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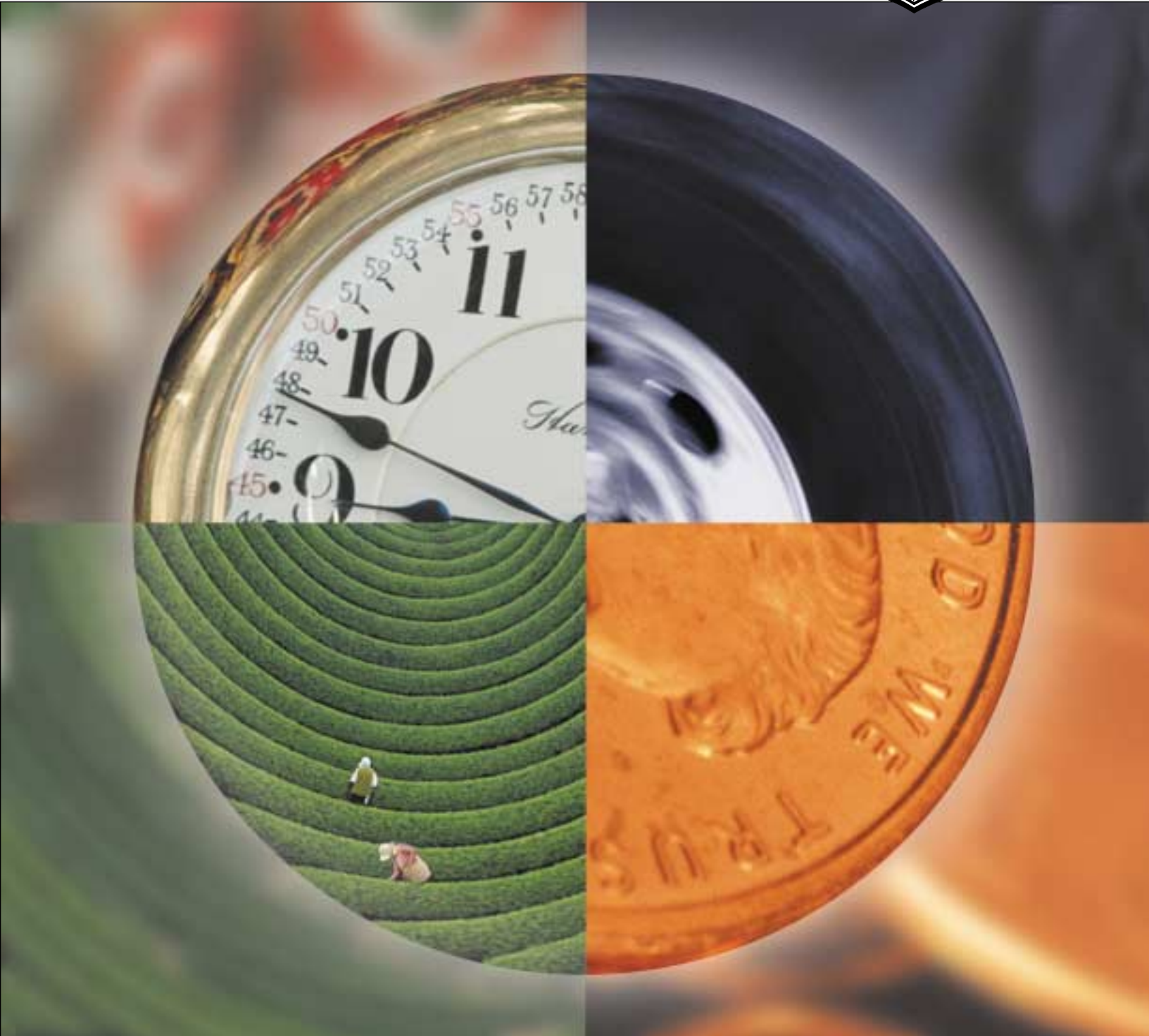
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# Stewardship

Keeping Faith with God's Gifts



*"The earth is the LORD's, and everything in it." PSALM 24:1*



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## Keeping Faith with God's Gifts

LEADER'S GUIDE

by Mary VandenBerg

CRC Publications  
Grand Rapids, Michigan

We thank Mary VandenBerg of Hudsonville, Michigan, for writing this study.

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# How to Use This Guide

Discover Life is a small group outreach Bible study ministry. It gives spiritually mature members of the church a way to reach out to friends, relatives, neighbors, work associates, and others who need to come to Christ, grow spiritually in Christ, and enjoy the fellowship of the body of Christ.

Following are ten strategy guidelines to keep in mind when organizing Discover Life groups.

- 1. Meet at times that fit people's schedules.** Don't expect all the people you want to reach to come together at the same time or on the same day. Personal schedules will vary a great deal. A church that wants to reach many people should have groups meeting in the morning, in the evening, on Saturday, at lunchtime, and even on Sunday.
- 2. Lead the groups with a team of at least two.** Make sure you have leadership depth and strength. Group leaders are busy people and do not have much available time. Work and family activities usually take precedence over Bible study. Leadership will be stronger and the group more likely to succeed with a leadership team. Leaders working together can share the load of leadership, give each other mutual support, cover for each other, and recruit from their acquaintances.
- 3. Meet at convenient, nonthreatening places.** People who don't go to church will feel more comfortable in a familiar environment such as a restaurant, boardroom, or conference room than in a church. Try to meet in "neutral territory" where people will feel comfortable.
- 4. Invite prospective members for a definite short-term period.** Many people are wary of long-term commitments. After the first series of lessons is complete, take a break and then invite them again for another series. Keep repeating this as long as members are interested. Discover Life material is designed for short-term studies.
- 5. Require no advance homework or prior knowledge of the Bible.** Requiring homework will build a cycle of defeat into participants. Busy people who are not able to prepare will stay home rather than risk embarrassment. To avoid this, do not make advance assignments. Make it clear that the group will start fresh with the material at the beginning of each meeting.

Tear the lesson pages out of the study guides and hand them out as single sheets at the beginning of the meeting. Begin with the approach question (the first question) to warm members up to the subject. Read the first Bible passage and then allow a brief silent study time so members can get oriented to the material and prepare to answer the first inductive questions. AfterWord provides optional material after the lesson.
- 6. Recruit by personally inviting friends and acquaintances.** Very few people come to a group through newspaper ads, posters, or flyer announcements. The most successful invitation is a personal one from a friend or acquaintance who offers to take that person to the group meeting.
- 7. Put a lot of effort into building relationships.** The concern of those who come will not be "How much can I learn here?" but "How well am I accepted as a member of this group?" They will not so much ask "Is this true?" as "How does this group make me feel?" Respond to their concern by reaching out to them and becoming a channel of Christ's love to them. Invest time and energy before, after, and between meetings; get to know those who come. Good meetings are not enough; you need growing relationships too.
- 8. Use appropriate materials.** Most people are used to dealing with letter-size, black-on-white pages. Discover Life material is designed with this in mind. Including the Bible passage as part of the lesson gives nonchurched people, who may not want to be seen carrying a Bible, the option of carrying a pad holder in which they can keep the single-sheet lessons. Including the Bible passage also avoids embarrassing those who do not know their way around the Bible, and it gives everyone a common version to work from.
- 9. Help group members discover truths from the Bible for themselves.** People don't like to be told what to think. They prefer to make up their minds after examining the evidence. They are also more likely to believe what they discover for themselves. The inductive questions in the Discover Life lessons make it possible for group members to discover for themselves what the Bible says. The leader's material encourages the leader to keep asking questions as the group moves more deeply into the passage and applies the truth to their lives.
- 10. Make sure that Bible truths are related to life.** When studying the Bible, people are usually concerned about knowing what it means for their life. They tend to lose interest in an abstract discussion. To help keep the discussions life-oriented, we have included a number of application questions in the leader's guide.

## Optional Study Elements

Depending on the goals and makeup of your group, the Optional Prayer Time and Optional Accountability Question may be incorporated into your Bible study. These two elements are for establishing a more relational dynamic in your group.

**Optional Prayer Time.** In the leader guide, each session includes a suggested format for group sharing and prayer. Be sure you create an environment where individuals don't feel forced to share prayer requests or to pray aloud. Never ask someone to pray without checking first. You may experiment to find an approach that works best for you. In some cases you may ask individuals to pair off to pray. If you meet in a public place such as a restaurant, you may want to distribute index cards on which group members can write their prayer items and then have members swap cards for individual prayer throughout the week.

**Optional Accountability Question.** For spiritual growth to occur, it is essential that group members apply lessons learned to their own lives. That is the purpose of the Optional Accountability Question. Don't feel that you must use the suggested question if one of your own better fits your group. However, accountability suggests follow-up. There are several ways you might follow up on the Accountability Question. One is to have individuals write their accountability issue for the week on an index card and hand it to the leader. The next time you meet, these cards are distributed to the group members, who pair off for a few minutes to discuss how things went. Another approach is for each group member to hand the card to another individual. The next week those two will pair up to share for a few minutes.

## And Finally

Whether you are leading a group in your workplace, in your home, or in another setting, the following guidelines should assist you in your leadership role.

- 1. Pray.** Nothing will prepare you for leadership more than prayer. Pray for God's direction in making organizational decisions. Pray for the Holy Spirit's direction in whom to invite and for a positive response from those invited. Pray faithfully for group members, and pray for your eyes to be opened to the truths in God's Word and how those truths can best be communicated to your small group. Remember: "More things are wrought by prayer than this world ever dreamed of."
- 2. Prepare.** First, **prepare yourself.** The leader's guide for each discussion is thorough and reinforces the discovery method of Bible study. We suggest highlighting key phrases or questions for easy reference as you prepare. Take your leader's guide with you to the group and be relaxed and informal about using it while you are leading. The perforated discussion copies, located in the study guides, are to be removed and given to group members each week. If you freely show you have extra help in preparing for the discussion, your group members may dare to ask their questions more readily. They'll see it's not that you're smart and they're ignorant, or that the discussion is just an unguided free-for-all, but that it is planned and focused. Be sure you focus on the discussion ele-

ment, rather than become a teacher with the "answer book."

Second, **prepare your group.** State the ground rules before you begin the group. You may need to repeat them as new members join. This will help group members know how the discussion will proceed and what will be expected of them. Here are some basic guidelines:

- We're here to see what the Bible has to say, not to argue opinions.
  - No previous experience in studying the Bible is needed.
  - This discussion will not require homework or outside preparation.
  - Respect the confidentiality of the group and affirm each group member. "What we say here must stay here."
- 3. Persevere.** It takes time to build relationships. The Holy Spirit will already have been at work in some of your group members, and they will respond eagerly. Others will be wary. Still others may be in such pain, they'll come because they are desperate. Accept the people God gives you—unconditionally. Often God's timetable is not the same as ours, but be confident that God will use your efforts. Modeling Christ's love may be the most important thing you do. Relax and watch the Spirit work!

# Introduction

The earth is the LORD's and everything in it,  
the world, and all who live in it.

—PSALM 24:1

These opening words from Psalm 24 are completely at odds with what most North Americans believe. Let's face it, we like our stuff. We tend to define ourselves by what we own—from our modern homes and sporty cars to our stock funds and retirement plans. We worked hard for these things, we say. We can do with them as we like, right?

No way, says the psalm writer. Everything we have belongs to God. Everything. Our houses, our cars, our clothing, our bank accounts—our very lives belong to God. On the one hand, we can take great comfort in this truth. On the other hand, we face the responsibility that comes with being entrusted with someone else's belongings.

Christian stewardship begins with a solid understanding that the property we call our own is not ours at all, but God's. We are managers, or stewards, of his property. We must, therefore, define our task and seek to understand how to “do stewardship” in a way that pleases God. This series of lessons will move us in that direction. We will read what the Bible says about stewardship. We will discuss biblical examples of good and bad stewardship. We will consider what it means to be a steward at the beginning of the twenty-first century.

There are no easy answers. This study may touch a sensitive nerve. You may be challenged to make some changes in your lifestyle. But the good news is that you won't be doing it on your own. The one to whom this world belongs—the exceedingly gracious Father of our Lord and Savior Jesus Christ—will generously give us all we need to be faithful stewards of his gifts.

*Mary VandenBerg  
Hudsonville, Michigan*





# God Owns It All

## Lesson 1

- 1. Have you ever taken care of someone else's property, perhaps while they were away on business or vacation? What did you have to do?**

How did you feel about having the responsibility?

How would you want someone to feel if you gave them responsibility for your property?

### *Transitional Comment*

The dictionary defines *steward* as a manager of someone else's property. God wants believers to manage his property well. This is a great responsibility for humans when you consider that the owner is none other than Almighty God.

- 2. 1 Chronicles 29:10-17**

<sup>10</sup>David praised the LORD in the presence of the whole assembly, saying,

"Praise be to you, O LORD,  
God of our father Israel,  
from everlasting to everlasting.

<sup>11</sup>Yours, O LORD, is the greatness and the power  
and the glory and the majesty and the splendor,  
for everything in heaven and earth is yours.

Yours, O LORD, is the kingdom;  
you are exalted as head over all.

<sup>12</sup>Wealth and honor come from you;  
you are the ruler of all things.

In your hands are strength and power  
to exalt and give strength to all.

<sup>13</sup>Now, our God, we give you thanks,  
and praise your glorious name.

<sup>14</sup>"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. <sup>15</sup>We are aliens and strangers in your sight, as were all our forefathers. Our days on earth are like a shadow, without hope.

<sup>16</sup>O LORD our God, as for all this abundance that we have provided for building you a temple for your Holy Name, it comes from your hand, and all of it belongs to you. <sup>17</sup>I know, my God, that you test the heart and are pleased with integrity. All these things have I given willingly and with honest intent. And now I have seen with joy how willingly your people who are here have given to you."

### *Introductory Comment*

In the preceding verses, we are told that the people of Israel have brought gifts for building a new temple in Jerusalem. The Bible says they gave willingly, freely, and wholeheartedly to the Lord (29:6, 9). It was a time of great rejoicing. In his prayer of thanks, King David praises God and acknowledges that the generosity of the people is possible only because "everything in heaven and earth" is God's.

### *Questions*

- a. According to these verses, who owns "everything in heaven and earth"?** (See also Psalm 24:1.)

How might this truth change our attitude toward our possessions?

- b. How would you describe David's attitude toward the wealth that the people have brought to build the temple?**

Where does David say all wealth comes from?

Does David think he deserves the wealth he has?

Do we deserve our wealth? How might your answer to that question affect or reflect your attitude toward your personal wealth?

### *Helpful Notes*

Before David appeals to the people to give for the temple, he sets an example by giving of his own wealth (v. 17), despite the fact that he will not live to see the completed temple. David dies shortly after this scene. His son, Solomon, was chosen by God to build the temple.

- 3. Leviticus 25:39-43**

<sup>39</sup>"If one of your countrymen becomes poor among you and sells himself to you, do not make him work as a slave. <sup>40</sup>He is to be treated as a hired worker or a temporary resident among you; he is to work for you until the Year of Jubilee. <sup>41</sup>Then he and his children are to be released, and he will go back to his own clan and to the property of his forefathers. <sup>42</sup>Because the Israelites are my servants, whom I brought out of Egypt, they must not be sold as slaves. <sup>43</sup>Do not rule over them ruthlessly, but fear your God."

### *Introductory Comment*

The Israelites were God's chosen people. God gave numerous laws to them to ensure equity among the people. These are laws concerning how the poor are to be treated.

### *Questions*

- a. How are the Israelites to treat the poor among them?**

What seems to be God's attitude toward the poor?

According to these verses, what rights do the poor have?

- b. Why must the Israelites not be sold as slaves?**

To whom do they belong?

- c. Who are the poor among us today?**

How might compassion for the poor affect the way we use our possessions?

What are some practical ways to assist the poor in our community?

### Helpful Notes

- *the Year of Jubilee*. A year-long celebration commanded by God to take place every fifty years among the Israelites. During this year all people who had lost land due to poverty were entitled to return to their land and take ownership of it again (see Leviticus 25:8ff).

When discussing the issue of poverty today, be sure to note that compared to the rest of the world, most North Americans are very wealthy.

#### 4. 1 Corinthians 6:18-20

<sup>18</sup>Flee from sexual immorality. All other sins a man commits are outside his body, but he who sins sexually sins against his own body. <sup>19</sup>Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; <sup>20</sup>you were bought at a price. Therefore honor God with your body.

#### Romans 12:1

Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God—this is your spiritual act of worship.

### Introductory Comment

In the context of writing about sexual immorality, the apostle Paul makes an incredible statement about God's ownership of Christians—God's claim on us includes even our physical bodies.

### Questions

- a. What does Paul mean by “you are not your own” (v. 19)?

Who owns us?

What was the price God paid (see Ephesians 1:7)?

How does this teaching run counter to the individualism that is so prevalent in our society?

Is an individualistic lifestyle appropriate for a Christian? Why or why not?

- b. In what areas of life are we to be accountable to God?

How can we be accountable to God in our relationship decisions or career choices?

How can we be accountable in our daily interactions with coworkers, neighbors, or friends?

- c. What does it mean for a person to be a “living sacrifice”? Describe how such a person would live.

### Helpful Notes

- *your body is a temple of the Holy Spirit*. The NIV Study Bible aptly states: “The Christian should value their body as a sacred place where God dwells and should

realize that by the Spirit's presence and power we can be helped against such sins as sexual immorality.”

- *living sacrifice*. The sacrifice of a living thing required that it be killed and burned on an altar. True devotion to God, Paul says, requires the complete *sacrifice* of one's own will.
- *spiritual act of worship*. This act of giving ourselves to God involves heart, will, and mind. It is the proper recognition of God's ownership of our entire lives. It is spiritual worship seven days a week.

#### 5. Genesis 1:26-31 (NRSV)

<sup>26</sup>Then God said, “Let us make humankind in our image, according to our likeness; and let them have dominion over the fish of the sea, and over the birds of the air, and over the cattle, and over all the wild animals of the earth, and over every creeping thing that creeps upon the earth.”

<sup>27</sup>So God created humankind in his own image, in the image of God he created them; male and female he created them.

<sup>28</sup>God blessed them, and God said to them, “Be fruitful and multiply, and fill the earth and subdue it, and have dominion over the fish of the sea and over the birds of the air and over every living thing that moves upon the earth.” <sup>29</sup>God said, “See, I have given you every plant yielding seed that is upon the face of all the earth, and every tree with seed in its fruit; you shall have them for food. <sup>30</sup>And to every beast of the earth, and to every bird of the air, and to everything that creeps on the earth, everything that has the breath of life, I have given every green plant for food.” And it was so. <sup>31</sup>God saw everything that he had made, and indeed, it was very good. And there was evening and there was morning, the sixth day.

### Introductory Comment

God finishes his creative work with the creation of human beings. They are distinct from the rest of the created order. God gives to them the specific job of ruling over creation.

### Questions

- a. What tasks does God give humans in this passage?

What do these commands tell us about our relationship to the created world?

- b. In what ways have humans abused their authority over creation? What has been the result?

How does authority differ from domination?

What is the difference between using creation and abusing it?

In what ways do people appropriately subdue the earth? Give examples from your own experience.

**c. How does wastefulness violate God's command in these verses?**

**d. We live in a "throw-away" society. What are some ways that Christians can live differently? Give an example from your own life.**

### ***Helpful Notes***

- *in our image . . . in our likeness.* Humans alone, out of all of the created order, are created in the image and likeness of God. This means that humans carry out a unique role and responsibility as God's representatives in taking care of God's world. Unlike the animals, humans have moral standing with God. Despite the distortions of sin, our very nature is a reflection of God's image.
- *God blessed them.* God's command to humans was also his blessing upon them. Humans may rightly enjoy all that God has entrusted to them in creation.
- *have dominion over.* A beautiful, poetic picture of the dominion of humankind over creation is found in Psalm 8:5-8. David, the psalmist, exults in the honor and privilege that God has given to humanity as the crown of creation.

### **Main Ideas**

- Everything belongs to God.
- Our possessions come from God and are ours, not to own, but to manage.
- We are accountable to God for the proper management of our material possessions and even our physical bodies.
- While God has given human beings the responsibility to manage all of creation, we often distort that authority and abuse the good gifts that God has given us.

### **Good News**

- God reached the pinnacle of creation when he created the first human beings.
- God honors humankind by entrusting us with the management of his wealth.
- God, who owns everything there is, is fully able to supply all our needs.

### **Optional Prayer Time**

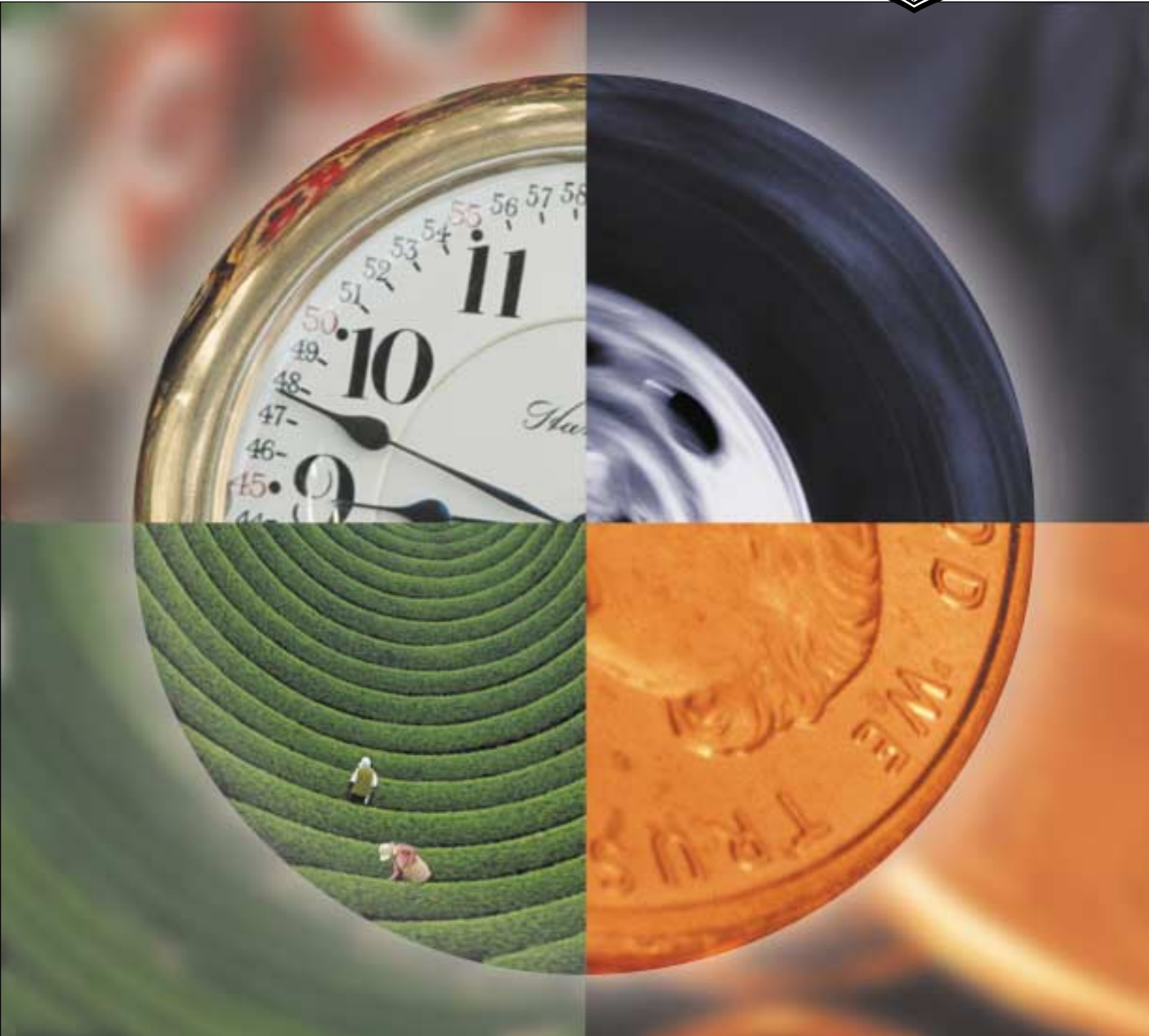
Take this opportunity to bring only praise to God for his glory in the created world. Open with the words of Psalm 103:1-2: "Praise the LORD, O my soul; all my inmost being, praise his holy name. Praise the LORD, O my soul, and forget not all his benefits." Then allow time for group members to express brief prayers of praise for some aspect of the created world. Close with Psalm 103:22: "Praise the LORD, all his works everywhere in his dominion. Praise the LORD."

### **Optional Accountability Question**

What is one specific thing you can do this week to improve the cleanliness or order of your street or neighborhood? Come to the next group meeting prepared to share what you did.

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STUDY GUIDE  
by Mary Vandenberg  
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Cover photo: PhotoDisc

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# God Owns It All

## Lesson 1

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### 1 Corinthians 6:18-20

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Therefore, I urge you, brothers, in view of God’s mercy, to offer your bodies as living sacrifices, holy and pleasing to God—this is your spiritual act of worship.

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### Questions

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  - How are the Israelites to treat the poor among them?
  - Why must the Israelites not be sold as slaves?
  - Who are the poor among us today?
- 1 Corinthians 6:18-20; Romans 12:1**
  - What does Paul mean by “you are not your own” (v. 19)?
  - In what areas of life are we to be accountable to God?
  - What does it mean for a person to be a “living sacrifice”? Describe how such a person would live.
- Genesis 1:26-31**
  - What tasks does God give humans in this passage?
  - In what ways have humans abused their authority over creation? What has been the result?
  - How does wastefulness violate God’s command in these verses?
  - We live in a “throw-away” society. What are some ways that Christians can live differently? Give an example from your own life.

#### STUDIES IN THIS SERIES

- Lesson 1: God Owns It All
- Lesson 2: The Grace of Giving
- Lesson 3: Stewards as Servants
- Lesson 4: Earthkeepers
- Lesson 5: Compassionate Rule
- Lesson 6: Holy Contentment
- Lesson 7: Accountability to God

## afterWord

### God's Property: Us!

As God's creatures we are made in his image to represent him on earth, and to live in loving communion with him.

By sovereign appointment we are earthkeepers and caretakers: loving our neighbor, tending the creation, and meeting our needs. God uses our skills in the unfolding and well-being of his world.

Male and female, all of us are to represent God as we do our tasks. Whether single or married, we are called to live within God's order in lives of loving service.

—OUR WORLD BELONGS TO GOD: A CONTEMPORARY TESTIMONY, SECTIONS 10-11

### Our Work, God's Gift

We miss the point of [Jesus'] teaching if, when the family gathers for supper, we announce, "Now, the Bible says to take no thought for supper and so we haven't." No, we work, but we work in faith, not in the anxious concern of distrust. On a practical level it is at this point that the nagging problem of "faith versus works" is resolved. We live centered in trust and faith and all our action and work arises out of that center. It is not fear and anxiety over tomorrow that prompt us to work, but obedience to divine command. We make provision as it seems right and good (just as the birds do), but what comes to us is not so much the result of our labor as it is the gracious gift of God. We live the carefree life of unconcern for possessions in the midst of our work.

—RICHARD FOSTER IN *FREEDOM OF SIMPLICITY* (HARPER)

## What Is Stewardship?

Stewardship is the grateful acceptance and wise use of what God entrusts to us for advancing his kingdom, including an opportunity to share with others in His name the firstfruits of my time, talents, and possessions.

—FIRSTFRUITS WORKBOOK (BARNABAS FOUNDATION)

The unfolding and well-being of God's kingdom on earth are tied to our obedience.

## Practical Stewardship Suggestions

1. Change your focus or attitude about money. Perhaps you are one whose life has centered around money. This lesson may have helped you see more clearly that money is a resource, every penny of which belongs to God. The true battle, says Philip Yancey in *Christianity Today*, "is a spiritual deliverance from money's power." "Whom do you serve," Jesus asked, "God or mammon (money)?" . . . Decide to concentrate simply on "How will I use this resource?" and "Am I accumulating more than I need on earth?"
2. Make a personal pledge to grow in biblical stewardship in several ways. View it as a challenge. You may also wish to share periodically with others who have also resolved to grow in stewardship. Sharing your successes and failures with one another will help strengthen your resolve. The sharing could include a time of prayer

and devotions to strengthen your stewardly response.

3. Involve each child in all family stewardship activities—particularly giving that is tied to very visible causes—and make giving a family project.

—LILLIAN GRISSIN IN *FIRSTFRUITS: MANAGING THE MASTER'S MONEY* (BARNABAS FOUNDATION)

## Christian Responsibility

A surprising number of Christians no longer believe they can make any real difference in the face of a very uncertain future. When was the last time you heard a Christian talking about changing the world?

Many of God's people seem to have relinquished a major share of the responsibility and initiative for social change to secular institutions. They seem to have very limited expectations of what God can do through his people in these difficult days.

Other Christians have looked at our troubled present and our uncertain future and have concluded we are in the last days. Therefore they expect everything to go to wrack and ruin, and they believe it is absolutely impossible for anyone to make a difference. Our only hope for the future, they think, is to passively wait for our own escape.

I would challenge both these approaches. When we conclude, for whatever reason, that the people of God (the community of those who follow Jesus) can't make a difference, we take our lives, our gifts, and our resources out of the "ballgame" and wind up squandering them on ourselves. This tragic retreat not only has neutralized our ability to respond to the growing needs of others, it has also seriously undermined the ability of the church to fulfill its mission . . . to allow God to work through his people to change his world.

—TOM SINE IN *THE MUSTARD SEED CONSPIRACY* (WORD)