

GOOD AND FAITHFUL



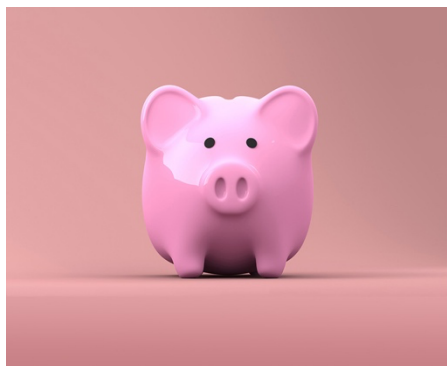
A BRIEF INTRODUCTION TO
STEWARSHIP

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SUGGESTED READING LIST:

- ☐ *The Treasure Principle*, Randy Alcorn
 - ☐ *Generous Justice*, Tim Keller
 - ☐ *Jesus' Terrible Financial Advice*, John Thornton
 - ☐ *The Money Challenge*, Art Rainer
 - ☐ *Neither Poverty Nor Riches*, Craig Blomberg
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GOOD AND FAITHFUL

Lesson One

WHAT IS A STEWARD?

HEARING THE WORD

As the modern twist on an old legend goes, when Richard the Lion-Hearted departed for the Crusades, he left his kingdom in the stewardship of the Sheriff of Nottingham. The kingdom did not belong to the sheriff. Rather the king entrusted what was rightfully his to the sheriff's care. Much of the plot of recent adaptations hinges on the question, "What will this steward do with what's entrusted to him?"

When we turn to the Bible, it should not surprise us to see the language of steward used, although the concept is largely foreign to us today. The word feels more at home in the world of Jane Austen, with old Mr. Darcy's steward caring for the estate and managing his possessions, than it does in our culture. And yet the idea permeates Scripture, and so should inform how we think about ourselves. God has entrusted *so much* to his people: possessions, yes, but also the riches of glory, the gospel message, our time and energy—indeed, our very lives.

The question thus becomes *What sort of steward will I be?* Like the Sheriff of Nottingham, will I live as though I never expect my king to return? Or will I be found faithful when Christ comes again?

We are going to focus especially on financial stewardship in this study because the Bible speaks often of money and the danger it presents us. At the same time, biblical stewardship requires more than care with our finances. In this study we will take a look at the bigger picture. What is a good and faithful steward, biblically speaking? Or, more starkly, who are we in relation to Christ? We'll begin our study by looking at Jesus' famous parable on stewardship.

Each lesson, you will examine yourself in light of a specific Bible passage. Read the text carefully, then prayerfully answer the meditation questions. We will ask the first four questions (taken from 2 Timothy 3:16-17) each lesson, followed by a final synthesis question before the written reflection.

“Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. ¹⁵ To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey. ¹⁶ The man who had received five bags of gold went at once and put his money to work and gained five bags more. ¹⁷ So also, the one with two bags of gold gained two more. ¹⁸ But the man who had received one bag went off, dug a hole in the ground and hid his master’s money.

¹⁹ “After a long time the master of those servants returned and settled accounts with them. ²⁰ The man who had received five bags of gold brought the other five. ‘Master,’ he said, ‘you entrusted me with five bags of gold. See, I have gained five more.’

²¹ “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’

²² “The man with two bags of gold also came. ‘Master,’ he said, ‘you entrusted me with two bags of gold; see, I have gained two more.’

²³ “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’

²⁴ “Then the man who had received one bag of gold came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. ²⁵ So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.’

²⁶ “His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed?’ ²⁷ Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.

²⁸ ““So take the bag of gold from him and give it to the one who has ten bags. ²⁹ For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. ³⁰ And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.””

MATTHEW 25:14-30

Teaching: What does God want me to *understand*? (What does this passage mean? to its original audience? for us today? What does this passage tell me, explicitly or implicitly, about the character of God?)

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Rebuking: What does God want me to *repent of*? (As I examine myself in light of this passage, what sinful behaviors, thoughts, feelings, or idols do I need to confess and repent of?)

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Correcting: What does God want me to *do*? (Is there anything this passage tells me I should think, feel, or believe? Is there a command to be obeyed?)

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Training: How does the *gospel* motivate my new obedience to Christ? (How does this passage point to Jesus and the gospel? Is there a promise to believe? How will that promise encourage and sustain me in my new obedience?)

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How would you define a good and faithful steward according to this parable? Use your own words.

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We need a bit of context before we can dive into the parable itself. This is the last in a series of parables Jesus tells after the disciples ask him about the impending destruction of the Temple (24:1-3). He first launches into the Olivet Discourse, in which he discusses both the Temple's end and then the world's end. The key verse, for our purposes at least, comes in 24:42: "Therefore, keep watch, because you do not know on what day your Lord will come." The Lord will come at an unexpected time, as he makes clear in the parable of the thief in the night (24:43-44). He might come earlier than expected, as the unwise steward learns (24:45-51); or he might come later, as the ten virgins learn (25:1-13). In other words, we should expect him at any time.

Then we come to our parable. Here Jesus shifts his focus. He no longer considers the timing of the return, but rather what we should be doing in the meantime. What sort of stewards should we be while we wait for Jesus to consummate his forever kingdom? In the parable, he suggests three clear answers to that question.

A MASTER

First, he reminds us that *a steward has a master*. This might be obvious, but it still needs to be said. We must be the sorts of stewards who actively remember that we have a Lord. The parable makes no sense at all if these are *their* bags of gold. The whole point is that the master has entrusted his wealth to them. In the same way, we have a God who has generously entrusted gifts to us. The most obvious gift is life itself, although that can be the hardest pill to swallow. As the very first question of the *New City Catechism* reminds us, "we are not our own but belong, body and soul, both in life and death, to God." We cannot be faithful stewards without embracing this truth. My life is not my own. I have a Master.

In our highly secularized and individualistic culture, this can feel like bondage—and in a sense, it is. We have been raised to believe we can write our own stories, pull ourselves up by our bootstraps. But all that has been scraped away in an instant. At the same time, this should feel profoundly liberating. Rather than facing the crushing burden of creating our own meaning through relationships, accomplishments, or possessions, we can rest in the knowledge that God created us. And if he created us, then he invests us with meaning and purpose *in him*, not in ourselves. That is why the *New City Catechism* calls it "our only hope in life and death" that we are not our own but belong to God.

Our lives are not the only gift God gives us. In the parable, the master gives his stewards bags of gold, creatively rendering the Greek word *talent* (from which we get our English word). A *talent* is the most valuable coin in Rome, worth what a day-laborer could earn in 20 years. Today we could easily round that to \$1 million—and one steward gets *five* talents!

So it is with us. God lavishes his goodness on us. Not just money, but life, health, skills, and all the rest. He doesn't just give this to believers either; this is an experience of common grace. As James says, "Every good and perfect gift is from above" (James 1:17). The first question we have to ask ourselves is whether or not we will acknowledge that all we have comes from him—and *is his*. Are we stewards or false masters? Like the Sheriff of Nottingham, have we forsaken stewarding the kingdom and instead become a pretender to the throne?

A CHOICE

Second, he teaches us that *a steward has a choice*. The master returns "after a long time" (verse 19). This reminds us that we don't know when Jesus will return, only that he will. At that time, we will give an account for our actions. The heart of the parable is the difference between the servants' responses. Whether we like it or not, we have a Master, and so all we have is on loan. How will we respond?

The first two servants make the choice to serve their master. The first, for example, goes "at once" to put his master's money to work (verse 16); the second follows suit (verse 17). When settling accounts with their master, they use the word "entrusted" to describe what they had been given. It is as if they are saying, "This is *his*. He trusted me enough to give me charge of it for a time; I want to honor that trust." And so the first two servants bring back 100% return on the investment. Not surprisingly, they receive the warm commendation of their master: "Well done, good and faithful servant!" (verses 21, 23). He says, in effect, "You recognize who you are in relation to me and have acted accordingly." God is the Creator; we are the creatures. That knowledge should color all that we do.

The contrast emerges when the third servant arrives. We must not miss that his issue is not laziness or incompetence, but his *perception of his master*. He calls the master a hard man, and accuses him of stealing from his neighbors (verse 24). In fear, he simply hides his master's money. (The irony is that he didn't fear his master *enough*.)

This is the hardest part of the parable to interpret. If the master images God, as he surely does, then in what sense is this true of God? We can safely assume that Jesus didn't view his Father as harsh or dishonest. But at the same time, don't many people see God that way? Indeed, one of the commonest complaints humans make of God is that he is too hard. After giving the Bread of Life discourse, John tells us, "On hearing it, many of his disciples said, 'This is a *hard* teaching. Who can accept it?'" (John 6:60). When people today hear of the necessity of receiving Christ for salvation, or forgiving one's enemies, or the Bible's sexual ethic, or living generously instead of self-indulgently, many respond, "This is a hard teaching. Who can accept it?"

We cannot know if this master harvested in other people's fields—Jesus doesn't tell us—but we can know with ironclad certainty that *God doesn't*. And yet, if we reject the idea that we have a Master, wouldn't it feel that way? What claim does God have on me? We might even begin to feel that way about the bags of gold we've been given: Why should *you* get what *I* earned! Why should my life be lived in service to you just because you happened to create me (if you even exist)?

The steward's choice, then, is not between serving faithfully and serving unfaithfully; that is merely the fruit of the choice. The choice comes in how we perceive our Master. Is he too hard, so that we refuse to serve him, kicking against

the goads? Or is he a good Master, who loves to share all good things with his people—the sort of Master who would say, “Come and share your master’s happiness!” (verses 21, 23)?

A REASON

Lastly, Jesus reminds us that *a steward has a reason*. In response to the inadequate fear of the third servant, the master seizes his bag of gold and hands it to the first servant.¹ Remembering that this depicts what happens at the end of time, when we give an account to Jesus of how we lived our lives, the point is quite clear. In the end, God removes even his common grace from those who detest him as a harsh master. If heaven is the abundance of God’s lavish provision, then hell is the absolute absence of it.

In the very last verse of the parable, Jesus uses an interesting word to describe the third servant, one that will set us on the path to understanding the good and faithful steward’s reason for serving God well. Although here rendered “worthless” (which has a strongly negative connotation), it simply means “unworthy” (which is a bit more neutral). Jesus uses the same word in another brief parable:

Suppose one of you has a servant plowing or looking after the sheep. Will he say to the servant when he comes in from the field, “Come along now and sit down to eat”?⁸ Won’t he rather say, “Prepare my supper, get yourself ready and wait on me while I eat and drink; after that you may eat and drink”?⁹ Will he thank the servant because he did what he was told to do?¹⁰ So you also, when you have done everything you were told to do, should say, “We are unworthy servants; we have only done our duty.”

LUKE 17:7-10

A servant or steward recognizes his relationship to his master. Do we think God should be impressed with us because we tithe, read our Bibles, and refrain from sexual immorality? We have only done our duty. We might not like this teaching. (It’s too hard!) We much prefer the parable of the prodigal son, with its glorious reminder that the Father loves us so very much. That parable confirms how we feel about ourselves (although it should magnify our feelings for *him* instead, given how unlovely we are and how unworthy of our Father’s love). But the New Testament insists that *both* teachings describe our relationship to God. He is not only Savior but Creator; not only Redeemer but Judge; not only Father but King.

We have a reason to serve God faithfully, because we are all unworthy servants who belong to him. Serving him is merely doing our duty. But that’s not the only reason we see in this parable—and veiled behind the parable.

Yes, God is Creator and King, and as such we should serve him faithfully. But look how he treats his creatures and subjects! In Luke 17:10, the *master* doesn’t say, “You are unworthy servants who have only done your duty.” No, that’s supposed to be our take on ourselves. We see the Master’s take in Matthew 25:21: “Well done, good and faithful servant! . . . Come and share your master’s happiness!” To catch the full force of this approbation, remember that the

¹ A talent is a single coin, so he couldn’t divide it evenly between the first and second servants.

word “servant” is really “slave.” (And that is what we are: we belong to God.) But *slaves receive no reward*.² You see, God is more than Master, Creator, and King; he is Father too, and he makes his slaves his heirs (cf. Romans 8:15-17).

When we consider how that adoption came about, we come to the final, overwhelming reason to serve. Let’s remember who is teaching this parable: Jesus, the true Son, who is forsaken by his Father *so that we could be adopted by him*. Jesus is the truly good and faithful servant; we are all the wicked ones. Jesus had to come to earth as a man (to teach this parable!) because—from Eden until now—we all, by nature, view God as hard and demanding. We would rather be our own masters. Yet God entrusted our salvation to Jesus, and he carried out his duty faithfully and joyfully. We are the return on his investment! This is why we serve him faithfully and joyfully, because he is not just Master, nor even just Father, but *Savior*.

We have a Master. We have a choice as to how we perceive him. And we have such good reasons for perceiving him rightly, worshiping him fully, serving him diligently. In light of this truth, *what of all we have would we not regard as his and joyfully give for his glory?*

PASSAGES FOR FURTHER STUDY

Each lesson we will suggest four other passages for reading, studying, and meditation. If you wanted, you could choose to meditate on each these as part of your private worship before completing the next study.

- ☐ Luke 17:7-10
- ☐ Luke 16:10-12
- ☐ Matthew 21:28-32
- ☐ Mark 13:32-36

² Acknowledging this in no way condones or excuses the grotesque horror of the Transatlantic slave trade. The Bible explicitly condemns slave trading (1 Timothy 1:10).

DOING THE WORD

As we just saw, the core of being a steward involves remembering we have a Master. As we respond to what God's Word asks of us in this passage, let's do so with the knowledge that our response is itself an act of stewardship, rightly handling the life he has entrusted to us and the Word he has spoken to us.

Why is it so critical that we remember we have a Master? How does your life reflect this truth? How would you like to see your life better reflect this truth? Be specific.

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What would lead people to think God is a "hard" Master? How might you respond to a skeptic or seeker who expresses that view of God?

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Have you ever felt that God (or what he asks of us) is too hard? In what area? How did you work through it?

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In light of the many gospel reasons we have to serve God, how would you like to respond to this parable this week? What are one or two steps you could take to better steward your life for his glory as an act of loving, devoted service?

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GOOD AND FAITHFUL

Lesson Two

THE HEART OF A STEWARD: WORSHIP

HEARING THE WORD

In the last lesson we looked at what a steward is; now we turn to consider a steward's *heart*. In the passage for this lesson, we will see that the heart of a steward is *worship*: to treasure Christ above all whole-heartedly. The trouble is that the "whole-heartedly" piece is hard! As Jesus makes clear in this straightforward teaching on money from the Sermon on the Mount, we are divided beings. Like the rope in a children's game of tug-of-war, we are being pulled in two different directions. To follow Jesus single-mindedly and whole-heartedly, we need to give careful thought to which direction we go.

"Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. ²⁰ But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also.

²² "The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. ²³ But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!

²⁴ "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.

MATTHEW 6:19-24

Teaching: What does God want me to *understand*? (What does this passage mean? to its original audience? for us today? What does this passage tell me, explicitly or implicitly, about the character of God?)

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Rebuking: What does God want me to *repent of*? (As I examine myself in light of this passage, what sinful behaviors, thoughts, feelings, or idols do I need to confess and repent of?)

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Correcting: What does God want me to *do*? (Is there anything this passage tells me I should think, feel, or believe? Is there a command to be obeyed?)

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Training: How does the *gospel* motivate my new obedience to Christ? (How does this passage point to Jesus and the gospel? Is there a promise to believe? How will that promise encourage and sustain me in my new obedience?)

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What counsel does Jesus give to encourage us to follow God whole-heartedly? Use your own words.

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We are divided beings, pulled in two directions at once. We have two paths before us every moment of every day: two treasures to seek, two visions to behold, two masters to serve. If we're going to have the heart of a steward, treasuring Christ above all, we must carefully consider the path we choose in these three areas. Let's take them one at a time.

TWO TREASURES (6:19-21)

First, we have *two possible treasures*. Jesus commands us not to store up for ourselves treasure here on earth. We often interpret this to mean *don't store up treasure at all*, but that's not what Jesus says. In fact, in the very next verse, Jesus tells us explicitly that we should store up treasure. We just need to make sure it's the right treasure.

What is the right treasure? Jesus makes much of where the treasure is—on earth or in heaven—but the real issue is the nature of the treasure itself: will it survive? Treasure here doesn't last. The stock market can wipe out a 401k in an instant. Rust attacks the very best of cars. Every gadget stops working or becomes obsolete. Your favorite shirt will go threadbare. *So we can't pin our hopes on them*. As Proverbs 23:5 memorably puts it, "Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle." So how do we respond? By all means store up treasure, but make sure it's real treasure: true and eternal, not imitation and fleeting.

Jesus' teaching here helps correct a common misunderstanding many have about Christianity. God wants us to have *more* joy. He is for you, not against you. His commands—including his prohibitions—are given for your good, to bring you true, lasting joy. Money, things, possessions can't please us truly and eternally, so Jesus implores us to seek that which will truly satisfy. Make sure your treasure is heavenly treasure.

Why is this so important? Because "where your treasure is, there your heart will be also" (verse 21). Our hearts have a gravitational pull towards what they love. As Augustine said, "My weight is my love. Wherever I am carried, my love is carrying me." The question we have to ask ourselves is if our love is weighing us down or lifting us up. It is not hard to see how this happens with money. Buy stock in a company and see if you don't start checking how that company is doing more often. Your heart follows your treasure. The more stuff you have here, the more weighted to this earth you will feel.

Have you ever asked God to change your heart? We all have. In light of this passage, we see that what we're really asking God to do is change our treasure. And that might just be a key to unlocking lasting change. Do you wish you cared more about missions? Then invest sacrificially in missions. If you support a missionary in a specific location, your heart will soon gravitate toward that location. For example, if you see a news story about that country, you'll tune in with a different interest. Do you wish you cared more about the eternal? Then divest yourself of the temporary and invest in the eternal.

Before we press on, let me offer a quick word to parents: Think very carefully before storing up treasure for your kids on earth. While parents lavish possessions on their children with the very best intentions (we just love them so much!), we could quite literally be paving their way to hell. We are trying to teach our children to swim in the ocean of God's love, all the while hanging treasure around their necks that is sure to drown them.

TWO VISIONS (6:22-23)

Second, we have *two possible visions*. This feels like an abrupt transition—from hearts and treasure to eyes—but Jesus continues his thought exactly. Here he simply addresses *how* we get our hearts in the right place. What makes this passage so challenging, though, is the amount of wordplay and metaphor he employs.

When he says, “The eye is the lamp of the body,” he indicates how important vision is. We only see what we look at, which seems obvious enough; however, Jesus is challenging us to consider where we gaze. That’s what will illuminate the heart.

The word for “healthy” (verse 22) means “single,” as opposed to divided: a fixed gaze on a single object. That sort of focused gaze affects our behavior, like a husband who has “eyes” only for his wife, in contrast to a leering husband with a roving gaze. The latter’s divided gaze will undoubtedly divide his affections too. Not surprisingly, in Hebrew thought the word “single” takes on the connotation of “generous.” If your eye is fixed on the eternal, you can give away the earthly. At the same time, the “unhealthy” eye (verse 23) suggests stinginess. Proverbs 28:22 says, “The stingy are eager to get rich and are unaware that poverty awaits them.” A more literal translation of those first few words would be, “The one who rushes to get rich has an *evil eye*.”

(This is the heart of advertising, of course: put an object in someone’s view and they will start to desire it. We’d be fools if we think ourselves immune. Our only hope is to avert our eyes!)

The last sentence in verse 23 is as ironic as it is terrifying. If our “light” is actually darkness, that’s all the worse because we don’t realize it is darkness. Lest we perish in ignorance, we must constantly examine ourselves (in community). Are my eyes wandering? Am I feeling lustful with a perverted desire for stuff? Or do I have a fixed gaze and single devotion to Christ? The solution to darkness is to let the light in. (It’s always best to focus on “putting on” virtue rather than merely “putting off” vice.) Consider Paul’s advice:

For God, who said, “Let light shine out of darkness,” made his light shine in our hearts to give us the light of the knowledge of God’s glory displayed in the face of Christ. . . .¹⁶ Therefore we do not lose heart. Though outwardly we are wasting away, yet inwardly we are being renewed day by day. ¹⁷ For our light and momentary troubles are achieving for us an eternal glory that far outweighs them all. ¹⁸ So we fix our eyes not on what is seen, but on what is unseen, since what is seen is temporary, but what is unseen is eternal.

2 CORINTHIANS 4:6, 16-18

We must reorient our gaze, fixing our eyes on Jesus, who is truly glorious. In so doing, we feed our desire for the true and eternal, not the imitation and fleeting. Imagine a Union soldier in 1865 discovering a treasure chest filled with Confederate money. What does he do? He knows the Confederacy is about to lose the war, and thus all this money will be worthless within a matter of weeks. If I were him, I would buy land—something that will keep! In the same way, if our eyes are on the eternal, we will choose wisely. We will tie our hearts to stuff that will last. We will tie our hearts to Jesus.

TWO MASTERS (6:24)

Lastly, we have *two possible masters*. In this last verse, Jesus explains why this matters so much. A steward can't serve two masters, so if we have double-vision and a divided heart, it is not going to end well. The weight of our love will eventually pull us in one direction. We will sink with earthly weights strung about our necks.

The deadly danger is that we fail to realize we're serving two masters. Picture a servant walking behind two lords on a mucky medieval road. To the casual observer, the servant might belong to either or both. The servant likely attends to the needs of both and seems to follow the pair equally—that is, until they come to a fork in the road, with one lord turning to the left and the other to the right. What then? The servant has a choice, the very choice Jesus draws out when he says “you will hate the one and love the other.” Which master do you obey when they give contrary commands? As Money cries out, “Follow me! Acquire possessions! Hoard wealth for the future! Buy your kids more junk!” Jesus, in his still, small voice, gently intones, “Follow me: I have come that you might have life, and have it to the full.” Even in this study we might discover that the road has forked and we've followed the wrong master. How will we respond?

It might help us to look down the path a bit, to see where each master is leading us. In his book *This Is Our Time*, Trevin Wax walks us down both paths by recounting the story of when his sister and brother-in-law's (Tiffany and Brannon's) house burned down.

What happens when the American Dream collapses into ash and rubble? From the world's perspective, losing your house and all your possessions is a terrible setback, like getting knocked down several rungs on the ladder you're climbing toward a life of ease and comfort. But what if we look at that ladder in light of the gospel? What if we tell our life story in a way that differs from the American Dream, not a story where we move from rags to riches but where we move forward or backward in terms of holiness?

Brannon acknowledges that, before the fire, he charted his life story according to the American Dream. “I used to think of life as an upward line from A to B,” he says. “My B was the house, car, a good job, money for retirement. B is always better and always more.”

“That's why, at first, it did feel like we were going backwards, like we'd lost a year, or more,” Tiffany says.

“But after the fire,” Brannon says, “I realized that B is not more money. B is Christlikeness. It's holiness. The top of the ladder is not a house or money or job security but God doing everything he can to make me more like Jesus. He cares more about my heart than He does my house.”¹

In essence, Tiffany and Brannon backtracked to the fork in the road, and then chose to follow a different Master, one leading them to a far better place. It took a fair bit of pain to shock them back onto the right path, but they were grateful for it. When we read a story like that, we're liable to ask ourselves if we would be okay if we lost everything too. Trevin asked the same question, but was surprised by sister's response:

¹ *This Is Our Time: Everyday Myths in Light of the Gospel* (Nashville: Broadman and Holman, 2017): 103.

"[In] your mind, you assume, Of course, I'd be okay without this stuff." She's right. I do assume that. "The lie is not that you wouldn't be okay without it. The lie is that you're going to be happier with it."²

Can we take a metaphorical "match" to our own stuff, as it were? Can we cut the weights that pull us down toward this world and take off after our Master?

We have been talking about the heart so far, not behavior. While we want to get to the action steps, it is important that we expose the root of our sin and idolatry first—the "sin beneath the sin." You have probably heard sermons on money before. You might even want to be more generous. But it doesn't seem to stick. This isn't surprising. Our hearts are still weighed down. We still have double-vision. We're still trying to please two masters (unsuccessfully). That's why we have to start with the heart. *How do we get a steward's heart?*

Putting everything together that we've seen in this passage, we see the answer. *To have a steward's heart, we must fix our gaze on the surpassing worth of Christ our Master, delighting in him as our true, eternal treasure.* One treasure. One gaze. One Master. That's how we get a whole heart.

When we fix our gaze on Jesus, something surprising happens: we see his gaze fixed too. "For the joy set before him he endured the cross, scorning its shame," embraced poverty, and gave up the riches of glory to seek us, find us, save us, and bring us home (Hebrews 12:2). Let the glory of the gospel fill your vision, and it will enflame your heart. The gospel can cut the ties that bind us to our earthly weights, and free us to follow him. Let us fix our gaze on Christ our Master, drink in his surpassing worth, delight in him as the Treasure for which we'd give up all else.

PASSAGES FOR FURTHER STUDY

- ☐ Mark 10:17-31
- ☐ Luke 12:13-21
- ☐ Proverbs 23:1-5
- ☐ Proverbs 15:16-17

² Ibid., 106.

DOING THE WORD

What is your favorite possession? How would you feel if it were destroyed?

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How do Jesus' words here help us single-mindedly and whole-heartedly pursue true treasure in him?

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What happens when we divide our hearts between heavenly and earthly treasures, let our eyes wander between heavenly and earthly visions, and try in vain to serve two masters?

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Augustine said, “My weight is my love. Wherever I am carried, my love is carrying me.” What earthly treasures weigh you down, so to speak, and keep your heart divided between heaven and earth? What can you do to store up true, eternal treasure instead? Be specific about concrete steps you need to take.

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As we go further in the study, the Bible’s claims on us will get stronger: we might start to see places where we need radical change in our approach to money and possessions. How do you feel about the prospect of lifestyle change? Do you sense your heart hardening at all? Why or why not?

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GOOD AND FAITHFUL

Lesson Three

THE ATTITUDE OF A STEWARD: CONTENTMENT

HEARING THE WORD

In one of my favorite three-panel comic strips, we see a young boy wildly ecstatic when the gumball machine dispenses two gumballs instead of the one he was expecting. In the next panel, his friend breaks the news to him that the machine is supposed to dispense *three* gumballs—so he’s actually been gypped one! Needless to say, the final panel depicts him bitter and angry that the gumball gods have cursed him. (And for added humor, we see a young girl in the background rejoicing because the machine just gave her *four* gumballs!)

What makes this strip amusing is that it reveals our (sinful) human nature. Our expectations—right or wrong—drive our level of contentment. What do I deserve? Did I get more or less than I deserve? If more, I’m content; if less, I’m disappointed. As we continue in our study, we move now from the heart of a steward (worship) to his or her attitude (contentment). The first fruit of a heart rightly ordered is a right attitude. This is the golden leaf of spring that will make way for summer’s full blossom, generosity, which we’ll cover in the next lesson. For now, though, let’s dig in on the topic of contentment.

These are the things you are to teach and insist on. ³ If anyone teaches otherwise and does not agree to the sound instruction of our Lord Jesus Christ and to godly teaching, ⁴ they are conceited and understand nothing. They have an unhealthy interest in controversies and quarrels about words that result in envy, strife, malicious talk, evil suspicions ⁵ and constant friction between people of corrupt mind, who have been robbed of the truth and who think that godliness is a means to financial gain.

⁶ But godliness with contentment is great gain. ⁷ For we brought nothing into the world, and we can take nothing out of it. ⁸ But if we have food and clothing, we will be content with that: ⁹ Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

1 TIMOTHY 6:2b-10

Teaching: What does God want me to *understand*? (What does this passage mean? to its original audience? for us today? What does this passage tell me, explicitly or implicitly, about the character of God?)

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Rebuking: What does God want me to *repent of*? (As I examine myself in light of this passage, what sinful behaviors, thoughts, feelings, or idols do I need to confess and repent of?)

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Correcting: What does God want me to *do*? (Is there anything this passage tells me I should think, feel, or believe? Is there a command to be obeyed?)

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Training: How does the *gospel* motivate my new obedience to Christ? (How does this passage point to Jesus and the gospel? Is there a promise to believe? How will that promise encourage and sustain me in my new obedience?)

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According to this passage, how does wrong thinking about the gospel lead to discontent—and worse?

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In many ways, our passage in this lesson neatly captures how we change generally. Right thinking produces right desires which lead to right pursuits. Every action we perform springs from desires within us. To change, we first need to understand why we act as we do. What motivates me? Once we identify the motivation, we can seek to change it—replacing a wayward desire with a God-glorifying one. When it comes to our money, how do we change? How do we move from stinginess to generosity, for example? Paul gives us the answer in this passage. The right attitude (contentment) starts with right gospel (thinking), centers on the right gain (desire), and then seeks the right pursuits (actions). How Paul moves us from the first part to the last can be a bit tricky to follow, so let's spend some time working through his argument.

THE RIGHT GOSPEL (6:2b-5)

First, *the right attitude starts with the right gospel*. We need a bit of context to understand Paul's argument here. He has just concluded a lengthy section on how the church should function, including care for widows, instructions for elders, and how masters and slaves should relate (5:1-6:2a). At the start of our passage, he emphasizes that Timothy must teach these things, because there is always the great danger of false teaching. The big question for us, though, is *what does false teaching have to do with contentment?*

Verse 5 gives us the explicit connection: it is possible to conceive of (and teach) godliness as a means to financial gain. Most false versions of the gospel, including many peddled today, teach that God saves us for *our* sakes. God effectively becomes a magic genie, granting our every wish—provided we have enough faith, which we demonstrate by sending large checks to false teachers—so that we can live our best lives now. Of course, this perverted view of God and the gospel affects our contentment levels; in truth, it forces us into perpetual discontent, because we're taught to expect more and more in this life.

This is not Christianity, but rather a bastardized paganism in Christian veneer. The heart of paganism (and most every religion) is *quid pro quo*: I perform my religious rites from self-interest, so that the "god" will favor and bless me. Why did the Israelites fall into Baal worship time and again? Not because of compelling arguments or aesthetically appealing statues, but because they desired the economic benefits they thought he could bring. This is why Paul calls greed idolatry (Colossians 3:5).

Starting with bad doctrine—all this is for *my* benefit—will lead to self-centered religious practices, the conceit Paul condemns in verse 4. This, in turn, produces envy, strife, and quarrels. In other words, our horizontal relationships suffer from bad doctrine, because *it's all about me*—and if it's all about me, I am free to use people to get what I want (or envy them if they have what I want). If the gospel is about my advancement, then I am well within my rights to step on or shove anyone who gets in my way.

Before we get too condescending towards these false teachers, we would do well to reflect on how pervasive this wrong thinking is, often in subtler ways, even today in our churches. Ask most Christians the primary reason Jesus came into the world, and they will answer, “To save me from my sins.” But this is the secondary reason (and we should probably phrase it corporately in any case!). His primary reason is to glorify himself, and his Father with him. But getting off just that little bit—just slightly reordering two valid answers—and the gospel becomes more about me than him. A ship veering even slightly off direction, if it sails long enough, will find itself in a very different place. Ditto evangelicalism. Why do so many Christians today struggle to understand why God would bring suffering into their lives, or why their prayers might go unanswered (at least in the way they think they should be answered)? If you make the gospel about your own happiness, you will eventually begrudge God when facing circumstances that threaten your idol, happiness.

If we get our thinking right, however, all this changes. Remember, our contentment follows our expectations. In light of the gospel, what should we expect? In *A Gospel Primer*, Milton Vincent walks us through how the gospel engenders contentment in all circumstances:

The gospel reminds me first that what I actually deserve from God is a full cup churning with the torments of his wrath. This is the cup that would be mine to drink if I were given what I deserve each day. With this understanding in mind, I see that to be handed a completely empty cup from would be cause enough for infinite gratitude. If there were merely the tiniest drop of blessing contained in that otherwise empty cup, I should be blown away by the unbelievable kindness of God toward me. That God, in fact, has given me a cup that is full of “*every spiritual blessing in Christ*,” and this without the slightest admixture of wrath, leaves me truly dumbfounded with inexpressible joy.¹

In light of that glorious truth, how could we possibly whine or complain because we can’t afford to replace the carpet or upgrade our phone? True godliness is not about *my* gain at all. Which leads us to our second point.

THE RIGHT GAIN (6:6-8)

Second, *the right attitude centers on the right gain*. True gain is not financial, but rather godliness with contentment—the gain a heart reordered by the gospel would seek. In many ways, this is simply a restatement of our last lesson, when we learned to focus on true, eternal treasure. What’s going to last? True gain would seek *that*. Godliness, which treasures Christ above all and thus follows Christ through all, lasts. So seek that.

On the other hand, not much else lasts. We brought nothing into the world, and we will not take anything out of it either. This is why you never see a U-Haul behind a hearse, as Randy Alcorn quips—because you can’t take it with you. After John D. Rockefeller’s death, an inquisitive person asked his accountant how much money he’d left behind. The accountant knew Scripture well enough to answer rightly, “He left . . . *all* of it.”² The question we have to ask ourselves, and answer honestly, is *which brings more contentment: money here or treasure there?* To take us back to the illustration from the last lesson, would I be more content with gobs of Confederate dollars in 1865 or a lasting—eternal—investment?

¹ *A Gospel Primer* (Focus Publishing, 2008): 47-48. (Emphasis original)

² Randy Alcorn, *The Treasure Principle: Unlocking the Secret of Joyful Giving* (Colorado Springs: Multnomah, 2001): 17-18.

If we're honest, verse 8 is not how most of us feel. Food and clothes are great, but we feel we need a little more than that. That reminds us how quickly *wants* can turn into perceived *needs*. When on the mission field in Colombia, several of my friends didn't have hot water in the home. Waking up in an apartment with tile floors and no climate control on a chilly 45° morning, I could easily think hot water a need. But it isn't, not really.

The idea is not that we're in want. After all, Paul insists, "my God will meet all your needs according to the riches of his glory in Christ Jesus" (Philippians 4:19). At the same time, we don't need to live in plenty either, which will simply weigh our hearts down in this world. Agur captures the ideal balance in his prayer:

Give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, "Who is the Lord?" Or I may become poor and steal, and so dishonor the name of my God.

PROVERBS 30:8b-9

Notice Agur offers not only the ideal, but also the reason for it: godliness. He doesn't want to disown God, by relying on himself and his riches, or to dishonor God, by turning to illicit means to feed his starving family.

It might help us to think of this life in terms of a journey, which it is. (We're pilgrims, after all!) John Calvin framed the discussion in these terms half a millennium ago:

The Lord prescribes this rule in his Word when he says that this present life is a kind of pilgrimage for his people, wherein they eagerly travel toward the heavenly kingdom. If they are merely passing through this land, then without doubt they should make use of its goods only insofar as they aid rather than hinder their journey.³

A family taking a road trip across the country will bring a lot of supplies with them: clothes, toiletries, activities for the kids, and snacks for the car. They will stop and purchase other goods, especially food and gas, as they go. But they're not buying a new mattress for Mom and Dad's king-size bed back home—not even on the return leg! What goods and provisions do we need for our pilgrimage in this life, and what can wait for our homecoming in glory? That question gives us a right perspective about *stuff*, and guidelines for using it, lest we fall into the trap of perilous pursuits—the last point.

THE RIGHT PURSUITS (6:9-10)

Third, *the right attitude seeks the right pursuits*. Now that we're thinking rightly—the gospel is about Jesus first and foremost, not me—that right thinking can begin to reorder our hearts toward right desires. The gain we now seek is eternal. We have been freed from the trap of believing we need mere stuff to make us happy; we have placed godliness at the center of the target instead.

³ *A Little Book on the Christian Life*, trans. and ed. Aaron Clay Denlinger and Burk Parsons (Orlando: Reformation Trust, 2017): 111.

If, however, the gospel isn't shaping your desires, moving you to pursue Christlikeness above all, bad things happen. Wanting to get rich, as Paul says in verse 9, is a temptation and a trap into which many will fall. Foolish, harmful desires nourish the roots of ungodliness, which produces ungodly fruit in turn—that “plunge people into ruin and destruction.”

The love of money is a root of all kinds of evil (verse 10).⁴ The desire for more leads to theft, such as embezzlement, and injustices, such as the exploitation of the poor. It leads to slavery, especially in the form of debt, which can lead to other sins, like stealing to pay the debt. It leads to ungodliness, in the most literal sense of living without reference to God, in the form of self-reliance—trusting in one's paycheck and 401k rather than God. It leads to apostasy, in that faith is now in Mammon and not God. It leads to lying and other deception, either to weasel money out of someone or to pretend you have more than you do. It leads to pride, arrogance, and condescension on the one hand (if you have lots of it), and envy, jealousy, and slander on the other (if you don't have as much as the person next to you). In some cases, it leads to outright violence: not just petty crimes, but whole wars throughout history.

Just think: all that sin committed in order to grasp wind—stuff you can't take with you when you go.

Still worse, by hardening our hearts in deliberate performance of these sins, we can wander from the faith altogether, piercing ourselves with many griefs in the process (verse 10). If you were to offer a toddler a choice between a piece of chocolate and a writ guaranteeing them daily chocolate rations for life, they would choose poorly. We are spiritual toddlers, and for that fleeting burst of pleasure (maybe 100 years of luxury and self-indulgence?), we risk forsaking glory. God help us!

Now, some of you may be thinking, “I don't love money, but I'm really good at making it.” A bit later in the chapter, Paul explains that there *is* a way to be rich in this life that still seeks the right pursuits:

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. ¹⁸ Command them to do good, to be rich in good deeds, and to be generous and willing to share. ¹⁹ In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

1 TIMOTHY 6:17-19

We will discuss this in much greater detail in the next lesson, but suffice to say for now that Paul encourages the rich to see wealth as *means* not *ends*. Specifically, money is a means to seek true gain. By putting our hope in God—getting our thinking right, which helps us to get our desires right—we free ourselves to live generously.

How do we cultivate contentment? We bring our expectations in line with the reality of the gospel. The right gospel then shapes our desires for right gain, and frees us from the trap of wrong pursuits. All of that is going to lead to a change in our behavior, the focus of the next lesson. Begin praying now that God would soften your heart to that lesson, and that you would be open to a lifestyle change in order to seek his kingdom and righteousness above all.

⁴ Some people misquote this verse as saying, “Money is the root of all evil,” making it much stronger than it actually is. At the same time, it's pretty strong, and we should take it seriously!

PASSAGES FOR FURTHER STUDY

- ☐ 1 Timothy 6:17-19
- ☐ Proverbs 30:7-9
- ☐ Philippians 4:10-19
- ☐ Proverbs 30:15-16

DOING THE WORD

As we prepare our hearts for next week's lesson, when we will consider what lifestyle changes might need to take place in order for us to live as faithful stewards, take some time to reflect on your attitude toward money and possessions.

Where are you feeling discontent currently? How did this lesson equip you to fight for godly contentment?

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In what ways have you made the gospel primarily about you rather than Jesus? Keep in mind this can be quite subtle. How does sustained reflection on the gospel transform your thinking and expectations for this life?

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Does your current lifestyle suggest you see this life as a pilgrimage or the destination? What would change if you made use of the world's goods "only insofar as they aid rather than hinder [the] journey," as Calvin suggests? Be specific.

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How has the love of money (or stuff) led you into sin at some point in your life?

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If you are “rich in this present world” (which most all of us in this part of the world are), how are you actively using your wealth to do good deeds, being “generous and willing to share,” as Paul says in 1 Timothy 6:18? How would you like to improve in this area? Be specific.

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GOOD AND FAITHFUL

Lesson Four

THE LIFESTYLE OF A STEWARD: GENEROSITY

HEARING THE WORD

Imagine you're in the doctor's office for your annual physical. As your doctor examines some test results, her expression grows more worried. She pokes and pushes a bit, and you cry out in pain. You have two possible choices at that moment. You could yell at her to stop poking you because it hurts. Or you could get reflective and ask for the diagnosis. Hopefully you wouldn't blame the doctor for discovering an ailment; that's her job after all. Instead, you would want to learn what the issue is.

Now suppose you get the diagnosis and prescription, which includes some simple but challenging lifestyle changes. What do you do? One thing is certain: you can't expect to get better without making changes.

So it is here, as we turn the corner and consider our lifestyle choices. We have been building to this moment for three lessons. We couldn't start with behavior because our actions are merely the fruit of our worship (fueled by our attitude). But if our hearts are truly set on Jesus, the fruit of holiness is inevitable. Jesus assures us we will know the heart by its fruit (see Matthew 7:20). In addition, the behavior will actually help (or hurt) the heart. In God's economy, we never remain static; we become experts in either sin or godliness. The more generous we act, the more satisfied we will find ourselves in him.

With that in mind, let's dig into the *lifestyle* of a steward: generosity. Paul, writing to a group of Corinthian Christians trapped in the enticements of the world—power, influence, status, money—encourages their generosity.

And now, brothers and sisters, we want you to know about the grace that God has given the Macedonian churches. ² In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. ³ For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, ⁴ they urgently pleaded with us for the privilege of sharing in this service to the Lord's people. ⁵ And they exceeded our expectations: They gave themselves first of all to the Lord, and then by the will of God also to us. ⁶ So we urged Titus, just as he had earlier made a beginning, to bring also to completion this act of grace on your part. ⁷ But since you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in the love we have kindled in you—see that you also excel in this grace of giving.

⁸ I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. ⁹ For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich.

¹⁰ And here is my judgment about what is best for you in this matter. Last year you were the first not only to give but also to have the desire to do so. ¹¹ Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. ¹² For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have.

¹³ Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. ¹⁴ At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. The goal is equality, ¹⁵ as it is written: "The one who gathered much did not have too much, and the one who gathered little did not have too little."

2 CORINTHIANS 8:1-15

Teaching: What does God want me to *understand*? (What does this passage mean? to its original audience? for us today? What does this passage tell me, explicitly or implicitly, about the character of God?)

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Rebuking: What does God want me to *repent of*? (As I examine myself in light of this passage, what sinful behaviors, thoughts, feelings, or idols do I need to confess and repent of?)

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Correcting: What does God want me to *do*? (Is there anything this passage tells me I should think, feel, or believe? Is there a command to be obeyed?)

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Training: How does the *gospel* motivate my new obedience to Christ? (How does this passage point to Jesus and the gospel? Is there a promise to believe? How will that promise encourage and sustain me in my new obedience?)

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What one phrase or idea in this passage challenged or encouraged you the most as you meditated on it? Why did you pick that phrase or idea?

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From A.D. 52-57, Paul spends much time and energy collecting a substantial amount of money for the church in Jerusalem, which is suffering under the twin challenges of persecution and famine. In our passage, he seeks to persuade the Corinthians to contribute by highlighting the example, motivation, and practice of generosity. Let's consider each in turn.

THE EXAMPLE OF GENEROSITY (8:1-7)

Interestingly, Paul speaks first of the “grace” given to the Macedonians. Giving is itself a gift *and* a response to that gift. David makes the same point when he sees the immensity of the offerings Israel had given for the temple construction: “But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you *only what comes from your hand*” (1 Chronicles 29:14). That we can give anything at all shows how graciously God has acted toward us.

In verse 2, Paul shocks his readers (including us) by pointing to the extreme poverty of the Macedonians “welling up into rich generosity.” They were giving not just as much as they were able, but actually *more*. Much like the widow who gave “all she had to live on” (Mark 12:44), these exuberant givers will feel the pinch of their sacrifice. But it goes beyond that: not only were they giving sacrificially, they were pleading with Paul for the opportunity to do so! Normally a fundraiser has to “beg” the donors to give, but here it is the donors—and poverty-stricken ones at that!—who beg to be a part of this worthy endeavor. They exceeded Paul’s expectations (to say the least) because they gave themselves to God—offered not just their money but their very selves as living sacrifices—and by extension, then, to Paul.

But note verse 7, where Paul encourages his readers to excel also. “You, too!” he implores. In using the word “excel,” Paul reminds us that giving is a skill; and like all skills, it takes practice. You won’t be good at it straightaway. This is why setting “giving goals” can prove helpful. When we want to improve in any area, we set goals to measure our improvement. It is no different with generosity. In the “Doing the Word” section, we’re going to work through setting a giving goal. This is why: we want to *excel*, and to do that, we need to set an ambitious target.

Let’s consider one last point before we move on. Paul speaks to Corinth about the specifics of Macedonia’s giving habits, and invites them to compare that to their own. This suggests that it is good for us to talk to others about our giving story. It is true that Jesus teaches us to be very careful with *how* we talk about or giving (Matthew 6:1-4). If we do it to draw attention to ourselves, to boast about our good works, then we should stop. However, that doesn’t mean we shouldn’t have open and honest conversation about giving with people who know us well. What we do with our

money speaks volumes about our spiritual maturity, and we will always face the temptation to have and hoard more than we should. We need others to speak truth into our lives and our finances. Not only that, but giving is often infectious. Hearing stories of sacrificial giving encourages others to do likewise—which is exactly what Paul is hoping for here!

THE MOTIVATION FOR GENEROSITY (8:8-9)

This is the shortest section, but also the most important, for it deals with the heart—what will reorder our desires. Looking to the example of Jesus motivates sacrifice and generosity. By comparing ourselves with others (such as the Macedonians), we test the “sincerity of our love.” Love for whom exactly? For Christ—and for the mission of seeing him exalted in and through our lives. Again, the fruit shows the kind of tree—and stingy, selfish fruit doesn’t grow on a Jesus-loving tree!

How could it, after all? We know his grace: that though rich with all the glories of heaven, he became poor in the incarnation—“for your sake,” so that you might become rich as a consequence. If Christ didn’t embrace the poverty of the incarnation, there could be no substitution on our behalf. He did not regard the riches of glory as something to be enjoyed for his own sake, but spent it for our sake instead. In that he is a model for us.

At the same time, he is *more* than a model for us: he is also the *motivation* for our sacrificial generosity. He has made us rich with true wealth. In Christ we have inherited the infinite riches of grace—and being infinite, we can’t really give it away. Whatever we pour out, he simply fills back up—so *why keep it!*

We do not give to earn God’s favor (like the Pharisees in Matthew 6:1-4). We give because he gave himself for us before we deserved it. We give as a response to this wondrous gift. As Isaac Watts put it, “Were the whole realm of nature mine, that were a present far too small; Love so amazing, so divine, demands my soul, my life, my all.”¹

THE PRACTICE OF GENEROSITY (8:10-15)

At last we get to the nitty gritty of giving. This last section contains the apostle’s advice to the Corinthians, which will guide us today as well. He encourages them to “Finish the work,” an important reminder for us too. Perhaps you’ve felt a stirring during this study: what will come of it? Will you finish?

The key phrase for the New Testament approach to giving is “according to your means.” With those few words, Paul moves us away from a fixed percentage for our offerings. The tithe (10%) is an Old Testament concept, one which the New Testament expands. Jesus never lowers the bar on the law. Instead, he frequently raises it by making it inward and not merely behavioral. (For example, he moves from prohibiting adultery to prohibiting lust in Matthew 5:27-28.) So it should come as no surprise that he raises the bar on giving too, such as when he commends the widow for giving all that she had. We might think of the tithe as a mandatory minimum, but one which we should seek to surpass according to our means.

¹ Isaac Watts, “When I Survey the Wondrous Cross” (1707).

Considering Christians in the United States give between 2-3% on average, this presents a clear challenge. In fact, only one out of every eight American Christians actually gives 10% or more. Listen to the prophet Malachi to understand just how serious this is:

“Will a mere mortal rob God? Yet you rob me.

“But you ask, ‘How are we robbing you?’

“In tithes and offerings.⁹ You are under a curse—your whole nation—because you are robbing me.¹⁰ Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.”

MALACHI 3:8-10

God, through his prophet Malachi, declares that bringing less than the tithe amounts to *robbing* God. We need to let that sink in as we take stock of our finances. We’d look askance at a bank robber converted to Christianity who sets himself a goal of robbing only half as many banks this year as last. What about us? How much robbery will we allow in our lives? Perhaps you’ve made some financial commitments (car payment, mortgage, credit card debt) that will take a while to extricate yourself from, but at the very least set a timeframe to move toward God-honoring giving.

The aim of our giving is twofold. First, we support kingdom efforts, such as missionary endeavors, parachurch ministries, and—centrally and primarily—the local church. Kingdom work is the focus of passages like the one we examined in Malachi. Second, we support charitable, compassionate work, which is what Paul has on view in our passage for this lesson. (Remember, he’s taking up a relief collection for those suffering famine in Jerusalem.)

The goal, as Paul states in verse 13, is that there be (relative) equality in the local church, of the sort Agur prayed for in Proverbs 30: not so much that we disown God, not so little that we dishonor God by stealing. Paul uses God’s provision in the wilderness years as an illustration of this equality: “The one who gathered much did not have too much, and the one who gathered little did not have too little” (verse 15, quoting Exodus 16:18). This is truly *relative* equality, for although there is much and little, there is not *too* much or *too* little. We aren’t buying luxury cars while others suffer malnourishment, but neither do we plunge ourselves into poverty to provide for another’s luxury. For believers the world over, the “goal is equality” (verse 14).

Here’s where this gets interesting. If the goal is equality, but God (intentionally!) doesn’t distribute our funds equally, then that means God has entrusted his money to us for a purpose: to serve others. (He does this to build our character—on both sides of the gift—and to help us all develop a better grasp of gospel love.) In other words, God gives us money *to give to others*. We are postal carriers, as it were. If you were to send a package to a beloved friend, only to discover that the carrier had opened it and used it for herself, how would you feel?

It’s not quite that simple, of course, because part of the “package” really is for you to use. How do we determine how much to keep for ourselves and how much to give to others? It can be hard to draw a firm line, but we all get the general idea. Imagine your pastor has a conference in a different city. He flies first class, has a limo take him to his five-star hotel, where he stays in the luxury suite, and only dines at the top restaurants in the city. To do all that on the church’s dime (it is a ministry conference, after all!) would rightly cause an uproar. We might not agree on every particular—should he hit the grocery store and only eat PB&J during the conference, or he can dine at a reasonable restaurant?—but the undergirding values should be easy to discern.

Randy Alcorn, in his excellent little book *The Treasure Principle*, sums this idea up well:

Suppose the Owner [God] sees us living luxuriously in a mansion, driving only the best cars, and flying first-class? Or buying only expensive clothes and electronic gadgets and eating at the best restaurants? Isn't there a point when, as His stewards, we can cross the line of reasonable expenses? Won't the Owner call us to account for squandering money that's not ours?²

So what do we do now? How do we move toward excelling in giving? Let's turn to the "Doing the Word" section and spend some time working this out.

PASSAGES FOR FURTHER STUDY

- ☐ Mark 12:41-44
- ☐ Malachi 3:8-10
- ☐ 2 Corinthians 9:6-15
- ☐ Acts 4:32-37

² *The Treasure Principle* (Colorado Springs: Multnomah, 2001): 78.

DOING THE WORD

Remember the illustration at the start of the lesson. If at any point in this unit the “doctor” poking about your finances has caused discomfort, take the time to ask why. The Bible spends a lot of time talking about our money and possessions because they vie for the prime place in our hearts. Money is an ongoing source of temptation, and we need to engage regularly in honest self-examination—ideally in community.

In light of all you learned in this study, what thought do you have about your current levels of giving? Are you robbing God? Do you keep more for yourself than you think you should? How do you think God would evaluate your attitude toward money and giving habits?

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We are all on a journey of generosity. We likely haven’t arrived, but can always be growing in the grace of giving. What step would you like to take as a result of what you learned?

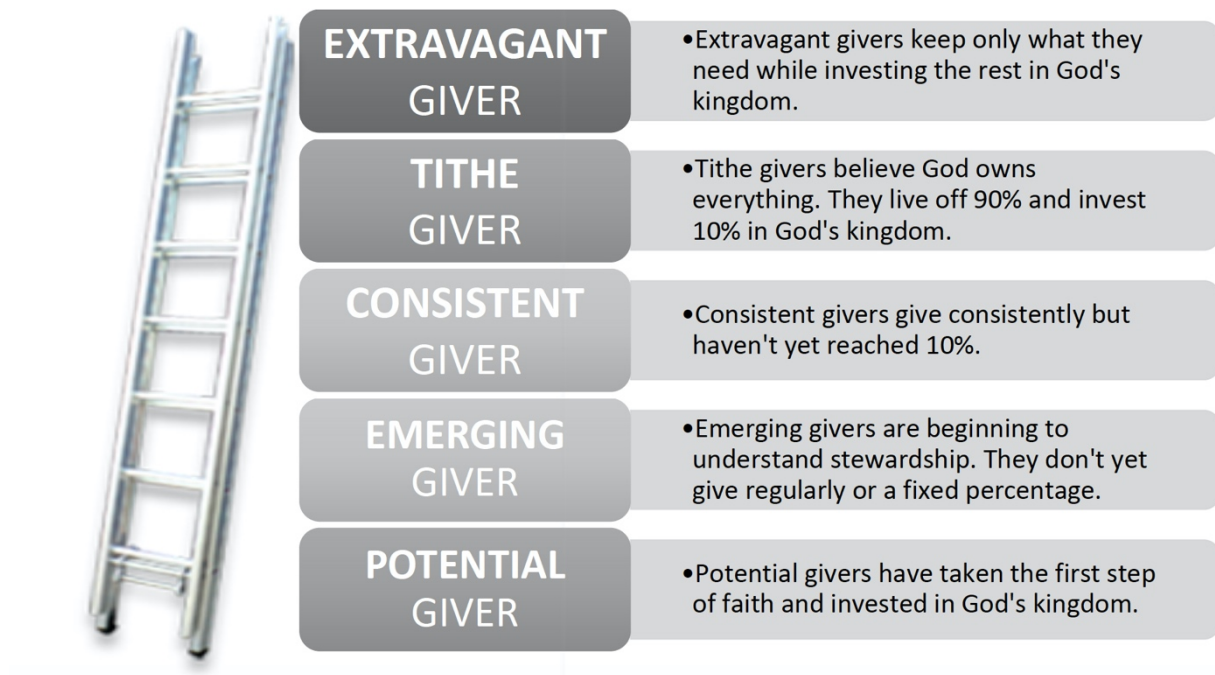
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THE GIVING LADDER



As you strive to climb the “Giving Ladder,” work through the following three steps. (Note: These may not happen in order. It’s more of a continuous circle than a linear progression!)

1. **Set a giving target.** This might be a specific dollar amount or a percentage of your income. Write it down. (It feels more real when you write it down, rather than just having it in your head.) If you’re married, be sure to discuss the number with your spouse.
2. **Share that target.** As we saw above, although we don’t ever want to boast about our giving or draw attention to ourselves, we want to offer both encouragement and accountability to others in this major life area. I would recommend sharing not the specific dollar amount, which can cause division and envy, but rather the change itself. For example, you might share with your Community Group or close friends that you’re hoping to increase your giving by 50% this year, or that you believe you can live on only 80% of your income.
3. **Figure out how to reach that target.** This is where the hard work needs to be done to combat “lifestyle creep” or other sin issues. What changes do you need to make to free up those funds for kingdom use?
 - a. What unreasonable expenses (self-indulgent luxuries) do you see in your budget?
 - b. Do you need to “right-size” your life in any major area, like home, cars, vacations, or hobbies? How can you make that happen?
 - c. Can you “fast” from some expense—designer coffees, for example, or eating out—in order to free up funds?

This has been an intensely personal lesson. Let's pause for a heart check. How are you feeling about bringing your finances under the authority of Christ—and doing so in community? Why do you think that is? What, if anything, would you like to see change in your heart?

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