

# Stewardship



Inspiring a deeper understanding of true giving

*Bearing Fruit for Jesus!*  
**Devotional Meditations**



# ***Bearing Fruit for Jesus!***



**“I am the vine; you are the branches. If a man remains in me and I in him, he will bear much fruit; apart from me you can do nothing.”**

John 15: 5

## **Devotional Meditations**

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## *Fruitful Use of Time*

### *Glorifying God with Our Time*

**Theme verse:** “Whatever you do, work at it with all your heart, as working for the Lord, not for men.” Colossians 3:23

It seems that, as we grow older, we can better understand what James was saying in chapter four, verse 14: “*You are a mist that appears for a little while and then vanishes.*” Time does go by quickly, especially as we age. James is telling us that, in the span of eternity, our time on earth is rather insignificant. We are a mere dot on the calendar of time.

In reading God’s Word, it is clear, however, that God is more interested in what we do with our time than the length of time that he gives us. As God’s children, our focus shouldn’t be on asking God for longer lives, but, rather, we should be more interested in asking Him and ourselves the question: “What can I do with my time that will please him and give him the glory that he deserves?” First and foremost, God wants us to spend our time with him in prayer and worship and the study of his Word so that we are then empowered to serve and glorify him. We can give God glory by dedicating our daily tasks to him. Our hands and feet can be doing routine and mundane things, but our hearts and minds can be focused on the Lord.

Paul exhorts us to “...continue to work out [our] salvation with fear and trembling, for it is God who works in [us] to will and to act according to his good purpose” (Philippians 2:12-13). God equips and enables us through the working of the Holy Spirit to use our time in doing his will. We demonstrate God’s grace at work within us as we do his will by serving him through serving others.

God wants us to make the most of our time. In the words of the psalmist, we pray, “*Teach us to number our days aright, that we may gain a heart of wisdom*” (Psalm 90:12). By God’s grace, we can use well the time God has given us. As Paul wrote, “*Be very careful, then, how you live—not as unwise but as wise, making the most of*



*every opportunity, because the days are evil*” (Ephesians 5:15-16). By wisely using our time to the glory and honor of God, we can live this life abundantly.

**Prayer:** *Lord, help me to put you first when planning my daily schedule. Grant me wisdom so that I use my time in ways that give you glory. In Jesus’ holy name I pray. Amen.*



## ***Keeping Our Focus***

**Theme verse:** *“Whoever serves me must follow me; and where I am, my servant also will be. my Father will honor the one who serves me.” John 12:26 “... for it is time to seek the Lord until he comes...” Hosea 10:12*

**H**ave you ever felt that life is so full of distractions and that there are such pulls on your time that you have lost your focus? As God’s stewards, our goal is to live our lives for God’s purpose according to his grace given us by the Holy Spirit through Word and Sacrament. Getting our priorities straight and sticking to them is one of the most difficult tasks we face. We are called to be faithful and not misdirected by the world, our flesh, or Satan. *“As obedient children, do not conform to the evil desires you had when you lived in ignorance. But just as he who called you is holy, so be holy in all you do”* (1 Peter 1:14-15).

It is challenging, but, with God’s help, it is possible to keep God at the center of our busy lives and to keep some of life’s diversions from consuming our time. Because God promises that, when we call on him, he will give us the strength to overcome any temptations, we are able to say “yes” to him and “no” to the temptations of the world (1 Corinthians 10:13). God does not shield us from temptations, but he sustains us while we are facing them. With God’s help, we are able to recognize that much of life is meaningless when com-

pared to the times we spend in God's Word, prayer, worship, and service to his people.

We may ask ourselves the question, "Does the way I live my life reflect the importance of my relationship with God?" We may also ask, "Does my faith help focus my life or does my faith get lost in the blur of busyness and day-to-day routine?" Our goal is to keep "the main thing the main thing," which is to love, serve, trust, and obey our heavenly Father.

**Prayer:** *Father, I thank you for the gift of life. Please grant me your wisdom so I can see the foolishness of my ways. Help me, Lord, to use my time wisely so that I may glorify you. Guide me in your path. In Jesus' precious name I pray. Amen.*



## ***In Uncertain Times***

**Theme verse:** *"Trust in the Lord and do good; dwell in the land and enjoy safe pasture. Delight yourself in the Lord and he will give you the desires of your heart." Psalm 37:3-4*

**W**e may often find the newspaper headlines or the lead story on the 6:00 news depressing, but, most of the time, the news does not affect us personally. We hear it, sigh, and go on with our activities. These days, however, the bad news frequently concerns our economy, and that hits us right where we live. We all need gas to drive our cars; we all need to shop at the grocery stores for our food; even if we already own our homes, we know of others who face the prospect of not being able to pay the monthly bill or never even being able to afford a mortgage at all. We do live in uncertain times.

Christians have no need to spend their time worrying, though. In fact, Jesus warned against it. *"Therefore I tell you, do not worry about your life, what you will eat or drink or about your body, what*

*you will wear...Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Who of you by worrying can add a single hour to his life?" (Matthew 6:25-27).*

How does our heavenly Father provide for the family who lacks employment or lacks financial resources for some other valid reason? The Apostle Paul gives us some enlightenment in 2 Corinthians 9:10-12. He writes, *"Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God."* It's a win-win-win situation! The one in need is provided for; you'll have enough for yourself and plenty to share; God will be praised and thanked!

**Prayer:** *Dear Lord, when I am in need, help me to trust in you to provide for my needs. Help me not to be anxious or worry. When I find myself with surplus, move my heart to help others. Through Christ I pray. Amen.*



## ***Time Wasters***

**Theme verse:** *"Teach us to number our days aright, that we may gain a heart of wisdom." Psalm 90:12*

**T**he lack of goals, priorities, and plans contributes to a loss of time. There are other time wasters, such as procrastination, excess television and/or computers, wrong priorities, and never saying "no." All these habits steal time and keep us from pursuing the best



God has for us.

What are we doing with our time? We are often less productive than we want to be because we are trapped in the “emergencies” of the moment. Possibly one of our biggest problems with controlling our time is letting the urgent crowd out the important, which has been termed the “tyranny of the urgent.” Those things that confront us the most loudly are likely not the most important. The well known author, Stephen Covey, said, “Urgent matters are usually visible... They’re usually right in front of us and often they are easy, pleasant, fun to do, but so often they are unimportant.” When we allow ourselves to get wrapped up in urgent things, we can feel stressed, impatient, strained, and often empty.

Having our goals and priorities in place will help us not to get bogged down in the urgent and less important things. When we fail to prioritize, we are deciding not to make needed decisions as to what is important and what is not. Proverbs 25:28 reads, “*Like a city whose walls are broken down is a man who lacks self-control.*” Self-control allows us to stay focused and on track, able to accomplish the important things. Self-discipline helps us keep our priorities straight. If we are too busy to attend church or pray or too pre-occupied to read God’s Word, we need to take another look at our priorities. The primary consideration in the use of time is to do the will of God and to live in harmony with God’s plans for us. With God’s help, we can avoid a hurried lifestyle which interferes with an intimate relationship with Jesus.

**Prayer:** *Dear heavenly Father, from your hands I graciously receive all things. Give me wisdom to use the time you’ve given me wisely. Teach me to seek your guidance in all my choices. In your precious name I pray. Amen.*



## *Sowing Time Wisely*

**Theme verse:** *“Remember this: whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.” 2 Corinthians 9:6*

**T**ime, as well as other areas of life, is affected by God’s principle of sowing and reaping. If we spend our time unproductively, we will not reap the rewards in the same way had we invested our time wisely. If we sow little, we will reap little. The seeds we sow will determine our harvest. The would-be athlete who spends no time building up his body finds himself on the bench, if he’s chosen for the team at all. The aspiring musician who spends no time practicing her instrument is not the one who earns the solo performance. The Christian who spends time in the Word of God and taking part in the Sacraments during regular worship discovers that his faith carries him through the valleys of his life. He knows that it was time well spent.

If we do not plan wisely, we often find ourselves asking the question, “Where did the time go?” When our time is structured and organized, we will be in control of our time rather than time controlling us. When we sow generously, we will reap bountifully. The difference between success and failure is the ability to find the time rather than saying, “I did not have time.”

Our attention and energy must be focused on Godly things to live each day to its fullest. Today we accomplish yesterday’s dreams as well as build a solid foundation for tomorrow’s visions. Life offers us the gift of time and the freedom, within our Christian value system, to use it as we choose. The choices we make with time produce the consequences of our lives. Peter Drucker said, “Time is the scarcest resource and unless it is managed nothing else can be managed.”

Somebody once tried to frighten the cowboy entertainer Will Rogers by asking him, “If you knew you had only forty-eight hours to live, how would you spend them?” The wise Rogers replied, “One at a time.” Seeing each day as a gift from God will help us use it

properly.

**Prayer:** *Dear Lord, help me to sow my time wisely today that I may reap a rich harvest for your kingdom. In Jesus' precious name I pray. Amen.*



## ***God Is in Control***

**Theme verse:** *“In those days Caesar Augustus issued a decree that a census should be taken of the entire Roman world. And everyone went to his own town to register.” Luke 2:1, 3*

**T**he Apostle James warns us about boasting about tomorrow and what we will do. He reminds us that we don't have a clue about what could transpire tomorrow. He writes, *“Instead you ought to say, ‘If it is the Lord's will, we will live and do this or that’”* (James 4:15). We're not in control, are we? We can make our plans and do our best to carry them out, but we are subject to the Lord's will, whether we acknowledge him or not. Our time and plans are in God's hands.

Caesar Augustus thought he was in charge. Everybody else did also. After all, anyone who can declare a census to be taken throughout the most powerful empire in the world has to have control. To an extent he did. He ordered the census, *“and everyone went to his own town to register.”* Joseph and Mary also went.

When we put all the bits and pieces together, however, we see that the Big Picture was not the census, but the birth of Christ. It had been prophesied that Christ would be born of a virgin and in the little town of Bethlehem. Then Angel Gabriel came to Mary and said, “You're it!” But Mary lived in Nazareth, and people in those days didn't find it very easy to travel. How would the prophecy involving Bethlehem be fulfilled?

No problem for God. He just caused the most powerful man of the time to call for a census requiring every person to go to his ancestral home. Like James says, “*Now listen, you who say, ‘Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.’ Why, you do not even know what will happen tomorrow*” (James 4:13-14). Caesar Augustus did not even know what would happen when two insignificant people within his realm would follow his order. He thought he was in control, but he was, as are we today, subject to the Ruler of the kings of earth (Revelation 1:5).

**Prayer:** *Dear heavenly Father, forgive my arrogance in thinking that I am in charge. Help me to look for the Big Picture and to see you in every detail. Help me to let you be in control of my time and life. Through Christ. Amen.*



## ***Waiting on the Lord***

**Theme verse:** “*I waited patiently for the Lord; he turned to me and heard my cry.*” Psalm 40:1

**W**e have been emphasizing the need to make every moment count and the importance of using our time in significant and worthwhile ways. Action has been the key in our discussion so far, but sometimes the best use of time may not be to go forward with haste but rather to pause and wait. God knows the best time for everything. If we desire to walk with him, we will follow his instructions, even if it means waiting. What we want to do or desire to have may be acceptable to God, but God’s timing could be different than ours. If he tells us to slow down and wait, he does this for our benefit. We need to trust him and wait for his direction. “*Show me your ways, O Lord, teach me your paths; guide me in your truth and*

*teach me, for you are God my Savior, and my hope is in you all day long” (Psalm 25:4-5).*

With our limited insight and insistence on having things now, we are likely to question God’s timing. God only wants what is good for us, and that may include waiting. *“Wait for the Lord; be strong and take heart and wait for the Lord” (Psalm 27:14).* God’s timing needs to be our timing. God acts on behalf of those who wait for him. *“Find rest, O my soul, in God alone; my hope comes from him” (Psalm 62:5).* God may not tell us why he is asking us to wait, but we can be assured he is listening. *“I waited patiently for the Lord; he turned to me and heard my cry” (Psalm 40:1).*

God may want us to wait for one of several purposes. He knows that, at times, to give us something immediately could be harmful to us. We could be unprepared to receive that for which we prayed; we may have improper motives or need stronger faith. He may have a much better plan in mind. Jesus himself waited. He heard that his good friend Lazarus was dying, but he didn’t go to him immediately. He told his disciples that the reason for his delay was so that they might believe (John 11:1-44). God is in control, and we know that he will not grow tired or weary of providing for us (Isaiah 40:28b).

***Prayer:*** *Lord, you are so gracious to me. In your infinite wisdom, you give me what I need when I need it. Help me to use my life in ways that give you honor and glory. In Jesus’ holy name I pray. Amen.*







## *Fruitful Use of Talents*

### *Making a Difference*

**Theme verse:** *“Just as each of us has one body with many members, and these members do not all have the same function, so in Christ we who are many form one body, and each member belongs to all the others.” Romans 12:4*

**W**e as God’s stewards can make a difference as we serve the Lord in his kingdom through the Church. God will empower us so we can faithfully use our God-given talents. God did not give us life, gifts, and talents without giving us also the ability to have a positive impact for him in our churches, communities, and the world. God will always equip us for the tasks he gives us to do. Think of the account of the tongue-tied Moses whom God equipped to be the leader of a vast nation. Study the life of David, an obscure shepherd boy, whom God prepared to be king. Marvel at God’s patience with Gideon who asked for test after test before he was confident enough to undertake the task God entrusted to him. We might find new situations and challenges to be a bit risky or uncomfortable, but just as God was with Moses, David, and Gideon, he will be with us in all we undertake in his name. With his help we will find ways our time and talents can make a difference.

It is important and essential that we do our parts to support the body of Christ. We could easily compare this cooperation to that of a basketball team, which requires the contribution of each player. The guards need to bring the ball down the court, run the offense, make the correct passes, and contribute in scoring. The forwards need to rebound and score, as well as does the center. All of the positions have to contribute on defense. Each team member plays a unique role and is valuable to the team. If one of them fails to contribute, the whole team suffers. We each have a part to contribute on God’s team. We can be effective in reaching the unchurched and the churchd when we all contribute. God gives us talents and gifts so we can use them to his glory in his church. When we let God work

through us, we can make a difference.

**Prayer:** *Father, you are the source of all that I am and have. Thank you for the wonderful talents and gifts you have granted to me. Help me, Lord, to use them for your kingdom so I can make a difference in the lives of others whom you place in my path. I ask this in the name of Jesus Christ my Lord. Amen.*



## ***Faithful in All Things***

**Theme verse:** *“Whoever can be trusted with very little can be trusted with much, and whoever is dishonest with very little will also be dishonest with much.” Luke 16:10*

**I**n the above verse, Jesus is saying that faithful stewards will handle God’s gifts faithfully regardless of whether they have few or many gifts entrusted to them. What we do with what we have shows our faithfulness.

A faithful person will do the small things well. One day a young man went to a bank to interview with the manager for a job. After his interview, as he was leaving the bank, the young man happened to notice some small trash on the floor. He picked it up and put it in the waste paper basket. Seconds later, he helped an elderly lady with the door. Unknown to the young man, the manager was observing him. The young man was promptly summoned back and given the job. The manager’s comment: “Anyone who pays attention to the small things as you just did needs to work here.”

Unfortunately, we Christians may incorrectly think that small things aren’t important to God. We may have the attitude that God won’t be concerned with the small amount of money or other gifts that we have been given. In the Bible, God spoke mightily through the little that people had. God used the widow and her two mites to

teach us a lesson about sacrificial giving. He used the small amount of flour and oil that the Widow of Zarephath had to demonstrate obedience. Jesus used the loaves and fish of a young boy to reveal how God can magnify a small gift. God did not overlook what faithful people did with small things.

Through God's Word, we understand that small things do count. Because we understand our need to be faithful with all things, we should ask ourselves how we are handling the seemingly small things in our lives. Are we handling small things well in our homes, jobs, and churches? Can non-Christians see a difference in us? With God's help, we can be faithful with all that we've been given. Through our faithfulness, God will be glorified.

**Prayer:** Dear Lord, all that I have comes from you. Help me to use all things to your glory. I ask this in the name of Jesus, your Son, my Lord. *Amen.*



## ***Why Witness?***

**Theme verse:** *"I pray that you may be active in sharing your faith, so that you will have a full understanding of every good thing we have in Christ." Philemon 6*

**P**aul, a prisoner, writes an appeal to Philemon, one who was or had been a slaveholder, one who kept others in chains. Yet Paul refers to him as "our dear friend and fellow worker" (verse 1). Thus we know that Philemon is a believer. Paul informs Philemon that he gives thanks because of Philemon's faith in Jesus and his love for other believers.

Then he offers the exhortation we read above: "I pray that you may be active in sharing your faith." Surely we understand Paul's hope. As stewards of the Gospel, we are to be busy at fulfilling the Great Commission to go to all nations, baptizing and teaching (Mat-

thew 28:19-20). We know that God is not willing that any should perish, but that all should be saved (1 Timothy 2:4). We know that we have the “beautiful feet” that bring the Good News of Jesus Christ (Romans 10:15).

In writing to Philemon, though, Paul states another reason for witnessing: “so that you will have a full understanding of every good thing we have in Christ.” This understanding that flows from witnessing about our faith benefits both the one witnessing and the one hearing the Good News. Certainly when one hears and believes the Word of God and is brought from death to life, he begins to understand all the good things he has in Christ. The speaker also profits, for, as he shares God’s Word, his own understanding and knowledge are increased as his faith is strengthened through obedience to God’s command.

May God fill you with the desire to “be active in sharing your faith” for the mutual edification of believers and the saving of souls.

**Prayer:** *Gracious God, you have sent your Son into the world to save all people from their sins. Certainly, along with Paul, I might declare, “of whom I am the worst.” Because of Jesus’ shed blood on Calvary, I am washed clean. You no longer see my sin, but Christ’s righteousness. Help me to be bold in spreading this great Good News of the Gospel. Through Christ I pray. Amen.*



## ***Faithfully Using Our Talents***

**Theme verse:** “For we are God’s workmanship, created in Christ Jesus to do good works, which God has prepared in advance for us to do.” *Ephesians 2:10*

**A**s we look at our God-given talents we may empathize with Moses who in the fourth chapter of Exodus told God many

times that he was not qualified to do what God was asking. In spite of Moses' excuses God had plans for him. God turned Moses' "no" answer into a "yes."

When we have been asked to serve or help within the church we may even have borrowed some of Moses' excuses, such as, "I'm too busy," "I'm not experienced," "I'm too old," "I'm too young," "I'm not good enough," "I could never do that," or "Someone else is more capable than I am."

God has given us talents to multiply and to be used in service for others. In the Parable of the Talents found in the 25th chapter of Matthew, the Master (God) entrusts three servants with different amounts of talents or abilities. Although they were given varying degrees of abilities, the Master expected all three to use their talents faithfully and made each servant accountable for what he did with his talents. The Master was very unhappy with the servant who chose to do nothing with what had been given to him.

God has blessed us with gifts and talents, but the decision is ours to use those talents for either the work of the Lord or to squander them by using them just for our own benefit. We are encouraged by Peter to use our talents to serve others. "Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms" (1 Peter 4:10). We need to ask the Holy Spirit daily to empower us so we faithfully use our God-given talents for God's Kingdom. With God's help we will find ways our time and talents can make a difference and we will each hear God's words, "Well done, good and faithful servant."

**Prayer:** *Dear good and gracious heavenly Father, I thank you for entrusting me with my gifts, talents, and abilities. Help me to understand that everything I have is a gift from you to be used for your glory. Place in me a serving and giving heart. Use me in your service. In Jesus' precious name I pray. Amen.*



## *Carrying Our Own Loads*

**Theme verse:** *“If anyone thinks he is something when he is nothing, he deceives himself. Each one should test his own actions. Then he can take pride in himself, without comparing himself to somebody else, for each one should carry his own load.” Galatians 6:3-5*

**W**e all start at the same place: “All have sinned and fall short of the glory of God” (Romans 3:23), and we are all rescued from this position in the same way: “But God demonstrates his own love for us in this: While we were still sinners, Christ died for us” (Romans 5:8). God sees us all the same – sinners saved by his grace. Since we are all equal in his sight, there is no need to measure ourselves by our neighbors. The Apostle Paul, in our text above, declares this a fruitless exercise.

What is helpful, though, is to test our own actions. Am I using the gifts and talents God has given me in ways that bring him honor and that benefit the Body of Christ? Am I spending time in reading his Word and in prayer to him? Am I joining in Christian fellowship as the Word of God is preached and the Sacraments are administered? Am I encouraging others to do good deeds? Am I giving sacrificially and humbly? Am I building up my pastor(s) so he can effectively preach the Word and care for the flock in his care?

As we examine our actions, we must also examine our motives. Do I do “good things” because I’m a prominent member of the congregation and it’s expected of me? Do I labor in the church so I’ll be noticed and commended? Do I serve others and give of my time in order to earn God’s favor? God forbid that those should be our motives! Rather, we say with Paul, “Christ’s love compels us, because we are convinced that One died for all, and therefore all died. And he died for all, that those who live should no longer live for themselves but for him who died for them and was raised again” (2 Corinthians 5:14-15).



**Prayer:** *Lord, you are a loving and giving God. We pray that the Holy Spirit will transform us into loving and giving people. Help us not to grip our money tightly. Grant us generous hearts so we will be willing to share our blessings with others. We pray that our generosity will be an example to others which will encourage them to grow in the grace of giving. To you belong the honor and glory. Amen.*



## ***Living with Conviction***

**Theme verse:** *“So then, just as you received Christ Jesus as Lord, continue to live in him, rooted and built up in him, strengthened in the faith as you were taught, and overflowing with thankfulness.”*  
*Colossians 2:6*

**F**or sports fans, March Madness is an exciting time of the year. People spend many hours watching their favorite teams playing in the NCAA College Basketball Tournament. Among basketball fans, there is great interest with and dedication toward the sport of basketball.

Where is your interest? We all have passions in life that occupy our time, thoughts, and energy. Many people we know have different interests than we do. Some of us are runners, hunters, or travelers, while others are avid readers, coin collectors, or crossword puzzle enthusiasts. Some of our interests may be noteworthy in that they can impact life itself or they may be very insignificant as far as importance in life.

When our interest in God’s Church and Jesus deepens into conviction, it comes from the power of the Holy Spirit. God transforms us into new people. Our intimate relationship with Jesus is demonstrated by the way we use our time, talents, and money for his purposes. We eagerly devote time daily to the reading of God’s Word as well as spending time with him in prayer. We attend weekly church

services and Bible studies where we worship the Lord and receive his nourishment. We also commit a generous portion of our money to give to the Lord through giving to our churches and to others. Our lives and blessings are used in his service.

Our relationship with the Lord is God's gift to us. God calls and chooses us, and he gives us faith to receive and follow him. Paul wrote, "For we know, brothers loved by God, that he has chosen you, because our Gospel came to you not simply with words, but also with power, with the Holy Spirit and with deep conviction. You know how we lived among you for your sake" (1 Thessalonians 1:4-5). May God bless and strengthen our conviction for him.

**Prayer:** *Dear good and gracious Father, I thank you for choosing and inviting me to be part of your Kingdom. Grant me faith that I may live with conviction the life you set before me. In your precious name I pray. Amen.*



## ***Devoted Stewards***

**Theme verse:** *"Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms." 1 Peter 4:10*

Christian stewardship is more than being an agent or administrator of God's property. As God's stewards, we live for him and are controlled by him. "For Christ's love compels us, because we are convinced that One died for all, and therefore all died. And he died for all, that those who live should no longer live for themselves but for him who died for them and was raised again" (2 Corinthians 5:14-15). As stewards, we have a full-time vocation and a full-time calling. Our stewardship calls for total devotion. It is a way of life that is expressed in conduct, character, and actions. Jesus places us

in a position of high status. He said, “I no longer call you servants, because a servant does not know his master’s business. Instead I have called you friends, for everything that I learned from my Father, I have made known to you” (John 15:15). We can be faithful in our stewardship because God gives us the desire and all we need to accomplish his purposes through us.

The Apostle Paul told us about another relationship we have with Jesus. Paul wrote, “For we are God’s fellow workers; you are God’s field, God’s building” (1 Corinthians 3:9). Not only are we God’s friends, we are his fellow workers. God’s purpose becomes our purpose. We work together with our heavenly Father to unite all people under the lordship of Jesus. The friend and fellow-worker partnership grows into a Father-son relationship. “So you are no longer a slave, but a son; and since you are a son, God has made you also an heir” (Galatians 4:7). As his children, we become part of a family that works together and loves one another. As part of a family, each of us uses the gifts he has received to serve our common purposes and goals, the administration of God’s grace.

God has chosen to make us his stewards with all privileges and responsibilities of stewards. May God grant us the faith, strength, and wisdom to be the stewards he wants us to be.

***Prayer:*** Lord, thank you for choosing me to be your steward. Help me to be your devoted steward, using my time, talents, and treasures faithfully. ***Amen.***





## *Fruitful Use of Money*

### *God Is Able*

**Theme verse:** “Now to him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to him be glory in the church and in Christ Jesus... Amen.” *Ephesians 3:20*

**W**e confess, “I believe that I cannot by my own reason or strength believe in Jesus Christ or come to him...” While it is impossible for us on our own to believe in Jesus or accomplish his will, God is able. God is able to give us faith (Romans 12:3) and God is able to “equip [us] with everything good for doing his will...” (Hebrews 13:21). God is able through the working of the Holy Spirit to transform and renew our minds so that we have faith to obey and to do God’s will (Romans 12:2).

God is able to change us from the selfish people we are by nature into giving and generous people. In 2 Corinthians chapters 8 and 9, Paul wrote about the generosity of the Macedonian Christians and how God’s grace was available to the people in Corinth to become cheerful and generous givers as well. “God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work” (2 Corinthians 9:8). Just as God enabled the Macedonians and Corinthians to give generously, God is able to give us hearts that are eager to give.

God is “...able to do immeasurably more than all we ask or imagine, according to his power that is at work within us...” (Ephesians 3:20). He is able to “...make [our] love increase and overflow for each other” (1 Thessalonians 3:12). He is able to make us grow in faith (1 Corinthians 3:7). He “gives us the victory through our Lord Jesus Christ” (1 Corinthians 15:57). “his divine power has given us everything we need for life and godliness through our knowledge of him who called us by his own glory and goodness” (2 Peter 1:3).

We are God’s clay vessels which he forms and shapes into the people he wants us to be. He sanctifies us, he equips us, he makes us

grow, he gives us victory, he gives us resources, and he gives us his incredible power. God is faithful to us and will provide.

***Prayer:*** Lord, help me to depend upon and trust in you. ***Amen.***



## ***Becoming Rich***

**Theme verse:** “For where your treasure is, there your heart will be also.” *Matthew 6:21*

**T**hrough the working of the Holy Spirit, who opens our hearts and minds to understand God’s Word, we learn that riches do not consist of money. In fact, riches have nothing to do with money. We can have very little money and be very rich or be very wealthy and be impoverished. True riches have to do with a right relationship with Jesus who brings us satisfaction, joy, love and peace and who enables us to “take hold of that which is truly life” (1 Timothy 6:19).

Material possessions do not constitute real riches, as many have discovered to their sorrow. Material things are transitory. What we possess materially can be lost in a variety of ways. Our investments in the stock market can decline in value or be lost, and our possessions can be taken from us through rust, obsolescence, or thievery. Our property could burn, and businesses can fail. All material things can be gone very quickly.

The wise person who desires to be rich will look at Jesus’ words. Enlightened by the Spirit, he will understand what God’s Word means when it speaks of the lack of foundation material riches provide. He will understand what a poor investment wealth alone is. He will see that true riches are found in investing in eternity, in laying up “treasures in Heaven, where neither moth nor rust destroys and where thieves do not break in and steal” (Matthew 6:20). How



insightful C. S. Lewis was when he wrote, “He who has God and everything has no more than he who has God alone.”

Jesus told us that he came “that [we] may have life and have it abundantly” (John 10:10). Let us not settle for the cheap counterfeit the world offers but embrace wholeheartedly the treasure of Jesus and his good gifts.

**Prayer:** *Lord, you are the provider of all things. Help me to put my trust and faith in you rather than in material things. I thank you for your incomprehensible love demonstrated in the gift of your Son, Jesus who gave his life that I might have true riches: the forgiveness of sins and life eternal in Heaven. In your precious name I pray. Amen.*



## ***Firstfruits Giving***

**Theme verse:** “Bring the best of the firstfruits of your soil to the house of the Lord your God.” Exodus 23:19

*[God said to Aaron:] “I give you all the finest olive oil and all the finest new wine and grain they give the Lord as the firstfruits of their harvest. All the land’s firstfruits that they bring to the Lord will be yours.” Numbers 18:12-13*

**F**irstfruits giving means that we give to God first rather than as leftovers after our own needs and wants are met. When we give our firstfruits, no matter what the gift, we acknowledge that God is first in our lives and that he is the giver of all that we have. Firstfruits giving expresses the special relationship that we have with Jesus Christ.

Firstfruits giving had its origin in the Old Testament. In Exodus 23:19 we read, “Bring the best of the firstfruits of your soil to the house of the Lord your God.” The Israelites were required to give the first part. “Honor the Lord with your wealth, with the firstfruits of all your crops...” (Proverbs 3:9). Because the culture in the Old

Testament was agricultural, the people brought crops and animals for their firstfruits offering. Acknowledging God as the owner of the harvest, Old Testament believers willingly returned to him their firstfruits.

God gave us his first and best when he gave his one and only Son. Jesus took human form and was born of the Virgin Mary for our salvation. As his people, we receive with humility and respond with generosity. We give our firstfruits because God has given us life and all of life's resources. Firstfruits giving calls on us to set aside our offerings to the Lord first before handling our other obligations. Love for the Lord makes our firstfruits giving possible. When we give off the top as a priority, we are responding in faith to God's goodness to us.

**Prayer:** *Lord, we thank you for the opportunity that we have to work and earn an income. Grant us wisdom to be good managers of the money that you entrust to us. Help us develop a proper attitude toward it so that it doesn't become overly important and help us to see that money is a tool to help extend your kingdom. In Christ's name we pray. Amen.*



## ***Is God Calling Me Foolish?***

**Theme verse:** *“But everyone who hears these words of Mine and does not put them into practice is like a foolish man who built his house on sand.” Matthew 7:26*

**O**n two separate occasions, Jesus used the word foolish to describe man's thoughts and actions. As we examine the reasons that prompted Jesus to refer to man's foolishness, we need to ask ourselves the question: “Is God calling me foolish as well?”

In Matthew 7:24-27, Jesus said there are two kinds of people. There are those who hear what Jesus says and respond to his ways

and wisdom. Sadly there are others who hear his words but, like the foolish man, fail to put them into practice. The people who reject his words are like people who build their houses on sand. We all know what happens to houses built on sand. Often we've seen lives crumble, too, when adversity strikes because there has been no foundation of faith and discipline. Just as concrete supports houses, God's Word, when received and applied in our lives, supports and strengthens us. Jesus said those who hear and obey his Words will keep their footing when the storms of life assail them (Matthew 7:24).

The second reference to Jesus' calling man foolish is the Parable of the Rich Fool (Luke 12:13-21). Because he reaped such a bountiful crop, the wealthy farmer tore down his existing barns to build bigger ones to store his produce. Jesus didn't call him foolish because he built bigger barns, but because he gave God no credit for his success. The Rich Fool saw his wealth as his own. Jesus said, "You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?" (Verse 20).

In both cases of foolishness, the men Jesus called fools ignored God and did things their own way. We are just as foolish if we don't put God's Words into practice and fail to acknowledge him as the source of all things. We will live shallow, self-centered foolish lives rather than rich, God-centered faithful lives. If we follow and serve Jesus, we won't hear him call us foolish, but we will hear him say, "Well done, good and faithful servant!" (Matthew 25:23).

**Prayer:** *Dear Lord, grant me faith to rely on you for all things. Amen.*



## *Living as Contented People*

**Theme verse:** *“...I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.” Philippians 4:11-12*

*“And my God will meet all your needs according to his glorious riches in Christ Jesus.” Philippians 4:19*

*“For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.” 1 Timothy 6:7-8*

**H**ave you ever fantasized what it would be like to win millions in a lottery? If you were a multimillionaire, you could have virtually everything you wanted. The sixty-four thousand dollar question is: “Would you be better off than before you won the lottery?” Does winning the lottery bring contentment? What is the secret of contentment? Is contentment to be found in satisfying every desire? According to the Apostle Paul, the key to contentment is to be found in God, not in ourselves and what we possess. At times, Paul lived with an abundance of things, and, at other times, he lived in need. However, he said that he had “learned the secret of being content in any and every situation.”

If we are not content with what we have now, we will not be content with what we have in the future. John D. Rockefeller, one of the wealthiest people of his time, said all he needed to have enough was just a little bit more. We will find contentment when we realize our greatest need is not for more material wealth but a need of the heart, a need for God. Contentment, therefore, comes from God and not from things. We can remain content even in the absence of material things. Only Christ can take away our appetite for things for he fills us with himself. He removes our attitude of greed and replaces it with the spirit of contentment. Jesus fills our lives, filling the inner void that material things cannot satisfy.

**Prayer:** *Dear heavenly Father, I thank you for providing for my needs and for the promise that you will always provide for me. I pray, Lord, that you will teach me to find my contentment in you. In Jesus' most holy name I pray. Amen.*



## ***Warnings about Money***

**Theme verse:** *“Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.” Ecclesiastes 5:10*

*“... You cannot serve both God and Money.” Matthew 6:24*

**P**aul wrote his friend Timothy about the consequences of loving money: “People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. 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 6:9-10). Paul warned Timothy about the danger of money becoming his security and god. If we are obsessed with money, it becomes our heart’s desire and our dearest treasure, and our thoughts and activities will become preoccupied with having more of it. When money has a hold on us, it is nearly impossible to give money to God and others because we, like the Rich Young Ruler (Matthew 19:16-24), will be unable to part with it. Only by God’s grace can we confront money’s power to possess us and give it away freely and cheerfully. Then we will see money as a tool that God gives us to provide for our needs and for the help and support of others who are in need.

Jesus said, “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and

rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also” (Matthew 6:19-21).

These words from Jesus tell us that our hearts will follow our treasure. If our treasure is money, even though it has no lasting value, we will choose to store it up. When God is our treasure, money no longer has control over our lives, and money becomes a tool for good. God will open our eyes so we can see opportunities where our money can be used to further his kingdom.

**Prayer:** *Dear Father in Heaven, help me to use the money you have entrusted to me as an instrument for good. I pray that you will grant me a heart of generosity so that I will use opportunities to share what I have with those in need. I pray in the name of Jesus, my Lord. Amen.*



## ***Whom Do You Think You're Fooling?***

**Theme verse:** *Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling his disciples to him, Jesus said, “I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything – all she had to live on.” Mark 12:41-44*

A well-known pastor once left his pulpit at the beginning of the offering and walked beside the usher, peering into the offering plate and closely examining each coin, each bill, each check that was placed into it. You can be sure this bizarre behavior was noted by the congregation. Then the pastor returned to his pulpit

and began his sermon with the reading of the text above. Then he said, “My people, if you take it to heart that I have seen your offering this day and know just what sacrifices you have made and what sacrifices you have not made, remember that the Son of God, your Savior, goes about the aisles with every usher and sees with his sleepless eye every cent put into the collection plate by his people.”

How we use our money and, in particular, what we give in our offerings is a very private matter to most of us. Many of us would be embarrassed if our friends knew how little we offer to the Lord. Whom are we fooling? God, who knows the number of hairs on our heads, certainly knows what we’re giving. Our text tells us that he’s very interested in our giving, that he’s watching what we give. Putting aside what our neighbors think of us, shouldn’t we be more concerned with what God thinks of us? Why are we so unwilling to give generously? Are we afraid we won’t have enough? Do you think God let the poor widow in our text starve or go without food or shelter? The use of our money reveals the depth of our trust in our Lord. It reveals the depth of our love for our Savior who gave his all to make us rich.

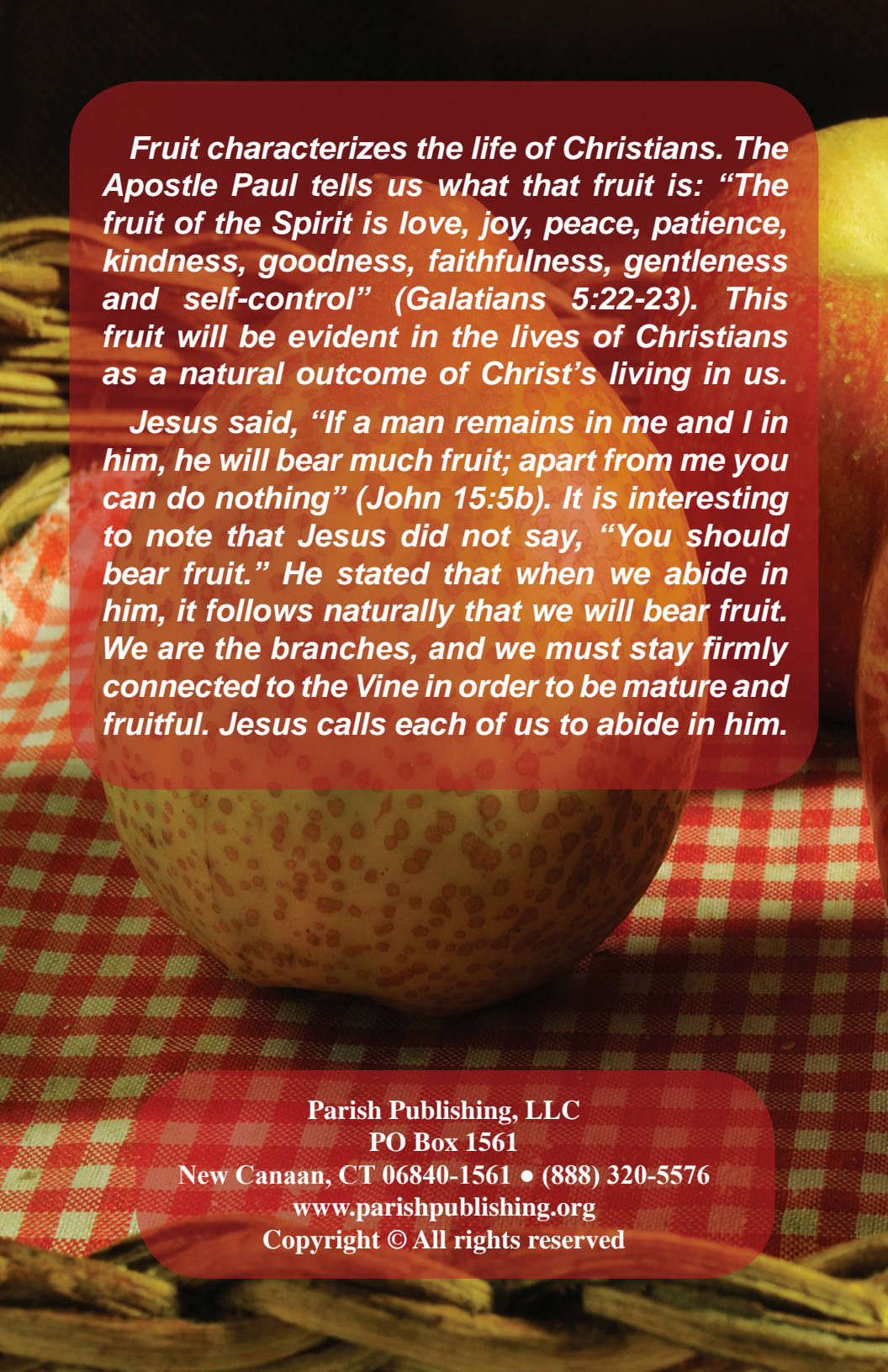
***Prayer:*** Most gracious heavenly Father, you have given me all things for my good. You provide for my daily bread, yet often I neglect even to thank you for it. Forgive my selfishness and help me to give generously. ***Amen.***



## This image shows a full page of blank white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page, providing a template for handwriting practice or general writing. There are no margins, text, or other markings on the page.



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*Fruit characterizes the life of Christians. The Apostle Paul tells us what that fruit is: “The fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control” (Galatians 5:22-23). This fruit will be evident in the lives of Christians as a natural outcome of Christ’s living in us.*

*Jesus said, “If a man remains in me and I in him, he will bear much fruit; apart from me you can do nothing” (John 15:5b). It is interesting to note that Jesus did not say, “You should bear fruit.” He stated that when we abide in him, it follows naturally that we will bear fruit. We are the branches, and we must stay firmly connected to the Vine in order to be mature and fruitful. Jesus calls each of us to abide in him.*

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