

Being a good steward of what God has given you

Introduction

The gospel of Mark carries a story in Chapter 14 of a woman who risked her dignity and reputation in making a spontaneous and extravagant gesture towards Jesus. She seems to have a very sensitive perceptiveness about Jesus, who he is and what he is about to do for mankind in his death. It is an act of generous and immeasurable love this woman gives what is costly to her. It is an alabaster jar. We all have one of these. They come in different shapes and sizes, and all sealed with what we prize the most, our treasured earthly possessions. We may break the seal on our jar, we may share some of the contents, but we do in a reserved controlled anxious way. The action of this woman in Mark Ch 14 vs. 3-9 is a real challenge for us. This woman broke the alabaster jar and gave all that she had to Jesus, which brings us to a fork in the road of our discipleship today.

This was not a matter of money management. The response of the women was not calculated; rather it was a selfless and spontaneous act which sprang from a love for Jesus, which broke the cultural norms of the day. This was a matter of extravagance on her part. This is a woman who has moved from the prayer of 'Give me more Lord, to the prayer of 'Use me, Lord, all that I have, all that I am, all that I hold dear.' It has been said that 'Jesus came to earth to break an alabaster jar for humanity. This woman had come on this night to break her jar for him. It was a jar he never regretted breaking, and neither did she.'

So we begin a study on unlocking the challenge of being a good steward for God today.

Study 1

Money, why is it so important to God

Introduction

Here is a bold and brave statement to make, 'money and possessions are an index of our spiritual life.' Jesus certainly didn't take the edge off this, rather he put it in the simplest of terms, he said, 'where your treasure is, there your heart will be also'[Matthew 6:21].

So how about a rather ruthless exercise to begin. This week as you interact with your money and possessions, as you make purchases, just ask yourself a simple question; what is going on in my heart right now as I make this payment? Take a specific note of

the payments you have made this week either cash or card and think about your feelings related to the purchase.

Have they been any of the following?

Delight; disappointment; insecurity; contentment; greed; dissatisfaction; anxiety; peace of mind; guilt; anger; envy; excitement; gratitude; trust; regret.

In a brief time of reflection, ask the question; what are you seeing about yourself?

Are there any dominant patterns emerging? Is there anything that surprises you?

What summary statement can you make about how you have used your money this past week?

Bible study

1. Reflect on this statement. In a sense, how we relate to money and possessions is the story of our lives. Take a few minutes to reflect on your upbringing. How would you summarise the story of your family's life concerning money and possessions as you were growing up?

2. What kind of training in money management, if any, did your parents give you, how did this impact your life?

3. What other perspectives about money did you catch from their attitude and behaviours, either positive or negative?

4. Summarise the money management principles found in Proverbs Ch.6.6-11 and 27:23-27.

5. Summarise Jesus teaching in Matthew Ch 6.25-34.

6. Do you see any differences between the two?

7. Read 1 Timothy ch 6:6-10. Summarise the various principles taught in this passage.

8. What important points does Paul make in vs.10?

9. How have you seen the love of money being the root of some evil affecting life today?

10. Do you think the solution to this problem is to despise money? Why or why not?

11. Read Acts Ch 2: 42-47 and 4:32-35. What do you believe are the timeless principles from these verses that will help us today?

12. What fears do you have by living in line with the timeless principles in questions 3.4.5?

Are there any topics that you are dreading having to talk about in this series?

13. We know that Judas was the one who betrayed Jesus. What else do we learn about Judas from these passages? John 12:4-6 Mark 14: 10-11.

14. No one expected Judas to betray Jesus, yet clues to his character were available. Comment on the link between how we manage money, and the condition of our souls.

15. How does your current handling of money make it clear that God is important to you?

16. How has your faith helped you to handle your money?

17. What do your day to day patterns regarding money and possessions indicate what you really believe with respect to the following statements?

a. Money is my business vs. my money is God's business

b. My possessions belong to me vs. my possessions belong to God

c. Money is secular vs. money is spiritual

d. Money has little to do with my spiritual life vs. money is an indicator of my spiritual life

18. Where do you place yourself on the continuum?

God is displeased with my financial life vs. God is pleased with my financial life

19. What do you want to see happen in your life through the course of this study? Why not give God an open invitation to do his work in your life.

Session 2

The Open hands of God

Primary focus- to ground our stewardship in the generous nature of God

Introduction

Look at your hands. By nature mankind is a clutcher, we like to hold onto things and not let go. For many of us clutching is like breathing, it comes naturally to us. Now think about God's hands. In creation God lavishly formed the earth, and then he gave it to man to care for. Throughout the history of the Old Testament God keeps opening his hands to provide and give to his people. Psalm 145 puts it 'You open your hand and satisfy the desires of every living thing'. In Jesus we see God opening his hands to the needs of mankind. Jesus taught, loved, healed, touched, fed and freed. The open hands of God are just the outward symbol of the character of God. The truth is that the generous open handed generosity of God confronts us everywhere we turn. The truth is that the more we want to live like God, then the more we need to have hands which will open as freely and frequently as God's hands do. So our study begins.

Bible study

1. Think back to a time when someone overwhelmed you with an act of lavish generosity. What touched you most about that act?
2. What if any, long-term impact did that have on you?
3. Based on that experience, what statement would you make about the power of generosity?
4. Read Psalm 65. This is one of the writings which reflect the barrage of God's generosity. Itemise every way in which God lavishly opened his hands to David and the people of Israel. What blessing especially stands out for you?
5. If you were to re-write Psalm 65, is there anything you would add to the list?
6. God's gifts to us are not just 'spiritual' they also include enjoyment, and enjoyment in material blessings. Read Deuteronomy 14:22-26 and 16:13-15. What does God instruct his people to do as part of these festivals?
7. In what ways do the instructions in Deuteronomy surprise you?
8. How do you react to the idea that God not only allowed, but also mandated these times of celebration and even used a portion of the people's tithes to underwrite them? How does this challenge your view of God?

9. Consider this statement from the author Dallas Willard, 'How many people are repelled by Christians who are unfeeling, stiff, unapproachable, boringly lifeless, and obsessive and dissatisfied. Yet, they seem to be many of them, who are missing out on the wholesome liveliness which springs from a balanced vitality within the freedom of God's loving rule.'

Why do you think it is important that any concept of good stewardship is firmly rooted in the generosity of God, and a grateful embrace of his wholesome pleasures?

10. Read 2 Corinthians 8:9 and Philippians 2:5-11. In both cases Christ opened his hands and let go of something he had every right to grasp. Describe what it was that Christ let go of?

11. What were the results of Christ's choices?

12. Now consider again your own hands, particularly with respect to your possessions and money. Reflect on your past week or so. Were there specific instances where you felt your hands were instinctively clutching? Describe these moments?

13. What factors contributed to this instinct to instinctively clutch?

14. Overall would an objective person say that you are more generous with respect to your money and possessions than you were a year ago, or less so?

15. Consider this statement, 'More than any other area of life, our handling of money and possessions reveals what we believe, not what we say we believe, but what we really believe.' Being as candid as possible, what would you say you really believe concerning the faithful generosity of God?

16. Is this belief reflected in your response to question 6 about our instinctive attitude to clutching? If not, how do you account for the difference?

Session 3

Tithing - a training exercise for the heart

Focus- to understand the importance tithing has in a cultivating a life of faith

Introduction

One of the most powerful words in the English language only contains four letters, it is more. Very smart people in advertising will spend great amounts of time trying to tell us how dissatisfied we are with what we have. More has an insatiable desire behind it. Jenson Button the F1 driver puts it 'It doesn't matter how much money you've got, or how many connections; there's always something you want that's out of reach.' Such is the power of more. The antidote to this is the training in tithing. When you think of the word tithing what comes into your mind: A mechanical obligation; a religious tax; a fund raising mechanism; an impossible requirement?

The literal meaning of the word tithe is 'a tenth part.' The Israelites were raised on the practice of tithing. To them tithing literally meant giving ten percent. So the reality for them in tithing was that they were building a powerful reminder into the daily rhythm of their life.

Every time we tithe, remind ourselves that God is No 1 not me, or my money.

Every time we tithe we reinforce that all we have is from God. The tithe is not tip for service, as though God is to be patronised. He is the Owner we are the stewards. Every time we tithe, we make a declaration which says 'In God we trust, even when trusting does not come easy to me.' Every time we tithe, we remind ourselves that we are seeking to put to death the 'more monster' within us.

In the Bible tithing was not a ceiling it was rather the floor, from which giving was built on. It was the beginning from which the Israelites and the early Christians gave much more as needs arose.

Bible Study

1. Read Psalm 106. The hunger for more is not just a 21st century phenomenon it impacted ancient Israel. This psalm reviews Israel's history during the Exodus from Egypt. How do you see this theme of wanting more in the Psalm?
2. When the hunger for more happens in your life, what form does it usually take? In what area are you today most vulnerable?
3. Read Matthew 6:19-20, then paraphrase them.

4. Suppose today you decided to stop wanting more, and cease the tendency to serve money and possessions. What would you do to achieve such a resolution?
5. In what ways do you think *God* intends tithing to be a spiritual discipline to help us train our hearts away from materialistic tendencies?
6. Read Malachi 1: 6-14 and 3:8-12. Here we get a glimpse of *God's* feelings, what were the offences here which prompted *God's* strong feelings?
7. As expressed in the reading *God* does not threaten to punish his people, rather he offers them a test. Paraphrase *God's* challenge in Malachi 3:10.
8. What do you consider to be the timeless challenge which *God* leaves through this passage?
9. Read 1 Chronicles 29:1-20 then comment on the following:
 - a. The heart behind *God's* giving
 - b. The impact of *God's* giving on the around him
 - c. What David really believed?
10. How do you respond to the statement in the introduction that tithing was never meant to be a ceiling but only a floor?
11. Read 2 Corinthians 9: 6-12 support this idea about tithing only being a floor and not a ceiling?
12. Reflect on the following statements, and comment on how true you think they are:
 - a. Giving reveals your heart
 - b. Giving shapes your heart.
13. As a result of this study, what heart shaping do you think *God* wants to accomplish in you specifically in the spiritual discipline of tithing?

Session 4

Finding a biblical financial lifestyle

Focus- to see that God does not give us a mechanical lifestyle, but calls us to seek his kingdom with all our resources.

Introduction

I really appreciate the writings of Philip Yancy, on this issue of finding a balanced lifestyle in terms of money and possessions he writes. 'I feel pulled in opposite directions over the money issue. Sometimes I want to sell all that I own join a Christian commune, and live out my days in intentional poverty. At other times, I want to rid myself of guilt and enjoy the fruits of our nation's prosperity. Mostly, I wish I did not have to think about money at all. I know how he feels; we just need to get clarity.

There seem to be two incorrect beliefs to avoid. The first is materialism, which has been defined as ' a theory that physical matter is the only or fundamental reality; that the highest value or objectives lay within material well-being.' Materialism surfaces in two major ways possessiveness and covetousness. No matter how much we may dislike the word materialism, it perfectly describes the predominant mind-set of our society today.

The other incorrect belief to avoid is asceticism. This is basically strict self-denial, depriving oneself of all but the essential basis of the material world. In the battle between both these viewpoints is a third way. It is living with a kingdom of God centred view. This has been well described as ' a biblical lifestyle which finds itself in opposition to prevailing values and lifestyles of the culture, it is a way of life informed by a different view of reality. It is a not a bare bones austere view, or a view to feel greater liberty to possess more. Rather it is a view towards the rich realities of an eternal kingdom, called the kingdom of God. This is what this study is all about.

Bible study

1. To what degree do you relate to the dilemma expressed by Philip Yancey, concerning lifestyle choices over money and possessions? Do you feel the tension? How have you managed the tension up to now?

2. Below are several Bible passages, after reading each passage summarise the nature of the call and lifestyle implications of each:

Mark 1:16-20

Mark 8:34-35

Mark 10:17-22

Mark 10:28

Luke 14:33

Based on these passages, what would you conclude any believer must do if he or she truly claims to be a Christ follower?

3. Read the following passages, based on the follow passages, what conclusions would you come to about walking away from all your possessions and money in terms of following Christ?

Luke 19:1-9

John 12:1-7

Acts 28:7-10

1 Timothy 6:17-19

It is apparent that these individuals did not abandon all their possessions. But in every case what did they do? How did they live out Christ's command to give up everything?

4. How does that fit with living by an informed different view of reality, as described in the introduction? What do you think this means for you?

5. The very fact that the door is open to some legitimate differences in lifestyle opens up a few traps to avoid. One such trap is comparison. Being honest, how often are your choices made with one eye focused on what other Christians around you are doing?

6. Do your comparisons usually lead you to live more frugally, with greater generosity, or do they usually give you permission to spend more and own more?

7. Read John 20:20-22. While Jesus' response to John did not specifically involve a financial lifestyle issue, his words nevertheless confront the tendency to compare and judge. What is his clear message to you?

8. Why do you think Jesus allowed as much ambiguity as he did regarding money and possessions? Why didn't he just spell out what we can and cannot own and how much wealth we can or cannot have?

9. Read Matthew 13:44-46. Here are a couple of parables; one of hidden treasure and one of a costly pearl. Carefully review both parables. What are the common threads?

10. Consider again the wording in the introduction 'that as members of the kingdom of God we live as ones 'informed by a different view of reality'. According to the two parables in question 9, what is that reality?

11. Do you think pursuing the kingdom really is worth it?

12. How would your lifestyle be different if you really believed that?

Session 5

Cultivating a heart of compassion

Focus- to see the compassionate use of resources as the norm for every believer

Introduction

A teenage Elizabeth Gurney was walking past the notorious Newgate prison in London. She wrote in her diary that evening of Newgate, 'if this is the world, where is God?' Elizabeth Gurney went on to marry Joseph Fry; she ultimately went on to transform penal reforms across Europe. The reason for her involvement in penal reform she said was the impact of the teaching of Jesus in Mathew 25, that whatever we do for the least among us, we do for Christ. To live the kind of Christ life difference - making life that Elizabeth Fry made we need to learn some simple things.

We need to learn from Elizabeth's heart. She served others out of a heart that had been revolutionised by Jesus. We also need to learn from Elizabeth's eyes. She had the ability to see the needs which others ignored. We also need to learn from Elizabeth's feet. She didn't just remain in her own comfortable sphere. Instead she intentionally walked into places where her contemporise would never venture.

There is great truth by looking at the life of Elizabeth Fry, Jesus came not to be served, but to serve. So when we allow him to influence us, we find that unique fulfilment that only he can provide.

Bible study

1. Scripture says that we are to be washed by the Word Eph 5:25-27. Now think of what happens when something gets washed. Soap and water move through the fibres of the dirty fabric at the deepest level. It is only after washing can we see the fabric in the state in which it was originally designed. As you enter this Bible study, allow God not just to increase your knowledge, or give you something profound to share with the group, but to produce a readiness to surrender to Him.
2. Read Matthew 25:31-46. What phrases stand out for you?
3. What emotions are stirred in you as you read it?

4. Try to imagine the scene Jesus is describing. Imagine yourself serving a marginalised person the least by our society. What thoughts, feelings, does this picture evoke in you? Do you feel comfortable or uncomfortable?

5. Read the passage once more. Be quiet before God, listen, what do you sense God is saying to you through this passage?

6. Think about this question, and how you would respond to it. How would your life be different, if you really believed you were serving Christ as you served the poor and needy?

7. How would this change the way you spent your money?

8. How would it change the way you spent your time?

Session 6

The chance of a lifetime

Focus- to manage ourselves and resources in the light of eternity

Introduction

One of the biggest hindrances to faithful stewardship is our chronic failure to see our present lives through the lens of eternity. The 16th century Christian leader Martin Luther said he only had two days on his calendar. Today and That Day: [the day of reckoning]. We need to realise that God is both generous in what he give us to use as stewards, but he also asks for accountability. The point God indicates to us is that what matters to him is how we use the resources He has given us. The parable we shall be looking at in the Bible study section also reminds us that, God always entrusts the trustworthy with more. Today we have been given the chance of a lifetime to use our money and possessions for God. Today God always wonders what we are going to do with what He has given us.

So how about over the next week as you go through your daily routines, and as you make moment by moment choices concerning your money and possessions, as you engage in relationships, as we expand energy and time, why not keep coming back to the question. Am I investing today, in light of that Day, as Martin Luther always did? Just observe what kind of difference it makes to live your life this way.

Bible Study

1. Read Matthew 25:14-30. The story begins with the claim that the servants are managers of someone else's money. What is your reaction to the thought that your wealth, even your body and soul, are really God's property?
2. Does this increase or decrease your desire to use your life and resources for his cause? Why?
3. The master gives each servant varying amounts of money. Although the text doesn't say it, what might the foolish servant have said about the master and his treatment of the other two servants?
4. Describe a time when someone else's greater resources [financial or otherwise] discouraged you and perhaps felt unfair to you. What helped you get beyond it?

5. It is easy to think, I have so little. Through the repeated words of the master, Jesus brings to light a key principle to this thinking. What is it? [vs.21, 23]
6. Read Luke 21: 1-4. What insight does this passage shed on the subject?
7. Read Luke 16:10-13. Jesus elaborates even further. Summarise his point.
8. The third servant is judged harshly. How do you react to this judgement [Matt 25:26-30]
9. The servant is not judged for doing bad things, just nothing. Why do you think God gets angry at the waste of human potential?
10. Does this part of the story stir any concern in you? Is there any wasted potential in your life that could cause a similar response?
11. In rewarding his faithful stewards, God did not say ' well said' or 'well believed' but ' well done'. So being as candid as possible, summarise what you really believe:
 - a. God's ownership of all you have
 - b. Your role as manager and investor
 - c. The reality of future accountability
 - d. The promise of future rewards
12. As you reflect back over this whole study series on good stewardship, in what ways has the Holy Spirit affirmed your beliefs and actions? In what ways have your beliefs and actions been challenged?