

God, Money, and Me

Exploring the Spiritual Significance
of Money in Our Lives

By Edwin Friesen



Abundance
CANADA

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FOREWORD

Money has been called the jugular vein of the spiritual life.

Richard Foster sees it as one of our three most seductive forces (along with sex and power).

Martin Luther said Christians need three conversions—heart, mind, and purse.

Strong views like these have been factored into the preparation of *God, Money, and Me*, which seeks to unpack the mystery of money's hold on us by placing it in proper context. As you will see in this manual, money is more than a means of exchange. It doesn't just sit there in our wallets and purses, idling in neutral. It has its own kind of power, and we North American Christians have a lot of it.

Many of us are people of means. Most of us don't live in rundown neighbourhoods. We converse knowledgeably about investments and RRSPs. We also are people of good intentions. We want to do right with our money. But as Richard Foster has noted, much preaching about money “has been either to condemn it or praise it but not to help each other relate to it.”

This study guide will make a difference. As it points out, our money speaks very loudly about who we are spiritually. Some of us are even defined by our money—how we earn it, and what we do with it. No matter how hard we try, says Daniel Kauffman in *Managers with God*, we cannot isolate our wealth from the larger purposes of God. Stewardship is not just a financial add-on, it's not just an appendix in the life of discipleship. Our resources (time, talents, and money) fuel the engine that helps the church carry out God's mission.

Though money dominates so much of our conversation, it's hard to talk openly about it at a personal level. Few of us want to divulge how much we earn, how much we're *worth*, and

how much we set aside for God's work. One Mennonite leader has said that for many of us, talking about our use of money is as taboo as giving intimate details about our sex lives.

It would be wonderful if this study guide helps us shed our vows of silence and begin some earnest spiritual discourse about how we use money and how we let it guide so many of life's choices.

Let the conversation begin.

Wally Kroeker, editor, *The Marketplace*

INTRODUCTION

Money is not merely the stuff with which to pay our bills. It has spiritual significance. How we earn and spend our money tells a lot about who we are and what we consider important in life. How we manage money also affects our relationship with God and the people around us. In North America we have many secular financial experts eager to help us maximize our financial potential, but we need to do more than that. We need to explore the spiritual significance of money with fellow Christians and to move the discussion of money from Bay Street to the church, from Wall Street to our Bible study groups for wisdom, discernment, and accountability.

This study guide has been written with North American Christians in mind and encourages us to talk about the relationships among money, God, and ourselves. For various reasons, talking about how we personally manage money is frequently a social taboo. Some people struggle with overwhelming debt. Others feel unworthy of or burdened by their wealth. Still others feel entitled to what they have and don't want to be challenged. We fear each others' judgment as we voice our opinions. But talking about money with fellow believers will reduce its power over us. Together we can seek to put money in its place, a place where it serves as a tool for God's purposes, not as a god that rules us. We can support each other in putting God first in our lives and worshiping God alone.

The first section of the study examines the characteristics of the relationships among money, God and us. Money, as a tool, has the power to accomplish much for us. Money also has the power to influence how we see ourselves and where we fit into society. Though it is limited, money's power is godlike and competes with our loyalty to God. But God alone is the source of our life and invites us to celebrate and be content in God's goodness and provision. We all receive God's generosity and depend on God and each other for our life.

We are invited to acknowledge our interdependence and to receive and give graciously.

The second section of the study focuses on managing money. In all things, we are managers for God. We are invited by God to use our resources and skills creatively. Our day-to-day actions in work and financial dealings give testimony to our beliefs and faith. It is a challenge to manage our resources faithfully when there are many pressures in our culture to simply consume more. It is also a challenge to apply biblical understandings to managing money in the church.

The third section of this study focuses on worship and sharing. Central to this section is the image of first fruit. God asked the Israelites, and asks us, for offerings from the first and best fruits of the season. The first fruit of the season is a sign of God's faithfulness. Offering gifts from the first fruit is a sign of our intention to keep the covenant with God. It is also an act of worship indicating our trust, honour, and gratitude. Regular giving is a spiritual discipline that continually reminds us of God's goodness and faithfulness in providing for us. The practice of hospitality is another way to offer the resources God has given us. As we offer gifts in worship and sharing, we experience God's blessing and our lives are enriched.

This study guide is for anyone who wishes to explore his or her relationship to God and money, and who desires to share that journey with others. We hope that together you will discover practices in the use of money and possessions that honour God and God's intentions for creation. May it lead to thankfulness and trust in God who provides for us all. May God bless your journey as you study together.

PART ONE: MONEY—GOD AND ME

LESSON 1: The Nature of Money

Money is woven into the very fabric of our lives. How much money we have (or are willing to spend) affects what we eat, where we eat, what we wear, where we live, whether we own a car and what kind, where and how we have fun, with whom we socialize, how we feel about ourselves and others, what education we choose, and what work we do. There are over 1,500 biblical passages that speak to the subject of handling money and possessions. Many of the parables that Jesus told focused on the proper use of money. It seems that if we embrace a biblical attitude towards possessions and money, much of Christian living will follow naturally.

FOCUS QUESTION

What have you done today that did not in any way involve money?

A. Money is a Powerful Tool

“So two good things will happen—the needs of the Christians in Jerusalem will be met, and they will joyfully express their thanksgiving to God. You will be glorifying God through your generous gifts. For your generosity to them will prove that you are obedient to the Good News of Christ” (II Corinthians 9:12-13).

Money is usually the reward for work and serves as the medium of exchange in the buying and selling of goods and services. People create jobs and produce many of the goods and services we have come to rely on. And money in the hands of consumers helps to meet their needs for sustenance, shelter, and comfort. Money itself is neutral, but it has power to be used for either good or bad. Essentially, money is a tool in the hands of the owner, albeit one with a somewhat sticky

handle. We determine the role money plays in our lives and in our circle of influence by the choices we make.

As illustrated in the text above, money can be a powerful tool for kingdom purposes. By sending gifts of money, the people in Corinth were able to extend a helping hand over great distance to help and encourage the believers in Jerusalem. Harry Emerson Fosdick, a noted preacher (1878-1969), said, “Money is a miraculous thing. It is your personal energy reduced to portable form and endowed with power you do not possess. It can go where you cannot go; speak languages you cannot speak; lift burdens you cannot touch with your fingers; save lives with which you cannot deal directly.” Money is truly an amazing tool.

Though money has tremendous potential for good, money can also be used to dominate and exploit others. Our investments may undermine our values by supporting enterprise that fails to provide its employees a fair wage or a proper working environment. Since money and power are usually linked, those with more money may take advantage of and dominate those who have less. Some people with significant money develop attitudes of superiority, believing that having more money means they are more favoured by God. As a tool, money has the potential to be used in both helpful and harmful ways.

DISCUSS

1. What were some of your earliest experiences with money?
2. How has your view of money changed over the years?
3. What does it mean that money is a tool with a “somewhat sticky handle”?
4. Think of situations where you have seen money used as a tool in God’s work.
5. Think of situations where you have seen money used as a tool to exploit people.

B. Money Shapes Our Identity

“My dear brothers and sisters, how can you claim that you have faith in our glorious Lord Jesus Christ if you favor some people more than others? For instance, suppose someone comes into your meeting dressed in fancy clothes and expensive jewellery, and another comes in who is poor and dressed in shabby clothes. If you give special attention and a good seat to the rich person, but you say to the poor one, ‘You can stand over there, or else sit on the floor’—well, doesn’t this discrimination show that you are guided by wrong motives?” (James 2:1-4).

Money affects how we see each other. In more ways than we care to admit, money influences how we perceive the world, others, and ourselves. Though likely unintentional, we tend to favour rich people and are drawn to the lifestyle of those who have more than we do. We tend to see people with significant worldly assets as being *successful*. In North American culture there is a tendency for us to undervalue people who don’t produce or earn, such as homemakers, disabled people, elderly people, and those who are unemployed or underemployed. Our financial status strongly influences our sense of identity. Being rich or poor is part of our self-image, defining who we are and where we fit into society. Money can make us feel inferior or superior in comparison with others. Unwittingly we have linked our self-esteem to our financial status and our worth as people to our production or earnings.

Our economic status affects our perceptions of others and ourselves, and even how we think God perceives us. Though we say we believe that God shows no favouritism, some people believe that wealth indicates God’s favour; on the contrary, others believe that wealth indicates dishonourable character. Still others voluntarily choose poverty, believing that it is a sign of faithfulness to God. Money shapes who we are and how we see ourselves in relation to others and to God.

DISCUSS

1. How do you feel about yourself when there is not enough money to pay all your bills at the end of the month?
2. Where have you seen people give preferential treatment to the rich?
3. What type of newcomer would likely feel more comfortable in your church—the owner of a significant business or a person working for minimum wage? Why?
4. Is having money a sign of God’s favour? Is poverty a symbol of true discipleship?

C. Money is Limited

“So don’t be dismayed when the wicked grow rich, and their homes become ever more splendid. For when they die, they carry nothing with them. Their wealth will not follow them into the grave” (Psalm 49:16-17).

“For though I do my work with wisdom, knowledge, and skill, I must leave everything I gain to people who haven’t worked to earn it. This is not only foolish but highly unfair” (Ecclesiastes 2:21).

Though money plays such a significant role in our daily lives, it is limited. It is temporal—good for this life only. We have no lasting grip on our possessions. We came into the world with nothing, and we will not take anything with us when we leave. During life, we are often enamoured of the show of wealth and, either secretly or overtly, long for the same. However, at death all of us will be separated from our wealth, equalizing the rich and the poor. The power of money is limited to earthly life only.

Money’s power is also limited in its ability to make life meaningful. Though it can pay for the best health care available, it cannot guarantee health. Though it can provide for all the comforts of life, it cannot buy happiness. Though

it can provide an education, it cannot secure wisdom. Money can make life easier, but it cannot provide peace. Money can open the doors to the finest homes on earth, but it cannot open the door of heaven. Money can put you at the centre of the crowd but still leave you friendless. Money has an important role in our lives, but it is not all-powerful.

DISCUSS

1. We all know we can't take our stuff with us when we die. Should this really make any difference in how we go about our lives today?
2. In what issues or concerns of your life is money of no help?

THIS WEEK

Make a list of things that enrich your life but which can't be bought with money. Then thank God for these gifts. Bring a list of at least three of these to share with the class next week.

LESSON 2: Money and God

To paraphrase John Wesley: Wherever real Christianity spreads, it fosters diligence and frugality which, naturally, produce wealth. But wealth leads to pride, love of the world, and destructive attitudes. If there is no way to prevent this cycle, Christianity will self-destruct. Is there no way to prevent this—to allow Christianity to flourish among people? Granting that diligence and frugality will produce wealth, is there no way to keep that wealth from destroying the faith of those who possess it?

FOCUS QUESTION

Was Wesley right in saying that Christianity leads to increased wealth? Was he too pessimistic about the effect that wealth has on the spiritual vitality of people?

A. Money Has Godlike Power

“Tell those who are rich in this world not to be proud and not to trust in their money, which will soon be gone. But their trust should be in the living God, who richly gives us all we need for our enjoyment” (1 Timothy 6:17).

Money can appear to be the source of good things in life. Money gives us access to the whole variety of consumer goods that offer us ease and pleasure. Money provides influence and power to make things happen and gives us a sense of value and importance. In many ways, money allows us to experience good things in life. On the other hand, when people lose their businesses or jobs, they can be devastated and feel abandoned by God and the community.

Because of the advantages money provides, we may be tempted to ascribe godlike power to money. We are tempted to look to money for our security, sense of value, and happiness. Unless we remain vigilant, the love of money may

distract us from worshiping God as the source and provider of all of life. Our habit of trusting money to provide for us can keep us from putting our hope and trust in God. At times it seems that if we have money, we don't need God.

There will be ongoing tension between our need for money and the temptation to worship it. We need money to provide the goods and services in our lives. We also know that, although money can appear to be the source of good things, we don't want to worship it. We want to worship God, the Creator and Source of all life. The scriptures and the wisdom of the church can help us gain perspective and balance this tension.

DISCUSS

1. What do you see as some examples of the godlike power of money?
2. Have there been times when having money (or the lack of it) greatly influenced your decision making?
3. How do you respond to the statement, *At times it seems that if we have money, we don't need God?*

B. Money Entices Us

“Those who love money will never have enough. How absurd to think that wealth brings true happiness!” (Ecclesiastes 5:10).

“But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is at the root of all kinds of evil. And some people, craving money, have wandered from the faith and pierced themselves with many sorrows” (1 Timothy 6:9-10).

We are drawn to money and the benefits it provides. If we watch TV, stream movies, shop online, or even listen to our friends, we are continually presented with images of desirable goods that require money. In many different ways we are told

that life goes better with money—more money. Wealth gives us power and choices. If we allow it, the pursuit of money can quickly become the focus and dominant force in our lives, often destroying the very things we desire.

In our culture, the constant urging to indulge our desires results in an increasing rate of debt. For some people the enticing power of money, coupled with easy credit, is hard to resist. The desire for more things can overrule better judgment, trapping people under crippling debt. There is a place for leases, loans, and credit cards, but the availability of credit should not be the primary factor in the decision to make another purchase.

The enticement of money can lead into other traps. Some people become workaholics, leaving little time or energy for others or the work of the church and community. Some who already have a lot of money hoard it and miss the joy of sharing their benefits with others. Others become addicted to gambling, often losing the money they so badly desire. Unless managed well, money can become a slave driver instead of a tool.

DISCUSS

1. When do you cross the line between bettering your life's circumstances and being too focused on more money?
2. Have you ever struggled with too much debt or over-use of your credit card? How did you recover your balance?
3. Should Christians deliberately limit their farm or business operations to lessen the danger of enslavement to earthly success? Should Christians limit the amount of time they devote to employment?
4. Why do you think Jesus focused so much of his teaching on money?

C. Money Can Squeeze God Out

“No one can serve two masters. For you will hate one and love the other, or be devoted to one and despise the other. You cannot serve both God and money” (Luke 16:13).

“When you have eaten your fill, praise the Lord your God for the good land he has given you. But that is the time to be careful! Beware that in your plenty you do not forget the Lord your God and disobey his commands, regulations, and laws. For when you have become full and prosperous and have built fine homes to live in, and when your flocks and herds have become very large and your silver and gold have multiplied along with everything else, that is the time to be careful. Do not become proud at that time and forget the Lord your God, who rescued you from slavery in the land of Egypt” (Deuteronomy 8:10-14).

We need both God and money, but we can't make them both the focus of our lives. Jesus said we have to choose. It seems hard to get it right. Christians are commended for managing their resources well, and this often leads to increased wealth. Yet Jesus warned against making wealth the goal of life. If our main focus in life is money, we will have little room for God. If our life passion is to serve God, then money will not be the determining factor in our lives.

According to Deuteronomy 8, we are especially vulnerable to allowing God to be squeezed out of our lives when things go well materially. When we have what we need, when we are able to accomplish what we want, and have the status that we desire, it is easy to become proud and forget that God is the source of all. A bountiful crop or the winning of a lucrative contract can be seen as a blessing from God, or it can be seen as a result of good fortune and hard work, with no regard for the true giver. We want to remember that it is God who deserves our thanks and praise.

Ultimate security and meaning are found only in God. Though money helps us meet our material needs, earthly wealth is

uncertain. Stock markets crash, jobs disappear, and crops fail, but God is sure. God’s commitment and love for us is unshakable, and nothing can separate us from God’s love (Romans 8:35-39). Though money has godlike power, it can never replace God. Meaning in life is not found in the accumulation of possessions but in living our lives for God’s purposes. God invites our ultimate trust.

DISCUSS

1. What do you understand to be the practical meaning of the sentence, “You cannot serve both God and money”?
2. In what ways does the pursuit of money compete with loyalty to God in your life?
3. What are some practices you have found helpful in remembering God as the source of your life?

THIS WEEK

Write a brief response to the dilemma posed by John Wesley cited earlier in this lesson or research the answer that Wesley proposed (<http://wesley.nnu.edu>).

Plan to share your response with the group next time you meet.

LESSON 3: God is the Source

We all take things for granted. Anything that is predictable and constant tends to be taken for granted—the sun coming up each morning, the air we breathe, the birds singing, the constancy of gravity, the cycles in nature, and the grace of God. Yet many of the things we take for granted are absolutely essential for our enjoyment of life. It is when we lose one of the things we take for granted, for example, health, that we realize and appreciate its significance in our lives.

FOCUS QUESTION

Spend five minutes listing things we tend to take for granted.

A. Acknowledge God as the Source

“When you have eaten your fill, praise the Lord your God for the good land he has given you . . . For when you have become full and prosperous and have built fine homes to live in, and when your flocks and herds have become very large and your silver and gold have multiplied along with everything else, that is the time to be careful. Do not become proud at that time and forget the Lord your God, who rescued you from slavery in the land of Egypt . . . He did it so you would never think that it was your own strength and energy that made you wealthy. Always remember that it is the Lord your God who gives you power to become rich, and he does it to fulfill the covenant he made with your ancestors” (Deuteronomy 8:10, 12-14, 17-18).

In our daily lives of working, shopping, and consuming, we may not give much thought to the source of all that we are and have. We ourselves work hard for what we have. We sacrifice and save patiently to get the things we need and

enjoy. We work hard for what we have and yet, in the ultimate sense, God is the source.

God is the creator of the universe in which we live. Everything that exists was created by God. The provisions of air, food, and shelter, which we tend to take for granted, are gifts of God. Life itself is a gift of the Creator, a gift to be treated with respect and dignity. We are stewards, called to manage the gifts of life and all their potential for God's purposes. We are invited to see God's hand in everything we are, have, and do. Even when we give to God, we are simply returning what God has so generously given to us.

Strange as it may seem, it is when things go well for us that we are most prone to forget God as the source. When things go well, we tend to see ourselves as in control, as ones who deserve the good life. While it is true that without hard work most of us would be unable to provide for our families and ourselves, unless God provides the raw material of skills, health, and even life itself, we have nothing to work with.

DISCUSS

1. Why do we seem more prone to forget God as the source when things are going well?
2. How does seeing God as the source of all impact our perspective on daily life?
3. What can we learn from Deuteronomy 8:10-18 that would help us remember that God is the source?

B. Celebrate God's Goodness

"Then God looked over all he had made, and he saw that it was excellent in every way . . ." (Genesis 1:31).

"Shout with joy to the Lord, O earth! . . . Acknowledge that the Lord is God! He made us, and we are his. We are his people, the sheep of his pasture" (Psalm 100:1-3).

“. . . Look at the lilies and how they grow. They don't work or make their clothing, yet Solomon in all his glory was not dressed as beautifully as they are” (Matthew 6:28-29).

Throughout the scriptures, especially in the Psalms, we are invited to celebrate God's goodness in creation with joyful singing and praise. Even though we don't earn God's favour, God takes great delight in providing abundantly for us. The gifts of the good earth are intended for all. God's gifts of love, mercy, presence, and peace are intended for all. All the earth is exhorted to bless the name of the Lord for the goodness, kindness, and faithfulness that come from God.

Yet when we look around us, read the newspaper, or watch the news on television, we can't help but be jarred into acknowledging that the wealth and resources of this world have not been fairly and equitably distributed to all people as God intended. While many of us have more than enough to meet our needs, there are others who lack the basic necessities of life. As stewards, we are called to manage God's gifts for the good of all. Whether in aid, advocacy, education, or development, we can make a difference and bring the world a little closer to what God intended.

Believing that God is good can help us live with trust instead of anxiety. God has our good in mind. To worry about things that are beyond our control is to live as if God doesn't exist or doesn't care. To worry is to live as if we are fully responsible for anything that will or will not happen. That is more than God expects of us, and we shouldn't assume God's responsibility.

DISCUSS

1. Suggest one or two ways you see God's provision in your life.
2. Does celebrating God's goodness help you be less anxious? Share some stories.

3. In the introduction you were asked to think of areas of God's provision you tend to take for granted. Think of ways to celebrate the gifts that are taken for granted in your life or in the life of your church.

C. Find Contentment in God's Provision

"When someone gives you a chicken, don't weigh it." — An African Proverb

"How grateful I am, and how I praise the Lord that you are concerned about me again. I know you have always been concerned for me, but for a while you didn't have the chance to help me. Not that I was ever in need, for I have learned how to get along happily whether I have much or little. I know how to live on almost nothing or with everything. I have learned the secret of living in every situation, whether it is with a full stomach or empty, with plenty or little. For I can do everything with the help of Christ who gives me the strength I need . . . And this same God who takes care of me will supply all your needs from his glorious riches, which have been given to us in Christ Jesus" (Philippians 4:10-13, 19).

"Stay away from the love of money; be satisfied with what you have. For God has said, 'I will never fail you. I will never forsake you'" (Hebrews 13:5).

Having much or little, the apostle Paul had learned to graciously accept the different circumstances in his life. It would have been so easy to focus on the mistreatment he suffered (II Corinthians 11:23-31) as a disciple of Jesus and to become bitter. And yet, instead of griping over his "unfair treatment," Paul chose to be grateful. For him, contentment was not rooted in circumstances. Contentment was rooted in the knowledge of God's care for him and the strengthening help of Christ in the circumstances he had lived through. Focusing on God led Paul to gratitude and contentment.

Whether rich or poor, for many of us, contentment is an elusive ideal. We know that we should be grateful for what we have, but we weigh the gifts God has given us and find them inadequate. At the same time, we see people who have a lot less than we do, and yet are profoundly grateful. If contentment is rooted in pleasant circumstances, then only some people can be content. Contentment is a choice, and with deliberate practice it can become a way of life.

True contentment frees us to enjoy our gifts in the present. To be content does not mean that we don't work for better tomorrows or plan for the future. It means that we do not let our dreams or concerns of tomorrow rob us of fully enjoying the gifts we have today. We will always live with uncertainty about future circumstances. However, in any circumstance God remains constant and can be fully trusted to be there for us. Our contentment comes not in having everything we want or in the certainty of our future, but in a secure relationship with God.

DISCUSS

1. For some people in our world, their biggest daily struggle is survival. How might they respond to the admonition to be content?
2. What do you say to yourself when it seems that others are getting all the breaks?
3. In what way might “focusing on God” lead to gratitude?
4. What have you learned about life that helps you to feel more content?

THIS WEEK

Make a conscious effort to practice the art of contentment this week. Make an effort to be grateful for a present circumstance even if it is not what you are hoping for. (For example: If it rains again, grab your rubber boots and the hand

of a child and go splashing together. If you are feeling lonely, think of someone else who might also be looking for company and suggest having coffee together.) Report back next week on what you have learned about the art of contentment.

LESSON 4: We are all Receivers

Many people feel awkward when they are on the receiving end. In fact, many people see receiving as demeaning and below their dignity or social status. Since early childhood we have been taught that not only is giving better than receiving, giving is really the only virtuous option. After all, it was Jesus who said, “It is more blessed to give than to receive” (Acts 20:35).

FOCUS QUESTION

Is giving always better than receiving? Could there be times when receiving is not only better but also the only Christlike response? Think of an incident when you found it hard to receive something. What happened?

A. Receiving Graciously

“Yours, O Lord, is the greatness, the power, the glory, the victory, and the majesty. Everything in the heavens and on earth is yours, O Lord, and this is your kingdom. We adore you as the one who is over all things. Riches and honor come from you alone, for you rule over everything. Power and might are in your hand, and it is at your discretion that people are made great and given strength. O our God, we thank you and praise your glorious name! But who am I, and who are my people, that we could give anything to you? Everything we have has come from you, and we give you only what you have already given us!” (1 Chronicles 29:11-14).

“But to all who believed him and accepted him, he gave the right to become children of God” (John 1:12).

Giving makes us feel powerful and gives us elevated social status. Society tends to treat the poor as receivers and the rich as potential givers. To receive implies need and strikes at

our cherished self-image of independence. You can feel proud to be able to give, but it takes humility to receive graciously.

Though most people prefer to see themselves as givers, all of us are first and foremost receivers. God, the primary giver, has given us all the resources we have, our abilities and opportunities, and life itself. God has also given Jesus to be our redeemer (John 3:16) and the Holy Spirit to be our guide (John 14:26). Church, friends, and family further enrich our lives. Yet many of us still see ourselves primarily as givers. We conveniently overlook the many different ways in which we receive from God, from people, and from the world around us.

Everyone longs to experience the blessings of giving, but we frustrate that when we refuse or belittle gestures of kindness. How can someone have the joy of giving if no one receives? Sometimes we are also guilty of too much analysis of the motive behind a gift. As a result, we slight the person who offered. Healthy relationships will flourish only when we take turns being giver and receiver.

DISCUSS

1. Have you ever offered a gift and had it belittled or turned down? How did you feel? How did that affect your friendship with the intended recipient of the gift?
2. List some reasons why people give gifts. What are the more wholesome reasons people share gifts?
3. Why are we so prone to look for hidden messages behind gifts?

B. Giving Dignity to the Giver

“Meanwhile, Jesus was in Bethany at the home of Simon, a man who had leprosy. During supper, a woman came in with a beautiful jar of expensive perfume. She broke the seal and poured the perfume over his head. Some of those at the table

were indignant. *‘Why was this expensive perfume wasted?’ they asked. ‘She could have sold it . . . and given the money to the poor!’ And they scolded her harshly. But Jesus replied, ‘Leave her alone. Why berate her for doing such a good thing to me? . . . I assure you, wherever the Good News is preached throughout the world, this woman’s deed will be talked about in her memory’*” (Mark 14:3-9).

Jesus gave dignity to the woman who anointed him with perfume by accepting her gift without protest. Jesus experienced the anointing as an act of deep devotion and love. The disciples called it an extravagant waste, but Jesus received it as intended—an act of worship. In fact, Jesus said that wherever the story of the gospel was told, the story of this woman and her extravagant act of worship should also be told. Jesus knew how to honour her gift.

“The woman was surprised, for Jews refuse to have anything to do with Samaritans. She said to Jesus, ‘You are a Jew, and I am a Samaritan woman. Why are you asking me for a drink?’” (John 4:9).

On another occasion, Jesus stopped at a community well (John 4:4-42) and deliberately asked a Samaritan woman for a refreshing drink of water. By relating to her as a person who had something to give, not as someone who was worthless, he gave her unexpected dignity. Jesus’ willingness to receive from the Samaritan woman indicated his respect for her and opened the door for a meaningful dialogue about faith and worship.

DISCUSS

1. What is your most likely first response when someone wants to do you a favour, pays you a compliment, or presents you with a gift? How do you wish that you might respond?

2. Like the gift of perfume that the woman poured on Jesus, sometimes people offer more than seems appropriate for the occasion. What might be a gracious way of responding?
3. Would you allow your child to spend most of his/her allowance to take you out for a treat? Why or why not?

C. Declaring Our Interdependence

“Of course, I don’t mean you should give so much that you suffer from having too little. I only mean that there should be some equality. Right now you have plenty and can help them. Then at some other time they can share with you when you need it. In this way, everyone’s needs will be met” (II Corinthians 8:13-14).

In the context of the church, there are no *have-nots*. Each person has something to contribute to enrich the lives of others, and each person also has the need to receive. The rich do not only give, and the poor do not only receive. The rich are not superior to the poor, nor are the ones who serve publicly superior to those who serve behind the scenes. All are equally called to share and receive from each other. Whatever our financial means or spiritual abilities, we have all been gifted for the common good (I Corinthians 12). We need to acknowledge all gifts and celebrate our interdependence.

Reciprocal giving does not mean that gifts are repaid in kind or even by the same people. We give and receive in many different ways. Those who give leadership, and preach and teach may receive financial support (I Timothy 5:17-18). Jesus himself received support through the means of some women who had received spiritual help from him (Luke 8:1-3). When we each offer what we have and in turn receive each other’s gifts, the church community is built up.

In the context of Christian community, the blessings of giving and receiving keep being passed around. For example, young people serving at camp may receive financial gifts from the

church but not be expected to “pay back” the money to the church. They are set free to give their time in the summer to minister to children. When they return from camp, their reports may encourage others to step out into new areas of service. Though money often divides people, when we recognize our interdependence, money can become a tool for givers and receivers to experience community and to strengthen the bond of Christian fellowship.

DISCUSS

1. What are those who have little money able to give to those who have much money?
2. Consider sharing a recent experience when you either gave or received a gift that was appreciated.
3. Who finds it more difficult to receive, the rich or the poor?
4. Are there occasions when it might be better to refuse a gift? Can you offer any suggestions on how to do that without offending the donor?

THIS WEEK

Take note of how you respond to acts of kindness this week. If you aren't doing so already, learn to respond with, “That is very thoughtful. I really appreciate your kindness.” Report back to the group next week.

PART TWO: MANAGING—INTEGRITY AND CREATIVITY

LESSON 5: Managing for God

In 1896, Charles M. Sheldon, a pastor from Topeka, Kansas, wrote the best-selling Christian classic, *In His Steps*. By 1935 well over three million copies had been sold all around the world in dozens of languages. Until recently it was the most widely published book aside from the Bible. And what was the intriguing premise? A simple yet timeless question, *What would Jesus do?* If Jesus were here in person, facing my circumstances, what would he do?

FOCUS QUESTION

Picture Jesus wearing your shoes for a day. How would he approach the challenges that you face? How would he allocate the hours of the day? What would Jesus do if he had your talents, your opportunities, and your responsibilities? Imagine what Jesus would do if he had your income, your debts, your day-to-day financial obligations, and your exposure to needs for financial help. What perspective might Jesus bring to the money issues you face?

A. For God's Purposes

“God has given gifts to each of you from his great variety of spiritual gifts. Manage them well so that God’s generosity can flow through you. Are you called to be a speaker? Then speak as though God himself were speaking through you. Are you called to help others? Do it with all the strength and energy that God supplies. Then God will be given glory in everything through Jesus Christ. All glory and power belong to him forever and ever. Amen” (1 Peter 4:10-11).

Our calling is to continue God's work here on earth. Coming to the close of his life, Jesus said, "As the Father has sent me, so I send you" (John 20:21). In our daily journey, we represent God and offer the grace of God to the people we encounter along life's road. We are managers, not owners, of God's gifts to us: the world, time, the good news of grace, our abilities, and our resources. As stewards of God's gifts, our goal is to make the most of the opportunities that arise and to make decisions that reflect God's interests in the world. Our goal is to do things Jesus' way, seeking to follow his example as we see it portrayed in the gospel stories.

During his lifetime, Jesus fully reflected God's character as he responded to people and their needs (Colossians 1:19-20). In response to God's grace in our lives, we, like Jesus, dedicate our life, our skills, resources, and opportunities to God's purposes. With our lives, we reflect the glory and grace of God to the world around us (II Corinthians 3:18). In the name of Christ, we carry on the work of Christ on earth.

It is God's vision that people everywhere experience reconciliation, healing, and hope. Money can be a tool toward that end. We came into the world with nothing and we will leave the world with nothing. But while we are here, we have the opportunity to invest ourselves and our money for the good of God's kingdom (I Peter 4:10). In serving others we administer God's grace as we have experienced it.

DISCUSS

1. To manage or to be left in charge can be both exhilarating and overwhelming. What emotions do you experience when you are left in charge?
2. What do you enjoy the most about managing? The least?
3. Much of our use of money revolves around our own needs. Suggest one or two ways you try to connect your day-to-day use of your resources with God's purposes.

4. In this consumerist society, how do you decide on the spending limits for your own wants, especially if you have more than enough money to satisfy your needs?

B. As Creative Entrepreneurs

“Again, the Kingdom of Heaven can be illustrated by the story of a man going on a trip. He called together his servants and gave them money to invest for him while he was gone. He gave five bags of gold to one, two bags of gold to another, and one bag of gold to the last—dividing it in proportion to their abilities—and then left on his trip. The servant who received the five bags of gold began immediately to invest the money and soon doubled it. The servant with two bags of gold also went right to work and doubled the money. But the servant who received the one bag of gold dug a hole in the ground and hid the master’s money for safekeeping. After a long time their master returned from his trip and called them to give an account of how they had used his money. The servant to whom he had entrusted the five bags of gold said, “Sir, you gave me five bags of gold to invest, and I have doubled the amount.” The master was full of praise, “Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!” . . .’ ” (Matthew 25:14-30).

A manager is delegated by the owner to manage the assets and opportunities for the good of the owner. We are called to be creative entrepreneurs with the gifts God has given us. We have freedom to choose how or where we invest our lives, but God expects us to act, to take initiative, and to take risks. Simply safeguarding what God has given is not good stewardship. In fact, based on the parable cited above, it appears that it would have been better to have ventured and failed than to have failed to venture.

Following the principles of scripture and the guidance of the Holy Spirit, we are responsible to take charge. God is pleased when we take creative risks with our gifts and when we pursue

potential ministry opportunities even though the outcome is uncertain. Faithfulness is rewarded with more opportunities. In kingdom work, it helps to be creative and flexible so that we can maximize each opportunity for God's purposes.

DISCUSS

1. Think of a time when someone coaxed you to try a new way to use your gifts; for example, teaching, mentoring, hosting, or being a big sister. What did you learn from that experience?
2. Given the community surrounding your church, what creative or unusual ministry might your church engage in?
3. Do you ever ask counsel from your fellow church members when you are contemplating a purchase or investment? What have you found most helpful?

C. As Those Giving Account

“Now, a person who is put in charge as a manager must be faithful” (1 Corinthians 4:2).

“You slaves must obey your earthly masters in everything you do. Try to please them all the time, not just when they are watching you. Obey them willingly because of your reverent fear of the Lord. Work hard and cheerfully at whatever you do, as though you were working for the Lord rather than for people. Remember that the Lord will give you an inheritance as your reward, and the Master you are serving is Christ. But if you do what is wrong, you will be paid back for the wrong you have done. For God has no favorites who can get away with evil. You slave owners must be just and fair to your slaves. Remember that you also have a Master—in heaven” (Colossians 3:22-4:1).

We are responsible to God for how we use the gifts God has given us. As source and owner of all we have, God has an interest in how well we manage these gifts. We have been entrusted with strength, skills, and opportunities to

serve God’s purposes. To enable us to effectively use these resources God offers the empowerment of the Holy Spirit (Romans 8:9).

God is concerned that we do not use money or positions of power to exploit people. Each person is equally valuable before God, and God is aware when we squeeze the vulnerable for our personal advantage. Employees need to provide an honest day’s labour, keeping in mind that they are not only serving their boss but ultimately God. Employers are instructed to pay fair wages and benefits to those who work for them. Balancing profits and people will always be a challenge, but for followers of Jesus there is the added perspective of being accountable to God.

DISCUSS

1. How often do you think of pleasing God even as you try to please the “boss”?
2. Is the concept that you are accountable to God for the way that you handle the opportunities of life threatening or reassuring?
3. What are some ways we could help each other remember that our work is a way of serving God?

D. By Balancing Trust and Planning

“But don’t begin until you count the cost. For who would begin construction of a building without first getting estimates and then checking to see if there is enough money to pay the bills? Otherwise, you might complete only the foundation before running out of funds. And then how everyone would laugh at you! They would say, ‘There’s the person who started that building and ran out of money before it was finished!’” (Luke 14:28-30)

“Look here, you people who say, ‘Today or tomorrow we are going to a certain town and will stay there a year. We will do business there and make a profit.’ How do you know what will happen tomorrow? For your life is like the morning fog—it’s here

a little while, then it's gone. What you ought to say is, 'If the Lord wants us to, we will live and do this or that'” (James 4:13-15).

We can trust God to provide for our present as well as future needs. However, trust in God does not absolve us of the responsibility of managing our money wisely. We trust God for daily provisions and at the same time engage in good, long-term planning. People who plan ahead have choices, but those who don't plan often live lives of financial desperation, creating enormous stress on families and friends. All our planning is, of course, subject to “if the Lord wants us to” (James 4:15).

Our consumer-driven society encourages us to use all our money as well as our credit to gratify our current wants. If we choose to live above our income now, we will be forced to live below our income in the future. We need to balance our present wants, our present generosity, and our potential future needs. There is no magical or biblical formula that tells us when we get it right, but we need to remember that trust in God for the future and planning for the future are complementary, not contradictory. We need both.

DISCUSS

1. There will always be ongoing tension between trusting God and relying on money as you face an uncertain future. How do you arrive at a balance?
2. How do you balance the desire to satisfy wants NOW with the responsibility to set aside provisions for your and others' future needs?

THIS WEEK

Print a Post-it note with the words *For God's Purposes*. Stick it somewhere where you will see it every time you spend money—inside your wallet, on your computer, or on your credit card. At the end of the week decide if you wish to change your spending habits.

LESSON 6: Managing all Week

Wally Kroeker, in his book *God's Week Has Seven Days*, writes tongue-in-cheek, "When I was a child, I learned that God worked six days and then took one day off. By the time I got into the workforce, something had changed. God owned the Lord's Day, and the rest were ours—five for our jobs and one for yard work" (p.13). We readily compartmentalize our lives into that which belongs to God and that which we see as ours. It is much too easy to see Sunday as God's day and to view Monday to Saturday as ours, to see the tithe as God's portion and the other 90 percent as our money, to see spiritual gifts as tools for spiritual ministry and natural abilities as tools to be used in earning a living.

FOCUS QUESTION

How would you respond to a person who draws fairly clear lines between *that which belongs to God and that which belongs to me*?

A. Our Work

"This should be your ambition: to live a quiet life, minding your own business and working with your hands, just as we commanded you before. As a result, people who are not Christians will respect the way you live, and you will not need to depend on others to meet your financial needs" (I Thessalonians 4:11-12).

Daily work is part of God's plan for us, and in addition to being life-sustaining, work provides many other benefits. Through work we learn self-discipline, teamwork, and perseverance. Work builds self-esteem and develops character. Through it we come to understand the connection between work and income. Work keeps us engaged, reducing the temptations of an idle mind and body (II Thessalonians 3:10-12). And yet

while it is good to work, we must balance work with other priorities such as personal needs, recreation, family, church, and community.

To call some work *secular* and other *spiritual* is quite arbitrary and not helpful. It suggests a hierarchy of calling, something the apostle Paul strongly opposed (I Corinthians 12). It suggests that people who receive their income from the church are more spiritual than those who make a living in the public market. That makes no sense, particularly because it is often the people in the public market who have many opportunities to share the gospel. Whether paid or volunteer, working at home, in the church, or in the public market, it is our life through the week that either validates or undermines our profession of faith.

Christians should see work as an opportunity to serve God. When a follower of Jesus shows up for work, the secular becomes sacred and the mundane takes on meaning. Wherever we are and whatever we do, we can share God's presence in that circumstance, spreading the aroma of Christ (II Corinthians 2:15-16). That is spiritual work.

Our call to follow Jesus is an unending call and involves all the areas of our life. God is as interested in our work as in our worship.

As we live our lives with diligence, integrity, and energy, we earn the respect of those around us and God is pleased.

DISCUSS

1. What has helped you to see your workplace as a place to serve God?
2. What advice might you offer to a person for whom work is nothing more than a paycheck?
3. With what issues have you struggled in seeking balance in your life between your work and other priorities?

4. Do you ever sense a tension between your personal ethics and the expectations of your job? How do you resolve such issues?
5. What might we say to individuals who have recently lost their jobs or who cannot find work or are “unemployable”?

B. Our Financial Transactions

“. . . Abram was very rich in livestock, silver, and gold. . . . Now Lot, who was travelling with Abram, was also very wealthy with sheep, cattle, and many tents. But the land could not support both Abram and Lot with all their flocks and herds living so close together. . . . So an argument broke out between the herdsmen of Abram and Lot. . . . Then Abram talked it over with Lot. ‘This arguing between our herdsmen has got to stop,’ he said. ‘After all, we are close relatives! I’ll tell you what we’ll do. Take your choice of any section of the land you want, and we will separate. If you want that area over there, then I’ll stay here. If you want to stay in this area, then I’ll move on to another place.’ . . .” (Genesis 13:1-11).

“No, O people, the Lord has already told you what is good, and this is what he requires: to do what is right, to love mercy, and to walk humbly with your God” (Micah 6:8).

God had richly blessed Abram, and this blessing spilled over to his nephew Lot. But now, with increasing herds, Lot felt crowded. When Abram became aware of the dispute between their herdsmen he suggested they split their ways. If Lot went left, Abram would go right and vice-versa. Lot chose the fertile Jordan valley, leaving his uncle the less productive higher plains. God blessed Abram’s unselfish choice, while Lot lost his family as a result of the choice he had made (Genesis 19:14-38).

People watch us as we work, invest, spend, and share. Each financial transaction is an act of witness and colours our reputation. From buying a car to paying for a meal in a

restaurant, people observe. Squeezing deals so that we can brag to our relatives at the Sunday dinner table may earn us the admiration of family and score points with our peers but may tarnish our witness in the community. When individuals or businesses conduct their financial affairs with integrity the witness of faith is enhanced.

Throughout the history of the Christian church, following biblical ethics in financial practices has been a sign of committed discipleship. When Zacchaeus turned to follow Jesus, he immediately gave half of his wealth to the poor and offered restitution to those he had defrauded (Luke 19:2-9). Realizing that the rich young ruler would be too distracted by his wealth, Jesus challenged him to sell what he had and give to the poor so that he would have freedom to follow (Matthew 19:16-24). The believers in the early church sold possessions as necessary to provide for the needs of the people who stayed on after Pentecost (Acts 2:45). Our daily financial transactions should reflect integrity, fairness, and generosity. That will catch people's positive attention and enhance the witness of the church.

DISCUSS

1. Given the scripture passages from Genesis and Micah, suggest some guiding principles for conducting our financial affairs.
2. If you were to ask people in your community, *What comes to mind when you think of Christians and money?* what are some of the responses you would expect to hear? What would you like to hear?
3. Have you ever offered to pay more than the asking price for an item? Why? What happened?
4. If someone followed you around for a week and observed all your financial transactions, what observations might they make about your personal faith?

C. Our Investments

“But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is at the root of all kinds of evil. And some people, craving money, have wandered from the faith and pierced themselves with many sorrows”
(1 Timothy 6:9-10).

The urge for more money seems hard to keep in check. Yet making the accumulation of wealth the driving force of our lives will likely backfire. People, driven by their desire to get rich quickly, become vulnerable to schemes that promise exceptional returns but usually leave the investors with picked pockets. Some invest in military stock as a war approaches, benefiting from the build up of weapons that will bring destruction. Others try their luck at the casino, hoping for a windfall. Most such dreams of quick wealth end in loss, bringing us grief and supporting exploitative practices. As you invest, keep your expectations realistic and exercise prudence.

When scouting for a prudent place to invest, our eyes are naturally drawn to the anticipated rate of return. While the rate of return is important, it is crucial that our investments support enterprises that work towards health, dignity, and peace, and ensure that the next generations will have clean air and water to enjoy. Our goal should be to use our investments to make our world a better place for individuals, families, and communities. The counsel of seasoned investors can help you make your investment decisions.

Choosing stocks or mutual funds that express our values can be difficult, but there are options. More and more firms are offering *socially responsible/ethical* investment options. To develop funds that are more socially responsible, fund managers attempt to screen out companies that have poor environmental records, shoddy labour practices, or produce

products that are harmful to people. In addition to these negative screens, other fund managers also seek to influence a company to do better through dialogue and shareholder resolutions. Though not perfect solutions, these are attempts to use the influence of our financial investments to nudge companies towards more wholesome practices, practices that are more in line with God's desires for the world.

DISCUSS

1. Suggest two or three guiding principles to consider when choosing investments.
2. How have you sought to apply your faith in choosing investment options?
3. How might the pursuit of money lead people away from God (I Timothy 6:9-10)?
4. Have you ever accepted unwise risks in managing your financial investments?
5. How do we strike a balance between being entrepreneurs (Matthew 25:14-30, the parable of the talents) and being foolish risk takers?

THIS WEEK

To remind yourself that you are God's presence/ aroma (II Corinthians 2:15-16) in your place of work, choose a symbol to carry or wear (cross, dove, leaf, perfume vial, pocket flashlight, etc.). Tell us next week what you experienced.

LESSON 7: Managing in Our Culture

Each of us lives within the context of a culture. Culture is the environment in which we live, work, and play. It is the people and circumstances that surround us, influence our values, and shape our behaviour. In some sense the Christian lives in the context of two cultures—the immediate physical world and the values and ethics of God’s kingdom. Sometimes our immediate culture supports Christian values, while at other times it undermines or even opposes the way of Jesus. This discrepancy includes our culture’s definition of *success* and the role that possessions play in that definition. For the Christian this is an ongoing tension and challenge.

FOCUS QUESTION

What are some areas in which our culture has incorporated and supports Christian values? What are some areas in which our culture undermines Christian values?

A. Thinking Counter-Culturally

“And so, dear brothers and sisters, I plead with you to give your bodies to God. Let them be a living and holy sacrifice—the kind he will accept. When you think of what he has done for you, is this too much to ask? Don’t copy the behavior and customs of this world, but let God transform you into a new person by changing the way you think. Then you will know what God wants you to do, and you will know how good and pleasing and perfect his will really is” (Romans 12:1-2).

Consumerism is one of the behaviours in our culture that is so all-pervasive that it is difficult for Christians to even think outside of that context. The pressure to enhance our status by accumulating more goods is everywhere. If we watch TV, browse the Internet, read magazines, go to shopping centres,

and even visit our friends, we see something else that we should have, things that would make our lives more complete. If we are feeling insecure about ourselves, the messages to buy more things are even harder to resist.

Most North Americans live busy, cluttered, and over-committed lives. Many of us are driven by the notion that busyness equals significance. We publicly complain about our treadmill lifestyle, yet with barely concealed pride, we tell others all about our busy schedules. We complain about the cost of keeping up with the Joneses, whoever they are, yet buy into the same materialistic lifestyle. Materialism and busyness cling to us because in our culture they give us significance. Thinking counter-culturally requires a God-given transformation. It happens when we find our significance in God, not in the trappings of culture.

DISCUSS

1. Is your sense of self-worth dependent upon your financial and employment status?
2. Why is it so difficult to live below your means?
3. How does our culture define a *successful* person?
4. What strengthens your sense of value and significance in God's eyes?

B. Countering Consumerism

“Then Jesus said to the disciples, ‘If any of you wants to be my follower, you must put aside your selfish ambition, shoulder your cross, and follow me. If you try to keep your life for yourself, you will lose it. But if you give up your life for me, you will find true life. And how do you benefit if you gain the whole world but lose your own soul in the process? Is anything worth more than your soul?’” (Matthew 16:24-26).

Jesus cautioned against the pursuit of material gain, saying it can lead to spiritual loss. We need earthly goods to live but

must not be obsessed by them. Throughout history there have always been people who, sensing the spiritual danger of living in a culture dominated by things, chose a lifestyle unencumbered by the pursuit of things. Walking to the beat of a different drummer, these people choose to ignore the all-pervasive cultural influences to buy and consume. Instead, they focus on sharing, and on their relationships with God and others. These people serve as a moral conscience to our world, our church, and us, challenging our attachment to things.

To avoid worldly entanglement, religious groups such as Roman Catholic priests and nuns promise never to own personal property. Mother Teresa (1910-1997), a Catholic nun, took a vow of poverty early in life, freeing her to focus her life on serving others in the name of Jesus. Eventually it led her to Calcutta, India, to work among the world's very poorest. Instead of gathering possessions for her own comfort, she used all her resources to help others.

Some, with a bent to all things natural, are drawn by an idyllic dream of a self-sustaining life on a small acreage in the country, an island of tranquility in the midst of a world in turmoil. Others seek to simplify their lives by reducing consumption, thereby freeing up time and resources for others. Material things are not necessarily bad, but they are not the driving force of life. The question is not, *What can we afford?* but rather, *What do we need?* or *What can we do without?* The motivation for living a simpler life is further fueled by a concern for the needy and the dwindling non-renewable resources of this planet.

DISCUSS

1. Which pressures to buy more are most difficult for you to resist?
2. How do you decide on the limits of what you will buy? How do you decide what you need? How do you decide what you can do without?

3. Is the desire to become less encumbered by the pursuit of things something you truly desire? In what ways could your church community support you?

C. Storing Up True Treasures

“Don’t store up treasures here on earth, where they can be eaten by moths and get rusty, and where thieves break in and steal. Store your treasures in heaven, where they will never become moth-eaten or rusty and where they will be safe from thieves. Wherever your treasure is, there your heart and thoughts will also be” (Matthew 6:19-21).

It is hard to imagine a world not limited by time or defined by things, a place beyond decay and the reach of thieves. We know only too well that earthly goods deteriorate with time. Earthly treasures are tools for the journey, providing provision and comforts along the way, but when life is done, so is their usefulness. Instead of pouring so much energy into accumulating treasures on earth, which devalue with time, Jesus invites us to turn our focus towards accumulating heavenly treasures, investing our lives and what we have in treasures that will outlast time.

Unless we believe, without reservation, that we can have a full and meaningful life even when we live with less, we will always feel squeezed into a lifestyle dominated by things. Even our children are under pressure. They have become the focus of a great deal of advertising, hoping to lure them into becoming major consumers of everything from fast foods to fashion wear. For parents this is often a real dilemma. On the one hand, they want their children to “fit in,” while on the other, they don’t want their children to adopt a lifestyle that is neither advisable nor affordable.

To complicate things even more, parents are often made to feel that their children will be permanently disadvantaged if they can’t participate in every potential learning opportunity

or activity that comes along, all of which cost money. Maybe we need to remind ourselves again that being reared in the context of faith and a loving, nurturing family is the biggest advantage any child can receive.

Realizing that the things of this world are temporal does not give us a license to plunder them. We are not alone on the planet. Our excess consumption may deprive others and future generations of their entitlement to clean air, clean water, and safe and nutritious food. A responsible lifestyle with less focus on our own material desires can lead to a more reflective, caring, and balanced approach to life, the poor, and the environment. God's gifts are meant for all people, present and future.

DISCUSS

1. What would you define as “treasures in heaven”?
2. What do you appreciate most about your own parents? What was the most valuable thing your parents gave you?
3. If you have children, what do you want them to remember most about you?
4. What might be one benefit of choosing to live with less focus on material things?
5. In what ways does our consumption affect others in the world? Future generations?

THIS WEEK

Make a deliberate choice to lessen the influence of a consumer culture in your life. As you pick up your mail toss all advertising flyers into the recycling bin without looking through them.

LESSON 8: Managing in the Church

NOTE: *This lesson requires some advance preparation.*

Plan to spend at least half your time today learning about your own congregation's giving and spending practices. To facilitate a meaningful discussion of your church finances, make copies of the annual church spending plan/budget available for each participant. Invite the treasurer or a member of the finance committee to serve as a resource for your discussion. Ask this person to come prepared to provide an overview of the giving patterns in the church and to respond to the discussion questions in section B.

Deciding how much to give and where to give are often difficult decisions. Since many people regard their charitable giving practices as very private, any discussion on these topics tends to be vague and impersonal. Generally, people want to be faithful, generous stewards, but where do they turn for direction? Though general principles are given, the Bible does not specifically tell us how much or where to give. Those decisions are still ours to make, but the wisdom of fellow believers and the congregation can be a big help as we seek answers to these practical questions.

FOCUS QUESTION

How do you decide how much to give? How do you choose where to give? How could the church or your small group help you in making these and other money decisions?

A. Starting at Home

“Whenever we have the opportunity, we should do good to everyone, especially to our Christian brothers and sisters” (Galatians 6:10).

“If someone says, ‘I love God,’ but hates a Christian brother or sister, that person is a liar; for if we don’t love people we can see, how can we love God, whom we have not seen? And God himself has commanded that we must love not only him but our Christian brothers and sisters, too” (I John 4:20-21).

“Elders who do their work well should be paid well, especially those who work hard at both preaching and teaching. For the Scripture says, ‘Do not keep an ox from eating as it treads out the grain.’ And in another place, ‘Those who work deserve their pay!’” (I Timothy 5:17-18).

Like all other virtues of the Christian life, generosity starts at home and then spreads out to the world at large. We start with our church because that is our spiritual family. That is where we go for spiritual nurture, fellowship, accountability, and support. When we join with others in supporting the ministries of our church, we declare our solidarity with each other and in the work we do together. Our gifts to our church are part of our corporate witness and ministry.

As the church, we minister together with the resources God has given us, including money—yours and mine. If giving were only a matter of receiving enough money to “pay the bills,” a few rich Christians could pay for all of us, but that is not the way of the church. Each of us has a need to give as a personal act of gratitude to God. Whether our gifts are large or small (II Corinthians 8:11b-12), we need to count ourselves in. In the same way that the healed leper (Luke 17:11-19) could not give thanks for the nine who took their healing for granted, neither can we expect others to stand in for us. Our call to worship and service is personal. Each of us is called to use what God has given us for the common good.

The Scriptures exhort generosity in two general areas—worship and giving to the poor. In Old Testament times generosity in worship included offering God the first and the best from the produce of one’s labour. Portions of these

offerings were burned as a sacrifice to God. The remainder was given to the poor and to the priests who led the people in worship. Worship leaders who received their support through the first-fruits gifts of others were expected to declare God first in their own lives by offering their own gifts of first fruits (Numbers 18:26).

Faithfulness to God also requires generosity to those in need. Many scriptures name God as an advocate for the poor. In Bible times, the needs of widows and orphans deserved special consideration. In a culture that looked to the men of the family to provide, it was particularly difficult for widows and orphans to survive. Extended family and society were responsible to provide for their needs. Today, despite our idealism and well-intended efforts, and despite social safety nets, there are more destitute people in the world than ever before. Responding to the victims of war, race or gender discrimination, illness, injustice, and natural disasters remains an ongoing challenge.

DISCUSS

1. Some of the Israelites' offerings went up in smoke and were solely in honour of God. Are there some ways your congregation uses offerings solely for the purpose of worshipping God?
2. Given that the Levites (worship leaders) were living on the donations of the other Israelites, why do you think they were also asked to give a tithe from their own income? (Numbers 18:26)
3. In your community what are the needs of the poor people among you? What are the needs of the "widows and orphans"? How does your congregation respond to those needs?

B. Extending Beyond

“But when the Holy Spirit has come upon you, you will receive power and will tell people about me everywhere—in Jerusalem, throughout Judea, in Samaria, and to the ends of the earth” (Acts 1:8).

“A spiritual gift is given to each of us as a means of helping the entire church” (I Corinthians 12:7).

“For I can testify that they gave not only what they could afford but far more. And they did it of their own free will. They begged us again and again for the gracious privilege of sharing in the gift for the Christians in Jerusalem” (II Corinthians 8:3-4).

“I am only one, but I am one. I cannot do everything, but I can do something. And because I cannot do everything I will not refuse the something I can do. What I can do I should do and what I should do by the grace of God I will do.” — Edward E. Hale

It is no secret that we tend to give to agencies with whom we are involved, and encourage others to support the same cause. That is fine, but we also need to recognize that equally sincere people will choose very different charities to support. Some believe that overseas needs are more deserving. Others are reluctant to give to anything not overtly Christian, thus overlooking most community social programs. Some people polarize the choices: either home church or foreign mission, either church planting or agricultural development, either evangelism or relief work. But it is never either/or; it is always both/and. Our ministry must serve the whole person. If our generosity follows biblical guidelines, we will give to support worship, to support our leaders, and to meet the physical, social, and spiritual needs of the people around us. And our church spending plans should reflect these priorities.

DISCUSS

1. Take a look at your church-spending plan. How is the money allocated? What portion is designated for

ministries in your local congregation? For the wider church? For needs in the community? For needs abroad?

2. How do the budget allocations reflect and support the priorities expressed in the mission statement of your church? (For more information about this, see the note at the end of the lesson.)
3. How many donors are there for the church budget? Is that a reasonable number given the number of members and attendees?
4. There is an oft-repeated 20/80 maxim. For example, 20% of the sales force make 80% of the sales, 20% of the volunteers do 80% of the work, 20% of the people control 80% of the wealth. Does this maxim hold true in your church? Do 20% of the people provide 80% of the monies needed to fund the ministries of your church? Do 20% of the people do 80% of the work to carry out the mission of your church? Does it even matter?
5. In addition to giving to their local church, many people support ministries not included in their church's spending plan. What percentage of your personal giving goes to other charities?
6. Usually gifts to para-church agencies are sent directly to the agency, bypassing the local church treasury. What are the pros and cons of facilitating these gifts through the church?
7. In some churches people can make their donations online or by automatic withdrawal. Other churches facilitate credit or debit card donations. What do you see as the pros and cons of such arrangements?
8. Why do projects further away often have greater appeal than those close at hand?

THIS WEEK

Consider what you contribute to the offerings of your congregation. Are you contributing as God gives you resources? What changes would you like to make? Are there further discussions you would like to have about the priorities of your church's spending plan? Get a group of friends together to make dinner for your church finance board on the night of their next board meeting to say thank you for all the work that they do.

NOTE: In some churches, the traditional line-by-line church budget is giving way to a new method of presenting the vision, ministry, and finances of the church. It has been called by several names, including *mission-based budgeting (MBB)*, *narrative spending plan*, or *narrative budgeting*. Instead of starting with last year's budget and adding a few percentage points to each budget line, MBB begins with clarifying the mission of the church. (Why does our church exist?) Then it moves on to developing action plans to accomplish that mission in the coming year and, finally, determining what resources are needed in the next 12 months to accomplish those specific measurable goals.

One of the key benefits of this approach is that it helps leaders and congregations see more clearly whether their time and money are being effectively used to fulfill their congregational mission and vision. In short, it is an attempt to align the vision of the church, the time going into that area of ministry, and the actual financial costs connected with that ministry.

PART THREE: SHARING—WORSHIP AND GENEROSITY

LESSON 9: Offering God Our First Fruits

Many people find great fulfillment in growing their own vegetables, fruits, and flowers. Maybe you are a person who delights in growing your own tomatoes. Even as you tend the young, fragile plants in early spring, you envision the ripened tomatoes that will grace the plants later in summer. With anticipation you watch as the buds turn into flowers, and flowers into small green fruit. It is only a matter of time before you savour the first sun-ripened tomato. The first fruit of the season is precious. More ripened tomatoes will follow, but there is something special about the very first tomato of the season.

FOCUS QUESTION

In what way is the first tomato of the season special? Imagine giving away the very first tomato of the season. Whom would you give it to? Why?

A. First Fruits—A Sign of God’s Faithfulness

“You must also celebrate the Festival of Harvest, when you bring me the first crops of your harvest. . . . As you harvest each of your crops, bring me a choice sample of the first day’s harvest. It must be offered to the Lord your God” (Exodus 23:16-19A).

“But the fact is that Christ has been raised from the dead. He has become the first of a great harvest of those who will be raised to life again” (1 Corinthians 15:20).

The first fruit of the season reminds us of God’s faithfulness in providing for us. From the beginning, God designed the cycles of life to provide for the earth. After the Flood, God

restored the earth and promised that the cycles of life would continue: “As long as the earth remains, there will be springtime and harvest, cold and heat, winter and summer, day and night” (Genesis 8:22). The ripening of the first fruit rekindles our confidence that life is unfolding as it should. It triggers memories of the joys of previous summers and holds the promise of more to come. The first fruit is God’s sign to us that the commitment to provide for us in yet another season is being kept.

The first fruits of the season are also a sign of God’s faithfulness in providing salvation. When the Israelites settled in the land of Canaan, the first produce of the land was a sign that God had kept the covenant with the people of Israel to bring them out of the land of Egypt with its slavery into a good land flowing with milk and honey (Deuteronomy 26:9-11). Year after year, the first fruits of the season reminded them of God’s saving power.

As a powerful image of God’s provision and salvation, first fruit is used to describe other indications of God’s faithfulness. Christ is described as the first fruit of all humankind who will be raised from the dead. The image of first fruit is used again to describe the empowering gift of the Holy Spirit (Ephesians 1:13-14). Christ’s resurrection and God’s gift of the Holy Spirit are the spiritual first fruits of all that is to come, giving us hope in our own resurrection and God’s promise of eternal life.

DISCUSS

1. Many of us no longer have a direct connection with the land and we are distanced from the first fruits of crops and herds. In your context, what are some first fruits and signs of God’s faithfulness?
2. What are some ways you celebrate the signs of God’s faithfulness in your life?

B. Offering First Fruits—A Sign of Our Covenant With God

“When you arrive in the land the Lord your God is giving you as a special possession and you have conquered it and settled there, put some of the first produce from each harvest into a basket and bring it to the place the Lord your God chooses for his name to be honoured” (Deuteronomy 26:1-2).

“You have declared today that the Lord is your God. You have promised to obey his laws, commands, and regulations by walking in his ways and doing everything he tells you. The Lord has declared today that you are his people, his own special treasure, just as he promised, and that you must obey all his commands” (Deuteronomy 26:17-18).

In offering from the first fruit the Israelites declared their trust in God. The first fruit is a valuable sign of God’s faithfulness in provision and salvation. God asked the Israelites to offer a gift from the first fruit of all sources of income—herds, fields, and a substitute offering for the firstborn male of both specified animals and family. With a gift from the first fruit, the people confirmed that the Lord was their God, and that they would live as God’s people.

Offerings of first fruit are like wedding bands. Wedding bands are a very small portion of all a married couple will share with each other, yet they hold great significance. The bands serve as a continual reminder of a couple’s total commitment to each other. Most people wear their wedding band with pride, declaring to all that they are in a covenant relationship with their spouse. Although wedding bands are small, they symbolize the commitment of the whole person.

Similarly, offerings of first fruit are small but significant gifts to God. The gifts are from the first and the best God has given us. Most importantly, our offerings from first fruits remind us of our commitment to use all of God’s gifts to walk

in God's ways. Each time we give our offerings in worship, we declare our covenant with God. Like the wearing of the wedding band, our gift of first fruits is an ongoing sign of our commitment to live our whole life within God's covenant with us.

DISCUSS

1. In addition to wedding bands, what other symbols are used in our society and church to confirm promises?
2. Consider first fruits giving as a sign of our covenant with God. Which of the following words would you use to describe this sign: binding, celebration, security, anxiety, obligation, relief, privilege?

C. Offering First Fruits—An Act of Worship

“Wherever your treasure is, there your heart and thoughts will also be” (Matthew 6:21).

“For everything comes from him; everything exists by his power and is intended for his glory. To him be glory evermore. Amen. And so, dear brothers and sisters, I plead with you to give your bodies to God. Let them be a living and holy sacrifice—the kind he will accept. When you think of what he has done for you, is this too much to ask?” (Romans 11:36-12:1).

God asks for our money because God wants our hearts. Our hearts and possessions are connected. The things we acquire become an extension of ourselves. For example, when people's homes are robbed or their property damaged, they often feel personally violated. When the people of Malachi's day asked how they might demonstrate their return to God, the answer sounded surprisingly materialistic, *Bring your tithes*. But God knew that if the Israelites gave their tithes, their hearts would follow.

Giving God of our material substance and income is an act of worship, and worship is pivotal to faithful giving. Faithful

giving is an act of gratitude for God's grace to us, not an act of obligation. It is honouring God with the best portion of all that God gives us, not paying a minimal tax on what is rightly ours. It is a sign of our humble dependence on God's promises to us, not a manipulative way to achieve our own purposes by doing what we think God will find pleasing. Although we have a tendency to think that the material and the spiritual are separate, by giving faithfully of our material resources our hearts are carried along and the giving becomes worship—thanking, honouring, and trusting God.

DISCUSS

1. What thoughts come to mind as you read the statement, “God asks for our money because God wants our hearts”?
2. How does the offering time in your worship service reflect gratitude, honour, and trust in God? In what ways could you strengthen the sense of worship during your offering time?

THIS WEEK

Write out some sentence prayers of dedication for your offerings to God. Appoint someone from the group to collect these and formulate one or two prayers that might be used by the worship leader in your church.

LESSON 10: Plan to Give

Generous people tend to be happy people. In fact, to share of ourselves and what we have is one of the great joys of life. Sharing shifts the focus from ourselves to others, from things we still wish for to the abundance we already enjoy. To give is to offer tangible thanks for God's provision. In sharing we declare our solidarity with the rest of humankind. Yet generosity is often a struggle. We have our own needs and obligations. There are future uncertainties. How generous should we be?

FOCUS QUESTION

If a new Christian were to ask you for guidance regarding charitable giving, what advice would you offer?

A. Just Start

“Now I want to tell you, dear brothers and sisters, what God in his kindness has done for the churches in Macedonia. Though they have been going through much trouble and hard times, their wonderful joy and deep poverty have overflowed in rich generosity. For I can testify that they gave not only what they could afford but far more. And they did it of their own free will. They begged us again and again for the gracious privilege of sharing in the gift for the Christians in Jerusalem. Best of all, they went beyond our highest hopes, for their first action was to dedicate themselves to the Lord and to us for whatever directions God might give them” (II Corinthians 8:1-5).

“Give whatever you can according to what you have. If you are really eager to give, it isn't important how much you are able to give. God wants you to give what you have, not what you don't have” (II Corinthians 8:11b-12).

Most of us truly want to be generous people, but it takes more than good intentions. It takes deliberate action.

Confucius (551-479 BC), an ancient Chinese philosopher, said it well: “The journey of a thousand miles begins with a single step.” This certainly applies to giving. Generosity is not one huge act of giving; rather, it is a series of small, deliberate acts of kindness offered in daily living.

Though most of us intend to be generous, we find a number of good reasons to procrastinate or excuse ourselves: *Others have more money. Others are closer to the scene. We have too much debt. My gift would be too small to make much of a difference. The needs are never ending. We will do our giving once we have our own financial house in order, once the kids are through college, once the house is paid off, once . . .* And so, despite our good intentions, we procrastinate. We wait for more perfect circumstances, which rarely come. It is quite possible that we might be able to give more at some other season of our lives, but that doesn’t address the question for today.

Generosity has more to do with our hearts than with our pocketbooks. Generous people give because they care and want to make a difference. Generous people know that God has blessed them richly, and they share with gratitude. Generosity is more about how you give than about how much you give. An elderly woman on a small pension, whose heart is moved to use some of her resources and time to make blankets for refugees, may be more generous than a wealthy person who, out of a sense of obligation, donates enough money to buy hundreds of blankets. Once we understand that love for God is at the heart of giving, many of the excuses we give for procrastinating will evaporate.

DISCUSS

1. Think of a time when you were particularly generous. What were the factors that contributed to your generosity?
2. What motivates you to give?

3. List some reasons you might offer for not giving or for giving very little.
4. In terms of giving, what is the significance of the phrase “but they gave themselves first to the Lord” (II Corinthians 8:5)?
5. How would you advise a person caught between a mountain of debt and a desire to be generous?

B. Make it a Practice

“Now about the money being collected for the Christians in Jerusalem: You should follow the same procedures I gave to the churches in Galatia. On every Lord’s Day, each of you should put aside some amount of money in relation to what you have earned and save it for this offering. Don’t wait until I get there and then try to collect it all at once” (I Corinthians 16:1-2).

“You must each make up your own mind as to how much you should give. Don’t give reluctantly or in response to pressure. For God loves the person who gives cheerfully” (II Corinthians 9:7).

Giving from our first fruits shows that God has first place in our life. Giving from the top takes faith that God will continue to provide for our needs. When we put giving at the bottom of our list of financial priorities, even though we have good intentions to give, other needs and desires easily eat up our resources. First fruits giving is a spiritual practice. When we make generosity a top priority, we are practicing placing our trust in God.

Giving generously becomes easier if we make it a practice to give regular donations as we receive income. Most of us will find that if we give first, other financial obligations will still be met. Many people believe that to give to God first is the cornerstone of sound financial management. Those who plan their giving in advance usually end up giving a lot more than those who give on impulse or only when asked. Giving each time we receive income adds up and reflects an attitude of

offering our best, rather than an attitude of giving what is left over at the end of the month.

In the Old Testament there were prescribed tithes and offerings. However, even there people were asked to give according to income. As part of consecrating their firstborn son, the people of Israel were to offer a year-old lamb. If they could not afford a lamb, they could substitute a pair of doves or pigeons (Leviticus 12:6-8; Luke 2:22-24). For some, giving the tithe (10 percent) may be a significant challenge. Others have the capacity to give a lot more and joyfully do so.

DISCUSS

1. Do you believe that God expects Christians today to give the tithe (10 percent of income)? Is it a floor, a ceiling, or neither?
2. What are the kinds of things that tend to sabotage your well-intended giving practices?
3. How much of your giving is planned? How much is spontaneous?
4. What have you found helpful in making a practice of giving? How has regular giving affected your other spending?

C. Give With a Pure Heart

“I want you to be merciful; I don’t want your sacrifices. I want you to know God; that’s more important than burnt offerings” (Hosea 6:6).

“So if you are standing before the altar in the Temple, offering a sacrifice to God, and you suddenly remember that someone has something against you, leave your sacrifice there beside the altar. Go and be reconciled to that person. Then come and offer your sacrifice to God” (Matthew 5:23-24).

“If I gave everything I have to the poor and even sacrificed my body, I could boast about it, but if I didn’t love others, I would

be of no value whatsoever. Love is patient and kind. Love is not jealous or boastful or proud” (1 Corinthians 13:3-4).

Gifts offered to God never cover an impure heart. They don't make up for sins we have committed. They don't reconcile us to God. We cannot bribe God with our gifts, nor do they obligate God to give us special favour. Nothing we can do will make God love us more or less. Gifts given with selfish motives may help the recipient and may get us attention and approval from other people, but that is where the reward ends. Such gifts have no deeper meaning than the selfish interests that motivate them. They carry no *aroma* of praise or thanksgiving to God.

The gifts God desires come from a pure heart. Ideally, in all our giving we acknowledge God as the source of what we are and have and then give, motivated by our love for God and a compassion for people. When we fail to acknowledge God as the source of our lives, it is easy to think that God owes us something if we give generously—*You scratch my back, and I'll scratch your back.*

Tax breaks may motivate some people to give, but they are no match for a grateful heart. When we give in response to God's abundant grace in our lives, God will bless and we will be enriched. Generous giving is a spiritual discipline that nurtures our relationship with God and extends God's love to people we meet along life's road.

DISCUSS

1. Why does Jesus tell us to reconcile with each other before we offer our gifts to God?
2. What might motivate a person who has very little to give to someone who already has a lot?
3. What do you or your church community do that reminds you of God's graciousness and that cultivates gratitude?

4. How would your giving change if there were no charitable tax receipts?

THIS WEEK

Formalize your gifting intentions for the coming year by writing down the amount you plan to give to the various charities you support. Leave some room for spontaneous needs as they come up.

LESSON 11: Offering Hospitality

In offering hospitality we are generous with our resources and also with our time, attention, and space. Hospitality may include boarding an international student, inviting a single person home for Sunday lunch, helping to sponsor refugees, fostering children, hosting a guest speaker or itinerating missionary, sharing a meal with friends, or babysitting for a neighbour. Some people seem to have the gift of hospitality, freely opening up their lives and homes, while others are more private and even intimidated by the thought of having *strangers* in their home.

FOCUS QUESTION

Share a memorable or humorous experience that happened when you hosted guests in your home.

A. The Practice

“One day Elisha went to the town of Shunem. A wealthy woman lived there, and she invited him to eat some food. From then on, whenever he passed that way, he would stop there to eat. She said to her husband, ‘I am sure this man who stops in from time to time is a holy man of God. Let’s make a little room for him on the roof and furnish it with a bed, a table, a chair, and a lamp. Then he will have a place to stay whenever he comes by’” (II Kings 4:8-10).

“Then Paul left Athens and went to Corinth. There he became acquainted with a Jew named Aquila, born in Pontus, who had recently arrived from Italy with his wife, Priscilla. They had been expelled from Italy as a result of Claudius Caesar’s order to deport all Jews from Rome. Paul lived and worked with them, for they were tentmakers just as he was” (Acts 18:1-3).

There are many stories of hospitality in scripture. Offering a bed, a table, a chair, and a lamp in friendship is a great

example of hospitality. Elisha was an itinerant prophet, and having a home away from home meant a great deal. Hospitality is practical, hands-on generosity. To host people is to invite them into our lives, provide for their basic needs, and make them feel at home. In our affluent, fast-paced North American life hospitality is becoming rare. However, as a means of sharing what God has given us, hospitality remains one of the hallmarks of being Christian.

The early itinerant preachers also depended on the hospitality of people along the way. When the apostle Paul arrived in Corinth, he providentially bumped into Aquila and Priscilla, a Jewish couple who had recently been ordered out of Rome. When Paul discovered they were fellow Christians as well as fellow tentmakers, he moved in with them. He stayed with them for a year and a half while establishing a church in Corinth. Even Jesus and his disciples were dependent on such hospitality. Jesus knew the home of Mary, Martha, and Lazarus would provide relaxing refuge and encouraging friendship (Luke 10:38-42). These acts of hospitality built mutually enriching friendships.

Hospitality often builds friendships, but giving and receiving hospitality is not always comfortable. Jesus challenged social and religious norms by accepting the hospitality of people of questionable character. When Jesus stopped by the office of Matthew, the tax collector, Matthew invited Jesus and his disciples to his home for the evening. He also invited a number of his own peers to join them. Tax collectors were ill-regarded among religious people, so the people around the dinner table formed a challenging social and spiritual mix (Matthew 9:9-13).

DISCUSS

1. Is hospitality a spiritual gift given to some but not to others? How might you decide whether hospitality is a gift you could offer to others?

2. We never read that Jesus hosted anyone. How do you think he felt always receiving the hospitality of others?
3. Have you ever hosted or been hosted by people who might have “raised some eyebrows” among your peers? What happened?

B. The Challenge

“Then he turned to his host. ‘When you put on a luncheon or a dinner,’ he said, ‘don’t invite your friends, brothers, relatives, and rich neighbors. For they will repay you by inviting you back. Instead, invite the poor, the crippled, the lame, and the blind. Then at the resurrection of the godly, God will reward you for inviting those who could not repay you” (Luke 14:12-14).

“Cheerfully share your home with those who need a meal or a place to stay” (1 Peter 4:9).

Hospitality is more than reciprocal entertaining. It is offering what we have to serve the needs of others with little or no expectation that our guests will return the favour. Inviting people to our home or table gives them dignity and honour. Serving and being served also help break down the social and economic barriers that so easily divide the church, and the community. But hosting takes time, and in our busy, over-committed schedules, making time takes planning and effort. However, if our lives are too busy for people, we are too busy.

Opportunities to be hospitable often occur unexpectedly and at inconvenient times (Luke 10:30-37). This requires hosts to be spontaneous and flexible, quickly changing their plans to accommodate the needs of others. Good hosts are able to focus on the needs and comforts of the guests rather than on their less-than-spotless kitchen or the day-old doughnuts about to be served. It helps to remember that hospitality springs from a generous heart, not from a gourmet kitchen. God values these ordinary, humble acts of kindness and generosity.

DISCUSS

1. What makes you reluctant to host people in your home?
2. Are you more likely to take people out for coffee or host them in your home? Why?
3. What changes could you make that would make it easier for you to host more spontaneously?

C. The Blessing

“... ‘Come, you who are blessed by my Father, inherit the Kingdom prepared for you . . . I was hungry, and you fed me. I was thirsty, and you gave me a drink. I was a stranger, and you invited me into your home. I was naked, and you gave me clothing. I was sick, and you cared for me. I was in prison, and you visited me.’ . . . ‘I assure you, when you did it to one of the least of these my brothers and sisters, you were doing it to me!’”
(Matthew 25:34-40).

“Don’t forget to show hospitality to strangers, for some who have done this have entertained angels without realizing it!”
(Hebrews 13:2).

When thinking of hosting, most people immediately think of what they will serve their guests, or how these people will fit into their schedules. It is true that offering hospitality may be inconvenient and time consuming, yet many people will testify that their lives have been significantly enriched, friendships established, their world enlarged, and their perspectives challenged as they sat with their guests around the table.

True hospitality focuses on the guest. When hosting Jesus, Martha poured all her perfectionist’s energy into serving a fine meal to her special guest (Luke 10:38-42). Her sister Mary, on the other hand, focused on the guest, totally absorbed in her conversation with Jesus. Martha was irritated by Mary’s complete disregard for dinner preparations. Martha

focused on serving, while Mary focused on the guest. Judging by his response, it appears that Jesus was more interested in friendship than menus. In our hosting it is all too easy to put all our energy into serving and lose sight of the guest. Blessings go to those who focus on the guest.

When we offer hospitality, we are sharing God's blessings, and we receive God's blessing. When we pull back our personal privacy curtains and invite people in, we represent Christ to them and, more often than not, they in turn represent Christ to us. In fact, what we do for people is regarded as service for Christ and will be rewarded as if we had hosted Christ in person.

DISCUSS

1. Recall a time when as a guest you felt very welcome in someone's home. What factors helped you feel welcome?
2. As Mary and Martha discovered, there is tension between the work of hosting and conversation with the guest. How do you balance the two?
3. Have you ever entertained "strangers" (Hebrews 13:2)? What happened?
4. In what way has your life been blessed by hosting or being hosted?
5. Have you ever used the network *Mennonite Your Way* to host guests or find accommodations? What was your experience?

THIS WEEK

Invite someone who would not expect it to your home for coffee or a meal. Keep the menu simple so that you can focus on conversation and friendship, not on fancy entertaining. Make a deliberate choice not to use fancy dishes or formal place settings.

LESSON 12: What You Get When You Give

If being generous is so great, what's in it for the giver? Does life go better when you are generous? Are generous people happier? Are generous people healthier? Do they live longer? Do they have more satisfying relationships?

Interestingly, the answer to all of these questions appears to be, Yes. In the process of reaching out to help others, we benefit. In his book, *Give To Live—How Giving Can Change Your Life*, Douglas M. Lawson cites numerous studies proving just that. Generous people do live longer, are healthier, and enjoy life more. It would appear that in addition to being an act of worship, generosity is indeed good for the mind, body, and soul.

FOCUS QUESTION

How would you explain the connection between generosity and a healthier, happier life?

A. Spiritual Vibrancy

“Live a life filled with love for others, following the example of Christ, who loved you and gave himself as a sacrifice to take away your sins. And God was pleased, because that sacrifice was like sweet perfume to him” (Ephesians 5:2).

“They begged us again and again for the gracious privilege of sharing in the gift for the Christians in Jerusalem. Best of all, they went beyond our highest hopes, for their first action was to dedicate themselves to the Lord and to us for whatever directions God might give them” (II Corinthians 8:4-5).

Giving is crucial to our spiritual growth and vitality. It is in the process of giving that we become more Christlike, reflecting God's generosity to us. In living generously, we give expression to the true nature of who we are as God's children.

It seems like a contradiction to call ourselves followers of Jesus and to live with closed hands.

We have a need to share that goes deeper than meeting the needs of people around us. When we focus on giving, we usually focus on people or ministries that need our support. Our churches, colleges, and service agencies are always in need of more funds so that they can run better programs and minister to more people. But another dimension to giving is the spiritual benefit to the donor. Many people will testify that their lives have been enriched in a variety of ways as they opened their hands, homes, and wallets to those around them.

Our generous acts can lead us to deeper faith in God's provision. Sometimes the greatest acts of generosity have come in the context of extreme poverty. During a severe drought the prophet Elijah asked a widow for some bread. She had only a little flour, but she did as Elijah asked, "and she and he and her household ate for many days" (I Kings 17:7-16). Such generosity is extended in faith, believing that God will supply the promised gift, as well as sustain the giver. As in the biblical story of the boy who offered his five loaves and two fish to Jesus to feed the multitude (John 6:5-13), so in our giving we invite God to act, to bless, and to multiply. In our generosity we direct our hearts to God and join God's work.

DISCUSS

1. Share some experiences of how generosity has strengthened your faith.
2. What might motivate very poor people (II Corinthians 8:2-5) to be generous?
3. What could possibly motivate people to plead (II Corinthians 8:4-5) for the opportunity to give?

B. A Wider Perspective

“And they will pray for you with deep affection because of the wonderful grace of God shown through you” (II Corinthians 9:14).

Generous giving broadens our perspective of the world. When the believers in Macedonia heard of the needs among the poor in Jerusalem, they collected funds, wrapped them in love and prayers, and sent them on their way. Similarly, when we give to our church, a missionary, or a service project, we become aware of people and places beyond our own. We want the people or projects we invest in to succeed, and our hearts and prayers follow our gifts across the street and around the world.

Generosity broadens our perspective in another way. Through giving we are taken beyond the concerns of our daily lives to the eternal. Jim Elliot, martyred missionary to the Aucas of Ecuador, put it this way, “He is no fool who gives what he cannot keep to gain what he cannot lose.” If we focus on gathering *earthly treasures*, we face the risk of losing everything (Matthew 6:19-21). If we invest in *heavenly treasures*, our investments are secure and our hearts are focused on the eternal.

If this life was all there was, people who live by the maxim, *Get all you can, can all you get and sit on the lid*, might have it right. In the short term it often seems that the selfish have an advantage over the generous, that those who hoard have the edge over those who share. But when we think of eternity, our perspective changes. While giving may appear foolish now, from an eternal perspective, giving may be the best investment we could possibly make. When we look beyond the material we see that generosity enriches the lives of all who are a part of a faithful, loving, and supportive community.

DISCUSS

1. In what way has your giving led to increased interest in what God is doing in other parts of the world?

2. Everyone goes through experiences in life where it seems the ungodly have the edge over those who declare loyalty to God (Psalm 73). How can we gain perspective when that happens?

C. God's Blessings

“The generous prosper and are satisfied; those who refresh others will themselves be refreshed” (Proverbs 11:25).

“If you give, you will receive. Your gift will return to you in full measure, pressed down, shaken together to make room for more, and running over. Whatever measure you use in giving—large or small—it will be used to measure what is given back to you” (Luke 6:38).

Biblical teaching and the testimonials of people both suggest that when we share ourselves and what we have with those around us, it gets God's attention and blessing. Challenging the lukewarm Israelites to bring in their tithe of first fruits as evidence of their renewed commitment, God said, “. . . ‘I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Let me prove it to you!’” (Malachi 3:10).

It seems that generous people have more to share and find opportunities to do so more often. The apostle Paul observed this phenomenon among first-century Christians: “For God is the one who gives seed to the farmer and then bread to eat. . . he will give you many opportunities to do good, . . . Yes, you will be enriched so that you can give even more generously” (II Corinthians 9:10-11). It seems as if God can't wait to bless those who share, and often the most significant blessing is a greater spirit of generosity. Sometimes it even seems as if there is more to give away.

While God provides the gift of life and all that supports it, it is clear that not everyone enjoys the same material benefits and advantages in life. In fact, for some, obedience to God

may mean living a life of poverty (Matthew 19:16-24). Other people see their wealth and material advantage as a reward from God. If generosity were a sure means to material riches, everyone would be generous but for the wrong reason: selfish gain. Our focus must be to give out of a heart of love, without consideration of a reward, and let God determine the currency of the blessing.

DISCUSS

1. Some have understood the promised blessings of generosity to be financial while others believe that God rewards financial generosity with spiritual blessings. What do you think?
2. Does God give extra resources to generous people so that they can continue a life of generosity?
3. In what way has God blessed you as you have shared of yourself, your time, your abilities and possessions?

THIS WEEK

Take some time to reflect on how your life has been impacted by this study series and the interchange with others in your group. What, if any, new directions will you take as a result of this study?

A WORD TO STUDY LEADERS

These lessons have been written for general readership—primarily for individuals living within the North American context. This series of lessons encourages believers to study and apply the scriptures as a group. This approach assumes that our biblical understandings and practices about money are best forged in the context of an interactive, supportive group whose members also call each other to accountability.

Your role as leader is to encourage learning through discussion. Each lesson has several segments with opening scriptures and commentary to provide the focus. Discussion questions invite participants to express their own perspectives without fear of being labeled *wrong*. They also encourage listening and learning from others in the group. If your group is very large you may find it productive to divide into small groups for the discussion.

A variety of questions has been included, and there are more questions than you will have time for. Focus on the questions most appropriate for your group, and feel free to add your own. Allow the interests of the group to carry the discussion, but don't lose sight of the central focus of the lesson.

The *THIS WEEK* activity at the end of each lesson is intended to help participants personalize their learning from the study. To encourage participants to do the exercise and to reinforce their learning, provide an opportunity at the start of the following session to hear how the different members of the group have carried out the suggested activity. Some interesting stories may emerge.

Take special note of Lesson 8. You will need to invite your church treasurer/finance board and ask them to gather the suggested information in advance.

SUPPLEMENTAL SCRIPTURE TEXTS

LESSON 1: The Nature of Money

- A. Money is a Powerful Tool—Psalm 52:7; I Thessalonians 4:11-12
- B. Money Shapes Our Identity
- C. Money is Limited—Ecclesiastes 5:15

LESSON 2: Money and God

- A. Money Has Godlike Power
- B. Money Entices Us—Matthew 4:8-11; I John 2:15-17
- C. Money Can Squeeze God Out

LESSON 3: God is the Source

- A. Acknowledge God as the Source—Genesis 1-2; Matthew 10:8; Colossians 1:16; James 1:17
- B. Celebrate God’s Goodness—Psalm 23; Isaiah 55:1-2; Matthew 6:25-34; I Peter 2:9-10
- C. Find Contentment in God’s Provision—Exodus 20:17; Proverbs 15:16, 30:8-9; Ecclesiastes 5:18-20; Luke 12:15; I Timothy 6:6-10

LESSON 4: We are all Receivers

- A. Receiving Graciously—Genesis 1:28-30; Proverbs 22:2
- B. Giving Dignity to the Giver
- C. Declaring Our Interdependence—Romans 12; Galatians 6:6; Philippians 2:1-4, 4:14-17

LESSON 5: Managing for God

- A. For God’s Purposes—I Corinthians 12:4-11; II Corinthians 5:18-20; Colossians 1:25-26
- B. As Creative Entrepreneurs—Mark 2:1-12; I Corinthians 9:22-23; Galatians 6:10

- C. As Those Giving Account—Deuteronomy 8:10-18; Proverbs 28:8; Luke 16:10-11
- D. By Balancing Trust and Planning—Genesis 41:41-57; Proverbs 3:5-6, 6:6-11

LESSON 6: Managing all Week

- A. Our Work—Proverbs 27:18; Ephesians 4:28; Colossians 3:23-24
- B. Our Financial Transactions—Exodus 20:17; Proverbs 3:27, 13:11; I Peter 2:11-12
- C. Our Investments—Proverbs 23:4-5; Amos 8:4-6; Matthew 25:14-30

LESSON 7: Managing in our Culture

- A. Thinking Counter-Culturally—Luke 18:22-25; James 2:1-4
- B. Countering Consumerism—Luke 9:58; Colossians 3:1-3; I Peter 2:11
- C. Storing Up True Treasures

LESSON 8: Managing in the Church

- A. Starting At Home—Numbers 18:8-14; II Chronicles 31:2-5; James 1:27
- B. Extending Beyond

LESSON 9: Offering God our First Fruits

- A. First Fruits—A Sign of God’s Faithfulness—Genesis 1:28-30
- B. Offering First Fruits—A Sign of Our Covenant With God
- C. Offering First Fruits—An Act of Worship—Hosea 6:6; Malachi 3:7-10; Matthew 5:23-24

LESSON 10: Plan to Give

- A. Just Start—Deuteronomy 15:7-11; Acts 11:29; II Corinthians 8:10-12; Luke 21:1-4

- B. Make it a Practice—Luke 10:33-35; Acts 11:29-30;
II Corinthians 8:1-7
- C. Give With a Pure Heart—Matthew 6:1-4, 22:37;
II Corinthians 9:7

LESSON 11: Offering Hospitality

- A. The Practice—Matthew 8:20, 10:11-12; Romans 12:6-8
- B. The Challenge—Romans 12:6-8; Titus 1:8
- C. The Blessing—Proverbs 11:25

LESSON 12: What You Get When You Give

- A. Spiritual Vibrancy—I Chronicles 29:9; Luke 21:1-4
- B. A Wider Perspective—II Corinthians 9
- C. God's Blessings—Deuteronomy 28:1-14; Malachi 3:6-15

“This is a fantastic resource. It gets us out of the Sunday school babble into the real experience and language of day-to-day living.” – Ed Janzen

*“I really like this series of lessons. There is good solid grappling with the theology of stewardship, while also trying to understand where many people are at in their experiences.”
– Fred Unruh*

“I learned, was challenged, and reminded of my responsibilities in a very practical way. I would highly recommend this to our churches.” – Nancy Lageer

“I would be excited to offer this course as an option for our adult Sunday school. I think it would attract and keep participants coming.” – Karl Dreger

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