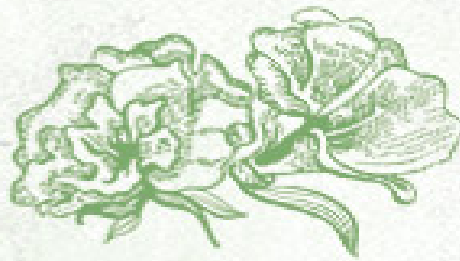


EVERYDAY MATTERS BIBLE STUDIES *for women*

Stewardship



Spiritual Practices
FOR EVERYDAY LIFE

Everyday Matters Bible Studies for Women—Stewardship (eBook edition)

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Holy Habits

Spiritual Practices for Everyday Life

Everyday life today is busier and more distracting than it has ever been before. While cell phones and texting make it easier to keep track of children and each other, they also make it harder to get away from the demands that overwhelm us. Time, it seems, is a shrinking commodity. But God, the Creator of time, has given us the keys to leading a life that may be challenging but not overwhelming. In fact, he offers us tools to do what seems impossible and come away refreshed and renewed. These tools are called spiritual practices, or spiritual disciplines.

Spiritual practices are holy habits. They are rooted in God's word, and they go back to creation itself. God has hardwired us to thrive when we obey him, even when it seems like his instructions defy our "common sense." When we engage in the holy habits that God has ordained, time takes on a new dimension. What seems impossible is actually easy; it's easy because we are tapping into God's resources.

The holy habits that we call spiritual practices are all geared to position us in a place where we can allow the Holy Spirit to work in us and through us, to grant us power and strength to do the things we can't do on our own. They take us to a place where we can become intimate with God.

While holy habits and everyday life may sound like opposites, they really aren't.

As you learn to incorporate spiritual practices into your life, you'll find that everyday life is easier. At the same time, you will draw closer to God and come to a place where you can luxuriate in his rich blessings. Here is a

simple example. Elizabeth Collings hated running household errands. Picking up dry cleaning, doing the grocery shopping, and chauffeuring her kids felt like a never-ending litany of menial chores. One day she had a simple realization that changed her life. That day she began to use her “chore time” as a time of prayer and fellowship with God.

Whenever Elizabeth walked the aisle of the supermarket, she prayed for each person who would eat the item of food she selected. On her way to pick up her children, she would lay their lives out before God, asking him to be there for them even when she couldn't. Each errand became an opportunity for fellowship with God. The chore that had been so tedious became a precious part of her routine that she cherished.

The purpose of these study guides is to help you use spiritual practices to make your own life richer, fuller, and deeper. The series includes twenty-four spiritual practices that are the building blocks of Christian spiritual formation. Each practice is a holy habit that has been modeled for us in the Bible. The practices are acceptance, Bible study and meditation, celebration, community, confession, contemplation, faith, fasting, forgiveness, gratitude, hospitality, justice, mentoring, outreach, prayer, reconciliation, Sabbath and rest, service, silence, simplicity, solitude, stewardship, submission, and worship.

As you move through the practices that you select, remember Christ's promise in Matthew 11:28–30:

Come to me, all of you who are weary and carry heavy burdens. Take my yoke upon you. Let me teach you, because I am humble and gentle at heart, and you will find rest for your souls. For my yoke is easy to bear, and the burden I give you is light.



Introduction

to the Practice of Stewardship

The gentlest form of spiritual narcissism is the idea that one can accomplish one's own spiritual growth. . . . The belief that "I can do it" is intimately associated with the assumption that "it is my idea, my desire, to do it." Spiritual narcissism works to deny the realization that our spirituality comes from God. —Gerald May

Though we live in a land of plenty, we often look at our lives through the lens of what we lack. Global statistics bear out our affluence: even those of us making the minimum wage in America make more than 93 percent of the world (www.globalrichlist.com). Our average home size is larger, we have more leisure time, our general health is better, our lives are longer, and our educational level is higher. So why do we generally see our resources as scarce and allow worry and fear to rule so many of our daily decisions?

This mind-set is fostered by the barrage of media messages and our consumer-driven economy. But our history is also a culprit—we are a culture of people who have always tended to be dissatisfied with the status quo. More freedom, more liberty, more land—it's a national persona that honors striving and discontent. And we must be honest: the discontent has proven to be a successful way to build up and build out a country.

Yet the very real danger for us, as we follow the way of Jesus, is to take on a mind-set of both scarcity and self-control. Scarcity breeds thoughts such as *there's only so much to go around*. We'd better take what we can, save all we can, keep all we can. Self-control takes our dissatisfaction and tells us: *If*

anything is going to change to the good in our lives, it's up to us to make it happen.

Let's turn away from these thoughts and turn back to the Scriptures—full of the wise counsel of a Father who knows us, truly knows us and what we need to thrive. Rather than scarcity and control, God's gift to us is abundance and his eternal presence. Against the cacophony of commands the world offers us every day God speaks to us from the Scriptures:

“Be careful to obey all the commands I am giving you today. Then you will live and multiply, and you will enter and occupy the land the Lord swore to give your ancestors. Remember how the Lord your God led you through the wilderness for these forty years, humbling you and testing you to prove your character, and to find out whether or not you would obey his commands. Yes, he humbled you by letting you go hungry and then feeding you with manna, a food previously unknown to you and your ancestors. He did it to teach you that people do not live by bread alone; rather, we live by every word that comes from the mouth of the Lord. For all these forty years your clothes didn't wear out, and your feet didn't blister or swell. Think about it: Just as a parent disciplines a child, the Lord your God disciplines you for your own good.” (Deuteronomy 8:1–5)

As he did with the Israelites, so he does with us. He leads us to practices for living well, practices that lead us to patterns of dependence and gratitude. Included among those biblical practices is stewardship—a concept in danger of becoming far too seasonal and restricted in our faith life.

For many of us, “stewardship” is a word trotted out but once a year by the finance committee at church, as they set the vision and plans for the coming year. And through such constant limited use, it's also become synonymous with our money and how much we give. But stewardship is a practice far richer for the believer, far more valuable for spiritual formation than we allow. It's time to redeem the word and the practice, and understand God's plan to use it to create a whole-hearted follower.

CHAPTER 1



The Abundance of the Master

“The Earth Is the LORD’s”

They all depend on you
to give them food as they need it.
When you supply it, they gather it.
You open your hand to feed them,
and they are richly satisfied.
But if you turn away from them, they panic.
When you take away their breath,
they die and turn again to dust.
When you give them your breath, life is created,
and you renew the face of the earth.

Psalm 104:27–30

For this study, read Psalm 104.

I grew up in a household characterized by abundance and generosity. I had a room of my own, delicious meals, nice clothing, spending money, and tons of encouragement. Home was a place of peace and plenty. My father especially loved to give good gifts and as much as was in his power to give, he did—which is why it amazes me still what I did the summer I was nine.

I had time on my hands and was rummaging for some reason in my father’s side of the bathroom cupboards. Tucked in the back was a jar of change, chock-full of quarters and silver dollars and even some dollar bills. I was astounded at the wealth before me! At which point my darker nature took

hold. There were so many coins—surely Dad would not miss a few. The ice cream truck was due any time now and I’d already gone through my allowance. I tucked four quarters into my hand and quietly replaced the jar in the back of the cupboard.

Many, many times that summer I slipped into that jar to supplement my allowance, and from the distance of all these years it’s comical to me, but also very sad. I was surrounded by a world of plenty, cloaked in abundance on every level. The riches before my eyes every day far outweighed the coins in that jar, and yet they became what I wanted most—the riches that were not mine. A few years later as a teen, the poverty of my own thinking crystallized in my mind. I was going out with friends, and the cash I needed now far outstripped the resources of the coin jar. I needed \$20, so I asked my dad. He pulled \$100 out of his wallet, gave it over without a thought, and said, “Have a good time, Sweetie.”

God’s abundance, and his willingness to shower it upon us, is above and beyond my earthly father’s. The natural gifts of air, water, light, and soil—the raw materials of creation and the living beings in our world—all were created by his hand. As Psalm 24:1–2 tells us,

*The earth is the Lord’s, and everything in it.
The world and all its people belong to him.
For he laid the earth’s foundation on the seas
and built it on the ocean depths.*

In her article “Stewardship and Entitlement” in the *Everyday Matters Bible for Women*, Holly Vicente Robaina suggests a reason why, in the face of such a generous father, I was silly enough to steal his coins from a jar. She says we face “two great threats today: excessiveness and entitlement.”

We have so much we forget who supplied it. And we have so much we feel it must be owed to us—not just owed, but we deserve to have it available when we want it, and only when we want it. Why else would we bother to complain about gifts such as rain, hard work, children, and each other?

There must be another way. Robaina goes on to suggest two disciplines to help us more rightly remember the abundance of God as a gift from God and not what we think we're due: simplicity and stewardship. As she says, "Everything I have is on loan from God, so being careful with his stuff shows him respect." Simplicity asks us to pare down our own needs so we can see the needs of others. Stewardship, at its heart of hearts, is a discipline that helps us to rightly remember our position in the family of God. We are not the providers; we are not the suppliers of every good and perfect gift; but neither are we only receivers of those gifts. We also oversee the resources of God for the benefit of his Kingdom.

As we learn the discipline of stewardship, we must start with the abundance of our holdings. God is the author of and the regenerator of all things. All we see, all we hold, has come from him. All we cannot see also comes from him. We will never run out of resources to steward.



"Live simply so others may simply live." —Mother Teresa

As you study this chapter, allow yourself time to be grateful. In many ways the study of the abundance of God is our lifelong task as believers.

1. What did you last complain about? Is there a way to consider the source of the complaint as a gift instead?

2. Take a look at Numbers 18:20, 2 Corinthians 9:6–12, and 1 Chronicles 29:10–17. What do they suggest to you about the abundance of God? What words stand out to you?
3. Among the things we steward is the earth itself. In what ways can you steward the physical world around you?
4. Where in your life can you point to the abundance of God? Think about how greatly he has blessed you.
5. How can you be a blessing to others? What clothes or household items do you no longer use that could benefit someone else?
6. In her novel *Gilead*, Marilynne Robinson writes: “There is more beauty than our eyes can bear; precious things have been put into our hands and to do nothing to honor them is to do great harm.” Think about the beauty in your life. What can you do to appreciate it fully and maybe even safeguard it?



“Perhaps it takes a purer faith to praise God for unrealized blessings than for those we once enjoyed or those we enjoy now.” —A. W. Tozer

Points to Ponder

In her book *One Thousand Gifts*, Ann Voskamp turned her attention, and the attention of her readers, to the abundance of gifts before us. She began counting them, naming them. But this did not change her life circumstances. People we love still leave us; dreams still disappoint. But she chose to focus on the abundance of the master.

- Where is your focus today?

- List the abundance of gifts you have been given already and give thanks to the Giver.

Prayer

Lord God, Creator of the daily miracles in my life, I thank you. I stand amazed at your love, your never-ending compassion and care for me. May my deeds honor your gifts today.

Add your prayer in your own words.

Amen.

Put It into Practice

Where you are right now, look around. What are the resources you have been given to steward? How many can you name?

Take-away Treasure

One of the best ways to live in and celebrate God's abundance is to get outside, either alone or with a loved one. Feel the weather—sun or rain, cold or heat. Look at the living things sharing the planet with you, and thank God for it all.

We pick a bouquet and we bring it back to the gardener. —C. S. Lewis

CHAPTER 2



The Role of the Steward

God's Caretakers

When I look at the night sky and see the work of
your fingers—
the moon and the stars you set in place—
what are mere mortals that you should think
about them,
human beings that you should care for them?
Yet you made them only a little lower than God
and crowned them with glory and honor.
You gave them charge of everything you made,
putting all things under their authority—
the flocks and the herds
and all the wild animals,
the birds in the sky, the fish in the sea,
and everything that swims the ocean currents.

Psalm 8:3–8

For this study, read Psalm 8.

When it comes to pure escapist enjoyment for me, I love books and movies with a strong caretaker character. Whether it's the capable valet Jeeves created by P. G. Wodehouse, or the chauffeur living above the garage in the film *Sabrina*, or the housekeeper Alice long ago when I watched *The Brady Bunch*, I love watching these characters go about creating or restoring order to their worlds. They are the other pair of hands and eyes and ears, looking

out for the interests of their employers, and as a result providing comfort and assurance in all sorts of ways.

Our Master has given us a caretaker role in this world. So, what is our job description? It's actually pretty straightforward: A steward is one who manages the interests of another, and also acts on behalf of the other. We are managers and agents.

Of course, something is missing from the above definition—the interests of the steward. The only job is to manage the interests of our Master and to make decisions in accordance with his wishes.

As Adele Calhoun states in the *Everyday Matters Bible for Women*, “Stewardship is a vocation—a calling from God in our lives. This calling means that everything I have and am is given to me in trust, to steward for kingdom purposes.”

To fulfill our role as stewards, we must first shift our thinking away from what we don't have to what we do have. Even if our finances are scarce, God has given us much to steward.

We have time—sometimes more, sometimes less. We have items we no longer need or use. Sometimes we just have more than we can use. We have our intellect. We can read, write, balance a checkbook, and fill out a form. We have our words and their capacity to bless or curse. We have our redemptive story. We have the earth beneath our feet. We have energy, listening ears, and compassionate embraces. All of these resources of God's are ours to manage on behalf of God, for the benefit of God.

Sometimes what we seem to have, however, is an abundance of pain and loss. Can God mean for us to use that as well? Yes. Even our losses are his to use. As Mary Beth Chapman writes about the death of her young daughter in *Choosing to SEE: A Journey of Struggle and Hope*, “I'm trusting that God saw fit to entrust us to steward this catastrophic loss well. May He be honored with all us Chapmans as we do our best to let the world

SEE that He alone is the Author of our salvation, the Mender of our hearts, the Healer of souls.”

The paradoxical benefit is that in submitting to the role as steward, we actually benefit ourselves as well. When we see our lives and abilities as the material to be used to further the Kingdom of God, it would be natural to wonder, *But what about me? When do I take care of my own needs?*

We don't. In the process of shaping you as a steward, God also offers the resources for your own needs. He offers true, vital connection with himself and with others. He offers the ultimate stewardship role—that of a family member. When he makes us his children, we are invested in the work of God. When Jesus tells the disciples in Matthew 6:33, “Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need,” he is describing the role of the steward—and the rewards.



“One who cultivates tries to create the most fertile conditions for good things to survive and thrive.” —Andy Crouch

As you study this chapter, it's easy to feel overwhelmed. We are cultivators of a vast domain, really, and it's easy to think of all this as just more to do each day. Instead, let the study and questions reorient your days and your lists. Find your true work in the world as you study.

1. Think of your role as steward as focusing on doing the will of God rather than your own will. What happens to your own needs as you take pleasing yourself out of the job description of a steward?
2. When someone agrees to handle something for you, what do you expect from them? Possibly you expect them to fulfill their promise and to stay in communication with you as the work progresses. Perhaps we should look at our role as God's stewards in the same way.
3. Make a list of what you have been given. Be thorough and be detailed. Keep this list where you would keep your daily "to do" list, reminding yourself of the real work of each day.
4. Do you have a painful story God is asking you to steward well? What are the ways you can achieve that?
5. In the *Everyday Matters Bible for Women*, Amy Simpson (quoting from Psalm 50) writes that everything we have is from God. We are indeed caretakers, but God wants us to be "more than just caretakers." How do you see your role as "more than a caretaker"? What does this mean?
6. In the parable of the talents in Matthew 25:14-30, why do you think the master was upset with the servant who hid the money? After all, he did protect it, but as Amy Simpson writes, "that wasn't good enough." What does it mean to really "use these gifts as God would want"?



*"Be not simply good; be good for something."
—Henry David Thoreau*

Points to Ponder

In her reflection in the *Everyday Matters Bible*, Kara Powell says, “Every dollar we spend is a stewardship decision. . . . We should be mindful of others and try to fund and create systems that offer hope, freedom, and the gospel to people.”

- Think about your own daily spending decisions.
- For each decision, think about what it offers to the world. How does it further the desires of God for the earth?

Prayer

Father, I am grateful for the chance to steward your creation, to be a caretaker of all you’ve put in my charge. I ask you to be my guide and strength in every decision.

Add your prayer in your own words.

Amen.

Put It into Practice

Using the Scriptures as your guide, write yourself a job description as a steward of God. What are your roles and responsibilities? What is your goal?

Take-away Treasure

Becoming a true steward for God isn’t just about adding to your responsibilities; it will also mean shedding some projects and plans that don’t serve the Master. This week, write down what areas must be shed in order to embrace your role. Once you’ve written them down, submit them to God, trusting that he will provide a way to have the true desires of your heart, even as you put them aside.

CHAPTER 3



The Confidence of Generosity

“Too Wonderful for Words!”

Honor the Lord with your wealth
and with the best part of everything you produce.
Then he will fill your barns with grain,
and your vats will overflow with good wine.

Proverbs 3:9–10

For this study read 2 Corinthians 9.

At the end of a cross-country flight as I was waiting my turn to disembark, a man and his son began shuffling toward me. As they allowed others to file out before them, the father tousled his son’s hair and gave him a paraphrase of Matthew 20:16: “Don’t worry—in the end, the first shall be last and the last shall be first.” The boy looked ahead at the people filing off the plane and said to us all, “Well, today, the first are first and the last are just last!”

Our role as stewards of God’s Kingdom will often put us last. People will push in front of us, literally and figuratively, to gain an advantage of time, money, or attention. And it’s easy to believe what the *Adversary* would like us to believe: We live in a world of scarcity. From jobs to affection to limited-time offers, if it’s going to happen it’s going to be up to us and our ingenuity to get it done. We are constantly reminded that there is only so much of anything to go around.

Trusting God alone is part and parcel of all the work of the disciplines. Each discipline calls us back to this essential truth of living life with God,

empowered by God and not us. Trusting God enough to be generous to others takes both our attention and our submission. It also takes our imagination. We have to envision the world as *God* sees it: As a place of abundance. We have to reject the images of scarcity so prevalent in our culture. Not only is there enough—there is more than enough. And perhaps that’s why in 1 Timothy 6:17–19, Paul gives us something to put in our minds to replace the world’s vision of scarcity:

Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others. By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life.

We need this image—of being rich in good works, of storing up a different kind of treasure. Our Lord knows we don’t work well when we have emptied ourselves of a bad way of thinking but don’t have something positive to put in its place.

As much as the role of steward is about the resources we have been given by God, there are two things with which we should not confuse it. Stewardship is not about tithing, about giving back to God the firstfruits of our work. That is certainly another discipline, one we take seriously as disciples of Christ. Tithing is part of our stewardship, but it is not the totality of it. Stewardship involves *all* of our resources, not just a portion. And though stewardship is about how we use what we have, it’s also trusting God for our future needs. Stewardship may be done wisely and with deliberation, but it isn’t hoarding. All of Scripture is consistent about the generosity of God, about pouring out our lives for others. As Hebrews 13:5–6 tells us,

Don’t love money; be satisfied with what you have. For God has said,

*“I will never fail you.
I will never abandon you.”*

So we can say with confidence,

*“The Lord is my helper,
so I will have no fear.
What can mere people do to me?”*

How do we navigate being generous and yet wise with the gifts of God? When does our generosity become foolishness? I believe this is where paying attention is the key. We must examine our motives. What is compelling our actions? If we are generous, is it to be noticed? Jesus’ words and judgment are strong and swift in this regard:

“Watch out! Don’t do your good deeds publicly, to be admired by others, for you will lose the reward from your Father in heaven. When you give to someone in need, don’t do as the hypocrites do—blowing trumpets in the synagogues and streets to call attention to their acts of charity! I tell you the truth, they have received all the reward they will ever get. But when you give to someone in need, don’t let your left hand know what your right hand is doing. Give your gifts in private, and your Father, who sees everything, will reward you.” (Matthew 6:1–4)

Conversely, our hesitancy to be generous should also be examined. Is it because there are better opportunities? Or is it a fear of scarcity, of not having enough? In the end, it is the motive and not the action alone that interests God. Remember, he is the source of everything. He is not in need of our generosity. But he knows how essential it is for us to give *all* of our lives—our time, our talents, and our futures—over to him.



“Like the tree who grows where he’s planted, we need not launch a search party to discover who we are. Stay right where you are, as you are, complete in your identity as an image bearer and reach up your arms to God, reflecting his glory with your life.” —Emily P. Freeman

As you study this chapter, think of how far God has shepherded you on your faith journey—the ways he cares for your needs, both large and small. Remember, he can be trusted.

- 1.** In his book *Counterfeit Gods*, Timothy Keller talks about deep idols, powerful concepts that fuel more superficial idols such as money or relationships. He writes, “Each deep idol—power, approval, comfort or control—generates a different set of fears and a different set of hopes.” Think about times you have been fearful of acting generously. Are there deeper idols at stake for you? What might they be?
- 2.** In 2 Corinthians 8:2–4, Paul reports on the generosity of the Macedonian churches, even in their poverty. Think about times you’ve hesitated to be generous and the reasons why. In light of the biblical examples of generosity, do your reasons make sense?
- 3.** Romans 5:1–11 is a litany of the generous gifts of God. Read through this passage and think of all the gifts given to you through faith.
- 4.** Think about times when you were generous in spite of your circumstances. What was the outcome? Did you find God’s provision surpassed what you yourself could have done?
- 5.** In “Stewardship of Time” in the *Everyday Matters Bible for Women*, Patricia Mitchell talks about the importance of time, and of balancing our lives between trying to do too much and what God really wants us to do. How are you spending your time? Are there better ways you could be using it?

6. Think about the time (minutes, hours, days) you have quietly given toward the work of the Kingdom—whether through church ministry or praying with a friend in need. Did you find it rewarding? Has this encouraged you to spend your time more generously?



“God is not glorified when we keep for ourselves (no matter how thankfully) what we ought to be using to alleviate the misery of unevangelized, uneducated, unmedicated, and unfed millions.” —John Piper

Points to Ponder

Sometimes generosity as a steward is hard because we want the recipients to be worthy. We want them to deserve this great gift we’re passing along from the living God. And when they don’t respond with the gratitude we think is due, we get resentful. Or perhaps, because of past conflict, we struggle to forgive someone for their part in creating the need in the first place.

- Although we’re confident in God, we’re less confident in ourselves and the people we’re serving. How do we move past such feelings?
- One way of moving past such feelings is to bring them to the cross. Can you admit your own need for grace and the good news of salvation? Can you trust the outcome to God?

Prayer

Lord, I depend on you for all my needs. When I am tempted to hoard and take control, stop me. It is not what I truly want, and it does not reflect who I truly am. Direct me in the good work you have given me.

Add your prayer in your own words.

Amen.

Put It into Practice

Often our actions speak louder than words, telling ourselves and others what we really think about God. Can he really be trusted to provide for us? Can we really rest in his care? Take a look at your calendar and your checkbook. Do they speak of a steward generously acting on behalf of the Master? If not, you may want to rethink and pray about positive change.

Take-away Treasure

Giving generously, with the full confidence in the abundance of God, can be a joy. But it doesn't have to be haphazard. If you're a planner, go ahead and plan. As a steward, find a need you feel called to address. Map out a plan to help with the resources you have. Enjoy your role as a steward!

As a result of your ministry, they will give glory to God. For your generosity to them and to all believers will prove that you are obedient to the Good News of Christ. And they will pray for you with deep affection because of the overflowing grace God has given to you. Thank God for this gift too wonderful for words! (2 Corinthians 9:13–15)



Growth Is the Goal

Not Playing It “Safe”

“To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away.”

Matthew 25:29

For this study, read Matthew 25:14–46.

The seminal passage in the Bible, one worth returning to again and again as we learn the discipline of stewardship, is the parable of the talents told in Matthew 25:14–28 and Luke 19:12–27. Three servants are each given an amount to invest on their master’s behalf. And it’s a significant amount—the equivalent of over two million dollars today. Two of the servants do as the master asks and double the amount they were given. One does nothing. He risks nothing, loses nothing—but gains nothing either.

In Michael Card’s *Matthew: The Gospel of Identity*, he says this parable has to do with “confusion regarding the true character of the master.” Jesus is about to leave and his return will be in a long while. Those who serve him well cannot conceive, truly, of the joy they will encounter when upon his return he says, “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 25:21). At the same time, Card writes, “Some will be afraid at his coming because they never

really understood his loving-kindness. Though they might try to use their confusion as an excuse for their lack of fruit, they will not be excused.”

The reward for growing the Kingdom, according to the parable, is more responsibility and a joyous celebration with the Master. The punishment for not growing the Kingdom is abandonment by the Master. What we have is taken and, even more importantly, the presence of the Master is taken from us. This is a parable meant to stop us in our tracks and consider the goal of the Master: growth. That is the only result rewarded.

As the time of Jesus’ earthly ministry drew to its close, he used his teachings again and again to talk about what was expected of the disciples in his absence. He expected them to be careful stewards, watching for his return but faithfully caring for others in his charge (Matthew 24:45).

Jesus spoke to a people who had been raised in a world hemmed in by layers of law, all aimed at making sure nothing changed. Some were interested in the restoration of a Kingdom, but just as many were interested in maintaining the status quo. And while the original motive of the Pharisees—hundreds of years before the birth of Christ—was a stubborn refusal to abandon God and embrace the Greek beliefs, by the time of Christ the rigid set of rules and regulations no longer reflected their true identity. They had *become* their identity. In addition, as Eugene Peterson states in *The Jesus Way*, “The Pharisees had become small-minded, obsessively concerned with all the minute details of personal behavior.”

Think about conversations you have with other believers. Think about the decisions made in your small group, in your committees—any place where you decide, as stewards, what will be done or not done as the body of Christ. In the context of the parable of the talents, we should all be wary of any decision aimed at keeping things just the same. Growth is the only goal of the Kingdom of God.

In Jesus’ parable, what’s also striking is that growth is the only outcome of the investments of the first two servants. From our perspective, we think of

investing as an activity laden with risk. We might gain, we might lose. With the prompting of our Adversary, we are very used to considering the path of failure. We can usually provide a vivid picture of what it looks like to risk and fail. But for God, using his talents to further his Kingdom yields only one result: growth. Take heart in this good news—every decision aimed at growing God’s Kingdom produces fruit. While it might not take the form we envision, it is there nonetheless. The only way we can fail is if we refuse to grow.

As you study this chapter, plan on reading through both versions of this parable several times (Matthew 25:14–28 and Luke 19:12–27). Meditate on the words, pray, and allow this story to become your story.

1. What ways do you find yourself acting like the third servant, fearful of change or risk in your faith life? Why?
2. Consider the assets you are stewarding at present. Choose just one of them and consider what it would mean to invest it for growth of God’s Kingdom.
3. The third servant in the parable considers the master to be a hard man. Do you find yourself considering God in the same way? The servant is also afraid of risk because he’s afraid to lose. What are you afraid of losing?
4. Why do you think the master in the parable gives different amounts to the servants?
5. In “The Calling of True Stewardship” in the *Everyday Matters Bible for Women*, Adele Ahlberg Calhoun writes: “Being a steward has not come

naturally to me. The phrase *we can't afford that* has shaped my heart into what a counselor called 'deprivation neurosis.' I fear not having enough for later. Not to put too fine a point upon it, but stewarding my resources can make me nervous. . . . But I don't want to trust God *less* the more I have." Is there any "deprivation neurosis" in your life? If so, how can you overcome it?

6. Think about the ways in which you have hid yourself away—like the third servant did with the talents given to him. How can you be more like the other two servants?



"As stewards, we have no right to squander, hoard, treasure, ignore, abuse, or merely protect what God has entrusted to us. We're obligated to use these gifts as God would want. God gives us gifts not merely for our pleasure, but for his pleasure and glory." —Amy Simpson

Points to Ponder

Sometimes we find it easier to be faithful when we have little than when we have a lot of anything. But what if God chose you, as in the parable of the servants, to be given a larger portion of God's Kingdom to steward?

- How can you stay true to the desire for the kind of Kingdom growth God requires and not begin to seek instead to maintain your own position allowed by your resources, whether they are finances, influence, or skills?
- What practices will keep you serving God from a place of plenty as well as a place of need?

Prayer

Father, I want to be a steward in word and deed. I want to grow your Kingdom and celebrate its growth when Jesus returns. Grant me wisdom to invest my talents and trust you to achieve the results you desire.

Add your prayer in your own words.

Amen.

Put It into Practice

Today, place a coin before you. Let it represent for you the many gifts you've been given by God to steward well. Every time you see it, ask yourself: What can I do *today* to grow the Kingdom?

Take-away Treasure

Envision yourself as each of the stewards in Jesus' parable. What would it look like for you to be the first steward? The second? The third? Write down in as much detail as possible what they might feel, what helped them make their decisions, how you would invest (or not) and why.

Offering myself and my resources to God daily is the calling of true stewardship. Stewards risk that they can't out-give God. . . . There are always people who need something we steward for God: time, money, gifts, talents, cars, airline miles, hotel credits, houses, and on. Will we share? Will we invite God to use these resources for his purposes, not ours? —Adele Ahlberg Calhoun, "The Calling of True Stewardship," Everyday Matters Bible for Women



Leader's Guide

to Stewardship

Thoughts on Where to Meet

- If you have the chance, encourage each group member to host a gathering. But make sure your host knows that you don't expect fresh baked scones from scratch or white-glove-test-worthy surroundings. Set the tone for a relaxed and open atmosphere with a warm welcome wherever you can meet. The host can provide the space and the guests can provide the goodies.
- If you can't meet in homes, consider taking at least one of your meetings on the road. Can you meet at a local place where people from your community gather? A park or a coffee shop or other public space perhaps.
- If you meet in a church space, consider partnering with another local church group and take turns hosting. How can you extend your welcome outside your group?

Thoughts on Ways to Foster Welcome

- If many of your members have a hard time meeting due to circumstances, look for ways to work around it. Consider providing childcare if there are moms who have difficulty attending, or meet in an accessible space if someone who might want to join has a disability. Does a morning time work better? Could you meet as smaller groups and then get together as a larger group for an event? Be flexible and see how you can accommodate the needs of the group. Incorporate

“get to know you” activities to promote sharing. Don’t take yourselves too seriously and let your humor shine through.

Incorporating Other Practices

- *Lift your voices.* Integrate worship throughout the study. Find songs that speak of fasting and stewardship.
- *Commit to lift each other up in prayer.* You may want to have a prayer walk as part of seeing opportunities to serve in your community, or prayer partners who might be able to meet at other times.
- *Dig deep into the word.* Take the study at your own pace but consider including passages for participants to read in between meetings. The *Everyday Matters Bible for Women* has a wealth of additional resources.
- *Celebrate!* Bring cupcakes and candles, balloons or anything celebratory to distribute to each member of the group. Ask each person to share something that they want to celebrate today, be it an event, a new insight, or anything they choose.

Stewardship

The discipline of stewardship can be fraught with tension for a believer, and leading a group to discuss it can pose many challenges. Be encouraged—the benefits of the discipline are well worth it for your group, but you will need to navigate patiently and direct the study with care. Here are a few suggestions as you lead:

- Resist the temptation to spend time on “how to.” Plan your time together to be rich in the reading of Scripture and the focus on motivation. Keep any detail-oriented questions open-ended, with the possibility of many “right” answers.

- Encourage storytelling but don't allow excuses. This is not a time for the group to give reasons why they can't undertake the discipline. It's a time to explore together what it means to practice the discipline, and to do that we need to tell our stories. Ask your group to talk about the emotions that come to mind when they think of fasting or stewardship. Ask for stories behind the emotions. Bring those stories to Scripture and each other so that group members can test for themselves the validity of their emotions.
- Pray before you meet, and as a group, for a discussion free of judgment. We easily fall into the comparison trap when it comes to how we spend our time and money, and how "godly" our experiences are. We must remember that our Adversary would like nothing better than to pull us apart, for us to stop meeting together to encourage one another. Your goal is growth of disciples. Create, with God's help, an atmosphere of no judgment, but also one that challenges each member to pursue righteousness with her whole heart.
- Bring in visual tools to provide an added anchor to your discussions. As you as you discuss stewardship, bring in things that cost about two dollars each, which represents a full day's wages for most of the world. Or place crayons, model clay, or other art supplies in the room. As you discuss the abundance of God and the things you steward, group members can draw or create representations of those items to take home.
- Listen to the needs of the group. It could be that your group is discussing fasting at a time when one member has a critical need. Be open to the working of the Spirit to use your group to seek God's favor, or to grow God's Kingdom together.
- Add other spiritual disciplines to your discussions. For your time together on the discipline of stewardship, you might want to bring in further disciplines of simplicity, service, Sabbath and rest, justice, gratitude, and community.

Follow Up

Each of us is on a journey of discipleship. We will all attempt things that fail, or stumble our way through our service to God. As your group finishes your time together, make sure to stay in touch and encourage one another.

Additional Resources

- *Christians in an Age of Wealth: A Biblical Theology of Stewardship* by Craig L. Blomberg
- See www.Economicdiscipleship.com
- *Every Good Endeavor: Connecting Your Work to God's Work* by Timothy Keller
- *Matthew: The Gospel of Identity* by Michael Card
- *Money, Possessions and Eternity* by Randy Alcorn

Look for these topics in the Everyday Matters Bible Studies for Women

Acceptance

Bible Study & Meditation

Celebration

Community

Confession

Contemplation

Faith

Fasting

Forgiveness

Gratitude

Hospitality

Justice

Mentoring

Outreach

Prayer

Reconciliation

Sabbath Rest

Service

Silence

Simplicity

Solitude

Stewardship

Submission

Worship

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—DEBBIE EATON, Saddleback Church, Director of Women's Ministry

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