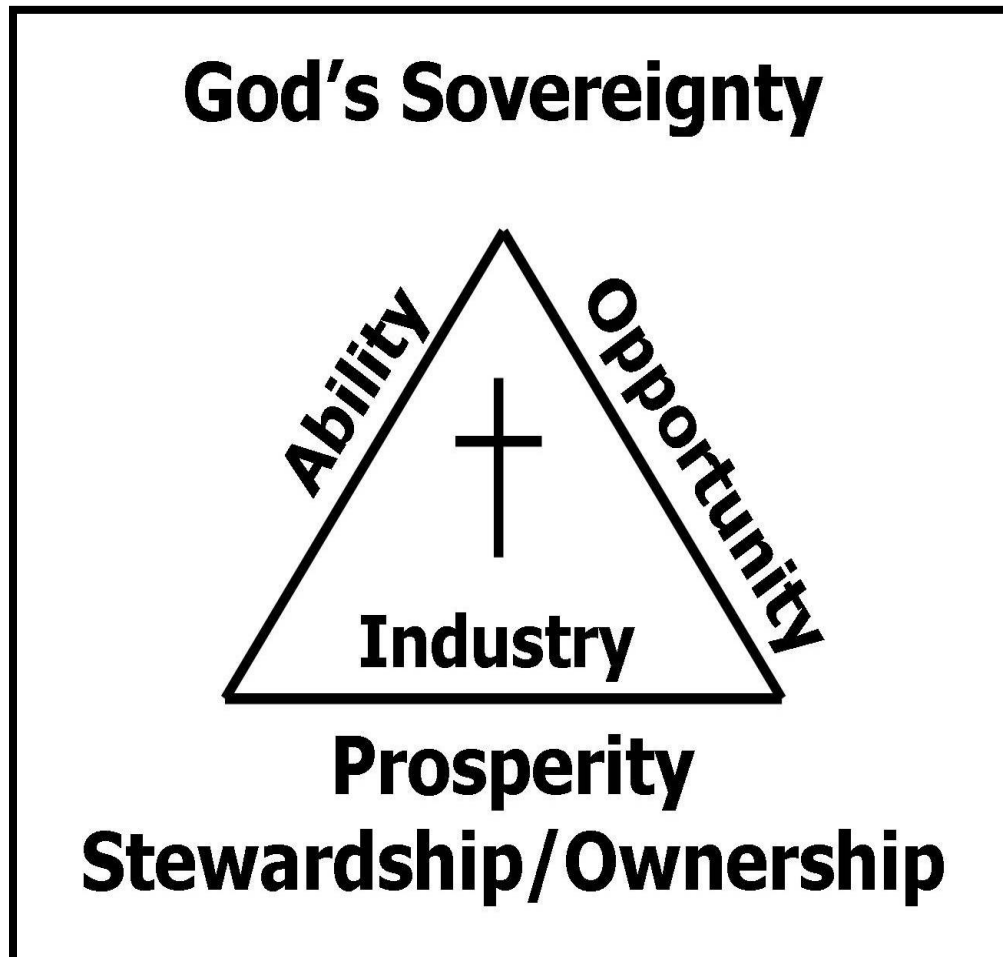


A Life of Stewardship



**A Devotional
and Study Guide
for
Southport Presbyterian Church**

Dear Friends at SPC,

It has been such a joy and honor to work with you as your Interim Senior Pastor this year. The Lord loves you and has graciously given you a wonderful past, a challenging present and an exciting future!

This devotional is designed to bless you as it takes us into the Scriptures to discover God's loving and liberating will for us as His people.

Please ponder it carefully and prayerfully and expectantly - God desires to teach us, to change us, to bless us and to use us! What a privilege to know Christ and to make Him known.

Yours in Christ,

Bob Hopper

A Life of Stewardship

at Southport Presbyterian Church

- Day 1 The Big Lie
- Day 2 The Question of Industry
- Day 3 The Question of Ability
- Day 4 The Question of Opportunity
- Day 5 What is Stewardship?
- Day 6 The Stewardship of Spiritual Gifts and Ministries
- Day 7 Money as a Spiritual Barometer (Idol or Testimony)
- Day 8 The “T” Word (Tithing)
- Day 9 The Twin Call of Enjoyment and Contentment
- Day 10 The Burden of Debt and Re-evaluation of Lifestyle
- Day 11 The Gospel and Our Lifestyle Choices
- Day 12 Planning for the Future

Day 1

The Big Lie

INTRODUCTION

Sasha, a curious 12-year-old boy who grew up in Russia in the 1950's, is a fictitious character for the sake of illustration. Being raised in a radically communistic culture and family, the scene takes us to a dinner table discussion that Sasha has with his "papa" (father) and his "diadushka" (grandfather). They are a poor family where three generations live in a four-room apartment.

Sasha: "Diadushka, why are your hands so strong and your skin so rough?"

Grandfather: "Well, my little Sasha, the strong hands are from working in the factory for nearly 50 years, and when not working in the factory I labored picking potatoes in the fields."

Sasha: "Why did you work so hard?"

Papa: "Your grandfather worked hard for the great patriotic cause of supporting Mother Russia."

Sasha: "Why do you call Russia our 'mother'?"

Papa: "Because she gave us birth, she gave us life, she gives us our purpose for living."

Grandfather: "Yes, Sasha, Mother Russia is our god, our savior, our provider. All that we earn in the factories and fields belongs to our Mother Russia."

Sasha: "But can you not keep some of the potatoes for yourself? It seems like we are always hungry and you worked hard for them and should be able to keep them."

Papa: “Silence, you stupid boy. You are too young to understand. Mother Russia decides if and how much food we should eat. Everything we earn belongs to her, not to us. So do not talk such foolishness again.”

Grandfather: “What a shame that Sasha’s school does not do a better job of ‘educating’ those in its care. After all, the schools are simply the voice of the state – they need to speak loudly and more clearly to boys like Sasha.”

Papa: “Yes, Papa, but Sasha will soon learn the ways of the state. As long as we can keep him shielded from the lies of the corrupt and capitalistic west, he will become a good communist.”

Which of the following statements describe your thoughts and feelings about young Sasha?

- a. The poor boy is being corrupted.
- b. That child’s world view is shaped by overwhelming forces and will never be changed.
- c. What a shame that children are raised with that kind of thinking.
- d. How can such a big LIE be embraced by an entire country?
- e. None of the above.
- f. All of the above.

COMMENTARY

Is it possible that, like Sasha, nearly every American has been corrupted with a huge LIE that is almost universally embraced and taught in our western culture? What if you and I are just like Sasha? What if this LIE is propagated and modeled nearly everywhere we turn. Unless this insidious LIE is exposed for what it is, it will continue to be undetected and unopposed, and hold captive the minds and hearts of countless Christians.

So what is this insidious LIE? Simply this – ***when I work for my money and buy something I want, it legally and morally belongs to me. It is my personal property, under my personal control and no one else has any moral claim to it.***

Do not panic. I do not wear pink underwear. Communism is a horrible lie that has blinded millions and led to horrible abuses by the state upon its citizens. But the American LIE of PRIVATE, AUTONOMOUS OWNERSHIP is just as much a lie. As Christians we can rightly say that we LEGALLY own private property (house, car, furnishings, etc.). But, from the Scriptures, can we lay claim to ultimate ownership of our possessions?

BIBLE STUDY

Look up and write down the following verses.

Psalm 24:1 _____

Haggai 2:8 _____

Exodus 19:5 _____

Psalm 50:10-11 _____

God OWNS everything because God CREATED everything and therefore everything belongs to Him.

Like Sasha, we have unknowingly embraced a lie regarding the issue of OWNERSHIP. For Sasha, the lie is, “The state OWNS everything I have.” For us, the lie is, “I OWN everything I have.”

Look up and write down, word for word, **Romans 12:1-2**.

What is the PROHIBITION given in this passage? _____

What is the ADMONITION given in this passage? _____

What is the MOTIVE in vs. 1 for laying down our entire lives as a *spiritual sacrifice to God*? _____

What is the primary way that our *minds* can be *transformed*? _____

PRAYER

Great Creator God, the maker and owner of all things, will you show me where and how my mind has been corrupted by and *conformed* to the ways of this world? In exposing such lies, will you lead me into the *truth* – Your *truth*. I ask this for Christ’s sake. Amen.

Day 2
Day 2

The Question of INDUSTRY

BIBLE STUDY

Look up and write down the following verses.

Proverbs 18:9

Proverbs 19:15

Deuteronomy 5:13

Ephesians 4:28

Colossians 3:23

II Thessalonians 3:5-12

QUESTIONS FOR REFLECTION AND DISCUSSION

1. What is the responsibility of the Christian regarding work/labor/productivity?
2. Why is “work” considered as something that is honorable and necessary?
3. What is the Bible’s view of laziness and slothfulness?
4. Where did the idea of the “Protestant work ethic” come from? What is positive about this ethic, and what is potentially negative about this ethic?
5. In a communistic state, what is the MOTIVE for working hard?
6. In our culture, what is the MOTIVE for working hard?
7. Do you consider your job/profession/vocation a gift from God? Why or why not?

COMMENTARY

Work is both a gift and a calling from God. Our first parents were given a great privilege and responsibility by God in the garden of Eden:

²⁶Then God said, "Let us make man in our image, after our likeness. And let them have dominion over the fish of the sea and over the birds of the heavens and over the livestock and over all the earth and over every creeping thing that creeps on the earth." ²⁷So God created man in his own image, in the image of God he created him; male and female he created them. ²⁸And God blessed them. And God said to them, "Be fruitful and multiply and fill the earth and subdue it and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth." ²⁹ And God said, "Behold, I have given you every plant yielding seed that is on the face of all the earth, and every tree with seed in its fruit. You shall have them for food. ³⁰And to every beast of the earth and to every bird of the heavens and to everything that creeps on the earth, everything that has the breath of life, I have given every green plant for food." And it was so. ³¹And God saw everything that he had made, and behold, it was very good. And there was evening and there was morning, the sixth day. (Genesis 1:26-31)

Sin has made our work harder (*Genesis 3:17-19*) but has not removed from us the call to manage God's creation for God's glory. Christians are called to be "industrious", based on the English meaning of the word "industry" which means "work" or "labor." Of course in the providence of God there may be physical or age limitations on the kind of work that we are able to do, but work itself is both noble and necessary from a Christian world view.

Having said that, the idea of INDUSTRY is not only biblical, it is also capable of being twisted and distorted in a worldly way. The fact that I work hard to acquire something does NOT mean that I am the exclusive or ultimate owner of that acquisition. As we learned in our last lesson, God is the One who can rightly lay claim to OWNERSHIP. After all, where does your ABILITY come from to engage in INDUSTRY? We will pursue that question in our next lesson.

Day 3
Day 3

The Question of ABILITY

BIBLE STUDY

Look up and write down the following verses.

Exodus 31:1-11

Deuteronomy 8:16-18

Daniel 4:28-37

QUESTIONS FOR REFLECTION AND DISCUSSION

1. Where do our abilities come from?

2. Who should get the credit for whatever abilities we possess?

3. "Pride manifests itself both overtly and covertly. At the heart of pride's covert operation is the desire to take credit for our successes and receive praises for our accomplishments." Do you agree with this statement? How has it manifested itself in your own life? How did God deal with Nebuchadnezzar at this very point of pride?

4. List three of your most satisfying accomplishments in your entire life:

5. Which of the following statements generally describe your response to these successes?
- a. I take the credit for these things.
 - b. I share credit with God for these things.
 - c. I give God all the credit for these things.

PRAYER

Jehovah-jireh, my Provider, how generous and merciful You have been to me. I am the recipient of Your unfailing and sustaining love. Left on my own, I would have perished long ago. But Your grace has sought me, found me, saved me, and made me Your own. I bless You and thank You for the gifts and abilities that You have given to me. Forgive me for failing to remember that whatever they are, they have come from Your gracious hand. Forgive me for my pride and for wanting to take credit for them. I confess that I am a glory-thief, that I have sought to steal the glory from You and make it my own. Through the shed blood of Jesus my Savior, I acknowledge my sinful pride and gratefully ask for and happily receive Your gracious forgiveness. By the power of the Holy Spirit, may I be a Christian who acknowledges that all good things come from Your hands, and that those hands are nail-pierced and bear testimony to the cross of Jesus, in whose name I pray. Amen.

The Question of OPPORTUNITY

INTRODUCTION

Susan was a highly gifted teacher who recently graduated from Purdue University with a degree in elementary education. Quite eager to enter the working world and begin paying off her student loans, Susan applied to 47 different school districts throughout Indiana. Of those 47 applications, she received 22 responses. Of those responses, she was informed that 17 of the positions had already been filled. Of the five remaining positions that were open, she was invited to only one interview. At that interview, she was informed that, in addition to herself, there were nine other candidates that met the criteria for this position and that she may or may not be called in for a second interview.

Ten days later, Susan was called for her second interview. Three days after that, she was informed that the position was hers if she wanted it. As a Christian, which of the following would be an appropriate response to this good news of her new employment.

- a. "It's about time someone woke up and acknowledged my considerable skill set."
- b. "That school will be lucky to have me. I don't know why they didn't see that from the first day of the interview process."
- c. "Wow, I sure was lucky that I got that job. Thanks, God, for helping me out."
- d. "Sovereign Lord, thank You for generously providing me with this job opportunity. I praise and thank You for opening this door to me."

BIBLE STUDY

Look up and write down the following verse.

I Corinthians 16:5-9 _____

a. Who saved Paul? _____

b. Who called and appointed Paul to be an *apostle to the Gentiles*?

c. Who gave Paul the “open door” to minister? _____

COMMENTARY

In our opening story, Susan did find a teaching position. Does your world view include the idea that God is sovereign over all things and that *every good gift and every perfect gift is from above, coming down from the Father of lights with whom there is no variation or shadow due to change (James 1:17)*? Who provided Susan with the OPPORTUNITY to use her skills, education and passion to be an elementary school teacher?

It is possible to have ABILITY yet still be in poverty because you have had no OPPORTUNITY to use that ability. It is equally possible to have ample OPPORTUNITY but lack the necessary ABILITY. God is the Giver of both, and is most worthy of our praise and gratitude.

A holistic picture of these initial studies looks like this:

God's Sovereignty



BIBLE STUDY: *Proverbs 30:8-9*

⁸ Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. ⁹ 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.

There are four things that the wise writer of Proverbs asks to be kept from him. What are they:

What is the temptation in having *too much*? _____

What is the temptation of living in poverty? _____

Have you ever viewed money as a great temptation in your life?

BIBLE STUDY: *1 Timothy 6:10*

For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

1. Is money itself a *root of all kinds of evil*? _____
2. Why is *the love of money* described in such severe terms?

3. Some Christians have suffered terrible consequences as a result of their *love of money*. What are those two consequences?

4. This text is God's *WARNING LABEL*. A loving parent wants to teach a child to avoid touching certain kinds of cleansers and chemicals that can poison or harm that child. In a similar way, God loves us so much that He wants to warn and protect us from those things that can harm us. Do you personally view money as a *POTENTIAL DANGER*? If not, will you start to do so now?

QUESTIONS FOR REFLECTION AND DISCUSSION

1. Are you currently employed? If so, what *FACTORS* both *HUMAN* and *DIVINE* contributed to your current employment? By "*HUMAN*" we mean things like: "I applied for the job, I submitted a good resume, I had a good interview, etc." These are things that God assisted you with so we might refer to them as *bilateral factors* (bi = 2, meaning you and God). Also list those things that are strictly "*unilateral*" (God alone) such as: "I was let go due to downsizing and

within 24 hours a competitor called me up and offered me a job even though I never knew of the opening or applied there.”

2. Prior to this study, did you think of giving God the glory and credit for “opening the door” for your current employment opportunity? If not, why not? From this point forward, what will be your view of your current employment status?

3. In practical ways, what would it mean for you to thank and honor God for providing you with both the ABILITY and OPPORTUNITY to be employed?

PRAYER

Oh God of creation and providence, the bird does not fly without wings and air – both created by You. The fish does not swim without fins and water – both created by You. I do not work without ABILITY and OPPORTUNITY – both created by You. Forgive me for the sin of presumption. May I reject the thought of Nebuchadnezzar who pridefully claimed: *Is not this great Babylon, which I have built by my mighty power as a royal residence and for the glory of my majesty?" (Daniel 4:30-31)*. You are the giver of every good gift. I am nothing and have nothing without You. Help me to hold every possession, title, and privilege with a loose grip, knowing that they all come from you. May Jesus be given the glory for all that I have and all that I do. Amen.

Day 5

What is STEWARDSHIP?

The English word *steward* is defined as: “one employed in a large household or estate to manage domestic concerns” (Webster’s New Collegiate Dictionary). The actual word “stewardship” does NOT appear anywhere in the Bible, but the word *steward* and the principle of *stewardship* is thoroughly – and radically – biblical.

In the Bible, there are multiple accounts of people performing the function of a *steward*.

1 Kings 4:6

Isaiah 36:3

Luke 12:42

Luke 16:1

COMMENTARY

We first encounter the PRINCIPLE of *stewardship* (though the actual word is absent) in *Genesis 1-2*. There we see that God is the Creator of all things, including Adam and Eve, and that they were given a divine mandate:

²⁸*And God blessed them. And God said to them, "Be fruitful and multiply and fill the earth and subdue it and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth."* ²⁹*And God said, "Behold, I have given you every plant yielding seed that is on the face of all the earth, and every tree with seed in its fruit. You shall have them for food."* ³⁰*And to every beast of the earth and to every bird of the heavens and to everything that creeps on the earth, everything that has the breath of life, I have given every green plant for food." And it was so.* ³¹ *And God saw everything that he had made, and behold, it was very good. And there was evening and there was morning, the sixth day. (Genesis 1:28-31)*

In these verses we clearly see that God commanded them to make use of the reproductive capabilities that He had provided for them and to become *fruitful and multiply*. Further, they were to use the plants given to them for food and the trees that God created for fruit. In addition, God gave them the mandate to *subdue* His creation and *have dominion* (or rule) over other created beings. What a plan! God maintains authority over Adam and Eve, and Adam and Eve manage God's creation on His behalf – for His glory.

In *Luke 12:42-48*, Jesus tells a profound parable about *stewardship*. The context is the Lord's discussion of His glorious return at the end of human history as we know it.

⁴¹*Peter said, "Lord, are you telling this parable for us or for all?"* ⁴²*And the Lord said, "Who then is the faithful and wise manager, whom his master will set over his household, to give them their portion of food at the proper time?"* ⁴³*Blessed is that servant whom his master will find so doing when he comes.* ⁴⁴*Truly, I say to you, he will set him over all his possessions.* ⁴⁵*But if that*

servant says to himself, 'My master is delayed in coming,' and begins to beat the male and female servants, and to eat and drink and get drunk, ⁴⁶the master of that servant will come on a day when he does not expect him and at an hour he does not know, and will cut him in pieces and put him with the unfaithful. ⁴⁷And that servant who knew his master's will but did not get ready or act according to his will, will receive a severe beating. ⁴⁸But the one who did not know, and did what deserved a beating, will receive a light beating. Everyone to whom much was given, of him much will be required, and from him to whom they entrusted much, they will demand the more." (Luke 12:41-49)

These are frightening verses, to be sure, because they talk about ACCOUNTABILITY before the Lord for our faithful *management* of those things He has given us. Again, our world view determines our interpretation and application of these verses. IF God is the *giver of EVERY perfect gift (James 1:17)* THEN I am called to *manage/steward* every one of those gifts. Such gifts include not only such obvious things as money but also less obvious things such as position, influence, skills and time.

The essence of *stewardship* is this: ***God owns it all and has entrusted to me the privilege and responsibility to manage/steward it all in a way that recognizes and honors Him.***

QUESTIONS FOR REFLECTION AND DISCUSSION

Make a list of 5 blessings/skills/opportunities/possessions/relationships God has provided to you to *manage/steward* for His glory. Using the number index below, rate each one with the appropriate evaluation.

- 5 =** I have intentionally and consistently sought to be a good *steward* of this.
- 4 =** I periodically think about and try to *steward/manage* this in a way that pleases God.
- 3 =** Although I haven't given it much thought, I think I usually *steward/manage* pretty well even if it has not been intentional on my part to do so.
- 2 =** Oops, I guess I really haven't thought of it or tried to implement it at all.
- 1 =** I have been quite selfish in this regard and given no thought to honoring God.

Circle your score:

Blessing #1:	_____	5 4 3 2 1
Blessing #2:	_____	5 4 3 2 1
Blessing #3:	_____	5 4 3 2 1
Blessing #4:	_____	5 4 3 2 1
Blessing #5:	_____	5 4 3 2 1

What has God taught you through this exercise? _____

What does God desire from you through this exercise? _____

How will your world view (outlook on life) change as a result of this exercise?

What are three practical steps you can take to implement this exercise in a practical way?

God's Sovereignty



Day 6
Day 6

The STEWARDSHIP of Spiritual Gifts and Ministries

BIBLE STUDY

Look up and write down the following verses.

Romans 12:3-8 _____

I Corinthians 4:1 _____

I Peter 4:10-11 _____

QUESTIONS FOR REFLECTION AND DISCUSSION

God's will for His church is that all of His people discover and deploy their gifts and abilities so that the church can be built up and the gospel can go to the lost. We are to be good *stewards* not only of spiritual gifts but also the gospel itself and all other graces that God provides. Prayerfully ponder and candidly answer the questions below.

1. After studying the Bible's descriptions of spiritual gifts (*Romans 12:3-8, I Corinthians 12, I Peter 4:10-11*), write below the spiritual gifts that God has given you:

2. In what ways have you used these gifts in service to the Lord and His church?

3. What are some of the abilities that God has given you (problem-solving, carpentry, playing a musical instrument, etc.)? In what ways have you used these abilities in service to the Lord and His church?

BIBLE STUDY: Matthew 25:14-30

¹⁴"For it will be like a man going on a journey, who called his servants and entrusted to them his property. ¹⁵To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. ¹⁶He who had received the five talents went at once and traded with them, and he made five talents more. ¹⁷So also he who had the two talents made two talents more. ¹⁸But he who had received the one talent went and dug in the ground and hid his master's money. ¹⁹Now after a long time the master of those servants came and settled accounts with them. ²⁰And he who had received the five talents came forward, bringing five talents more, saying, 'Master, you delivered to me five talents; here I have made five talents more.' ²¹His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' ²²And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here I have made two talents more.' ²³His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' ²⁴He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, ²⁵so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.' ²⁶But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sowed and gather where I scattered no seed? ²⁷Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. ²⁸So take the talent from him and give it to him who has the ten talents. ²⁹For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. ³⁰And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'

QUESTIONS FOR REFLECTION AND DISCUSSION

1. Does God give everyone the same kind of and degree of gifts, talents, abilities and monies?

2. How does Jesus define faithfulness in this passage?

3. Are we held accountable by God for what we have done with what He has given us?

4. Up until now, what kind of a *steward* have I been of those things that God has graciously and sovereignly given to me?

5. In a practical way, how can I become a better *steward* of those things that God has provided?

COMMENTARY

One of the lies that our culture, and many Christians in our culture, have embraced is that “everything I have belongs to me and me alone, and I can do with it what I want.” This lie has done enormous damage to the cause of Christ. How many pews in how many churches are full of people whose gifts, talents and resources lie dormant? How many ministries and missions to the lost people of this world are under-resourced because God’s people are not being good *stewards* of God’s resources? How many churches have taken on great debt because God’s people have been stingy with God’s money?

We are accountable to God for how we spend His money and the talents, abilities, skills, and resources that He has given to us. Jesus stated that it was clearly His will and His pledge to *build My church (Matthew 16:18)*. He could do this without us, because He is sovereign and all-powerful. However, He chooses to use us in the process. What a privilege! What an honor! We are called to partner with Christ in the building of His church for the spread of His gospel for the glory of His name. This is a high and holy calling. Do you hear this call? Do you respond to this call? Do you serve Christ by serving Southport Presbyterian Church? If not, why not start NOW? If so, do you see this as a great honor and privilege? *Do not be weary in well doing!* God bless you.

Day 7

Money as a Spiritual Barometer (Idol or Testimony)

BIBLE STUDY: *Matthew 6:24*

"No one can serve two masters, for 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 God and money."

1. Why do people *love money*? That is, what does money DO for people? What does money purchase for people?

2. What did Jesus say about serving two *masters*? In what way is money a *lord* or *master*?

3. Based on this teaching, in what ways is our view of and stewardship of our money a window to our soul? That is, how does our management of our financial resources shed light on the meaningfulness of our spiritual relationship with God?

COMMENTARY

There is a great divide in much of contemporary Christianity about the meaning and use of money. Money itself is simply a piece of paper printed by the United States government. But what does money REPRESENT? That is, what does money PROVIDE? Here are just a few things that many people believe that money provides:

- Money provides SECURITY. If I have enough of it, I can have a certain confidence that my future welfare is “safe” and “secure.” If I don’t have enough money, then my future welfare is both unknown and insecure.
- Money provides STATUS. Having money makes me feel and look successful. In our culture, money buys nice “things” and possessing those “things” gives me a certain amount of status.
- Money provides me with PLEASURE. Having enough money allows me to afford both things and activities that bring me emotional, psychological and physical pleasure.
- Money provides my family with SECURITY, STATUS and PLEASURE. Having money in this life and leaving my family money when I die is my way of guaranteeing their future security, status and pleasure.

Of course it is true that there are certain physical necessities of life which money can buy. Jesus said as much in the Sermon on the Mount.

²⁵ "Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? ²⁶ Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? ²⁷ And which of you by being anxious can add a single hour to his span of life? ²⁸ And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin, ²⁹ yet I tell you, even Solomon in all his glory was not arrayed like one of these. ³⁰ But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith? ³¹ Therefore do not be anxious, saying, 'What

shall we eat?' or 'What shall we drink?' or 'What shall we wear?' ³²For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. ³³But seek first the kingdom of God and his righteousness, and all these things will be added to you. ³⁴"Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble. (Matthew 6:25-34)

God gave us physical bodies with physical needs that must be met. He never requires that we take a vow of “poverty” and “chastity” in order to serve Him faithfully. At the same time, He does teach us something profound about faith.

**Biblical faith is not a feeling nor is it simply a statement of beliefs. Rather, it is a person’s TRUST that what God says is true and that God will do what He promises to do.
Faith “lives by promises, not appearances.”**

When I hoard my money in order to secure my future, I am in essence saying to God: “I don’t trust you to provide me with my needs even though you said you would.” The Bible does not condemn saving and preparing for the future yet it does constantly warn us of the danger of riches. As Americans, we are all wealthy compared to the rest of the world.

¹⁷As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. ¹⁸They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life. (I Timothy 6:17-19)

Many years ago there was a television show about a millionaire who approached unsuspecting people via a representative and presented them with a check for \$1,000,000 with the understanding that this gift must be kept anonymous but

could be used at the recipient's discretion. Imagine that in tomorrow's mail you received a check for \$10,000 made out to your name. With the check was this note:

I am giving you this check which you do not deserve as a gift that you have not earned. I would like you to spend this money in the following way. If you have a real and pressing need for food, clothing, or shelter please use a portion of this money for those necessities. After that, please GIVE THIS MONEY AWAY for the work of My kingdom. I love you. Jesus.

In addition to great rejoicing, what would you do with such a check and note? That, my dear friend, is a question of *stewardship* and an indicator of the *loyalty* of your heart. For many, if not most, who are reading this devotional, it is not a fictitious illustration but a real opportunity. Look at your checkbook. Look at your heart. Look at the Scriptures. Get your pen. Jesus is watching and waiting. Show him your heart of love and gratitude. Do NOT write the check to earn God's love – you can't. Write the check to respond to God's love – you can.

God's Sovereignty



Day 8
Day 8

The "T" Word (Tithing)

BIBLE STUDY: *Malachi 3:6-12*

⁶"For I the Lord do not change; therefore you, O children of Jacob, are not consumed. ⁷From the days of your fathers you have turned aside from my statutes and have not kept them. Return to me, and I will return to you, says the Lord of hosts. But you say, 'How shall we return?' ⁸Will man rob God? Yet you are robbing me. But you say, 'How have we robbed you?' In your tithes and contributions. ⁹You are cursed with a curse, for you are robbing me, the whole nation of you. ¹⁰Bring the full tithes into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. ¹¹I will rebuke the devourer for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the Lord of hosts. ¹²Then all nations will call you blessed, for you will be a land of delight, says the Lord of hosts.

INTRODUCTION

Malachi was an Old Testament prophet whom God used to rebuke Israel for their unfaithfulness. In this passage, one of Israel's sins is being exposed by God, and a rebuke and invitation is given by God. Read this passage carefully – twice – and then answer the following questions.

1. Why have God's people (*children of Jacob*) not been *consumed* even though they have been a rebellious and disobedient people?

2. What does this teach us about the character of God? That is, what qualities of God are demonstrated by this preservation of God's people in spite of their sin?

3. God accuses His people of a crime. What is it? _____

4. What is the implication regarding the question of OWNERSHIP? That is, this accusation only makes sense if WHO owns the tithe? _____

5. The people of God often had (and still have) a problem with "connecting the dots." That is, they do not see the relationship between their actions (or inactions) and their faith. In this passage, God explicitly makes the connection for them. What is that connection?

6. God invites His people to put Him to a *test*. What is this *test*? _____

7. What do you conclude is the central point of this passage? _____

COMMENTARY

Christians have often debated the principle of tithing. Of course there is no debate that God required His Old Testament people to honor Him with their *tithes and offerings*. There is no debate that a *tithe* is defined as 10% of a person's income (gross income to be precise). There is no debate that God accuses Israel of *robbing* Him because they refuse to give the *tithe*. Finally, it is clear that the recipient of the *tithe* is God Himself for the work of His ministry and the support of His ministers (Levites in the Old Testament) – *bring the whole tithe into the storehouse* (see also *Numbers 18:21*).

Christians often use the words *tithes* and *offerings* incorrectly. A *tithe* is giving God 10% of my income. This would mean your paycheck, your inheritance, your investment profits, etc. In other words, it is a faithful surrender to the Lord of an actual 10% of what God provides to me by way of income. Who is sovereign over your investments? If your investments yield a profit, Who was the one who ultimately provided you with that profit?

An *offering*, however, is often called *freewill* and has no percentage attached to it. It is, in essence, a GIFT that you give to the Lord and His purposes OVER AND ABOVE THE TITHE of 10%. Therefore, when you write a check to a church for 10%, that is your *tithe*. When you go to a Christian concert and they ask for a contribution to help cover the costs of that concert, that is an *offering*.

George Barna, the Christian pollster and most respected evangelical researcher of the late 20th century, has indicated that less than 3% of American Christians actually *tithe*. By Old Testament standards, that means that 97% of American Christians are involved in the crime of grand larceny! That is, they are *robbing God* because the *tithe* belongs to God.

Nevertheless, we return to the debate: as a New Testament Christian, am I obligated to *tithe*? Of course we know that we are *saved by grace through faith* (*Ephesians 2:8-9*) and that *through the works of the Law no one will be justified* (*Romans 3:20*). We must reject legalism (salvation through law-keeping) as being

a *different gospel, which is no gospel at all (Galatians 1)*. Our salvation is the *gift of God's grace* to us. We can add nothing to it nor subtract anything from it.

Therefore, be assured that God does not love you and does not forgive your sins and promise to take you to heaven when you die because you *tithe*. You cannot buy your way into heaven with money. Christ is the payment for our sins; He and He alone saves us and purchases for us a place in heaven. He did not *tithe* His life – He gave it all for us!

Having said that, we must emphasize that OBEDIENCE for the Christian is not optional. The Bible is very clear that *faith without works is dead (James 2-3)*. Jesus taught clearly that *if you love Me, keep My commands (John 14:15)*. The New Testament ethic is summarized by Paul when he states:

. . . at one time you were darkness, but now you are light in the Lord. Walk as children of light ⁹ *(for the fruit of light is found in all that is good and right and true),* ¹⁰ *and try to discern what is pleasing to the Lord.* ¹¹ *Take no part in the unfruitful works of darkness, but instead expose them . . .* ¹⁵ *Look carefully then how you walk, not as unwise but as wise,* ¹⁶ *making the best use of the time, because the days are evil.* ¹⁷ *Therefore do not be foolish, but understand what the will of the Lord is. (Ephesians 5:8-11, 15-17)*

When it comes to finances, what *is pleasing to the Lord (vs. 10)*? That's an easy question to answer! I know that *tithing is pleasing to the Lord*. I know that giving *offerings* over and above the *tithe* is *pleasing to the Lord*. Obedience to God's moral LAW – be it Old Testament or New Testament – is NOT the way for me to be saved but it is the way for me to love and honor Him for saving me. Tithing is a BIBLICAL PRINCIPLE that still calls us to financial faithfulness in honoring God with our finances. The fact that the command to *tithe* is absent in the New Testament does not in any way negate the rightness of this principle (although Jesus clearly endorsed the tithe in Matthew 23:23 in His dialogue with the Pharisees). The command to *Remember the Sabbath day and keep it holy* is also not found in the New Testament, yet it, too, is a timeless BIBLICAL PRINCIPLE that calls forth our enjoyment and our obedience.

CONCLUSION

If Barna's research is accurate, then over 9 of every 10 people who are reading this devotional do not give at least 10% of their income to the Lord and His work. What should you do if this describes you? You can answer that question for yourself. What would you tell a child or grandchild if you caught them shoplifting from the local Walmart? You are God's beloved child. Have you been shoplifting God's money? Simply confess this sin and return to Him what belongs to Him. This may require lifestyle adjustments. It will certainly require creating a new budget. It will mean saying "no" to certain things that we love in order to say "yes" to the One that we are to love above all others. God will help you with this. He is eager and happy to help you do His will. Perhaps you can attend a "Financial Peace University" or other Christian stewardship study in order to learn more about how to implement your obedience. If the Holy Spirit has brought conviction to your heart about this, follow the Spirit's leading.

God's Sovereignty



Day 9

The Twin Call of Enjoyment and Contentment

INTRODUCTION

God's principle for His people has always been, *"Honor the Lord from your wealth and from the first of all your produce; so your barns will be filled with plenty, and your vats will overflow with new wine" (Proverbs 3:9-10)*. Jesus said, *"Give, and it will be given to you; good measure, pressed down, shaken together, running over, they will pour into your lap. For by your standard of measure it will be measured to you in return" (Luke 6:38)*. Paul assures us that *"he who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully" (2 Corinthians 9:6)*. There are both spiritual and material benefits from being faithful to God with our finances. Stewardship is more than writing a check – it is a lifestyle that seeks to honor God in all ways with all things.

In this study, there are two wonderful principles that are taught in Scripture that we want to explore. Read these two passages very carefully and prayerfully and answer the questions below.

BIBLE STUDY: **1 Timothy 6:17-19**

¹⁷ *As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.* ¹⁸ *They are to do good, to be rich in good works, to be generous and ready to share,* ¹⁹ *thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.*

1. For those who are *rich in this present age* (that would be all of us at SPC), we are to be challenged and warned of two dangers (vs. 17). What are they?

2. Upon whom or what does the Christian *set their hopes*? _____

3. Compare and contrast these two foundations of *hope*. What or who is your personal foundation of hope? _____

4. God is the great PROVIDER (vs. 17b). What does God provide? _____!

5. What does *everything* include for you? Write down six things that come to mind:

- _____
- _____
- _____
- _____
- _____
- _____

6. This text also teaches us that *God provides us with everything to* _____. Do you *enjoy* the possessions and relationships and opportunities that God has graciously given to you?

7. In this same text we are taught not only to *enjoy* what God has given, but also to do something else with it. Write out *verse 18*, word-for-word.

8. How are you doing, and what are you doing, to make *verse 18* a reality in your life?
9. Write out, word-for-word, *verse 19*.

10. Are you investing for your future? That is, are you investing for your heavenly future by being generous with your earthly blessings?
11. What do you think is meant by the final statement in this text? What is *truly life*? Who defines what *truly life* is for you: the culture, your own ideas or the Word of God? _____

DANGER: The “health and wealth gospel” is a FALSE gospel!!!

Much of American Christianity – and MOST television preachers – promote what has been labeled the “health and wealth gospel.” The essence of this false gospel is that God wants me always to be healthy and wealthy, and if I have enough faith I am guaranteed a life that is free from suffering of any kind and will become a financially wealthy person.

BIBLE STUDY: 1 Timothy 6:2-10

² Teach and urge these things. ³ If anyone teaches a different doctrine and does not agree with the sound words of our Lord Jesus Christ and the teaching that accords with godliness, ⁴ he is puffed up with conceit and understands nothing. He has an unhealthy craving for controversy and for quarrels about words, which produce envy, dissension, slander, evil suspicions, ⁵ and constant friction among people who are depraved in mind and deprived of the truth, imagining that godliness is a means of gain. ⁶ Now there is great gain in godliness with contentment, ⁷ for we brought nothing into the world, and we cannot take anything out of the world. ⁸ But if we have food and clothing, with these we will be content. ⁹ But those who desire

to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.¹⁰ For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

1. Write out verse 5, word-for-word.

2. Are there benefits from being *godly*? Of course there are. List just three that you have experienced from your own life:

3. Should the MOTIVE for living a godly life be that doing so will bring us some benefit or gain? What is the biblical motive for living a godly life?

4. Write out verses 6-8.

5. What is the key to contentment? Do the wealthy people that you know, or the super-wealthy sports stars and movie stars that we read about, evidence a life of *contentment*? Are you *content*? If so, why? If not, could it be because your spiritual and financial priorities are not in order?

COMMENTARY

The two biblical principles of ENJOYMENT and CONTENTMENT are not in conflict with one another. We can and should affirm that God *richly provides us with everything to enjoy*. God has provided many blessings such as art, music, etc. Is the Christian called to live in poverty? Of course not. We can own and enjoy a car, a piece of artwork, a good stereo, a comfortable house, etc. This principle of ENJOYMENT is rooted in an understanding that everything we have and everything we are is a gift from God. Enjoying a gift is a way to honor the Giver.

At the same time, there is this wonderful biblical principle of CONTENTMENT. We reject covetousness and envy and greed and pride. We know that the key to contentment is not another shopping trip to the mall to satisfy our shopping addiction (some people seek to find contentment in shopping – they say it helps them get their minds off their problems – this is idolatry). The Christian is free to go to the mall, of course, and to enjoy what they purchase there. But are possessions the source of your *contentment* rather than your relationship with Jesus? This is why *the love of money is a root of all kinds of evil*. It becomes *evil* when it becomes a substitute for the Lord Himself, when it buys us things (or status) that we believe will satisfy the thirst of our souls. Material possessions are like Coca-Cola on a hot day. It tastes really good as we swallow it, but it does not truly quench our thirst. In fact, the sugar actually increases our thirst. There is only *one, true, Living Water* who is capable of satisfying the thirst of our souls. His name is Jesus.

Day 10
Day 10

The Burden of Debt and Re-evaluation of Lifestyle

BIBLE STUDY

Read and write the following Scriptures about debt.

Proverbs 17:18 _____

Proverbs 22:7 _____

1 John 2:15-17 _____

1. What is the relationship between the one who borrows and the one who lends?

2. In *1 John 2:15-17* there are three characteristics of the world that we are explicitly told to reject. What are they?

3. What is the primary purpose of the advertising industry in the United States?

4. How effective is this massive advertising effort?

5. How are Christians influenced by our culture of consumption?

6. What challenges do you face regarding debt?

7. Is there a relationship between an “I want/need/deserve it now” attitude and the acquisition of debt?

8. As a Christian, how do you view your current state of indebtedness?

COMMENTARY

The Bible does not condemn debt. In the Old Testament believers were to lend money to fellow believers and not charge interest (see *Leviticus 25:36-37*). It can be argued that if God sanctioned lending (at no interest) then He must also have sanctioned borrowing (for necessities).

However, in our day, debt is a massive issue that places great stress on the people of God, and on churches. Some argue that for certain basic necessities of life (such as a car, an education, or a house) then a controlled and intentional debt is actually a practice of good stewardship. Other Christians say that any kind of debt for any reason is wrong as it places the Christian in a kind of financial slavery. Biblically thoughtful Christians will no doubt disagree on this issue, and ultimately it becomes a *Romans 14* kind of personal conscience issue that requires respect for the convictions of others.

No thoughtful Christian attempts to defend, however, the acquisition of debt for non-necessities and/or luxuries. More often than not people use credit cards because they want something NOW. Many do not wait and save and until they can afford such a purchase. Rather, they are willing to buy the item and pay interest if necessary – they are willing to go into debt. The repayment of that debt, therefore, becomes a financial burden that places pressure on other items in their family budget – including the giving of *tithes and offerings*.

We should not be surprised at this sad state of affairs. Our culture of consumption (I must have that) and narcissism (life is about me) has produced generations of Americans who see debt as part of their natural lifestyle without thinking of the consequences of doing so.

The only appropriate response to debt is to take the necessary steps to get out of it. This will require a budget, a re-evaluation of what is a necessity in contrast to what is a luxury, and a spiritual walk with the Lord that is characterized by humility and contentment. As you seek the Lord's will in this matter, do not be surprised if He calls you to "downsize" and to adopt a more modest lifestyle. He may even call you to sell some of your possessions – even treasured ones – in

order to be released from the bondage of excessive debt. Churches need to both teach and model responsible stewardship. They cannot expect church members to practice what they are not taught and what is not being modeled for them in the financial life of the church. Debt reduction and debt elimination plans should be implemented with careful and wise deliberation and conviction-born determination. God has called us to a life of freedom. We should not place ourselves, our families and our churches in financial bondage. God will give much grace and wisdom to those who seek and trust Him in this regard. *Proverbs 3:5-6* will be a great comfort to you as you seek the Lord in this matter.

Debt Evaluation:

<u>Lender:</u>	<u>Item/Purpose:</u>	<u>Total Owed:</u>	<u>Monthly Payment:</u>
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
	TOTALS:	_____	_____

Read Proverbs 3:5-6!

The Gospel and Our Lifestyle Choices

BIBLE STUDY: *Jeremiah 2:11-13*

¹¹Has a nation changed its gods, even though they are no gods? But my people have changed their glory for that which does not profit. ¹²Be appalled, O heavens, at this; be shocked, be utterly desolate, declares the Lord, ¹³for my people have committed two evils: they have forsaken me, the fountain of living waters, and hewed out cisterns for themselves, broken cisterns that can hold no water.

1. What is Israel guilty of in this passage? _____
2. How and why is this sin so shocking? _____
3. What is the relationship between the two evils? _____

4. How do modern-day Christians commit this same sin? _____

5. What are the consequences of this form of idolatry? _____
6. Do you have an empty cistern in your life that you drink from – but are never satisfied? If so, what is it? _____
7. If the Holy Spirit has convicted you that you have such a broken cistern and confess it to Him and ask for (and expect) His forgiveness.

Bible Study: *II Peter 1:3-5*

²*Grace and peace be yours in abundance through the knowledge of God and of Jesus our Lord.* ³*His divine power has given us everything we need for life and godliness through our knowledge of him who called us by his own glory and goodness.* ⁴*Through these he has given us his very great and precious promises, so that through them you may participate in the divine nature and escape the corruption in the world caused by evil desires.* ⁵*For this very reason, make every effort to add to your faith goodness; and to goodness, knowledge; ⁶and to knowledge, self-control; and to self-control, perseverance; and to perseverance, godliness; ⁷and to godliness, brotherly kindness; and to brotherly kindness, love.* ⁸*For if you possess these qualities in increasing measure, they will keep you from being ineffective and unproductive in your knowledge of our Lord Jesus Christ.* ⁹*But if anyone does not have them, he is nearsighted and blind, and has forgotten that he has been cleansed from his past sins.*

1. As a Christian, God's *grace and peace* are yours in _____! (vs. 2)
What does this mean to you?
2. What has God given to you? (vs. 3) _____

3. What is the difference between God giving us everything we WANT and God giving us everything we *need*?

4. Do you "live by promises or appearances"? That is, do you trust in the promises that God has made to you (especially the promise to provide for your material needs – see *Matthew 6:25-34*)?

5. Of the godly character qualities listed, what is the relationship between *self-control* and living a responsible life with our finances?

6. If this stewardship devotional has brought on some guilty feelings in your heart, what does this passage teach you about the gospel of God's forgiveness and grace?

COMMENTARY

It would be a HUGE MISTAKE for any Christian to legalistically determine what the lifestyle of another Christian should be. We all answer to God for our lifestyle choices. He knows our needs and our desires, and He has given us clear biblical principles of STEWARDSHIP to guide us in making wise and godly choices.

The key to good stewardship, however, is in understanding and believing the gospel of God's grace in our lives. In that gospel, four profound spiritual realities are present.

- (1) The gospel tells me **WHAT CHRIST HAS DONE FOR ME**. He has saved me (*Luke 19:10*); He has died for my sins (*Romans 5:6-8*); He has given me new life (*John 3:1-8*); He has sealed me with His Spirit (*Ephesians 1:13*); and He has given me countless other *spiritual blessings* (*Ephesians 1:3*).
- (2) The gospel tells me **WHAT CHRIST SAYS ABOUT ME**. I am His adopted child (*Galatians 4:5*); I am *righteous* (*Romans 4*); I am *forgiven and cleansed* (*I John 1:8-9*); I am *precious in His sight* (*Psalms 116:15*). When

I look in the mirror I see a child of God who is perfectly loved and acceptable to God through the finished work of Jesus Christ.

- (3) The gospel tells me **WHAT GOD PROMISES TO ME**. I live by His *many great and precious promises (II Peter 1:2-4)*. He promises *to work all things together for my good (Romans 8:28)*; He promises never to *leave me or forsake me (Hebrews 13:5)*; He promises to take me to be with Him when I die (*John 14*).
- (4) The gospel tells me **WHAT CHRIST WILL DO THROUGH ME**. He *works in me both to will and to do His good pleasure (Philippians 2:13)*; He has *prepared good works for me to do (Ephesians 2:10)*; and He has promised to do *greater works through me (John 14:12)*.

In short, you are richly blessed, totally loved, completely secure and heaven-bound because of the great love of God for you through Jesus Christ. When I believe the gospel that tells me these glorious things, my heart and soul become full of grace, peace, contentment and gratitude. The lure of the false *cisterns* of this world become less as my riches in Jesus are seen more. The *cravings* to own things are lessened when I ponder the love of the One who owns me. The *lust of my eyes* for vain possessions become more distant as Jesus' love becomes closer. The gospel changes everything – even our outlook on our material possessions.

Day 12

Planning for the Future

BIBLE STUDY: *Psalms 78:1-8*

¹Give ear, O my people, to my teaching, incline your ears to the words of my mouth! ²I will open my mouth in a parable; I will utter dark sayings from of old, ³ things that we have heard and known, that our fathers have told us. ⁴**We will not hide them from their children, but tell to the coming generation the glorious deeds of the Lord, and his might, and the wonders that he has done.** ⁵He established a testimony in Jacob and appointed a law in Israel, which **he commanded our fathers to teach to their children,** ⁶**that the next generation might know them, the children yet unborn, and arise and tell them to their children,** ⁷**so that they should set their hope in God and not forget the works of God, but keep his commandments;** ⁸**and that they should not be like their fathers, a stubborn and rebellious generation, a generation whose heart was not steadfast, whose spirit was not faithful to God.**

COMMENTARY

Psalms 78 is one of the most profound teachings of the entire Scripture. In a hedonistic (love of pleasure), secular (the only thing that matters is right now), and narcissistic (the purpose of life is to satisfy my wants and lusts) culture, this Psalm is truly a rebuke. The Christian lives in not one, but THREE, TIME ZONES: the past, the present and the future. The world is addicted to the present time zone while we joyfully live in all three.

The Past: We are constantly to look at history to see God’s grace and faithfulness to us in the past. The gospel itself is rooted in what Christ has already done for us and for our salvation. The gospel is about the finished work of Christ to redeem us and make us His own!

The Present: God is at work in us and through us right now. How awesome it is to know the Lord and walk with Him and be used by Him to bless others. Ours is a living faith that informs and shapes our everyday life.

The Future: We look forward to spending our future in the presence of the Lord in heaven. We care deeply about the Lord’s work to continue through us after our death. We care about *the generation yet to be born* that *they might know the Lord*. **God can use us to be a BLESSING to the next generation after our death – that the work of the Lord might continue.**

How is this possible – with a wise and stewardly plan for our monies after we die. Most parents make some kind of provision for their biological families. **But what about your spiritual family?** Do you see the potential of putting your church into your will so the work of the Lord might continue through you long after your death? What a privilege! What an example of being a good *steward* of your assets! What a great way to honor the Lord and bless the *generations yet to be born*.

What plans have you made to bless your biological family after you die?

What plans have you made to bless your church family after you die?



7525 McFarland Blvd., Indianapolis, IN 46237

317-534-2900

www.southportpc.org