

BLURB: Faithfully using all that God had given us:

Biblical stewardship concerns all that we've been given including our money, possessions, energy and time. Every day we are making decisions about how we use all that God has blessed us with. The key question is how do we connect these decisions to our faith in Christ. Join the conversation as we consider how we can be faithful stewards of all that God has given us.

Introduction to Everyday Stewardship

¹ The earth is the Lord's, and everything in it, the world, and all who live in it; ²for he founded it on the seas and established it on the waters. **Psalm 24:1-2**

³For the Lord is the great God, the great King above all gods. ⁴In his hand are the depths of the earth, and the mountain peaks belong to him. ⁵The sea is his, for he made it, and his hands formed the dry land. ⁶Come, let us bow down in worship, let us kneel before the Lord our Maker ⁷for he is our God and we are the people of his pasture, the flock under his care... **Psalm 95:3-7**

God's Big Story – The Tick & the Cross Illustration

- Creation – Delegated stewardship
- Fall – Distorted stewardship
- Redemption – Redeeming our stewardship
- New Creation – Restored stewardship

*“Christian stewardship is about so much more than money. When God created humans, He made them stewards – managers, caretakers – over the rest of His creation. His original plan was for them to work alongside Him in overseeing His good Kingdom; after humans broke His covenant with them, His plan involved restoring not only His images in them, but also restoring humans to the role for which they were intended. Our wise and faithful management of life and health; the world we live in; knowledge and technology; and our time, gifts, talents, abilities, money and possessions, acknowledges God as the Creator, Ruler and Giver of everything; and it demonstrates the Holy Spirit's ongoing restorative work in us.” **Gregory Koenig, pg.129***

1. Everyday Finances

Stewardship Illustrated (Luke 19:1-27): In response to the Story of Zaccheaus, Jesus tells the Parable of the Ten Minas:

- Jesus wants to teach them how to live while we await Jesus' Return
- Minas (approx. 3 months wages) were distributed as the master determined
- The master's subjects (not the servants) hated him, but still the Master returned home
- The servants then had to give account of how they had stewarded his money – those who invested it well were rewarded with more while the one who hid it away had it taken away.
- The master's enemies were punished.

Questions: What do you think that Jesus is trying to say, or indeed not say, here about how we should use the resources that God has given to us? How would you summarise the principles arising from this parable?

Principles and focus of stewardship

- God is a giving God (John 3:16, James 1:17, Acts 17:24-25)
- We are not owners but stewards (1 Corinthians 4:2)
- Priorities of life (Matthew 6:24-35, Philippians 4:6)

Questions: What would say you are the implications of being 'stewards' rather than 'owners'? To what extent do you live the reality of this in your daily lives and what difference does it make?

"Jesus says more about money than about any other single thing because, when it comes to a man's real nature, money is of first importance. Money is an exact index to a man's true character. All through Scripture there is an intimate correlation between the development of a man's character and how he handles his money."

Richard Halverson

2. Everyday Giving:

According to the Generosity Report, Christians in the UK give an average of £73 each month to various charitable causes. This equates to 3.2% of their income after tax and is £8 more than the average £65 per month given by the general UK population. From this level of giving Christians allocate £60 or 2.5% of their income to Christian causes, including churches and Christian charities, and £14 or 0.6% to secular causes... The report also uncovered some surprising distinctions when it came to the intersection of faith and giving....

- Practising Christians, who attend church and read the Bible at least once a month, give an average of £167 per month, which is 6.26 % of their income. This breaks down into £141 or 5.2% for Christian causes and £26 or 1.1% for secular causes.
- Church-going Christians, who attend church and read the Bible less frequently, give lower amounts compared to Practising Christians, at 3.04% of their income.
- Cultural Christians are those who identify as Christians, but rarely attend church. These Christians give an average of 1.17% of their income.

Stewardship Generosity Report (<https://www.stewardship.org.uk/>)

Questions: What does and/or doesn't surprise you about these statistics (full report available)? How do they stack up with what you think the Bible teaches about giving within the context of our theme 'Everyday Stewardship'?

Attitudes to giving

- Sacrificially (Luke 21:3-4, 2 Sam 24:24, 2 Cor 8:1-7)
- In proportion (2 Corinthians 8:12)
- Thoughtfully (2 Corinthians 9:7)
- Willingly (2 Corinthians 9:7 - hilarious)
- Generously (Romans 12:8, Deuteronomy 15:10)
- First-fruits (Proverbs 3:9, 1 Corinthians 16:2)
- OT principle of Tithing (Leviticus 27:30, Mal 3:8-10)

Focus' of giving

- To extend God's Kingdom (Philippians 4v14-19)
- The church (1 Corinthians 16v1-2)
- Hospitality (Romans 12v13)
- The poor (Deuteronomy 15v11)
- Specific ministries (1 Corinthians 9v14)
- Special needs (Romans 15v25)

Questions: What most strikes you about the above lists? Which of these things do you find most challenging? What role does the Old Testament principle of tithing have, or not have, for us as believers under the New Covenant?

"A lack of generosity refuses to acknowledge that your assets are not really yours, but God's." **Tim Keller**

3. Everyday Debts

- Debts are a cause for alarm (Proverbs 17:18, 26-27, 27:13)
- Debts are bondage (Proverbs 22:7)
- No room for Debts (Romans 13:8)

Questions: What should be a disciple's perspective on debt (credit cards, hire purchase, mortgages etc)? What are the broader costs and benefits to us of incurring debts?

"Ninety-eight percent of the time debt is an internal problem, not an external one. It isn't a matter of insufficient funds, but insufficient self-control." **Randy Alcorn**

4. Everyday Savings

- Encouragement to save (Proverbs 13:11, 21:5, 2 Corinthians 8:14-15)
- Storing up eternal reward (Matthew 6:19-21, 1 Tim 6:18-21)
- Finding the right balance (Proverbs 30:8-9, James 4:13-17)

Questions: What should the disciple's approach to saving be and why? How do you find the balance between saving for the future and trusting God?

"Reserves are crutches and props which become a substitute for trust in the lord. We can't trust when we can see. Once we decide to provide for our future, we run into these problems. How much will be enough? How long will we live? Will there be a depression? Will there be inflation? Will we have heavy medical bills? It is impossible to know how much will be enough. Therefore, we spend our lives amassing wealth to provide for a few short years of retirement. In the meantime, God has been robbed and our own life has been spent in seeking security where it cannot be found. How much better it is to work diligently for our current necessities, serve the Lord to the maximum extent, put everything above present needs into the work of the Lord, and trust Him for the future." **William MacDonald.**

5. Everyday Inheritance

The Lessons of the Rich Fool (Luke 12:13-21)

- An inheritance question to which Jesus responded: "Life does not consist in an abundance of possessions" (v15)
- "This is how it will be with whoever stores up things for themselves but is not rich toward God" (v21)

Questions: What principles should guide our thinking about who, how and when we might leave the resources that God has blessed us with?

"Suppose you had a money manager, whom you'd put in charge of all your financial assets. Now, suppose your money manager died. What would you think if you found out he left all your money to his children? That would be thinkable right? Why? Because when a money manager dies, the money goes to the owner, not to the manager's children. The

logic should be obvious if we're serious when we say that God is the owner – and if we're not serious, we'd better admit it now and realign our thinking with the Bible's." **Randy Alcorn, p.375**

6. Everyday Simplicity:

Bible Basis: Deuteronomy 17:16-17; Ecclesiastes 5:10; Matt 6:19-24; Philippians 4:11-13; Colossians 2:20-22

Simplicity is not about...

- Poverty.
- Ownership.
- Right or wrong.
- A trend but a lifestyle
- Making judgments

Simplicity is about ...

- The attachments of our heart.
- Freedom.
- Sets possessions in proper perspective.
- Living in gratitude and contentment.
- Who or what we serve.

Practicing Simplicity (summary of "suggestions" from Richard Foster & John Mark Comer)

1. But things for their usefulness rather than their status.
2. Never impulse buy.
3. Reject anything that is producing an addition in you.
4. When you do buy, opt for few, better things.
5. When you can, share.
6. Get into the habit of giving things away.
7. Live by a budget.
8. Cultivate a deep appreciation for creation.
9. Cultivate a deep appreciation for the simple pleasures. Before you buy something, ask yourself, what is the true cost of this item?
10. Before you buy, ask yourself, by buying this, am I oppressing the poor or harming the earth?

Questions: To what extent do you agree with the lists above about what might look like for us in practice? What do you find most challenging about living a life of simplicity (see quotes below)?

*"The single greatest deterrent to giving – and to living more simply – is the illusion that this world is our home ... We're here on earth on a short-term visa. It's about to expire! Don't spend too much time and money and energy on your hotel room when instead you can send it on ahead." **Randy Alcorn, p.294-295***

"It's not enough just to simplify our closet or home or even our schedule; we have to simplify around something.....what you centre your heart on will define who you will become, for better or worse."

John Mark Comer, The Ruthless elimination of Hurry.

*"Christian simplicity is an inward reality that results in an outward lifestyle." **Richard Foster***

Other Resources

Money, Possessions & Money, Randy Alcorn © 1989, 2003 Tyndale

The Ruthless Elimination of Hurry, John Mark Comer © 2019 Hodder & Stoughton

D360 Nine Conversations about Whole-Life Discipleship, © 2016 Gregory Koenig