6:25-34.

When a person values God more than striving to gain much wealth, God will take care of their basic needs. He does this out of His

God is more pleased with a life of trust than with great offerings given from a sense of duty.

concern for the one who trusts Him to provide. The good and faithful manager of God's resources knows that God is more pleased with a life of trust than with great offerings given from a sense of duty.

E. A humorous view of greed

Children often reflect the heart of all people. They, like adults, want to have possessions and maintain control. The following shows a child's perspective on what belongs to them and what does not. This is intended to be funny, but there is also truth in it.

Diagram 7.2 A Child's understanding of possessions

1. If I like it, it is mine.
2. If it is in my hand, it is mine.
3. If I can take it from you, it is mine.
4. If I had it a little while ago, it is mine.
5. If it is mine, it must not ever appear to be yours in any way.
6. If I am doing or building something, all the pieces are mine.
7. If it looks like mine, it is mine.
8. If I saw it first, it is mine.
9. If you are playing with something and put it down, it automatically becomes mine.
10. If it is broken, it is yours.

The greedy eye and grasping hand never have enough. This view is very self-centered. It does not include God as the leader.

The steward of God must guard against greed and the love of money so that his heart will be free to pursue God and His kingdom.

- The good steward of God knows the power of money, for both good and evil.
- The good steward of God does not allow the love of money to take root in their life.
- The good steward of God trusts in God.
- The faithful steward loves and values God above all things.

♥ Discussion Points/Questions

1. Discuss the definition of greed found in Section A of this lesson. Notice the words “desire to acquire or have” in the definition. It does not say “having” these things. Now think about any areas in your life where greed might exist.
2. Discuss the difference between temporary and eternal. Think about resources in your life that are temporary and some gifts that God has given you that are eternal.

Application

1. Meditate on 1 Timothy 6:6-10 and Matthew 6:31-33. Determine to be content with what God has provided. Seek His provision for those things that are still necessary for your life.

Lesson

8

TAKING CARE OF OTHERS

Objectives

- To understand the responsibility of taking care of the family
- To understand the obligation to the pastor
- To recognize the needs of others and how to meet them
- To discern what resources God has made available to use for meeting these first three objectives

Key Verse

If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever. (1 Timothy 5:8)

Although the key verse is directed at caring for the immediate family, this care also extends to pastors, elders and other members of the body of Christ.

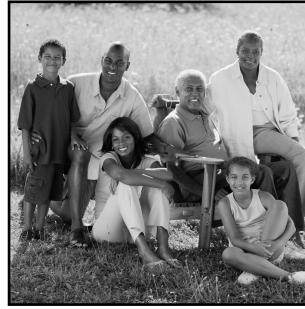
Resources are to be used to help other people, not just to take care yourself. All the money that you make is from God and should be used for His glory. The 90% left after tithing is to be used to take care of your own family and to meet special needs through sacrificial giving. The tithe that you give to God through your local

church will be used in many ways, including the support of the pastors and the care of people who are disadvantaged.

A. Take care of your family

One of the first priorities for believers is to take care of their own family members. The 90% of the money left over after you tithe should be used to help with your own family's basic needs.

Husbands and fathers are responsible to provide for their wives and children. Sons and daughters are instructed to provide for their parents, especially as the parents get older and cannot provide for themselves. Christian families are responsible to care for each family member.



The instruction given in the key verse of 1 Timothy 5:8 are serious words—failure to care for family members is as bad as not having faith in Jesus at all. After your gifts to the Lord, your first priority is to take care of your own families. This way the church will not be burdened with having to care for extra people. Jesus points out in the following verses that it should be a normal thing to take care of family members.

"Which of you, if his son asks for bread, will give him a stone? Or if he asks for a fish, will give him a snake? If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him!" (Matthew 7:9-11)

God expects families to care for their own relatives. Providing for your wife, husband, children and parents is honorable and good.

B. Take care of your pastors

Each family also has a responsibility to help take care of their church leaders, especially their pastors.

Who serves as a soldier at his own expense? Who plants a vineyard and does not eat of its grapes? Who tends a flock and does not drink of the milk? Do I say this merely from a human point of view? Doesn't the Law say the same thing? For it is written in the Law of Moses: "Do not muzzle an ox while it is treading out the grain." Is it about oxen that God is concerned? Surely he says this for us, doesn't he? Yes, this was written for us, because when the plowman plows and the thresher threshes, they ought to do so in the hope of sharing in the harvest. If we have sown spiritual seed among you, is it too much if we reap a material harvest from you? If others have this right of support from you, shouldn't we have it all the more? But we did not use this right. On the contrary, we put up with anything rather than hinder the gospel of Christ. Don't you know that those who work in the temple get their food from the temple, and those who serve at the altar share in what is offered on the altar? In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel. (1 Corinthians 9:7-14)

The Lord Jesus Christ commands that those whom He calls as pastors (or elders) receive their living from those who benefit from their service. It is not the job of unbelievers to care for the leaders of the church. It is the church's responsibility.

Anyone who receives instruction in the word must share all good things with his instructor. (Galatians 6:6)

If you worked in someone's field to help with planting and harvesting their crops, it would be reasonable for you to be paid with some of the harvested food. In the same way, those who work for God among people should receive from them financial support for their families. It is a blessing to serve as a pastor (or elder), but there are many hardships that come with this calling. When a church does not take care of their leaders, then they experience many difficulties.

Think about how much work it is just to get through ordinary days. Food must be bought and prepared, fields must be worked, animals must be fed and business must be carried out. Just doing these basic things does not leave much time to do God's work of

preaching, teaching, sharing, caring and praying. As each family gives their tithe to the Lord through the church, some of that money is used to help the pastors do the Lord's work. Taking care of your pastors (or elders) may not necessarily mean they will not work at all. But they will be free to focus more of their attention on God's work.

The elders [pastors] who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching. For the Scripture says, "Do not muzzle the ox while it is treading out the grain," and "The worker deserves his wages." (1 Timothy 5:17-18)

Those who preach and teach should receive "double honor." This Scripture indicates they should receive support for their everyday needs. When your pastors are doing a good job in preaching and teaching, make sure that you take care of them.

C. Take care of those in need

Another group of people for whom God wants us to care are the disadvantaged—orphans, widows and the extremely poor. When



God saves people, He fills their hearts with His love and motivates them with His compassion to help people who are less fortunate. Other people may ignore their needs, but believers do not. They care for all people because God cares for all people. Part of the great commandment given by Jesus is to "love your neighbor as yourself" (Luke 10:27). He tells the following story to explain who our neighbor may be.

On one occasion an expert in the law stood up to test Jesus. "Teacher," he asked, "what must I do to inherit eternal life?" "What is written in the Law?" he replied. "How do you read it?" He answered: "'Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind' ; and, 'Love your neighbor as yourself.' " "You have answered correctly," Jesus replied. "Do this and you will live." But he wanted to justify himself, so he asked Jesus, "And who is my

neighbor?" In reply Jesus said: "A man was going down from Jerusalem to Jericho, when he fell into the hands of robbers. They stripped him of his clothes, beat him and went away, leaving him half dead. A priest happened to be going down the same road, and when he saw the man, he passed by on the other side. So too, a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan, as he traveled, came where the man was; and when he saw him, he took pity on him. He went to him and bandaged his wounds, pouring on oil and wine. Then he put the man on his own donkey, took him to an inn and took care of him. The next day he took out two silver coins and gave them to the innkeeper. 'Look after him,' he said, 'and when I return, I will reimburse you for any extra expense you may have.' "Which of these three do you think was a neighbor to the man who fell into the hands of robbers?" The expert in the law replied, "The one who had mercy on him." Jesus told him, "Go and do likewise." (Luke 10:25-37)

Your "neighbor" is anyone who is in need. What makes this story all the more remarkable is that in Jesus' day Jewish people and Samaritan people did not like each other. There was hatred and prejudice between these people. But if believers are to love their neighbors as themselves, then they must not allow old hatreds and prejudices to keep them from helping others.

Faith in Christ compels believers to help others. If your faith does not motivate you to help them, then your faith is not real and living. It is fake and dead.

What good is it, my brothers, if a man claims to have faith but has no deeds? Can such faith save him? Suppose a brother or sister is without clothes and daily food. If one of you says to him, "Go, I wish you well; keep warm and well fed," but does nothing about his physical needs, what good is it? In the same way, faith by itself, if it is not accompanied by action, is dead. (James 2:14-17)

In fact, one of the greatest ways to share Christ's love with others is to help them with their basic needs. It is hard to ignore the message

of Jesus spoken by those who have a generous heart. In fact, the Apostle Paul refused to preach the gospel unless he would be given the privilege of helping the poor.

On the contrary, they saw that I had been entrusted with the task of preaching the gospel to the Gentiles, just as Peter had been to the Jews. For God, who was at work in the ministry of Peter as an apostle to the Jews, was also at work in my ministry as an apostle to the Gentiles. James, Peter and John, those reputed to be pillars, gave me and Barnabas the right hand of fellowship when they recognized the grace given to me. They agreed that we should go to the Gentiles, and they to the Jews. All they asked was that we should continue to remember the poor, the very thing I was eager to do. (Galatians 2:7-10)

Care for orphans and widows is also something honorable to the Lord. Orphans have no parents to care for their needs. Widows have no husbands to care for them. People without a family need the church family to care for them. According to James, the Christian life acceptable to God is experienced in caring for orphans and widows.

Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world. (James 1:27)

The focus of Lesson 6 was about sacrificial giving. There were many insights gained about giving in the study of 2 Corinthians 8-9. In this section of scripture, Paul gives instructions to the Christians that lived in the city of Corinth about how to help some believers in another country that were experiencing a famine. The Corinthians were instructed to collect money and send it to these fellow believers so that their needs could be met.

You should use some of your money for special opportunities like this to help other Christians in need. Treat them like they are your own family members, because they are!

As a manager of God's resources, you have the responsibility and privilege to care for other people in a loving way. This includes:

- your own family members.
- your pastors and church leaders.
- people in your church (local or far away).
- those in your community who are in desperate need.

You will honor God by graciously and generously giving to meet the needs of others as He reveals them to you.

♥ Discussion Points/Questions

1. The tithe and sacrificial giving were discussed in previous lessons. Discuss again the difference in these two areas of giving and how they relate to meeting the needs of your immediate family, the extended family of the body of Christ and unbelievers.
2. Discuss needs that you see inside or outside the body of Christ. How can you as an individual or a group meet these needs?

Application

1. Consider whether you are doing what you can to take care of your family, using your resources wisely. If you are married, discuss with your spouse how you can be more effective in this area.

Lesson

9

SPIRITUAL GIFTS

Objectives

- To be familiar with the spiritual gifts in the Scriptures
- To know that every believer has a spiritual gift
- To realize the Holy Spirit is the giver of the spiritual gifts
- To understand how spiritual gifts benefit the body of Christ

Key Verse

Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms. If anyone speaks, he should do it as one speaking the very words of God. If anyone serves, he should do it with the strength God provides, so that in all things God may be praised through Jesus Christ. To him be the glory and the power for ever and ever. (1 Peter 4:10-11)

There is a story told in some old works that illustrate a truth that will be discussed in this lesson about spiritual gifts.

Diagram 9.1 Story about members of a body

One fine day it occurred to the Members of the Body that they were doing all the work and the Belly was getting all the food.

So they held a meeting, and after a long discussion, decided to cease working until the Belly would do its proper share of the work. So for a few days, the Hands refused to reach out and take, the Mouth refused to open and eat, the Teeth refused to chew. But after a few days, the Members began to find that they were very tired and could not move very well. The Hands could hardly move, the Mouth was parched and dry. The Legs were unable to hold up the rest of the Members. So they found that though the Belly had a very dull and quiet way of working, they must all work together for the Body to stay healthy (Aesop's Fables)

This story is a reminder that each person is spiritually gifted by God's Spirit for the purpose of serving and helping others. The Apostle Paul gives a similar analogy in 1 Corinthians, emphasizing the importance for each member in the body of Christ to use whatever God has given them to benefit each other.

Now the body is not made up of one part but of many. If the foot should say, "Because I am not a hand, I do not belong to the body," it would not for that reason cease to be part of the body. And if the ear should say, "Because I am not an eye, I do not belong to the body," it would not for that reason cease to be part of the body. If the whole body were an eye, where would the sense of hearing be? If the whole body were an ear, where would the sense of smell be?

But in fact God has arranged the parts in the body, every one of them, just as he wanted them to be. If they were all one part, where would the body be? As it is, there are many parts, but one body. The eye cannot say to the hand, "I don't need you!" And the head cannot say to the feet, "I don't need you!"

On the contrary, those parts of the body that seem to be weaker are indispensable, and the parts that we think are less honorable we treat with special honor. And the parts that are unpresentable are treated with special modesty, while our presentable parts need no special treatment. But God has combined the members of the body and has

given greater honor to the parts that lacked it, so that there should be no division in the body, but that its parts should have equal concern for each other. If one part suffers, every part suffers with it; if one part is honored, every part rejoices with it.

Now you are the body of Christ, and each one of you is a part of it. (1 Corinthians 12:14-27)

Your spiritual gift, like financial resources, is another part of being a good and faithful steward. You are to use the abilities that God gives you as well as the money and material God gives you. Each one has a gift, some may have more than one. Each person is responsible to God for using that gift to build up the church.

A. Spiritual gifts in the Scriptures

Several passages of Scripture mention spiritual gifts. Although some of the gifts appear in more than one passage, the main point is that there is a wide variety of gifts and abilities God gives to different people in the church for helping other people. If everyone's gift was teaching, who would do the serving? If everyone's gift was encouraging, who would lead?

You are gifted by God for a special purpose that He planned for you.

Some spiritual gifts are shown in the following list. Study them closely. Understand that you are gifted by God for a special purpose that He planned for you. You have a significant contribution to make to the church and God's purposes. By using these gifts you will become a good steward.

- Contributing (Romans 12:8)
- Encouraging (Romans 12:8)
- Faith (1 Corinthians 12:8)
- Healing (1 Corinthians 12:9)
- Helping others (1 Peter 4:10)
- Leadership (Romans 12:8)
- Message of knowledge (1 Corinthians 12:8)
- Message of wisdom (1 Corinthians 12:8)

- Prophesying (Romans 12:6, 1 Corinthians 12:10, 28, Ephesians 4:11)
- Serving (Romans 12:7)
- Showing mercy (Romans 12:8)
- Teaching (Romans 12:7, 1 Corinthians 12:28, Ephesians 4:11)

📖 Read the following Scriptures for a complete list of spiritual gifts: Romans 12:6-8; 1 Corinthians 12:1-11, 14:1-25, Ephesians 4:11-16 and 1 Peter 4:10-11.

B. Truths about spiritual gifts

1. Every believer in Jesus Christ receives the gift of the Holy Spirit.

Persons who do not believe in Jesus, do not have the Holy Spirit. The Holy Spirit is the gift of God's person to us. The Holy Spirit is the One who gives us the various gifts to serve each other in love. There is a difference between:

- **The gift** of the Holy Spirit — All believers have the Spirit.
- **Gifts** of the Holy Spirit — Special abilities are given to individual believers by the Spirit so that they can better serve others.

There are many gifts of the Spirit, but only one Holy Spirit.

On one occasion, while he was eating with them, he gave them this command: "Do not leave Jerusalem, but wait for the gift my Father promised, which you have heard me speak about. For John baptized with water, but in a few days you will be baptized with the Holy Spirit." (Acts 1:4-5)

Peter replied, "Repent and be baptized, every one of you, in the name of Jesus Christ for the forgiveness of your sins. And you will receive the gift of the Holy Spirit. (Acts 2:38)

2. Each believer has at least one gift.

You have a spiritual gift from God if you believe in Jesus Christ. Realizing that you are specially equipped by God to do something significant is very exciting and a blessing.

The root word for “spiritual gifts” is “*grace*.” (📖 See Romans 12:6.) Believers receive each gift as a grace-gift from God. They do not earn their gift or deserve it. Rather, the gift is sovereignly given to them by God for His purposes. How they use their gift would also reflect this “*grace*.” Therefore believers are not to be arrogant in having or using their gifts.

Now to each one the manifestation of the Spirit is given for the common good. (1 Corinthians 12:7)

Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms. (1 Peter 4:10)

3. No one person receives all of the spiritual gifts.

The reason God spreads the gifts among His church is so that believers will live in loving service and be dependent upon each other. This way, they will express unity about God, but they will also have diversity in ministry.

To explain this concept, the Bible uses the picture of the human body. 1 Corinthians 12:14-27 says that each person has a unique role to fill in the body of Christ. Each human body is made up of different parts—stomach, arms, legs, liver, heart, lungs, skin, etc. Each part works together for the good of the whole body, but no part can function apart from the rest of the body. The same is true about the church. Believers need each other to survive and be healthy.

*There are different kinds of gifts, but the same Spirit.
There are different kinds of service, but the same Lord.
There are different kinds of working, but the same God works all of them in all men. (1 Corinthians 12:4-6)*

4. The Holy Spirit determines your gifts and the place of your service.

It is not your decision or choice to select which gift you want. God alone determines which gift is given, and to whom it is given. Each person needs to discover and use their gift for God's glory. It is exciting to realize that the God of all the universe has given you a special and unique gift and a task to fulfill.

All these are the work of one and the same Spirit, and he gives them to each one, just as he determines ... But in fact God has arranged the parts in the body, every one of them, just as he wanted them to be. (1 Corinthians 12:11, 18)

5. Gifts are given to serve others, especially the church family.

The primary purpose of gifts is to help, serve and edify others. It is **not** to serve yourself. If you use your gift only for selfish reasons, you are missing the purpose for which God gave it to you.

Just as each of us has one body with many members, and these members do not all have the same function, so in Christ we who are many form one body, and each member belongs to all the others. (Romans 12:4-5)

Now to each one the manifestation of the Spirit is given for the common good. (1 Corinthians 12:7)

6. Using your gift glorifies God, helps others and matures the believer.

When your gift is used the way God wants it to be used, others will mature as believers and God will be glorified. You also will be considered a faithful and good steward of the precious gifts and abilities God has given you.

It was he who gave some to be apostles, some to be prophets, some to be evangelists, and some to be pastors and teachers, to prepare God's people for works of service, so that the body of Christ may be built up until we all reach unity in the faith and in the knowledge of the Son of God and become mature, attaining to the whole measure of the fullness of Christ. (Ephesians 4:11-13)

Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms. If anyone speaks, he should do it as one speaking the very words of God. If anyone serves, he should do it with the strength God provides, so that in all things God may be praised through Jesus Christ. To him be the glory and the power for ever and ever. Amen. (1 Peter 4:10-11)

C. Some warnings

1. Do not think that your gift makes you better than others.

Your gift is simply one among many. Each gift is given and valued by God. Nothing makes your gift more useless than having an arrogant attitude. **Use your gift to serve others as a servant; DO NOT** use it to promote yourself.

2. Do not expect others to serve the way you do.

Because of the variety of gifts, the way someone uses their gift will be different from the way you use your gift. There is no Biblical teaching on conforming gifts to a certain use because unity is based on Christ as the head of the body (church).

3. Do not confuse the “gifts” of the Spirit with the “fruit” of the Spirit.

Your **gift** is the ability to serve in a special way. The **fruit** of the Spirit shows how you will express your gift. The fruit of the Spirit is

the character of God being expressed through you. Fruit expresses HOW one uses their spiritual gifts.

Table 9.1 may help you understand the difference between the fruit of the Spirit and the gifts of the Spirit.

Table 9.1 Fruit of the Spirit and Gifts of the Spirit	
Fruit of the Spirit (Galatians 5:22-23)	Gifts of the Spirit (1 Corinthians 12:8-11)
<i>But the fruit of the Spirit is:</i>	<i>To one there is given through the Spirit the:</i>
<i>Love</i>	<i>Message of wisdom</i>
<i>Joy</i>	<i>Message of knowledge</i>
<i>Peace</i>	<i>Faith</i>
<i>Patience</i>	<i>Gifts of healing</i>
<i>Kindness</i>	<i>Miraculous powers</i>
<i>Goodness</i>	<i>Prophecy</i>
<i>Faithfulness</i>	<i>Distinguishing of spirits</i>
<i>Gentleness</i>	<i>Speaking in different kinds of tongues</i>
<i>Self-Control</i>	<i>Interpretation of tongues</i>
<i>Against these things there is no law.</i>	<i>All these are the work of one and the same Spirit, and he gives them to each one, just as he determines.</i>

D. How to discover and use your spiritual gift

The following text shows how you can discover and use your spiritual gift.

1. Discover your gift.

There is no perfect test you can take to discover what spiritual gift God has given you. The best way is to become involved in ministry, and evaluate the enjoyment and effectiveness of your service. You would do well to ask close friends and family members about where they see you serving effectively for Christ. Do not be afraid to try new areas of ministry—teaching, giving, acts of compassion, evangelism, etc.—you might discover that your greatest service is in

an area that you previously avoided. As you begin to see areas of ministry where fruit is evident when you serve, then make a note of this in your mind. When such opportunities arise again, you can serve there.

2. Develop your gift.

God's gifts are perfect, and no one can make them better. But each one can become more accustomed to using that gift. For example: A tool in the hand of an expert will accomplish much more than the same tool in the hand of a beginner. The primary difference is experience. Make it your goal to become effective—an expert—in the area of your gifting. If your gift is teaching, then try to become the best teacher you can be. If your gift is leadership, then lead to the best of your abilities. If your gift is shepherding people, then care for them with all your might.

3. Use your gift.

It is useless to have a wonderful and useful tool, but you never take it in your hand and use it. So it is useless to have a wonderful spiritual gift, but never use it to build up others. Be a doer of the word and seek out opportunities to help others with your gift. This will make you a good and effective steward in the area of spiritual gifts. With practice and experience, you will be blessed often by God as you serve Him.

♥ Discussion Points/Questions

1. Discuss with the class the difference between “the gift” of the Holy Spirit and the “gifts” of the Holy Spirit. (Refer to Section B, Truths about spiritual gifts, of this lesson.)
2. Review Table 9.1. Discuss the difference between the Fruit of the Spirit and the Gifts of the Spirit.
3. Do you know what spiritual gift you have been given? Using the information given in Section D, discuss with the class what you think your gift might be. It is possible in the

discussion that it will be confirmed or that you might discover that you have a different gift than what you originally thought.

Application

1. Ask God to show you areas where you might use your gift to benefit the body of Christ.

Lesson 10

LIFE AS STEWARDSHIP

Objectives

- To understand that time is another stewardship resource
- To learn to recognize opportunities to serve God in special ways
- To understand that the use of time in God's Kingdom may involve sacrifice



Key Verse

Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up. Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers. (Galatians 6:9-10)

This Scripture encourages people to continually do good, and to use every opportunity to be a blessing to others. But sometimes they might feel a little like the examples in the following story.

Diagram 10.1 Story about using time wisely

Every morning, a deer wakes up. It knows it must run faster than the fastest tiger or it will be killed. Every morning, a tiger wakes up. It knows it must run faster than the slowest deer or it will starve to death. It does not matter whether you are a tiger or a deer, when the sun comes up, you had better be running.

Some days this is how you might feel—running so fast with the feeling that if you stop, something bad will happen. You may try to stay ahead of the tigers behind you or pass the deer in front of you. You work hard, try to do the right things, know you must provide for your family—but there is an uneasy feeling that if you slow down, you will not survive.

One reason that people might feel stressed over what is expected of them is a lack of understanding that one aspect of stewardship is the wise use of time. Jesus accomplished every single thing that the Father wanted him to do in the span of about 33 years. Most of it was done in the last three years of His life on earth. Jesus was never in a hurry, but He always got everything done. He lived His life to the fullest and never wasted a moment.

Money, spiritual gifts and abilities were discussed in previous lessons. God has given these resources to believers to be used for His purposes. Another major area of stewardship is time. Life is made up of time. Each day is a gift from God. Each day allows the Christian to be alive and fulfill His work.

Some people live for many years; others seem to die young. No one knows how long they will live. With that in mind, make sure that the life you live is used fully for God.

A. Two views of time in the New Testament

The New Testament was originally written in the Greek language. There are two words for “time” in the Greek language – *chronos* and *kairos*. But they have very different meanings.

- “*Chronos*” – *Chronos* is the Greek word that refers to time as a regular event. Examples include the passing of each day, the regular schedule of sunrise and sunset, the passing of the

years and so forth. Most people think about time in this way. In fact, this is how most people live their life—day by day, year after year.

- “*Kairos*” – *Kairos* is the Greek word that refers to special moments of time. These are moments in life when something special happens. These could be called “divine appointments.” It is when God is working in a special and powerful way or when He coordinates things to happen in a special way to bring glory to Himself. If you have ever seen God move in a powerful way, you have experienced a *kairos* moment. When Jesus died on the cross and rose from the dead, these moments were major *kairos* moments in history. Each action and event was packed with special meaning and significance. *Kairos* moments are defining moments in time; a supernatural intervention from God in our world.

A good way to understand *kairos* time is to think about harvest. If you start a harvest too early, the crop will not be fully matured. If you harvest too late, the crop will already be rotting in the field. There is an optimal time when the crop must be harvested—regardless of how inconvenient it may be for you.

Most of our lives are lived in normal *chronos* time. *Kairos* moments are special opportunities given by God that are to be used for a special task. As a steward (or manager) of God’s resources, you should recognize that certain opportunities are specially arranged by God for you to use for His plans. A good manager learns to recognize these moments and use them for God.

*Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up. Therefore, as we have **opportunity**, let us do good to all people, especially to those who belong to the family of believers.*
(Galatians 6:9-10 emphasis added)

Be very careful, then, how you live--not as unwise but as wise, making the most of every **opportunity**, because the days are evil.
(Ephesians 5:15-17 emphasis added)

*Be wise in the way you act toward outsiders; make the most of every **opportunity**. Let your conversation be always full of grace, seasoned with salt, so that you may*

know how to answer everyone. (Colossians 4:5-6
emphasis added)

In these three Scripture passages, the word “opportunity” refers to *kairos* time. God desires that each person make the most of these special moments so that His work gets done. This requires discernment and wisdom so that these moments are not missed and that they are not misused when they do come. When you respond rightly to these special moments in time, much spiritual power is released. Often major breakthroughs occur quickly that formerly seemed immovable. These open doors should be walked through and used for God.

B. Key to being in step with God



There is a key to putting these two views of time together. As you go through ordinary days (*chronos time*), you need to be in step with God so that when a special moment comes (*kairos time*), you are able to seize that moment and use it for God. Sometimes, these moments in time happen very close together. The following story illustrates that as one walks closely with God, the small things done throughout the day can be the very things God uses to minister to others.

Diagram 10.2 Story about wise use of *kairos* time

Once a woman lived in a small village. She was a believer in Jesus, and desired to be used by Him for something special. Everyday she would pray and ask God for special opportunities. At night, she was often depressed and sad because she did not feel her day was used by God. It seemed that all she did was fix food for her family, work with others in the fields, visit with others at the store, and make bread to sell to people who passed by.

One night as she was crying and praying to Jesus about wanting to be used, she heard Him speak to her heart: “Daughter, you desire to be used mightily of Me—this is a good desire. However, I am giving you opportunities every day. You are missing them because they seem small in your eyes. When you serve your family their food, serve them with joy and love so

that they know of Me. When you work with others in the field, listen to their needs and talk to them about me. When you visit with others in the store, build a relationship with them for My sake. When you sell your bread to people you do not know, tell them about Me so that My good news can travel from town to town. You have been waiting for a large, special moment, but life is full of many small ones. Live each moment for Me—whether it is big or small in your eyes—and I will bless you.

The woman no longer felt sad about the way her day was spent. She regarded each activity as a special moment given to her by God. So when she was alone, she prayed and praised the Lord. When she was with others, she served them and talked about Jesus. In time, she became widely known as an effective servant of Christ, and had more and more opportunities to share Jesus with others.

Get yourself in a position to experience God in a powerful way by using your *chronos* time wisely so that when *kairos* moments come, you are in a position to recognize and use them to their fullest.

Use your *chronos* time wisely so that when *kairos* moments come, you are in a position to recognize and use them to their fullest.

C. Living sacrifices

Normally, when one thinks of a sacrifice, they think about an animal that is killed and offered up to a god. Perhaps the sacrifice might be an offering of grain or food that would be offered up as well. Both of these understandings of sacrifice mean that the animal or plant is no longer living. A living sacrifice means that the person remains alive, but lives for God. Table 10.1 shows how your life can be a living sacrifice.

A living sacrifice means that the person remains alive,

Table 10.1 How your life can be a living sacrifice	
Living Sacrifice	Your responsibility
<ul style="list-style-type: none"> • A living sacrifice is not one that is dead. 	You have a life; live it for God.
<ul style="list-style-type: none"> • A living sacrifice is an offering. 	You offer up your one life to God.
<ul style="list-style-type: none"> • A living sacrifice is a sacrifice. 	You sacrifice your own plans and purposes for God's. You give up your rights so that Jesus' mission will be accomplished.

Three examples are given to help you understand the significance of being a living sacrifice.

1. Queen Esther

In the Old Testament, Queen Esther understood the significance of the time as her uncle Mordecai told her:

When Esther's words were reported to Mordecai, he sent back this answer: "Do not think that because you are in the king's house you alone of all the Jews will escape. For if you remain silent at this time, relief and deliverance for the Jews will arise from another place, but you and your father's family will perish. And who knows but that you have come to royal position for such a time as this?" (Esther 4:12-14)

As amazing as it may seem, you were put on earth during this particular time period. You were not born hundreds of years ago; you were not born (nor will you be born) in future generations. God has placed you in this time in history so that you can be a part of His purposes for this generation. Therefore, your life has great significance. You are alive by God's plan for "*such a time as this.*"

God has placed you in this time in history so that you can be a part of His purposes for this generation.

2. King David

In Acts, this testimony is given about King David.

“For when David had served God’s purpose in his own generation, he fell asleep; he was buried with his fathers and his body decayed.” (Acts 13:36)

David understood that his life was to be offered up to God for his generation. He lived for God’s purpose and accomplished God’s will by doing so.

3. Each believer is to be a living sacrifice

Romans 12:1 tells believers to offer up their lives to God for His purpose. This is the ultimate act of stewardship. Stewardship is NOT just your money; it is NOT just your gifts and abilities. **Your entire life is an act of stewardship when it is offered up to God as a “living sacrifice.”**

Therefore, I urge you, brothers, in view of God’s mercy, to offer your bodies as living sacrifices, holy and pleasing to God--this is your spiritual act of worship. (Romans 12:1)

D. A life well spent

As soon as Jesus began His public ministry after His baptism, He was tempted by Satan in the desert for 40 days. According to Matthew 4, He was tempted in three areas. The last of these temptations was to trade worship of God for the kingdoms of this world.

Again, the devil took him to a very high mountain and showed him all the kingdoms of the world and their splendor. "All this I will give you," he said, "if you will bow down and worship me." Jesus said to him, "Away from me, Satan! For it is written: 'Worship the Lord your God, and serve him only.' " (Matthew 4:8-10)

This temptation was a stewardship issue as well as a worship issue. At stake was whether Jesus would choose to value things of this

world over His relationship with God, His Father. Think for a moment about the power of this temptation—to have all your needs met, to have influence and power over others, to be secure in this life from need and hardship. Jesus chose neither to pursue money nor to use His time and gifts for the things of this world. He was committed to God first.

Jesus used His time for God, whether it was time alone with God in the morning (Mark 1:35) or time teaching and healing crowds of people (Mark 1:32-34). Jesus used every opportunity to teach His disciples to heal sick people, to feed the hungry, to cast out demonic spirits, to bless children, to encourage and love the downcast. The ultimate act of being responsible to God for His life came when Jesus died on the cross for all your sins. He gave His most precious gift—life itself—to purchase your salvation through His blood. He understood the significance of the time. The offering of His life for the sins of the world had to happen after every prophecy was fulfilled in His life. It was an offering that had to happen in history—where people live their everyday lives.

And when He had done everything the Father asked Him to do, and did it just as the Father desired, He said as He died, “*It is finished!*” (John 19:30) All of His time was perfectly complete, whether it was spent teaching, using his gifts and money, or investing in the lives of his disciples. As a steward (or manager), He lived His life perfectly. May you finish well, just as Jesus did.

The Apostle Paul also understood about using his life wisely. After he had served the Lord through many missionary journeys and helped to establish many churches and after he had suffered much persecution and suffering for Christ—he came to this conclusion: it was all worth it. A life invested well in the things of God is a life well spent. He said it this way in the last letter he wrote before his death:

For I am already being poured out like a drink offering, and the time has come for my departure. I have fought the good fight, I have finished the race, I have kept the faith. Now there is in store for me the crown of righteousness, which the Lord, the righteous Judge, will award to me on that day--and not only to me, but also to all who have longed for his appearing. (2 Timothy 4:6-8)

As a believer in Christ, there are many ways to evaluate maturity—love, faith, obedience and so on. How a person manages God’s resources—money, spiritual gifts, abilities and time—is a strong indicator of one’s values. If God is first in your life, it will show up in how you spend your time and money as well as how you use your gifts and abilities. Make it your goal to live in such a way as to hear those blessed words from Christ as you enter into your heavenly reward.

How a person manages God’s resources—money, spiritual gifts and abilities, and time—is a strong indicator of one’s values.

“Well done, good and faithful servant.” (Matthew 25:21)

♥ Discussion Points/Questions

1. Discuss with the class the two definitions of time from the Greek words *chronos* and *kairos*. Think about your own life. Can you share a time when a “kairos” moment happened to you?
2. Review the four areas of stewardship that have been discussed in these lessons (money, spiritual gifts, abilities and time). Talk about specific areas in which God has taught you more about stewardship and the use of these resources in your life.

Application

1. Write a prayer to God, submitting all you have in resources and time as a sacrificial offering to Him. When you do that, you can be assured that He will bless you in many ways.
2. Begin to write down daily some of the blessings that you have received because of your commitment to God.

Appendix

Equippers Group International

EGI's mission

To provide user-friendly Biblical training and materials to under-resourced parts of the Body of Christ so God's people are equipped to be fully functioning followers and servants of Jesus Christ.

And the things which you have heard me say in the presence of many witnesses entrust to reliable men who will be qualified to teach others. (2 Timothy 2:2)

The need

The church seems to be growing fastest in places where believers have little opportunity for formal training. This quote is from the founders of EGI:

After 30 years on the foreign mission field, we have observed that the majority of grassroots leaders in the emerging church do not have access to seminaries or Bible schools. Many churches have pastors without any Biblical training whatsoever. EGI was created to provide practical training and materials uniquely designed to meet these urgent needs.

*Rev. Joseph (Joe) & Jo Hughes
Founders, Equippers Group International*

There must be a way to reach these fellow believers and equip them with the tools they so desperately need to grow and multiply.

The vision

EGL's vision is simple and direct: Equip leaders for effective ministry that equips others for multiplication. This vision focuses on these efforts:

- Provide training in each group's own language.
- Provide practical training related to essential elements of church doctrine and discipline.
- Provide believers with Biblically-based materials to equip them for the Christian journey and use in equipping others.

To meet the need, essential Christian materials must be created that are concise, comprehensive, easy to translate and easy to teach. They should cover the entire range of needs - from basic doctrine and disciplines to church leadership and mobilization. Wherever the Holy Spirit opens a door, partnerships can be made with existing church networks in target areas. EGL works with them to provide training materials, facilitate train-the-trainer sessions and do training as requested.

The strategy

EGL's strategy to implement the vision is:

- Create Biblically-based training materials that can be freely translated and distributed. EGL has created a series of books for a training system called the Getting Equipped™ Series.
- Develop relationships with leaders of church networks in target areas.
- Strategize with national contacts to determine how EGL can best help believers in that country.
- Partner with leaders, set priorities and develop a plan to bring needed training to that region of the world.
- Celebrate the growth. Release each church to fulfill its unique purpose through local leadership.
- Implement the plan. Often, an EGL representative will conduct the initial training session for pastors and church leaders. This "train-the-trainer" session launches EGL's series and materials and begins the process of multiplication and mobilization.

- Measure effectiveness through follow-up with church leadership. This assures accountability for each leader and continual improvement and feedback for EGI.

The Holy Spirit is our greatest Partner and Leader in this effort. To the best of our God-given wisdom and ability, we will move whenever and wherever He directs.

So neither he who plants nor he who waters is anything, but only God, who makes things grow. The man who plants and the man who waters have one purpose, and each will be rewarded according to his own labor. For we are God's fellow workers; you are God's field, God's building. (1 Corinthians 3:7-9)

The Getting Equipped™ Series

The Getting Equipped™ Series is EGI's response to this urgent need for materials. It consists of training manuals that cover the major elements of Christian doctrine, discipline and leadership. While comprehensive in scope, the Getting Equipped™ Series follows guidelines that make it relatively easy to translate and read. It provides a practical, Biblical path that takes believers from early conversion to church leadership. Key points that make this series highly desirable are:

- Biblically based
- Written without church clichés and western cultural references
- Practical and doctrinally balanced
- Each lesson includes application exercises
- User-friendly design

The Getting Equipped™ Series is constantly being expanded with new topics, publications and translations as the need arises. Contact EGI for the current list of publications.

Published manuals

See EGI's website, www.equippersgroup.org, for current translations.

Facilitator's Guide to the Getting Equipped™ Series

Currently available in English, Gujarati, Russian and Spanish.

Equipped Through Basic Beliefs of Christianity (2004)

Currently available in English, Kiswahili, Russian and Spanish.

Equipped Through Bible Study Skills (2005)

Currently available in English, Russian and Spanish.

Equipped Through Genesis: The Book of Beginnings (2006)

Currently available in English and Russian.

Equipped Through Missions and Church Planting: A Practical Guide (2006)

Currently available in English.

Equipped Through The Christian Family (2008)

Currently available in English.

Equipped Through Stewardship (2008)

Currently available in English.

Translations

As each manual is published in English, it will also be translated into other languages as the opportunity arises. Contact EGI for the current list of translations.

EGI contact information

For more information about EGI or the Getting Equipped™ Series, contact us at:

Equippers Group International
P.O. Box 399
Euless, TX 76039 USA
email: info@equippersgroup.org
www.equippersgroup.org

