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What Do I Owe?

MANAGING THE GIFTS GOD GIVES YOU

Rolf Bouma



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Rolf Bouma



Grand Rapids, Michigan

This study is part of In the Works, a faith formation program for adults.

Studies in this series include:

Where Do I Come In? Joining God's Mission

What Do I Do with My Life? Serving God Through Work

What Do I Owe? Managing the Gifts God Gives You

How Do I Make It Right? Doing Justice in a Broken World

How Do I Begin? Sharing Your Faith

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How to Use This Book

What Do I Owe? Managing the Gifts God Gives You, as well as the other books in the In the Works series, offers a unique format that combines insightful daily devotions with a discussion guide for small groups. It's simple and easy to use. Here's all you need to do:

Before your group meeting, please carefully read the five daily readings that offer insights on the topic for the week. You'll find them stimulating and full of practical ways to help you use the gifts God has given you. We suggest reading one devotional on each of the five days rather than reading through all five at once. That way you can take your time and reflect on what the reading says to you personally. You may want to highlight lines that speak to you or jot questions or comments in the margin.

Note: Before your first small group session, you should have received a copy of this book so you can read the daily readings for Week 1 prior to your first meeting.

During your group meeting, use the small group discussion guides found at the end of each week of readings. These self-directing guides offer plenty to talk about for forty-five minutes to an hour or more. Groups should feel free to use them selectively, choosing the questions or activities that fit the group and the amount of time you have.

Each discussion guide includes

- an **Opening** question or activity that takes group members into the topic for the session.
- a **Bible Study** of passages that relate to the topic of the week. Group members should bring their own Bibles to the meetings or arrange to have a supply of Bibles available.
- **Group Discussion** questions that take participants back into the daily readings for the week and help relate them to their daily lives. Groups should feel free to select which

of these questions they want to discuss; of course, you can always substitute questions and comments from group members for our precooked ones!

- a brief **Closing** time of focus and prayer.
- **Action Options** for groups and for individuals. These are suggestions for follow-up activities that flow from the daily readings and group discussion.

From time to time, the discussion guides offer **Options** or **Alternative Approaches**, giving groups a choice of activities or questions.

You'll want someone who's willing to lead the discussion and keep things moving for each small group meeting. But the discussion guide is written for the whole group, not just the leader. Together, may you grow in your understanding of the gifts God has given you and how to manage them.

—Faith Alive staff

Introduction

The dictionary defines stewardship as “the careful and responsible management of something entrusted to one’s care.” Fair enough. But who could get excited about spending five weeks studying “careful and responsible management”? There must be a little more to it than that.

Fortunately, the idea of stewardship comes to life for followers of Christ. To the person captivated by God and what God has done through Jesus Christ, the world not only looks different, it *is* different. A different view of the world informs how we live in it.

In his book *Style and Class*, the late Stanley Wiersma, who wrote under the pen name Sietze Buning, tells a story about Willem, an elderly gentleman confined to his bed in a nursing home. Having recently lost his wife, Willem has little left to savor.

During an afternoon visit, the pastor and an elder struggle to find something to say that will brighten Willem’s day. The elder remembers that Willem regularly gives his tithe to church every month, and, hoping to cheer him up, compliments him on his faithful giving.

To their surprise, the compliment prompts a lament. “I try to give my money to God,” says Willem, “but none of it seems to get through.” His contributions to the church pay the salaries of his children and grandchildren who work for the church. His gifts to Christian education serve to educate people near and dear to him. He gives money to the Christian college, but he has grandchildren who teach there. All his gifts seem to come back in one form or another.

What we ought to do, Willem says in all seriousness, is take the collections for the year from all the churches, place the money on a boat, sail it to the middle of Lake Michigan, and, while representatives of all the churches sing a psalm from a nearby boat, sink the boat with the money on it, sending the cash to

the bottom of Lake Michigan. Maybe then, he thinks, the gifts would get through to God without a penny of self-interest.

Do you long to do something for God that says “thanks” without a whisper of self-promotion or self-indulgence? That longing to find an elegant and meaningful way to say thank you to God, it seems to me, is the heart of Christian stewardship. It should be our life’s vocation.

In the five weeks of this study, we’ll explore the biblical idea of stewardship and the profound way in which it shapes the Christian life. Our tendency is to think of stewardship primarily in financial terms—“What do I owe?”—but money is only one of the gifts God gives us to manage. We’ll also reflect on how we can use the gift of time, the gift of the creation itself, and the gift of God’s grace in thankfulness to God.

And maybe, like Willem, we’ll want to run the risk of the grandiose in pursuit of things divine.

WEEK 1

Thinking It Through



Titled and Entitled



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

—*Psalm 24:1*

The first car I ever owned was a 1970 Toyota Corolla with 100,000 miles on the odometer and worn valves. But it was mine, and I had an ornate green certificate from the Secretary of State that said “Title” across the top to prove it.

Among the many things people own, only a few—cars, houses, real estate—are so valuable that the owner keeps a piece of paper called a *title* to prove that the person named in the document is indeed the owner. A title holder is entitled to do what he wants with the thing he owns.

Over the next five weeks we are going to explore the idea of stewardship. In order to understand *stewardship*, we must begin by thinking about *ownership*. To own something is to have the right to decide how it is to be used, how it might be altered, and, ultimately, what its fate will be. A steward, on the other hand, works on the owner’s behalf to protect and enhance what

belongs to the owner. The owner decides the responsibilities and duties of a steward.

The Bible has a straightforward answer to the basic question of ownership: *Everything* belongs to God. As Psalm 24:1 states, “The earth is the LORD’s.” In fact this expression, or a variation of it, occurs so frequently that we might call it the basic creed of the Old Testament. Whereas the New Testament creed is “Jesus is Lord,” the Old Testament proclaims that “the earth is the LORD’s.” To leave no doubt what is included in this basic statement, the verse adds, “the earth is the LORD’s and everything in it, the world, and all who live in it.” When the Bible says *everything*, it means everything. God is Creator of all things, visible and invisible. There is nothing and no one—no thing and no person—that is not God’s.

This was not just true for the Israelites. The claim that begins Psalm 24 is for the whole world. In the middle of the Exodus story, at the height of the plagues, God reveals that at least one of the reasons for Israel’s liberation from Egypt is so “the whole world may know that the earth is the Lord’s.”

The effects of this simple statement are far-reaching and dramatic. These days, a person who owns something can say, “This is mine; I will do with it as I please.” A house? “This is my house; I’ll do as I please.” A business? “This is my business; I will do as I please.” My body? “This is my body; I’ll do as I please.” But the claim of Psalm 24 is so far-reaching that such statements are simply not possible for a disciple of Jesus. My house? No, God’s house, so I will do with it as God pleases. My car? No, God’s car, so I will do with it as God pleases. My child? No, God’s child, so I will raise her as God wishes.

To understand what this means we must start with the humility of place. To be human is a grand thing, but it is not the ultimate thing. Only God is Source and Creator of all that is. Psalm 100:3 reminds us, “Know that the LORD is God. It is God who made us, and we are God’s.” God’s title to all things originates in God’s creation of all things.

To profess Christ and acknowledge God is to forgo any claim we might want to make to absolute ownership over anything. God may entrust us with the care of the earth, of things necessary for life, of family, of ideas and stories and history and even life itself. But never can we claim that these things are ours to do with as we please. They are God's. Even a 1970 Corolla with 100,000 miles worth of worn valves.

Deeper Magic



In him we have redemption through his blood, the forgiveness of sins, in accordance with the riches of God's grace that he lavished on us. With all wisdom and understanding, he made known to us the mystery of his will according to his good pleasure, which he purposed in Christ, to be put into effect when the times reach their fulfillment—to bring unity to all things in heaven and on earth under Christ.

—Ephesians 1:7-10

The great Christian writer C. S. Lewis loved words and ideas that had seemingly gone out of fashion. He wondered, “Why do ideas that so move people in one age lose their grip in the next?” Sometimes he concluded that the old ideas were better than the new ones, and so he used them in his own writing, trying to revive their magic.

Take, for example, *ransom* and *redemption*. For the most part these ideas languish at the fringes of our speech. We “redeem” coupons or stock certificates; a quarterback “redeems” himself after throwing an interception by leading his team to a

touchdown. When the price for something is too high, a few people might still use the expression “a king’s ransom.” But today these words are shadows of their former selves.

C. S. Lewis set out to bring these forgotten gems of a Christian’s vocabulary back to life. In *The Lion, the Witch, and the Wardrobe* the great lion Aslan redeems the traitorous Edmund from the clutches of the White Witch by offering to pay a ransom.

The price for Edmund’s freedom is Aslan himself. When Aslan accepts the exchange and is sacrificed on the stone table, the White Witch thinks she has defeated and killed Aslan. But there is a deeper magic. In Aslan’s words, “though the Witch knew the Deep Magic, there is a magic deeper still which she did not know. . . . When a willing victim who had committed no treachery was killed in a traitor’s stead . . . Death itself would start working backward.”

Lewis was on to something, as the popularity of the Narnia stories shows.

God’s claim on us is not merely the result of having created us. To be sure, the fact that God made us explains why God holds title to us and the world. God the Creator has the right to demand our accountability. As Maker, God owns what he has made. But titles and deeds and claims of ownership do not necessarily inspire loyalty and a fierce determination to protect the rights of the owner. Using the words *ransom* and *redeem* to describe what Jesus Christ does for us helps us tap into the deeper “magic” that exists in God’s love for us: while we were yet sinners, Christ ransomed us with himself.

God’s love is present in our creation. But the depth of that love becomes evident when God takes the price of redemption upon himself and ransoms humanity from sin and death, from the chaos and destruction that entered creation when humans rebelled against God. As Ephesians 1:7 says, “In him we have redemption through his blood. . . .” It’s the deepest “magic” possible that bonds us to God with ties of loyalty and affection.

Sometimes the idea of ransom comes close to its old meaning. When hostages are seized by terrorists or robbers, for example, a police officer or a soldier may offer to place him- or herself in harm's way in exchange for one or more of the hostages. It's a heroic deed. Imagine the gratitude and appreciation a hostage released in this way would feel toward the person who gave him- or herself in ransom!

That kind of gratitude is the reason we are willing to give every square inch of our lives and every square mile of this world to God. Because God, through Jesus Christ, has given that which is dearest to him in order to redeem us for himself, to ransom us from the clutches of sin and death. In the face of such love, no other response makes sense.

Happy Adoption Day!



Praise be to the God and Father of our Lord Jesus Christ, who has blessed us in the heavenly realms with every spiritual blessing in Christ. For he chose us in him before the creation of the world to be holy and blameless in his sight. In love he predestined us for adoption to sonship through Jesus Christ, in accordance with his pleasure and will.

—*Ephesians 1:3-5*

In Garrison Keillor's fictitious town of Lake Wobegon, the Tollerud family is in the process of adopting a child from Korea. Keillor describes the application forms, home visits and interviews, weeks of fussing and wondering and waiting, the long drive to the airport the day before the child arrives, the sleepless night in the hotel airport, the anxious hours at the airport arrival lounge.

When the plane finally arrives at the gate, the doors open and an adoption worker carries the child down the long ramp. She doesn't have to ask whose baby this is. She knows. It's written on the bright, expectant, tearful faces of the waiting family.

Keillor gets it right. Almost every adoptive family has a similar story to tell.

Stop and think about it. The Bible uses the language of adoption to describe our new relationship to God: in love God destined us for adoption as his children through Jesus Christ.

Adoption in ancient Greece and Rome originated as a way of getting a son to inherit the family estate. The Greek word for adoption literally means “sonship.” When Paul wrote about adoption, the first thing that came to mind was inheritance. By grafting us into God’s family, God gave us rights to a legal inheritance.

It’s not as if God didn’t have his own heir to the family fortune. God had his Son, Jesus Christ. God didn’t adopt us *just* so that he would have an heir. Rather, God sought to *extend* the family, to bring into the family a whole new set of sons and daughters to benefit from the inheritance. God’s grace was so great, the divine family wealth so vast, that the family circle could grow with no discernible reduction in each person’s share.

Inheritance, though, is only half the story—the lesser half. The greater part is that we are part of a family that sticks with us through thick and thin. We’re tied to others with bonds of love, loyalty, and commitment. We belong. We have a place to call our own, a place where we are always welcome.

Adoption also changes our perspective on stewardship. When we steward God’s world, we are stewarding our family’s world, on behalf of our Father, to whom we’re bound by ties of love and family. The difference is profound. As one writer put it, “the servant with hat in hand stands at a respectful distance awaiting the orders of his master. The child of God . . . rushes into the presence of his father, leaps into his lap.” As stewards of God’s world, we’re taking care of our own inheritance!

Some years ago, my wife and I went through the process Keillor described. I still remember the first time I met my youngest son. He was four months old. Both my wife and I wondered if we’d feel different about him than about our two older children. That question lasted for about two nanoseconds

after we first held him. It might have been different from holding a newborn infant just pulled from the womb, but the feeling of belonging was the same. We were smitten. Even more than he was ours, we were his. That's the way it's been ever since. Our children are ours, but they own us. Boy, do they ever own us.

I can't imagine a more powerful image than adoption to describe our newfound family relationship to God. And that explains why it is an absolute delight to steward the family inheritance.

Stewarding Ourselves



Therefore, I urge you, brothers and sisters, in view of God's mercy, to offer your bodies as a living sacrifice, holy and pleasing to God—this is true worship. Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will.

—Romans 12:1-2

Here's a question: if you have to tune a guitar and a piano, do you tune the guitar to the piano or the piano to the guitar?

Maybe these figures will help. A piano has eighty-eight notes, with two or three metal strings per note; tuning a piano requires tuning approximately 230 strings. Most guitars have just six strings, so it's easier to tune the guitar to the piano and not the other way around. It's easier to tune six strings to mesh with the piano's 230-plus than to tune an entire piano to the pitch of the guitar.

To this point we have been considering God's claim on the world and on our responsibility for stewardship. Yes, God wants us to recognize that everything is God's and that we owe God our service, our loyalty, our love. But we also have to remember that, more than anything else, God desires *us*. God claims us—each and every one of us—as his very own and asks that we give ourselves up to the pursuit of God's glory.

To describe this ultimate stewardship of ourselves, the Bible uses the language of *sacrifice*. There is nothing greater we can give than our life. In the Old Testament sacrificial system, sacrificing an animal meant sacrificing its life. The life itself was given to God.

God asks nothing less of us. The difference is that God does not require us to sacrifice our lives but rather to offer our lives in obedience to him by following the will of God.

It goes against the grain for us to sacrifice ourselves for anything or anyone but ourselves. So how is it possible? The key is the “renewal of our minds” by transforming the way we think and live so that our minds conform to God's mind, our hearts to God's heart.

It's like tuning a guitar and a piano. Only a fool would suggest tuning the piano to match the guitar. Only a fool would suggest that God's will and intentions should be conformed to ours. It only makes sense for us to tune our hearts and minds to God's.

When we are out of tune with God, we consistently hit sour notes with our lives. When we go off on our own, it's like listening to a singer singing off-key. It makes us want to cover our ears. It makes dogs howl.

Consider the world's greatest violins. On the rare occasion an Amati or a Stradivarius is sold, it fetches millions of dollars at auction. For that much money, why not just buy a new violin? Because the wood in a stringed instrument changes as the sound vibrates within and flows through it. Over years and decades and centuries of playing, the wood becomes more resonant, its tone becomes sweeter. A violin off the shelf, no

matter how wonderfully made, can't compete with one aged by centuries of harmonies sounded through it.

So it is with us. As we tune our lives to God—as we steward ourselves for God—we change over time and resonate ever more deeply with the God who made us and redeems us. Our lives become singing sacrifices to God.

What Is a Steward?



The Lord answered, “Who then is the faithful and wise manager, whom the master puts in charge of his servants to give them their food allowance at the proper time?”

—Luke 12:42

A brochure from a local university had the word STEWARDS emblazoned across the front. With that one word, the university expected to communicate what sort of leaders they expected its students to become.

But is it really that clear? Most of us have a sense of what stewardship is and what a steward does, but it’s always best to take a step back and make sure that we understand the specifics before we get in too deep.

Let me illustrate with something from my own life. My grandfather, born in the years before the Great Depression, managed to save a tidy sum during his lifetime through thrift, investment, and wise planning. At his death, he designated that half of his savings be divided among his five children. The other half was placed in trust. My father was made the trustee

of this trust and given responsibility for managing the trust. So my grandfather (the trustor) gave my father (the trustee) the responsibility of managing the trust. My dad, you might say, was steward and had stewardship of my grandfather's estate.

But one piece of the puzzle is still missing. So far we know the trustor (my grandfather), the trust (50 percent of my grandfather's estate), and the trustee (my father). What we don't know yet is the identity of the beneficiary—that is, *who benefits* from the trust and *what benefits* are expected. Who the beneficiary is might make a difference as to how the trust is managed.

As it turns out, my grandfather wanted to benefit his grandchildren, specifically to help them pay for a college education. So my father had instructions to manage the money and make each grandchild's share available for college costs. The trust would end and the money be paid to each grandchild only when the youngest grandchild reached the age of twenty-one and had finished college. That was me! My siblings and cousins celebrated my twenty-first birthday as if it were their own.

As we consider various aspects of stewardship, we'll want to keep in mind the basic idea that God has good things with which he entrusts us, and asks us to do good with those things. But what things, and for whom?

The short answer is "for God" and "to God's glory." We steward for God so that God's glory will be magnified. We find strains of this in the Westminster Confession: "Why did God create human beings? To glorify God and enjoy God forever." So we steward to the glory of God. And that is right—as far as it goes.

But we want to go further. God creates us to be stewards so that God's glory will *increase*. Does saying that our role is to magnify God sound as if God is all about self-glorification? As if God is ultimately obsessed with himself?

What sets apart the Christian view of God from God as supreme navel-gazer is that God's glory is *participatory glory*. God invites us *and* the creation to participate in and share

in God's glory. God's glory is a many-splendored thing. The very things that glorify God are the things that make our lives resplendent as well.

So how does stewardship work? Simply put, God creates a valuable world, entrusts it to our care, and then invites us to glorify God and to participate in enjoying the glory that comes from God's splendiferous world. Now *that's* a worthy God for you to praise!

Discussion Guide



Opening *(10 minutes)*

What's the first thing that comes to mind when you hear the word "stewardship"? Does it have a positive or negative association in your mind? Go around the circle and share brief answers with the rest of the group.

Then have someone read the following focus statement aloud:

Stewardship is all about belonging. It begins with the truth that everything belongs to God, which means that God entrusts each of us with the care of an important part of the world. It also means we all play a role in shaping and enhancing God's glory in creation. This is the case whether we are stewarding ourselves, our children (and our parents when they get older), the material goods that God blesses us with, or the earth itself.

Bible Study *(15-20 minutes)*

Read and discuss the following Scripture passages, using the questions provided, or choose as many as time permits.

Activity Variation

You may want to divide into small groups, with each group taking one of the following passages, then reporting to the larger group.

- Psalm 100

What does the psalmist mean by calling us “[God’s] people”?

In what sense does God “own” you?

Of the three reasons given in the psalm for God’s claim of ownership (creation, redemption, adoption), which has the greatest capacity to motivate or move you? How so?

- 1 Thessalonians 3:9-13

The daily reading on adoption (Day 3) says, “Our children are ours, but they own us.” Would God say this about us?

What do we mean when we refer to God as “our God” (v. 9)?

How does God make himself vulnerable by allowing himself to be “owned” by us?

- Isaiah 43:1-7

Read this passage out loud as a group. Then have the group spend two minutes in silence reading the text. Allow the words to resonate in your heart and mind. Listen for an invitation from God in the text. Then have one person read the text out loud again. What is the invitation you hear in this text?

Discussion *(15 minutes)*

As time permits, discuss some or all of the following questions.

1. What does it mean to you that God really owns all of your possessions? Do you find it hard to imagine that any of the things you have are actually owned by God?

2. What do you think of C. S. Lewis's notion that the ideas of "ransom" and "redemption" are worth bringing back into everyday use (Day 2). How do those ideas help us understand Christ's love for us?
3. How does adoption change our perspective on stewardship? What kind of difference might it make if you were simply hired to manage a store as opposed to managing a family business you were going to inherit some day?
4. Consider whether there is a part of your life that is out of harmony with God's will for you. What are some of the evidences that you are out of tune with God? What are some ways you have to "re-tune" your life?
5. Why do you think God asks us to be stewards of the good things God has created? Why wouldn't God just manage them himself?

Alternative Approach

Rather than use the five discussion questions above, walk back through each daily reading with the group, having group members raise their own questions and comments about the readings.

Closing *(5-10 minutes)*

As a group, identify specific areas in which you seek God's help and strength for better stewardship. Then close in prayer, keeping these areas in mind, perhaps using the "popcorn" style of prayer in which people speak up as they wish, with one person volunteering to close the prayer.

Action Options

Group: On a board or on a large sheet of newsprint, make four columns. Add the following headings, one per column: "House/

Apartment," "Car," "Children/Spouse/Friend," "Church." Underneath each of these four headings, create two columns for each (eight in all) with the subheadings "If Mine" and "If God's." Then take turns identifying how you would treat each if it were yours (you own it with absolute power to decide what to do with it) and how you would treat it if it were God's (you have stewardship responsibilities toward it).

Personal: Return to the specific area in your life for which you seek God's help and strength for better stewardship (see Closing section above). Come up with a plan of action for making changes in that area of your life. For example, if you want to become a better steward of your time, what changes would you have to make with respect to your job? Your family? Your volunteer commitments? Then implement your plan!