



PARTICIPANT GUIDE

30 Days of Generosity

A Stewardship Resource



Everence®

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Acknowledgments and permissions

All Scripture quotations are from the New International Version unless otherwise stated.

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Introduction

30 days of generosity is a four-week devotional and small group discussion piece that will give your congregation an opportunity to explore God's abundance as a community. Too often, congregations plan for an isolated emphasis on stewardship and generosity when we find ourselves slipping behind in the budget. This study invites us to dream beyond the budget and envision God's larger call to generous living.

One of the best things about 30 days of generosity is that it begins where Christian life begins – with commitment. This study allows participants to immerse themselves in a journey of learning how to take seriously God's call to be faithful stewards. If you engage in the daily readings and the prayer guides, you will strengthen your calling as a steward of God. And if you make this study the focus of your small group time as well, amazing things can happen!

This is not a course about money management. It can, however, impact how you manage your money as well as your time, talent, health and relationships. In other words, this is a course on holistic stewardship. We live in a culture that worships the material – where it becomes impossible to see the connections between what one thinks about God and what one does in daily life.

30 days of generosity brings that all together so God is indeed honored by the daily stewardship choices you make. May the words from 1 Peter 4:10 take on greater meaning and clarity as a result of this teaching on generosity:

Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received. (NRSV)

Beryl Jantzi

Director of Stewardship Education, Everence®

It's about commitment

It's about a commitment – by individuals, families and entire congregations – to rethink our money, our possessions and our priorities. We begin with a time of commitment, focusing our hearts, minds and conversations on right attitudes about the resources God has entrusted to us. As you read the Scripture passages and pray, listen carefully to what God has to say and then commit yourself to full involvement in this experience.

Personal prayer guide – As you prepare for the coming month-long holistic stewardship emphasis on living a generous life, read through this brief study and pray about your commitment to 30 days of generosity. This brief devotional will prepare your heart for what God wants to say to you through 30 days of generosity.

Read Hebrews 13:15-21 – By Jesus' sacrifice on the cross, a door was opened that allows us to enter into God's presence boldly, without fear, knowing our sins are forgiven – not because of our own worth, but because of Christ's love. In creating us as his children, God has equipped us with all we need to live humbly before him and serve him. If God has equipped us with all we need to serve him, we ought to be a good steward of those resources. And knowing that each of us is singularly gifted by God ought to unify us and make us true partners in the work of the Gospel.

Next, read 1 Timothy 6:17-19 – Through God, we have everything we need to enjoy life in this world, as well as the next. God has supplied us with more than enough so that we can also know the enjoyment of blessing others. What a joy to know my life already consists of much more than anything this present age can offer! God will grant you the wisdom and strength to be generous in every way and to fully invest yourself in God's Kingdom.

Then read Ephesians 1:11-17 – God reigns over every physical dimension of this universe and nothing is able to confine him. Yet, God chose to enter time and space in order to open the door for us to the realm of light. Ask God to help you use your limited time on Earth wisely. Ask God to help you be a good and faithful steward. Ask him to keep you focused on the eternal rather than the temporary.

Consider the lesson of Luke 12:13-21 – God has given us all we have. He is our true source and supply and we are only God's servants – but what a blessing that is! What would we be without God's abundant grace and generosity? Ask God to open your eyes so that you can see yourself as God sees you. Remember, God is your security – not the things of this Earth that you acquire. Live by faith and trust God more today than you did yesterday. Grow in your generosity toward others.

Finally, see the lesson in 1 Corinthians 3:18-4:2 – We should not lose sight of the fact that God has entrusted us with things that are more valuable than anything this world offers. And repaying God's generosity is impossible! In response we can only ask for more of God's wisdom – more understanding of God's truth – especially the truth that all we have, far beyond only our time and money, are resources God has entrusted to our stewardship. Strive to be faithful in prayer, sharing freely and generously of all your spiritual gifts in order to bring God honor and glory.

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WEEK ONE

It's about God

It's about God – the one from whom we have received every good thing and for whose glory we live, and breathe and serve.

Our stewardship response begins when we realize and accept God's unconditional love for us. We demonstrate our thankfulness for God's gifts when we respond generously to the needs of others – sharing freely from that which has been freely given to us.

Week one: Monday

Our only true treasure

For where your treasure is, there your heart will be also.
– *Matthew 6:21*

Read

Matthew 6:19-34

Reflect

As a child, stories about misers fascinated me. Such people were often depicted gloating over gold in the glow of a dim light. Ebenezer Scrooge, the lead character in Charles Dickens' "A Christmas Carol," probably tops the list of confirmed misers. This unhappy, lonely man was consumed with accumulating earthly treasure. Scrooge's heart, thoughts and efforts were focused on building up his assets. And as Dickens made clear, this is not an alluring picture. If you think about it, money and possessions are not what make your life fulfilling and meaningful.

In the Scripture passage open before you, Jesus focuses on finances. Yet many other things can be one's true treasure, including pleasure, work, fame, family connections, social position. What is your passion and how can you tell if it is focused on true treasure?

Jesus urged those who came to him to "seek first the Kingdom of God and his righteousness," (Matthew 6:33). In his stories and through his teachings, Jesus challenged his followers back to true treasure, knowing that the ever-present tinsel of life is a dangerous enticement. How can you better reject the lure of the tinsel in order to keep your heart in passionate pursuit of the only true treasure?

Pray

Lord, I admit I am easily attracted to earthly glory. Money, fame and other interests consume my attention. Forgive me for wandering away from you and into the arms of false treasures. Free me to seek only true treasure, and to that may my heart and thoughts be constantly drawn. Amen.

Act

Discuss with a family member or trustworthy friend how your life can be oriented around true treasure and the possible implications of such a commitment on your giving, your work, your relationships and your priorities.

– Harvey Sider

Week one: Tuesday

Our refuge in times of trouble

How abundant are the good things that you have stored up for those who fear you, that you bestow in the sight of all, on those who take refuge in you.

– *Psalm 31:19*

Read

Psalm 31:19-24

Reflect

Our commitment to follow Jesus doesn't make us immune from times when life brings more than we think we can bear. Sometimes it is the small, pesky annoyances – a lost billfold, water in the basement, or a missed flight – that get us down. Other times we are hit with really big issues: a life-threatening illness, unemployment, a prodigal child, an aging parent, marital strife. Whether big or small, life's challenges are usually manageable if faced individually. However, when troubles come in quick succession, we can feel besieged and alone.

The evil one is delighted if, in our alarm, we perceive ourselves to be cut off from God. Discouragement is the trick of the devil. But we need not fall prey to Satan's tricks.

Psalm 31 provides a word of encouragement in times of distress. God has stored up great goodness for those who fear him. When our emotional and spiritual reserves are at their lowest, we can draw from God's rich storehouse. We find refuge in the shelter of his presence. "Be strong and take heart," the Psalmist urges.

How wonderful to know that our God is more than able to see us through! When troubles come, we can turn to him. He is our hope and our refuge.

Pray

Precious God, my refuge and hope. So often I long to be sheltered and protected. I praise you that I can turn to you in prayer! I rejoice in the great goodness you have stored up for those who fear you. And I praise you for your wonderful love for me. Amen.

Act

Think back on a time when you felt like a "besieged city." On the notes page at the end of this booklet, list the ways God showed his goodness to you during that time. Include God's work in your life through others.

– Rebekah Burch Basinger

Week one: Wednesday

Boasting in the right thing

For who makes you different from anyone else? What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?

– 1 Corinthians 4:7

Read

1 Corinthians 4:7-14

Reflect

The church at Corinth was racked with conflicting loyalties and claims to fame. Paul reminded the church that there is no human basis for pride. “What makes you think you are different from everybody else? After all, everything you have comes from God,” he wrote.

We 21st century Christians are not so different from those early believers. We boast in our abilities, our upbringing, our educational background, forgetting that these are gifts from God. We would not be where we are without the constant and countless interventions of God.

God’s greatest gift, of course, is his only Son as a sacrifice for our sins and mistakes. Salvation is the most precious gift any of us will ever receive, and we have done nothing to deserve it. The truth is, our natural bent is rebellion against God, and yet Christ died for us, carried our sins, and gave us his holiness.

He didn’t have to do it. His is a gift of grace. We are his children, and he loves us with an unconditional love. He gives us what we need and what we can use to further his kingdom and to spread his grace even more. When we forget Jesus’ sacrifice, we become selfish and full of pride.

Pray

Give me a renewed and joyful heart, dear God. As the words from Psalm 100 remind me, it is you who made me, and I am yours. Thank you for including me among your people, for being my shepherd, and for inviting me to “graze” in your bountiful pastures. Amen.

Act

For today, make a conscious effort to think about your possessions as though they belonged to someone else. Notice whether you find yourself treating the things in your life differently.

– Doug Sider, Jr.

Week one: Thursday

Our source of security

If I have put my trust in gold or said to pure gold, “You are my security,” if I have rejoiced over my great wealth, the fortune my hands had gained, ... then these also would be sins to be judged, for I would have been unfaithful to God on high.

– *Job 31:24-25, 28*

Read

Job 31:16-28

Reflect

What would it be like to have the personal commendation of the Almighty – to be identified by God as “the finest person in all the earth, an individual of complete integrity”? That’s how God described Job, and for good reason. Nothing, absolutely nothing, was more important to Job than his relationship with God. Even when he lost everything – his wealth, his health and his family – Job’s heart remained fixed on what pleases God. As a result, Job brought joy to God and reaped great rewards in this life and the life to come.

We live in a materialistic culture where more is deemed better. Every new day becomes a quest for more money, a bigger home, a better car, more luxury toys, that cottage, that cruise – the list goes on. And we Christians are not immune. Just like everyone else, we are working to amass goods and a secure financial future. We’ve placed our trust in money. Our security is tied up in what we have. We act as though we can buy happiness.

Long before Jesus promised that seeking God first is the best way to see all our needs met, Job actually lived it out. That same security is available to you and me today.

Pray

Lord, help me resist being squeezed into the mold of this world. Help me live this life holding things lightly and holding on to you tightly. Help me invest generously in things that make an eternal difference, so I can know true security, peace and joy both now and forever. Amen.

Act

Ask yourself whether your life reflects a daily dependence on God. Is your security firmly fixed in him? Are you laying up treasures in heaven where they will be eternal? Decide to use some of the resources God has entrusted to you to do something today that will result in eternal benefits.

– Tim Harden

Week one: Friday

Whom we serve

No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.

– *Matthew 6:24*

Read

Matthew 6:24

Reflect

By any measure, we North Americans are the richest people who ever lived. Yet we constantly clamor for more. It is as though the word “enough” is missing from our vocabularies. Too late, we discover that “more” is a ruthless master.

Here in the sixth chapter of Matthew, Jesus warns that no one can serve two masters – that we cannot serve both God and money. His words challenge us to an honest assessment of what our lives are all about, and that is not easy. It requires that we face up to some tough questions:

- Do I live contentedly within my means or continually burden myself with consumer debt?
- Do I give freely and liberally (at least a tithe) or repeatedly take on other financial obligations that prohibit this?
- Am I holding onto a large account that could be tapped to benefit ministry or charitable purposes?
- Does my life reflect a healthy balance between work, church, and leisure, or is it largely consumed with efforts to earn and have more?
- Do I buy things (such as a car) for their usefulness or for their status?

Answers to questions such as these provide clues to the real master in our lives.

Pray

Lord, may my whole heart be yours alone. Teach me to manage my resources with an unselfishness that honors you and channels your blessing to others. Amen.

Act

Set aside any extra or unexpected money received during the week as a giving fund. Draw on this, as the Holy Spirit leads, to supply special needs in God's work and in the lives of the less fortunate.

– Robert Verno

Week one: Small group study

It's about God

"It is an anomaly of modern life that many find giving to be a burden. Such people have omitted a preliminary gift. If one first gives of himself to the Lord, then all other giving is easy."
– John S. Bonnell (1893-1992), pastor and author

Coming together

15 minutes

1. Take a moment to share a bit about yourself. Talk about where you live and work, your family, how long you have lived in this community, etc.
2. What are one or two things you really enjoy doing?
3. How long have you attended church here?
4. Why did you decide to join this group study?
5. What do you hope to learn and accomplish by completing this four-week study?

Learning together

40 minutes

Read Scripture and discuss

A certain ruler asked Jesus, "Good teacher, what must I do to inherit eternal life?" "Why do you call me good?" Jesus answered. "No one is good – except God alone. You know the commandments: 'Do not commit adultery, do not murder, do not steal, do not give false testimony, honor your father and mother.'" "All these I have kept since I was a boy," he said. When Jesus heard this, he said to him, "You still lack one thing. Sell everything you have and give it to the poor, and you will have treasure in heaven. Then come, follow me." When he heard this, he became very sad, because he was a man of great wealth. Jesus looked at him and said, "How hard it is for the rich to enter the Kingdom of God! Indeed, it is easier for a camel to go through the eye of a needle than for a rich man to enter the Kingdom of God." Those who heard this asked, "Who then can be saved?" Jesus replied, "What is impossible with men is possible with God." Peter said to him, "We have left all we had to follow you!" "I tell you the truth," Jesus said to them, "no one who has left home or wife or brothers or parents or children for the sake of the Kingdom of God will fail to receive many times as much in this age and, in the age to come, eternal life." (Luke 18:18-30)

"Sometimes people come to Jesus for life insurance – they would rather not lose everything to death. But Jesus' call is one step deeper, beyond possessions to the real self." (Life Applications Commentary)

1. The man who approached Jesus sought the answer to a great question: How can I have eternal life? Discuss whether this man truly wanted a life transformation or just wanted to add one more possession to his already extensive collection of stuff.
2. What do you think were the man's motives in calling Jesus "good teacher?"

3. When he first answered the man's question, Jesus listed only five of the commandments, five related to human relationships. Why do you think he did this?
4. What does this man's commitment to these five commandments, in contrast to his sense that something is lacking, indicate about his faith?
5. Give examples of ways we tend to live as if faith is little more than self-improvement and becoming a socially acceptable person. Do we tend to view faith as something we add to a list of characteristics defining who we are? In what ways are we similar to the rich young ruler?
6. Jesus tells the young man to give all he has to the poor. What was Christ trying to get at in this man's life?
7. How do we fully follow Christ today? What does it look like to live fully surrendered to God in a wealthy, materialistic society?

"What is impossible with men is possible with God." (Luke 18:27)

Sharing together

10 minutes

In Romans 12:1, Paul says to offer our bodies as a living sacrifice. How does this concept of being a living sacrifice impact the way you handle the possessions God has entrusted to you?

Where in your life do you need to make changes so as not to lose sight of the eternal and to ensure that all of your life is offered to God as a living sacrifice?

Praying together

10 minutes

An important part of a small group is learning to care for the needs of others by praying for one another. Take a moment at the close of tonight's session to discuss how you feel about sharing your praises, needs, concerns and struggles with this group.

Sitting in a circle, go around and share an item of praise and thanksgiving or a challenge you are facing in the week ahead. After everyone has shared, take turns praying for the person on your right. If you are uncomfortable praying out loud, simply pray quietly and then say "amen" when you are done.

Record the praises and concerns mentioned within your small group. This will help you to remember the other people in your group throughout the week during your devotion times.



WEEK TWO

It's about purpose

It's about purpose – in the use of our time, our talents and our treasure. Joyful generosity is essential to a full and healthy Christian life.

As followers of Christ, we are asked to be part of God's world, not to stand apart from it. Our calling is that of stewards. As we share and as we serve, our prayer is that others will see in us the generous love of God and be drawn to a saving knowledge of Jesus Christ.

Week two: Monday

Living free

Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you!”

– *Hebrews 13:5*

Read

Hebrews 13:1-6

Reflect

I was contented – I really was – until I was given a membership to one of those wholesale retail stores a couple of years ago. Now at least once a week, I wander up and down the aisles to see what new things I don’t have, don’t really need, but could instantly fall in love with. Specialty foods. Furniture. Clothes. Electronic gadgetry. Books. Garden stuff.

And caskets. That’s right. I just heard that I could go to my wholesale store, select a casket, and have it shipped to the mortuary of my choice within 48 hours. Talk about convenience. Talk about value.

Talk about perspective. When I read about the caskets, it reminded me of just how brief our time on earth is and that this is only our temporary residence. As someone once said, “You’ve never seen a hearse pulling a U-Haul trailer.”

Pastor Rick Warren, in “The Purpose Driven Life,” writes, “You will not be in heaven two seconds before you cry out, ‘Why did I place so much importance on things that were so temporary? What was I thinking? Why did I waste so much time, energy, and concern on what wasn’t going to last?’”

There are many things to desire in life, but there is only one true source of contentment. When we have Jesus, we have everything we need.

Pray

Lord, give me the heart of Paul, who learned to be content whatever his circumstances, whether in plenty or in need. Teach me that your presence in my life is everything I could ever need and that I can do everything through you who gives me strength. Amen.

Act

Make a list of all the things you are discontented with in your life right now and begin to thank God for them one by one. Ask God to show you just how blessed you are in Jesus Christ.

– Perry Engle

Week two: Tuesday

Kingdom focused

Therefore, my dear siblings, stand firm. Let nothing move you. Always give yourselves fully to the work of the Lord, because you know that your labor in the Lord is not in vain.

– 1 Corinthians 15:58

Read

1 Corinthians 15:50 – 16:4

Reflect

When our family moved to Montgomeryville, Pennsylvania, to start a new church, I noticed many folks had the idea that the church is more interested in people's wallets than anything else. So I made it a point to confront the stereotype head-on by reminding the congregation that we were the beneficiaries of the generosity and faithfulness of other Christians throughout our region and nation. Gifts through church extension ministries and to various church-planting efforts made it possible for us to start our church.

It was unlikely that people from these other congregations would worship with us or benefit from our new ministry. Yet, because our brothers and sisters were committed fully to the work of the Lord, they gave to change the lives of people they would never meet.

This Christ-honoring, selfless, kingdom-focused perspective on giving had an eternal impact on our fledgling congregation. And it is exactly the kind of giving Paul speaks about in his letter to the Corinthians. As we give of ourselves, our time, and our money to the work of the Lord, we can rest in the promise that it will not be in vain.

Pray

Dear Jesus, I lift up to you the men and women, children and teens whose lives will be touched today through the ministries that my gifts, and the gifts of others in my congregation, are supporting. It is a wonderful thing to be your steward and I commit myself to consistent, generous, joyful giving. Amen.

Act

Browse through your checkbook and ask yourself these questions: What would someone who did not know me believe I valued most based on my expenditures? Would God's work in the local church and the world show up as a top value, or would there be little evidence of regular, proportional and generous giving?

– Glenn Pfeiffer

Week two: Wednesday

Money at the root

For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

– 1 Timothy 6:10

Read

1 Timothy 6:6-10

Reflect

An ambitious businessman who survived 9/11 said, "I have now learned to hold all things loosely." Hopefully it won't take a tragedy such as this for the rest of us to learn the biblical principle of holding things loosely.

In this letter, Paul warns the young pastor Timothy against false teachings that were prominent in the church at Ephesus and specifically the wrong-headed notion that godliness leads to financial wealth. "No," Paul wrote, "It is godliness with contentment that leads to great gain" (verse 6). The word "content" in Greek refers to a perfect condition in life. In 2 Corinthians 9:8, the same word describes a sufficiency in the necessities of life. Contentment is one of the greatest assets in life.

Real contentment comes when we switch our service from things, to God only. Paul stresses that the love of money is the starting place of all evils. Let me emphasize: Money is neither good nor bad, but the love of it may lead to all kinds of evil. Being entrusted with financial wealth brings great responsibility, and we can exercise that responsibility for both good and for evil. The Jewish rabbis have a saying: "Who is rich? He who is contented with his lot."

Pray

Heavenly Father, today I ask for the gift of contentment. Set me free from the love of money so I can love you more fully. Replace my selfishness with a spirit of gratitude, and teach me to hold onto the things of this world loosely. Amen.

Act

Take out a piece of paper and list the things of this world that you can let go of now. Tuck the list into the back of this booklet. Check back at the end of the month to see if you have begun to let go of the items on your list.

– Kathleen Leadley

Week two: Thursday

Sacrifice of firstfruits

And the Lord has declared this day that you are his people, his treasured possession as he promised, and that you are to keep all his commands.

– *Deuteronomy 26:18*

Read

Deuteronomy 26:1-4, 9-19

Reflect

The Interpreter's Dictionary of the Bible defines firstfruits as "the sacrifice offered by the Hebrews for the redemption of the annual crop." Early Semitic people believed that because God created everything, everything belonged to God. They also realized they needed grains, vegetables, fruit and flesh of animals as food to sustain life.

It was determined, then, that some kind of redemption needed to take place that would enable them to make use of what belonged to God. The act of redemption took the form of a sacrifice of the first and best of their harvest or of their livestock. The rest was available for sustaining life among the clan.

In 1 Corinthians 15:20, Paul wrote, "But Christ has indeed been raised from the dead, the firstfruits of those who have fallen asleep." Through his sacrificial death on the cross, Jesus became the means by which humankind is redeemed – the sacrifice that enables us to be in an intimate relationship with the God of all Creation, our Heavenly Father.

As the people of God, are we giving back to God our firstfruits? Are we willing to order our lives so that God receives the first and best from us?

Pray

Father of us all, you have taught us about generosity that leads to abundance and withholding that comes to poverty. Open our eyes and hearts that we may discern the blessings that accompany giving what belongs to you. May we give joyously of what you entrust to us. Amen.

Act

Spend a few minutes thinking about what your spending indicates about your priorities. What percentage of your income are you actually giving to your church and beyond? Do these reflect a firstfruits attitude toward giving?

– Mike Anderson

Week two: Friday

The motive

Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. The goal is equality.

– 2 Corinthians 8:13-14

Read

2 Corinthians 8:1-15

Reflect

In the midst of severe affliction and extreme poverty, the Macedonian church had a rich generosity. They gave based on their relationship with God. Their giving was not based in what they had or did not have financially, but in their commitment to what they discerned God had for them to do.

The Macedonians gave beyond their ability because they saw their giving as a “privilege of sharing in this service to the saints.”

When I am going through tough times and feel financially strapped, I’m not usually “welled up in rich generosity.” Yet there is much ministry to be done in our day and most requires financial support. What would help us to have the same passion for giving that the Macedonians had?

Christ’s amazing sacrifice is the greatest example of God’s generosity to us. The Macedonians were overflowing with generosity as they realized the grace of generosity from God himself.

Pray

Most gracious and generous Father, I give you thanks for your generosity to me. May I be able to see the rich privilege I have in sharing in the work of ministry through my financial generosity. My desire is to see financial equality take place in this world as your church faithfully shares with each other. Direct me and help me to do my part. Amen.

Act

Make a list of all the ministries in which your local congregation is involved. While looking at the list, take time to rejoice in all the ministries in which you are privileged to be sharing. Reflect on the generosity of God, especially the gift of his Son. Allow the generosity of God to become the generosity of your heart and actions.

– Isaac Flagg

Week two: Small group study

It's about purpose

"We are rich only through what we give, and poor only through what we refuse to give and keep."
– Anne Swetchine (1782-1857), Russian-French writer

Coming together

15 minutes

1. Talk about one dream from your childhood that has become a reality in your life today.
2. Share any hopes or dreams you have had as an adult that have disappointed you once they were realized.
3. What has God asked you to do that, while costly, was also incredibly fulfilling?

Learning together

40 minutes

Read Scripture and discuss

"Do not store up for yourselves treasures on earth, where moth and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness! No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money." (Matthew 6:19-24)

"The only thing which a man can take out of this world into the world beyond is himself; and the finer self he brings, the greater will be his treasure in heaven."

– William Barclay

1. Jesus talks about storing up treasures that can be destroyed. What are some modern examples of wealth and treasure that can deteriorate in value by decay, destruction or theft?
2. How is Jesus' concern about deteriorating value relevant in a time of IRAs, stocks, houses, cars and boats?
3. In verse 20, Jesus talks about storing up treasure in heaven. How is this accomplished?
4. How do we determine what we truly treasure?
5. Jesus identifies our heart (motives, drive, greatest desire) as the source of whatever we treasure. How do we foster a heart that treasures eternal things more than the things of this world?
6. What does proper spiritual vision do for us?
7. Jesus finishes this section by talking about two masters. What happens when we try to live with divided loyalty, multiple treasures?

"For where your treasure is there your heart will be also." (Matthew 6:21)

Sharing together

10 minutes

In 1 Timothy 6:10, Paul says the love of money is a root of all kinds of evil. What can you do to bring your heart more in line with kingdom values?

Praying together

10 minutes

Take a few moments in light of the study and give everyone a chance to share what's happening in their spiritual lives and what God has been saying to them. Then ask each other, "How can we help you this week in prayer?"

After sharing, pray together. If someone is uncomfortable praying out loud, give him/her the opportunity to say a one-sentence prayer or to simply pray in silence. Also, don't forget to pray for any specific items mentioned and other needs you are aware of within the group.

Record the praises and concerns mentioned within your small group. This will help you remember the other people in your group throughout the week during your devotionals.



WEEK THREE

It's about provision

It's about provision – and the freedom that comes from focusing on God's amazing abundance, even as the world bombards us with messages of scarcity.

God has given us all that we have, including the freedom to decide how we will respond to this generosity. Will we operate from a stance of scarcity or abundance? Will we hoard or share? Will the resources entrusted to us burden us or empower us?

Week three: Monday

Living rich

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

– 2 Corinthians 9:6-7

Read

2 Corinthians 9:6-10

Reflect

"If I were a rich man..." This song from the popular musical "Fiddler on the Roof" comes to mind whenever I read Paul's words here in 1 Corinthians. "If only I were rich, I could give away lots and be so generous and that would bring great joy" is the way it goes in my head. But wait – Paul tells us that we all have the opportunity to be generous.

What about people who are truly needy? What do they think when they read this text? Are they looking at us – the people with money – and wondering whether believers in Christ are really generous people? Are they wondering what God meant when he instructed us to give to the needy in reckless abandon?

The biblical principle is simple: sow little, reap little; sow a lot, reap a lot. So why shouldn't we give to the needy in reckless abandon?

Today's passage reminds us of how absolutely amazing it is to give and to be full of joy and generosity while doing so, even if the amount we can give is limited. Go for it and see what God will do through your reckless abandon.

In the end, it is not about how much we give, because we can never out-give God. In the end it is about our attitudes and our actions. Give cheerfully to someone and celebrate God's awesome provision for us all.

Pray

Heavenly Father, let me know what it means to be a generous person, not only with my money and possessions but also with my praise and encouragement to those around me no matter where I am. I will make the effort to give generously. Multiply my gift and richly bless those in need. Thank you for being so generous with us and showing us the way to generosity. Amen.

Act

This week put some money – \$20 or \$50 – in your pocket to use as a spontaneous expression of God's goodness by giving it away as you are directed by the Holy Spirit.

– Brian Bell

Week three: Tuesday

More precious than gold

For you know that it was not with perishable things such as silver or gold that you were redeemed from the empty way of life handed down to you from your ancestors, but with the precious blood of Christ, a lamb without blemish or defect.

– 1 Peter 1:18-19

Read

1 Peter 1:3-21

Reflect

“Buy gold. It is your surest bet against the future,” the commercial message urged. The announcer went on to list the uncertainty of virtually every other commodity in which one might invest. I was almost convinced, but just in time I remembered the true source of my future confidence. As a follower of Christ, I have an inheritance waiting for me in heaven that “can never perish, spoil or fade.”

God has already provided the goal of our faith – the salvation of our souls. What a wonderful assurance! Yet, like the early Christians to whom Peter was writing, we put our hope in gold and silver (and real estate and retirement funds, and other perishable things). Financial planning, while not entirely a bad practice, too easily gets in the way of what it’s really all about – our relationship with Jesus Christ.

Gold and silver (and all the other things we hold so dear) will one day perish. Only our salvation has eternal value. Through the precious blood of Christ, the lamb without blemish or defect, God has provided us with a gift of far greater and more enduring value than anything the world has to offer.

Are we spending most of our energies on things that will one day fade? Peter encourages us to fix our hope on God and his amazing gift of salvation.

Pray

Precious Father, keep my heart fixed on the living hope you have provided through your Son, Jesus Christ. I praise you for the wonderful inheritance you have given me. Forgive me for making the pursuit of silver and gold my life’s priority. Amen.

Act

On the notes pages, list three ways you will “spend” from your heavenly inheritance this week toward the goal of bringing praise, honor and glory to Jesus Christ.

– Rebekah Burch Basinger

Week three: Wednesday

God's ownership of creation

I know, my God, that you test the heart and are pleased with integrity. All these things I have given willingly and with honest intent. And now I have seen with great joy how willingly your people who are here have given to you.

– 1 Chronicles 29:17

Read

1 Chronicles 29:1-20

Reflect

Their big old farmhouse was gradually being restored, and the family loved their home. Then they heard about homeless children in Bangladesh. It didn't seem right that they should have so much and others so little. The children discovered that a house in Bangladesh could be built for \$350. The family prayed about this need. They pooled their Christmas and birthday money and came up with \$60. What else could be done?

When the local Christian radio station offered two concert tickets as a prize for answering a Bible question, the 10-year-old daughter phoned in and won. She donated the tickets back to the station to be auctioned to raise money to build a Bangladeshi home. The highest bid came in at \$1,000! Now there was enough for three homes. But the family didn't stop. They baked and sold pies to raise more money for even more houses. Then a local church joined in the fundraising effort with a contribution of \$2,600 to the cause. One family's generosity inspired an entire community to joyful giving.

Pray

Dear God, your Son taught that it is more blessed to give than receive, and this is a hard truth for me to accept. I confess wanting to hold on to the things I have – as though it is all about me. Give me the grace to willingly and joyfully give to you. Amen.

Act

Stop, look and listen for an opportunity to join in an extreme stewardship adventure by seeking out a giving opportunity that will stretch you beyond your weekly commitment to your local church ministry.

– Gord Gooderman

Week three: Thursday

No need to worry

But seek his kingdom, and these things will be given to you as well.

– *Luke 12:31*

Read

Luke 12:22-34

Reflect

Here in Luke 12, Jesus paints a beautiful picture of God's care for his world. From the birds of the air, to the lilies of the field, to us, his precious children, God watches over all his creation. There's no need to worry. The riches of God's Kingdom are ours for the taking, and we are set free to give generously.

This worry-free life begins with small, daily steps toward spiritual maturity. Putting our treasure in the right place is a crucial part of that process. As Fred Smith, the founder of Fed-Ex, observed, "We need to give in order to develop spirituality. Many of us are dwarfed in our spiritual lives by our refusal to give, because our money is where our ego is located. Giving is the drain-plug for our greed."

The Gospel hymn tells us that as we turn our eyes toward Jesus, the things of earth fade away in the light of his wonderful face. In that moment, our eyes are opened to the amazing riches we have received from Jesus' hand – salvation, joy, peace, a servant's heart, evangelistic passion and a host of other blessings. There's no need to worry.

Pray

Thank you, Father, for adding the things I need while I seek your kingdom. Teach me how to pull the plug on my greed and be a generous giver. Amen.

Act

In the notes pages, list the ways you are growing in spiritual stewardship of the resources God has given you and your family. Discuss your list with a friend or your spouse.

– Leonard Chester

Week three: Friday

Channels of blessing

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

– *Malachi 3:10*

Read

Malachi 3:8-12

Reflect

There’s nothing like watching youngsters protect their possessions to remind us of how we must look to God. A child sitting at a restaurant with her grandparents might resist the idea of sharing her fries with grandpa. She doesn’t yet understand that if he wanted, grandpa could easily buy another order of fries. So she holds onto what she has, afraid there might not be enough if she shares even one fry.

A similar fear prevents many adults from obeying the clear principles of God’s Word with regard to tithes and offerings. We worry that if we give 10% (or more) to God, there might not be enough for us. The widow at Zarephath no doubt had the same fear when Elijah asked her to make a small cake for him first, even though she had only a handful of flour left (1 Kings 17: 7-16). Yet her obedience resulted in a great miracle of God’s provision.

The prophet Malachi reminds us that as we are faithful in tithing, God opens the floodgates of heaven and pours out more blessing than we can possibly handle. This doesn’t mean we should invest in “bigger barns.” Rather, as the blessings rain down on us, we are to become channels of God’s grace to others, secure in the knowledge that God’s goodness and provision are more than enough for today, tomorrow and all eternity.

Pray

Forgive me for investing my treasure in earthly things instead of bringing it into your storehouse. Thank you for the opportunity to serve you and remind me, Heavenly Father, that you will and do provide for your children in ways beyond anything I can imagine or hope for. Amen.

Act

Make a commitment to set aside at least 10% of your paycheck, or any other source of income. Give it cheerfully to your local church and wait as God pours blessing into your life.

– Harold Albrecht

Week three: Small group study

It's about provision

"One of the greatest missing teachings in the American church today is the reminder to men and women that nothing we have belongs to us."

– Gordon MacDonald, pastor and teacher

Coming together

15 minutes

1. How was your week? Talk about the high points and the low points.
2. What did you take from the message this past Sunday morning?
3. What have you learned through the first three weeks of this study?
4. Have you ever had a need but no idea how that need was going to be met? How did you handle it?
5. If you have ever had a need miraculously met, share that story.

Learning together

40 minutes

Read Scripture and discuss

After this, the Word of the Lord came to Abram in a vision: "Do not be afraid, Abram. I am your shield, your very great reward." But Abram said, "Sovereign Lord, what can you give me since I remain childless and the one who will inherit my estate is Eliezer of Damascus?" And Abram said, "You have given me no children; so a servant in my household will be my heir." Then the word of the Lord came to him: "This man will not be your heir, but a son who is your own flesh and blood will be your heir." He took him outside and said, "Look up at the heavens and count the stars – if indeed you can count them." Then he said to him, "So shall your offspring be." Abram believed the Lord, and he credited it to him as righteousness. (Genesis 15:1-6)

"Belief is one of the most important ideas in all of the Bible. It is all-important because we must believe in order to be saved. For this reason, Abraham's belief in God stands as a testimony to us of the value, significance, and hope found in believing God and his promises." – Unknown

1. In verse 1, God greets Abram by saying, "... don't be afraid. I will protect you and reward you greatly." What would this have meant to Abram, a man who wanted children but had none?
2. What do we learn about Abram from his response (verse 2) to God?
3. How do you suppose Abram feels about leaving his inheritance to Eliezer of Damascus?
4. After God promises Abram descendants, what is remarkable to you about Abram's response and reaction?
5. At several points in the New Testament, the authors discuss Abram's faith in God and his promises. Read the following texts: Romans 4:16-25, Galatians 3:6-14, and Hebrews 11:1-3, 8-12.

- What do the New Testament authors think is most significant about the story of Abraham and Sarah?
 - What happened as a result of Abraham's faith?
 - The authors don't refer to Abraham's conversation with God. Does that make any significant difference?
 - What is the difference between faith and belief?
6. Once Isaac was born, how would Abraham have reflected on God's promise of providing descendants and the long wait leading up to his son's birth?
 7. What do you think God's point is in Genesis 22 when he asks Abraham to sacrifice Isaac?

"Abram believed the Lord, and the Lord and he credited it to him as righteousness." – *Genesis 15:6*

Sharing together

10 minutes

For you, what is the hardest part of trusting God and his promises of provision? Is it harder to trust God's promises because they seem outlandish and impossible or because often God's promises involve a period of waiting and trusting? Why?

Praying together

10 minutes

Take a few moments and in light of the study just completed give everyone a chance to share "what's happening" in their spiritual lives and what God has been saying to them. Then answer the question: How can we help you this week in prayer?

As you then pray together, if someone is uncomfortable praying out loud give them the opportunity to say a one sentence prayer or to simply pray in silence. Also, don't forget to pray for any specific items mentioned and any other needs you are aware of within the group.



WEEK FOUR

It's about me

It's about me! – Discover the joy of living as a faithful steward. Made in God's image, we each are called to give generously. As we focus on the lordship of Christ, it is easier to put our finances in proper perspective. Remember, as creator and owner of everything, God doesn't need our gifts. We, on the other hand, need to give.

Week four: Monday

Rejoicing always

Rejoice in the Lord always. I will say it again: Rejoice! Let your gentleness be evident to all. The Lord is near.

– *Philippians 4:4-5*

Read

Philippians 4:4-20

Reflect

It's only human to think of our own needs first. And so Paul's gentle nudge to the church in Philippi included a word of encouragement to remember the needs of their fellow Christians, people who spoke other languages and expressed themselves through other cultures. Even though they had likely never met, Paul helped them realize their generosity would produce praise to God. Paul highlights the benefits to both the giver and recipient and reminds us that the end result is the same. Both produce praise to God.

Watchman Nee, a well-known leader in the Chinese church, emphasized that when we give our gifts to others, the gifts become dead to us; we lose any self-serving connection to those gifts. They are released to bring a harvest of righteousness, which results in praise. Paul called these kinds of gifts "a fragrant offering, an acceptable sacrifice, pleasing to God." (Philippians 4:18)

Because God gave, we give. There is no need for anxiety. Paul encourages us to give generously, to realize we have affluence, and to recognize we have additional resources beyond our own needs for the very reason that we might have something to give to those who have less. In this, we bring God praise.

Pray

Dear God, I have received so much from you, beginning with the marvelous gift of your precious son, Jesus Christ. In response, it is my joy to give back to you, but not for my own sake. Each gift I give is for the sake of the Gospel. That is what it is all about. Amen.

Act

This week ask God to show you how you might bring praise to him through a careful investment in a needy brother or sister of another culture or language.

– John Allen Brubaker

Week four: Tuesday

Do not forget the Lord

You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.

– *Deuteronomy 8:17-18*

Read

Deuteronomy 8:10-20

Reflect

The journey out of Egypt was taking longer than the children of Israel had anticipated – 40 years, in fact. Wanderings, rebellions, wars, providence, worship, guidance, commandments and more than a few funerals had marked the years.

Now at last, they stood at the border of the land God had promised. They had made it!

But before self-congratulations could take hold, Moses urged the Israelites to “remember the Lord your God.” He reminded them that all they had and all they were about to receive were blessings from God.

We North American Christians need this reminder as well. Young people pursue good-paying jobs; middle-aged couples seek a bigger house in the suburbs; and seniors look forward to a comfortable retirement. If we really listen, we can hear ourselves say: “I worked hard and I got the promotion because I earned it.” “Why don’t you come over and see the house we built?” “It was always our goal to retire early. We started saving our money when we got married.”

The fact is, whatever we have accomplished or accumulated in life comes from the hand of God. It isn’t about what we have done, but rather, it’s about what God has done through us.

Pray

Precious God, thank you for the gifts of life, and breath, and the many other blessings I receive from you each day. Help me remember all I have and all I am come from you. Whether you give or take away, I want your name to be praised through my life. Amen.

Act

Decide today to stop using phrases like, “Look at my ...” and “This is what I” Instead, use the words, “God helped me with ...” and “God enabled me to ...”

– Gordon Lough

Week four: Wednesday

Starting somewhere

A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.

– *Leviticus 27:30*

Read

Leviticus 27:30-33

Reflect

The kitchen cupboard in my childhood home held four glass Mason jars strategically placed in front of a row of cereal boxes – one for each of us boys. Every week, 10% of our earnings went into those jars. On Sunday, the jars were emptied into envelopes we took with us to church for the offering. As we grew older, Dad and Mom put words to our practice, teaching us that God was the owner of everything. They helped us understand that tithing was our way of acknowledging him as such. The coins we dropped into the Mason jars were the starting point of a lifetime of generosity toward God and toward others.

Today's reading from Leviticus clearly commands God-followers to give a tenth of their income to the Lord and his work. As we tithe, we are reminded of the wonderful truth that God owns it all, that everything belongs to the Lord. The discipline of committing to a tithe is also the starting point for a lifestyle of generosity. As Jesus taught, it is the best possible encourager to a generous heart.

If you have never taken the step of giving 10% of your earnings back to God, what is keeping you from doing so? If you have children, what are they learning from you in the area of giving?

Pray

I give thanks to you, dear Father, for all you have given me. Open my eyes, my heart, and my hands to those who are less fortunate than I am, both here in North America and around the world, and use my tithe for your glory. Amen.

Act

Set a new giving level for the coming month and take that percentage right off the top of your income.

– Craig Sider

Week four: Thursday

No ordinary acts

Therefore, I urge you, brothers and sisters, in view of God's mercy, to offer your bodies as a living sacrifice, holy and pleasing to God – this is your true and proper act of worship.

– *Romans 12:1*

Read

Romans 12:1-6

Reflect

As a young Christian, I believed stewardship was essentially about prayer, church attendance, ministry and money. However, my work in a care center for people with Alzheimer's disease has helped me understand the value of stewarding the ordinary acts in my day. The men and women with whom I work do not remember the joys and pains of their yesterdays, but most are able to enjoy significant moments in the present.

In the same way, I have come to see my spiritual life as a string of significant moments. I now understand that the stewardship of life is in every single loving decision I make as a wife and mother. It is swinging a grandson high above the earth, and it's driving a frail elderly parent through the countryside. On Tuesday, I worship by feeding Mary, and on Thursday, a smile for my lonely neighbor is part of my spiritual offering.

Seemingly ordinary tasks become extraordinary offerings. Stewardship of life recognizes that none of my moments are really mine. They all belong to the one who first created me and later redeemed me for his pleasure and purpose. I live the moments, but my Heavenly Father owns them. My "everyday, ordinary life" is a string of significant moments offered as worship to my Lord.

Pray

Heavenly Father, here is my everyday, ordinary life – my sleeping, my eating, my going-to-work-and-walking-around life. I place it all before you, even as I struggle to see the sacred in the ordinary. Receive my offering today. Amen.

Act

In your journal, list three challenging tasks you face in your life right now. Opposite each task write your answer to the following question: "How would Jesus do this task and live this opportunity if he were here right now?"

– Charlotte Sider

Week four: Friday

A cheerful giver

Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

– 2 Corinthians 9:7

Read

2 Corinthians 9:6-15

Reflect

My granddaughter Raegan loves to present me with gifts. She gives me candy, her socks, and just about anything she can get her hands on. She saves her lunch from school just to give it to me! She doesn't worry about whether or not I will like her gift or whether what she has to offer is good enough to give to me. She just gives.

It is as though something in her provokes her to give, and she is confident that whatever she gives me will be received and appreciated. "Here, Grammie, I have something for you," Raegan says, with a beautiful smile on her face.

I respond with words of praise and gratitude, and, of course, a great, big hug. I know Raegan's gifts come from her heart, and just to see the happiness on her face is worth a million dollars. We both are so blessed – giver and receiver.

We often desire to show God how much we love him, and one way to do that is through our giving. And like Raegan, we can know that whatever we give – money, time, or talent – our gifts will be loved and appreciated.

Pray

Lord, we confess we have not always given as we should, and at times we are afraid what we do have to offer is too insignificant or too small. Help us, O Lord, to trust you enough to know that you accept what we bring because you love us unconditionally. Just as you accepted the widow's mite and the little boy's lunch, accept our offering, Lord, as we give to you out of the love we have for you. Amen.

Act

This next week as you give, present your offerings as unto God. Trust him to help you prosper so you may be able to give continually and increasingly as you reflect on his love for you.

– Cedra Washington

Week four: Small group study

It's about me

"I judge all things only by the gain they shall attain for me in eternity."

– John Wesley (1703-91), preacher

Coming together

15 minutes

1. What did you take from the message this past Sunday morning?
2. How does our culture push us to focus on the next big acquisition in life?
3. What benefit would there be in saying "no" to something for the simple experience of saying "no" to a desire and investing the difference in kingdom work and advancement?
4. How do our hectic lifestyles and time commitments hinder our investments in the kingdom?

Learning together

40 minutes

Read Scripture and discuss

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

– Luke 12:13-21

"Jesus warned against greed for possessions. Greed keeps track of every tool lent, every dime shared, every overtime minute worked, every check to charity grudgingly written. Jesus encourages generosity; a rare trait today. As God opens heaven to you, clutch less of what you own and share more of what you have been given." (Life Application Commentary)

1. How would you describe the man who came to Jesus in this passage?
2. How can wanting what is rightfully ours be greed?
3. What lesson do you think the man took from the story Jesus told?
4. In the story Jesus told, the rich man is cast in a negative light. Why is this?
5. What was God's judgment on this rich man's life? Why did God react this way to him?
6. In what ways are our attitudes toward possessions indicative of our heart condition and our tenderness toward God and people?

"Then Jesus said to his disciples: "Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear. For life is more than food, and the body more than clothes."

– Luke 12:22-23

Sharing together

10 minutes

How does your attachment to possessions and experiences lead to increased worry and concern over the things of this world?

If you think you are overly concerned about temporal matters, what can you do to change this pattern in your life?

Praying together

10 minutes

Spend time sharing with each other what you have learned and gleaned from this four-week study of stewardship.

How has your understanding of stewardship changed? What is the next step for you?

Take a few moments and pray together. Give thanks to God in sentence prayers for what has been learned.

Follow this up with a time of prayer related to next steps. Ask God for the courage and strength to make appropriate decisions in lifestyle and giving so that what has been learned is put into practice.

Record the praises and concerns mentioned within your small group. This will help you to remember the other people in your group throughout the week during your devotion times.

Together, we empower
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