

seasons of giving workbook

A four-part course for small groups on money and giving



contents

introduction	1
session 1: I want to break free	4
Theme: Money can take our hearts and minds captive	
Spotlight: Giving helps to set us free from the love of money	
session 2: the winter of discontent	10
Theme: The danger of having a tight grip on our money and possessions	
Spotlight: Giving recognises that everything comes from God and is a gift entrusted to us	
session 3: a spring in your step	16
Theme: Birthing a new attitude towards giving	
Spotlight: Giving is the hallmark of discipleship around money	
session 4: summer lovin'	22
Theme: Managing wisely what God has entrusted to us	
Spotlight: Giving is part of our stewardship responsibility before God	
personal reflection: autumn days	28
Theme: Managing money from the perspective of eternity	
Spotlight: Giving is a guaranteed investment in the kingdom of God	
where do I go from here?	33
The Selfish Giant story – abridged version	34
easy reading	37
Optional reading before or after Seasons of Giving sessions	

Seasons of Giving is a four-part course developed by Stewardship to develop our understanding of what the Bible has to say about money and giving, and to challenge our attitudes towards money in general, and particularly in relation to generous giving. All the Bible quotations are from the NIV Bible (published by Hodder & Stoughton).

introduction

Seasons of Giving is a short Bible study course which explores the importance of generous giving and biblical teaching on the subject of money. Money matters to disciples of Jesus and good giving is essential to a healthy, biblical relationship with money.

Each of the four 90-minute sessions looks at a money passage from Luke's gospel. Questions about the passage and more general discussion questions will get your group talking.

Alongside the Bible study questions we also use pictures, worksheets and a beautiful modern day story of generosity to help us think through this important issue in a fresh and creative way.

what will I get from this course?

Seasons of Giving will give you:

- a chance to discuss and explore an important part of Christian discipleship
- insights into some key money stories in the Bible
- reassurance from others on the journey. None of us has this money thing totally sorted!
- a creative way to think about your personal situation and changes you want to make
- encouragement to grow in your understanding and practice of generous giving.

"You know the grace of our Lord Jesus Christ; that though he was rich for your sake he became poor that we might become rich." (2 Corinthians 8:9).

In this one verse, Paul expresses the generosity that is at the heart of God which we are called to reflect in our own lives. Good giving will bless the one who gives as well as the one who receives. But above all we give because of the gospel: because God has given everything to us in Jesus.

welcome to Seasons of Giving

Two spiders met in the nave of a church. One asked the other why he was moving around. "I'm looking for somewhere to live; I used to live in the pulpit but this new vicar makes so much noise when preaching I've not had a moment's rest for weeks." His friend replied, "Come and live with us. We are in the collection box and we have not been disturbed for months!"

Now this joke was first told in the 1930s by comedian Vivian Foster, but the punch line is as fresh as ever. Giving does not always come easy to us. As one lady said at a church council PCC discussion, "We do tithe in our church; we give about 10% of what we ought to give!"



But it is not just giving that is difficult. Money matters are the biggest single worry for a third of us and millions are anxious about our personal debt. Many of us simply feel out of our depth when it comes to managing our money.

the sound of silence

Yet we hardly ever talk about money with our friends or family and it is often the same in church as well. The little money talk that happens in church is usually around giving and that is often only when there is a financial problem.

By contrast the Bible has a great deal to say about money – over 2000 verses in fact! This should not surprise us because money plays an important part in our lives. Jesus talks about money a lot because how we handle it helps us or hinders the abundant life he longs to give us.

¹ The full version of the story can be found online. Try www.fullbooks.com – click on Gui-Hil and find The Happy Prince and Other Tales by Oscar Wilde in the list. The *Selfish Giant* is the third story within this compilation of short stories. Alternatively, go to www.readbookonline.net – click on short stories and then search for The *Selfish Giant* by Oscar Wilde.

illustrations and worksheets

Illustrator Andy Robb² has created four pictures of the giant's garden in winter, spring, summer and autumn. With each illustration is a worksheet with questions. The worksheets are used in the group to help us think in a fresh and practical way about money and giving.

But the worksheets can also be used by individuals *after* the group meetings. Please do use them for your own personal reflection around money and giving.

easy reading

At the end of this booklet you will find some 'easy reading' which is just that: easy reading on the theme of each session. This reading is entirely optional. You may like to do it before you come to the group or afterwards, or come back to it at a later time. Do what works best for you.



Lincoln Cathedral. Photo: iStockphoto.

spotlights on giving

Built mainly between 1075 and 1300, the cathedral in Lincoln was once the tallest building in the world, larger than the pyramids of Giza. At night, several floodlights illuminate this and many other beautiful buildings, sacred and secular; each illuminating a different aspect.

Imagine that giving is like a beautiful building. Each study session shines a spotlight on one aspect of giving. Together the spotlights illuminate 'the grace of giving' (2 Corinthians 8:7).

finding help

Our giving is always in the wider context of money in general. If you want to know more or are you have money worries for yourself, your family or your friends there is a help and advice section in the closing personal reflection section of this booklet on page 28.

² For more of Andy's work visit http://www.beehiveillustration.co.uk/artists/andy_robb.html



The Selfish Giant

Oscar Wilde never said he was a Christian but he dug deep into Christian things in a powerful and moving short story called *The Selfish Giant*. Seasons of Giving uses this story and the imagery of the seasons from the story to help us think about generosity.

You will find an abridged version of *The Selfish Giant* at the end of this booklet.¹ But unless you simply cannot wait, don't read it until after you have been to the first session of the study!

The story of the selfish giant and the theme of the seasons will help us think creatively about generosity and help us get new insights into the Bible passages. But *The Selfish Giant* is not scripture and it does not get equal billing with Luke's gospel! Don't worry if the story and the seasons are not quite your cup of tea! There is rich biblical material so concentrate on what you find most helpful.

travelling together

Seasons of Giving will take you on a journey towards financial freedom, faithful and joyful stewardship of all God has entrusted to us, and towards generous giving. Like all journeys, this is a journey best done with friends.

A small group works best when people trust each other and are willing to share. But you must feel free to share only what you are happy to share in the group.

No-one is expected to share their personal financial details at any point in this course.

acknowledgements

Seasons of Giving is produced by Stewardship and was devised in partnership with the Diocese of Lincoln. Stewardship is a charity dedicated to transforming generosity. Our charity giving accounts are used by more than 34,000 people, giving more than £45m per annum. See www.stewardship.org.uk

Thanks are also due to Lorraine Kingsley who revised and edited the material and brought a fresh perspective. This study would not have seen the light of day without her enthusiasm and constant encouragement.

"Each should give what they have decided in their heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And 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 9:7-8)

session 1

I want to break free

Theme: Money can take our hearts and minds captive

Spotlight: Giving helps to set us free from the love of money

Bible study: Luke 18:18–30: the rich ruler

goals of this session

- To think about our money experiences and our attitude towards it, and share these thoughts with others in an enjoyable, relaxed setting
- To understand that generous giving can set us free from the captivity of money
- To encounter a powerful modern story that will help us see the issues surrounding money and generosity in a new light

introduction

Money is a huge part of our lives: earning it, spending it, and often worrying about it. No wonder that the Bible says so much about it! Over 2,000 verses in fact!

Jesus himself talked a great deal about money. He knew that how we handle money and our practice of generosity either helps us or gets in the way of the abundant life he longs to give.

This short Bible study helps us to explore our relationship with money and possessions and what it means to live as generous disciples.

optional easy reading

Before or after the meeting you might like to do some 'easy reading' around this week's theme. This week's reading starts on page 38.





starter for ten

Your leader may begin with an activity to introduce the theme of the session.

Bible passage: Luke 18:18-30

Read together the Bible passage for this week: the rich ruler who asks Jesus about eternal life.

This powerful story raises important issues about money and discipleship. Jesus' answer focused on money so it is fair to assume that money was at least part of the ruler's spiritual restlessness.

Certainly, his wealth was a stumbling block to his discipleship: he is the only person in the gospels to turn down a direct invitation to follow Jesus.

part one: Bible study

1. We are used to money opening doors for us but it closed a door, at least spiritually, for the rich ruler. Can you suggest ways in which:
 - a. money can be a blessing to us in life
 - b. we use money to compensate for missing other things in life
 - c. money can actually make us restless or dissatisfied
2. The ruler's wealth had a strong gravitational pull on his life. Can you suggest some reasons why money can be a spiritual problem, a stumbling block to following Jesus? You might wish to look up one or two of the following passages as you discuss this:

**Matthew 6:24; Luke 8: 14; Luke 12:34;
1 Timothy 6:10**

3. The rich ruler is told to sell his possessions. What would you say to someone who argued that giving everything away is the only way to follow Jesus? You may want to look up some of these passages:

**Luke 5:27-29; Luke 6:30; Luke 8:1-3;
Luke 12:33-34; Philippians 4:12-14**

part two: learning to tell our money stories

This second section of the study introduces the idea of our money stories. If you played the Money Ludo game you have already begun to tell a little of your money story.

Use the worksheet and the money story picture on the next page explore some of your most formative money memories. If lack of time means this does not happen in the group then make time at home and learn to tell your own money story. You will find it really helpful.

There is a very brief summary of money stories in the easy reading for this week on page 37.

part three: in the spotlight

Just as a floodlight on a beautiful building such as Lincoln cathedral illuminates one aspect of the building, so in each session we floodlight a different aspect of giving.

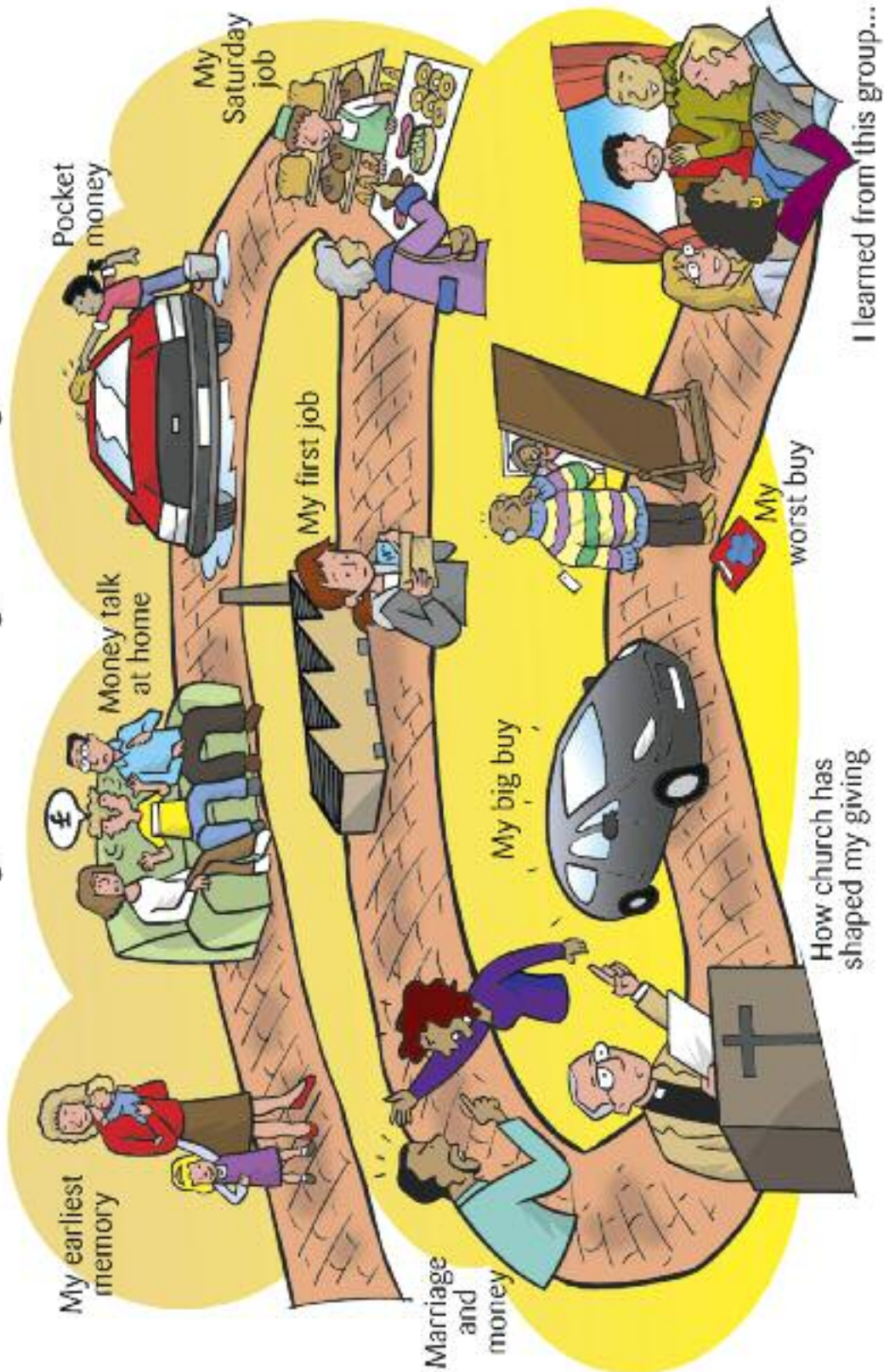
Our first spotlight on giving is that giving is one of the key ways in which we can break free from the gravitational pull of money.

1. Can you suggest ways in which giving generously can help us have a healthy relationship with money in our consumer society? (You may like to discuss the quote from Henry Drucker in the easy reading on page 39).
2. Billy Graham once said that discipleship decisions around money, including giving, release us to flourish spiritually in other areas of life. Can you suggest reasons why this might be the case? You may wish to explore 2 Corinthians 9:6-15 as you discuss this issue.
3. Giving is an essential part of releasing ourselves from the desire for more wealth and more possessions. Can the group suggest other practical things which can help us be less pressured in a consumer society?

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



My Money Story





Share one or two of your earliest money memories. What emotions do you recall: funny, sad, angry, grateful?



Was money ever talked about in your home? Was money a cause of anxiety?



Did you have pocket money? If so, did you earn it or was it given to you?



Did you work before leaving school? A Saturday job? A paper round? What did you like to spend your money on?



What was your first job? How much was your first wage packet and how did you spend it?



Has money created tension in a close relationship?



Has teaching in church been important in shaping your thinking towards money?



Think of one big buy (not a home) – how did the purchase make you feel?



Have you ever regretted buying something? What made you do it?

prayer and worship

The session ends with worship and a reading of the giant's story.

taking it further

You may like to look again at the money stories worksheet and complete it in more detail as a personal reflection exercise.

If you would like to explore money stories further there is a short section in the easy reading for this session on page 38 and a link there to a longer document which explains further.

for the next session

Oscar Wilde's story of generosity, *The Selfish Giant*, may well have been read as part of the closing worship of the group. However, if time prevented this please do spend ten minutes reading the story before the next session of this Bible study.

You may like to read it again, share it with others or make it bedtime reading with children.

The full version is freely available online, see the introduction for details. A shorter, abridged version is available at www.stewardship.org.uk/money – look for Seasons of Giving under the Resource tab.

In preparation for the next session you may also like to read the optional easy reading on page 38.

notes



session 2

the winter of discontent

Theme: The danger of having a tight grip on our money and possessions

Spotlight: Giving recognises that everything comes from God and is a gift entrusted to us

Bible study: Luke 12:13-21: the rich fool

goals of this session

- To think about our past experiences with money and our attitude towards it, and share these thoughts with others in an enjoyable, relaxed setting
- To think and share our money experiences and our attitudes towards money in an enjoyable, relaxed setting
- To understand that generous giving can set us free from the captivity of money
- To encounter a powerful modern story that will help us see the issues surrounding money and generosity in a new light

introduction

Last week, we thought about the rich young ruler whose money came between him and the joy of following Jesus. This week, we think about two people who held possessions tightly: a rich fool who wanted to take it easy and a giant who would not share his garden.

We explore the truth that everything belongs to God, including our money and possessions. These things are a gift that he has entrusted to us.

If we don't grasp this with head and heart, we will never have a biblical perspective on money. Good giving writes this all important truth on our hearts.

optional easy reading

Before or after the meeting you might like to do some 'easy reading' around this week's theme. You will find this on page 40.





a starter for ten

Your leader might use a short activity to introduce the theme of the session.

Bible passage: Luke 12:13-21

Read together the Bible passage for this week: the story of the rich fool in Luke 12:13-21.

This well-known story was told by Jesus to illustrate the importance of our attitudes to money and possessions before our heavenly Father.

part one: Bible study

1. What prompted Jesus to tell the parable of the rich fool? Can you think of ways in which money can get in the way of relationships and why this might happen?
2. The wealthy man tears down perfectly good barns in order to build bigger ones. How and why do we do this with our possessions?
3. Count up how many times the farmer uses the words 'I' and 'my'. What does it suggest about his attitude to his wealth and possessions and his relationship with God?
4. The farmer's actions seem to make sound business sense. So why is the rich farmer called a fool in the parable? (You may like to look at Psalm 51:1-4; Isaiah 32:6; Jeremiah 4:22).

5. We can't divorce our thinking about giving from the rest of our money. What do you think the parable of the rich fool teaches us about:
 - i) planning for the future in a wise and godly way?
 - ii) enjoying the good things in life?
 - iii) the rights and wrongs of making money?
6. How might the local community suffer from the actions of the rich fool? (Proverbs 11:26 might suggest a clue.) In what ways can wealth either blind us or open our eyes to our obligations to people living in poverty?

part two: in the giant's garden

In Oscar Wilde's story *The Selfish Giant*, it is winter when the giant returns to his castle and discovers that children have been happily playing in his garden. He puts up a notice that 'trespassers will be prosecuted'. The children are forced to play in the dusty, stony road outside.

But when spring comes to the country it is still winter in the giant's garden. The giant cannot understand what is happening; he waits for spring – but it never comes.

For Wilde, the winter garden is a reflection of the coldness of the giant's heart when he will not share. As we explore the winter season of giving we ask, 'what makes it hard for us to give?' is it debt, or money anxiety, or simply that giving is not a priority. At a deeper level, winter is when we believe that all money earned is ours.

Using the worksheet on page 14 discuss together some of the questions on the worksheet to explore insights from the giant's story and your own thinking towards money and generous giving.

part three: in the spotlight

Remember the image of Lincoln Cathedral illuminated by several spotlights at night? Last week we thought about how giving can set us free from the desire for more. This week, we spotlight another aspect of giving: giving acknowledges God's ownership of all things.

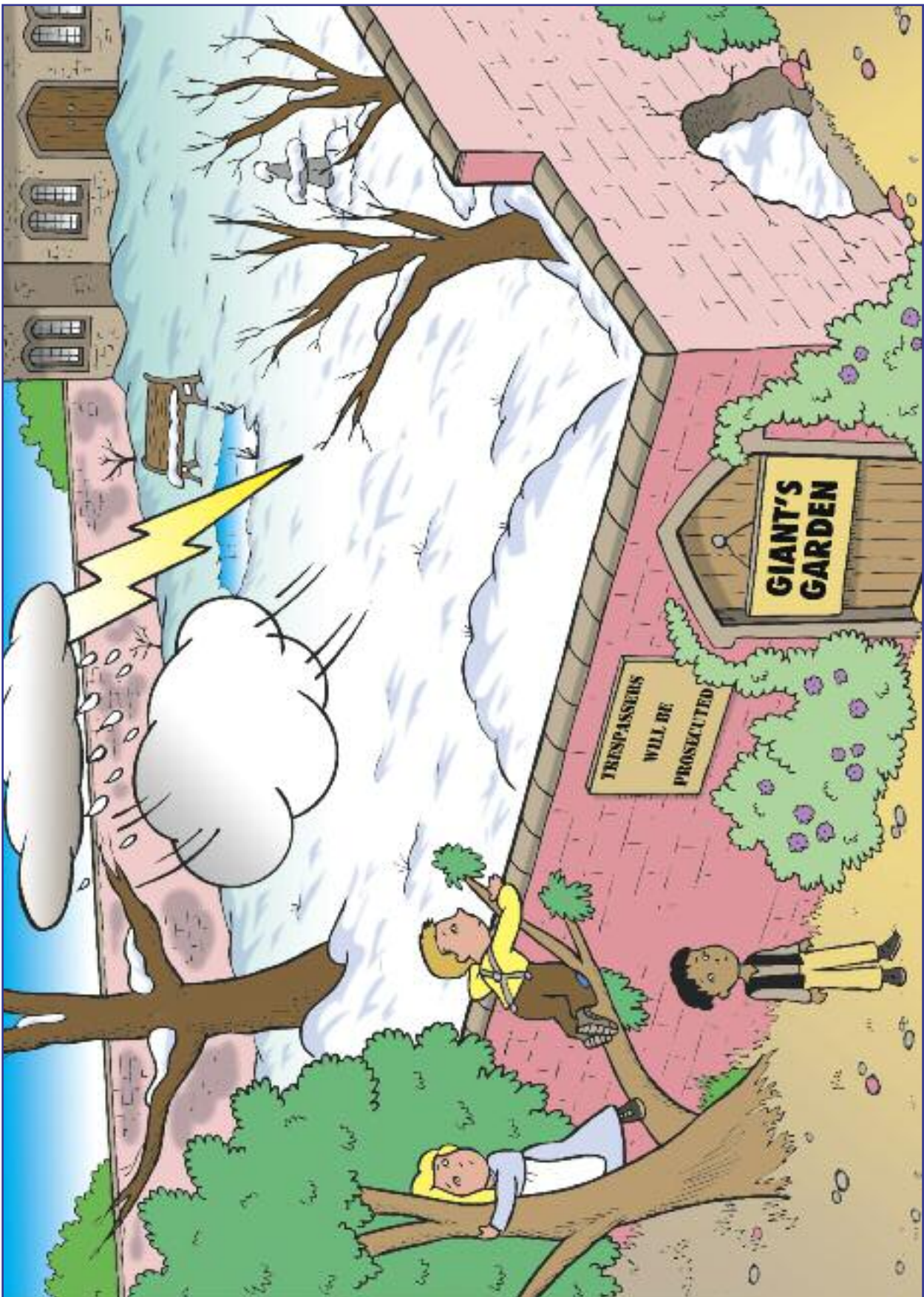
1. In the giant's story Snow and Frost invite Wind and Hail to join them in the garden. What other negative attitudes might a lack of generosity create in us?
2. Do you agree that giving acknowledges in a real and practical way God's ownership and gift of all we have? You may like to consider this short passage from the easy reading for this session:

Our pay packets, homes, cars, leisure and holidays are all a gift from God. Everything? Yes, everything! But it feels like our money. Our language reflects and shapes our attitudes. We earned it, we deserve it; we decide how to spend it.

Generous, joyful giving is one of the key ways in which we take seriously the truth that God is the owner and the giver of all we have. As we try to reflect God's generous nature, so our giving must be a budget priority for us: the firstfruits (Deuteronomy 26:2).

"Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."







What are the day-to-day pressures of life that might make it hard for you to be generous?



The children are 'outside the walls' of the giant's garden. Do you sometimes feel that people who are needy are 'outside the walls' for you (see Micah 6:1-8)?



Walls can be good: they keep people safe, especially children. How do your finances protect the things that matter to you – like your house, your savings for a rainy day or a hobby that you enjoy?



There is a hole in the giant's wall. Are you worried about some aspect of your personal finances: credit or savings; rising unemployment rates; pension issues?



Walls can be bad; they can exclude people, especially if we build them too high. Are there some high walls around your finances that might keep out God or your local community?



This garden represents our money and possessions – so whose garden is it? Is it your name or God's name on the sign on the door?

prayer and worship (15 mins)

The session ends with worship and meditation led by the group leader.

The following theme prayer may be said together at the end of each session as a closing prayer:

Loving Father
you have made us your people,
richly provided us with good gifts
and called us to live for you;
may gratitude be in our hearts
may generosity be in our hands
may justice and righteousness guide our feet
and may the life of your kingdom
and the joy of heaven be found among us.

Amen

Based on Isaiah 5:1-8

personal reflection

You may like to revisit the worksheet in your own time and complete it at your leisure.

Pray about any issues which arise for you and perhaps talk to your group leader, your minister or a trusted friend.

If you have not yet had a chance, take a look at the easy reading for this session (page 40).

for the next session

In preparation for the next session you may also like to read the optional easy reading on page 40.

notes



session 3

a spring in your step

Theme: Birthing a new attitude towards giving

Spotlight: Giving is the hallmark of discipleship around money

Bible study: Luke 19:1–10: the story of Zacchaeus

goals of this session

- To consider what motivates us to give
- To see that our giving is a gentle test of how we view God's generosity to us
- To make generosity integral to our Christian discipleship

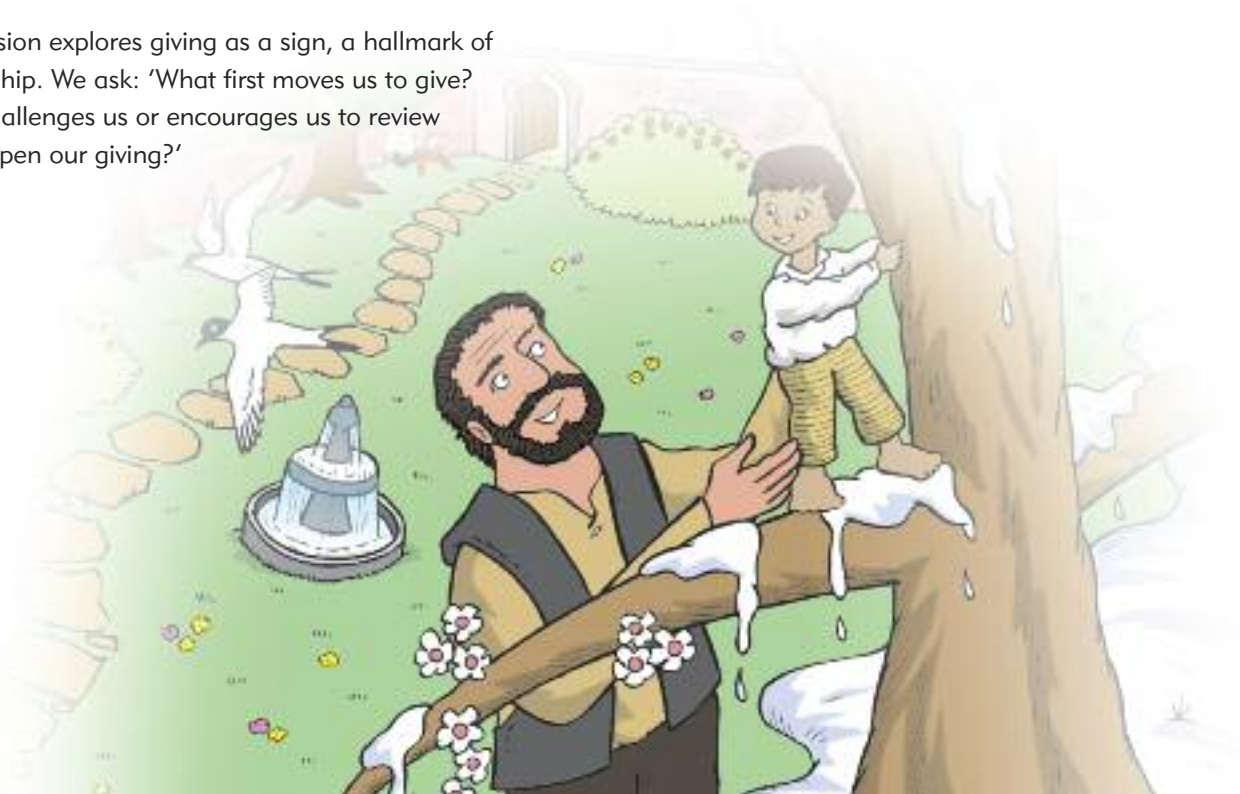
introduction

In our first session we reflected on the captivity of money and the financial freedom that giving brings. Our second session looked at our need to consider that all money belongs to God and how this transforms our thinking about giving.

This session explores giving as a sign, a hallmark of discipleship. We ask: 'What first moves us to give? What challenges us or encourages us to review and deepen our giving?'

optional easy reading

Before or after the meeting you might like to do some 'easy reading' around this week's theme. You will find this on page 42.



a starter for ten

Your leader might use a short activity to introduce the theme of the session.

Bible passage: Luke 19:1-10

Read together the Bible passage for this week, the story of Zacchaeus in Luke 19:1-10.

This is one of the most well-known and well-loved stories in the Bible. We meet the tax collector Zacchaeus for whom the rumour of forgiveness which surrounded Jesus was irresistible.

He not only climbed a tree but also responded to Jesus' arrival at his home for tea with a declaration of generosity and financial integrity.

part one: Bible study

1. What made Zacchaeus climb a tree to see Jesus – and then come down again in front of a hostile crowd?
2. What first drew you to Jesus? Did you experience any opposition from family or friends? What still draws you to Jesus?
3. Given that meals and hospitality were significant in Jesus' day, why would the crowd grumble at Jesus entering Zacchaeus' house? What would Jesus' visit mean to Zacchaeus?
4. What are the two ways in which Zacchaeus puts things right financially after he has received Jesus in his house? Take a look at Luke 3:12-13 to see John the Baptist's teaching to tax collectors.

5. 'Financial integrity and generosity are the hallmarks of true discipleship'. How far does the story of Zacchaeus support this statement and how far do you agree with it? You may like to consider one or two of the following passages as you discuss:

**Genesis 28:18-22; 2 Chronicles 31:1-10;
Luke 12:33-34; 2 Corinthians 8:7-9**

part two: in the giant's garden

The giant wonders why winter is lasting so long in his garden. Then, on hearing a bird singing, he looks out of his window to see that spring has come again – and the children are playing in his garden once more. But one corner of the garden is still in winter. There, a little boy is too small to reach the branches. He is crying bitterly as the North Wind roars above.

The giant rushes to help the little boy into the tree and the children know his heart has been changed.

In a 'springtime of giving', a generous heart will be born within us. We might be moved by an obvious need, or a transformational experience, or a time of worship or teaching at church. In springtime, generosity will take root and become a way of life – so that sharing with others becomes second nature.

Discuss together some of the questions on the worksheet on the next page around the theme of springtime in the garden of giving.

part three: in the spotlight

Each week, we spotlight on different aspects of money and giving. In this third session, we turn on another floodlight: giving as a hallmark of the reality of God in our lives, as for Zacchaeus.

1. Read and share your thoughts on this short story from the easy reading for this session and the quote from 2 Corinthians which follows it. How far is it true to say that giving is the hallmark, the barometer, the litmus test (call it what you will!) of our spiritual life?

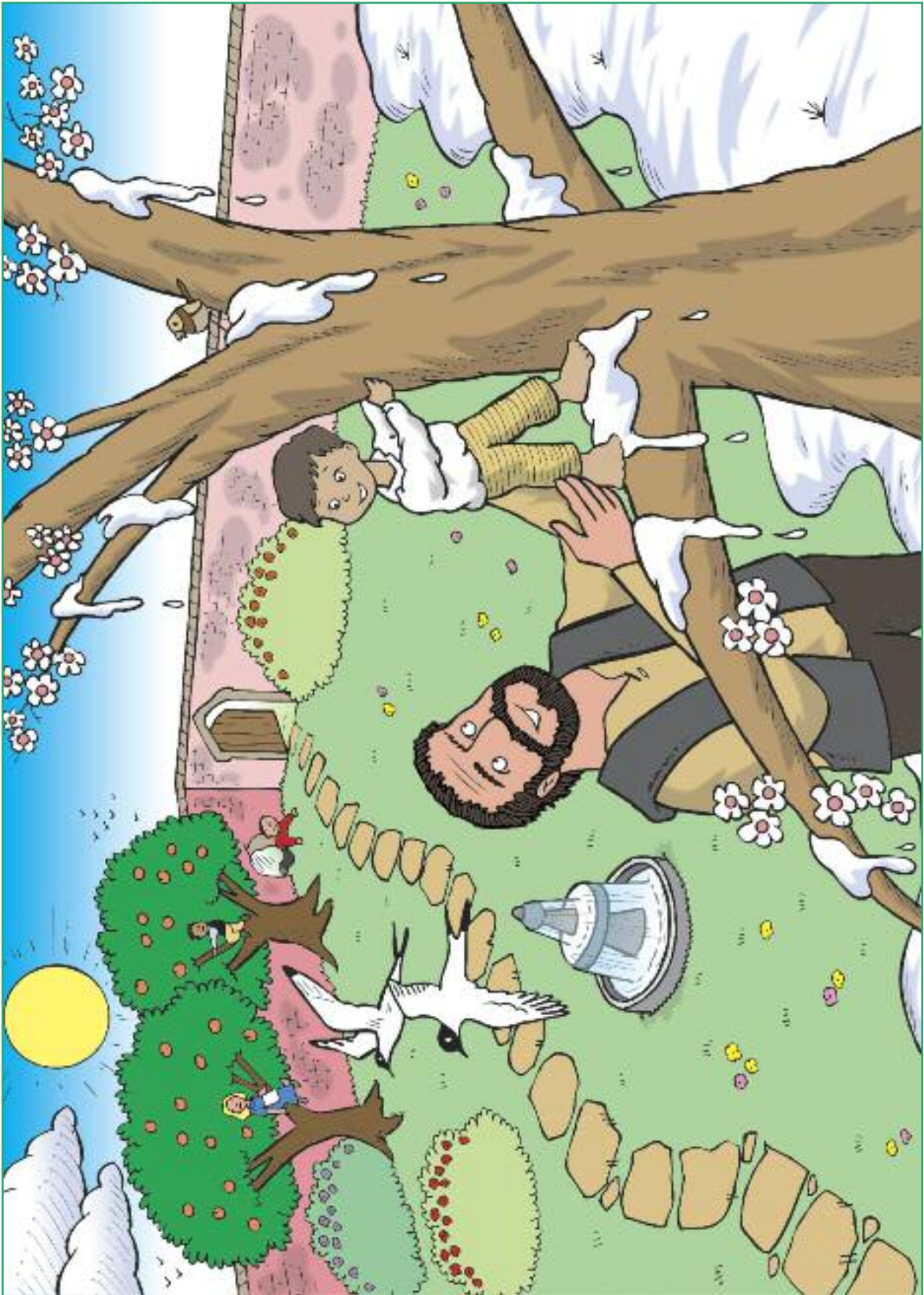
While walking at Balmoral, Queen Victoria was caught in the rain. Calling at a cottage she was grudgingly given a tatty umbrella which a courtier in a splendid coach returned the next day. As he left he heard the resident say, "If I had known who she was she could have had my best umbrella." Giving is about knowing what we have received and to whom we are giving when we give.

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

"Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

2. How does your church teach, practice and model generosity to each other? For example,
 - a. Is giving taught from the pulpit as a natural part of discipleship?
 - b. Is giving to local and overseas mission important to the church?
 - c. What messages about money do we send out to congregation and community in what we say and write about money and giving?
 - d. What positive and negative messages might any fundraising send out?







The giant is initially angry when he sees the children in his garden. Do you ever feel resentful or reluctant to give? Does anything make you hesitant about giving to church or charity?



The giant's heart is melted when he sees the boy at the bottom of the tree. Have you had a 'boy in the tree' moment in your life, when something, or someone, has prompted you to give?



The door to the garden is slightly ajar. What opens up giving for us (eg. a concern for evangelism, third world poverty or the church's ministry?)



Children are playing in the giant's garden. How are lives transformed through your giving?



The garden is thawing. Has something occurred to you about giving that you never considered before?



prayer and worship (20 mins)

As part of the closing worship the group may use the words of this Matt Redman song:

*I will offer up my life
In spirit and truth
Pouring out the oil of love
As my worship to you
In surrender I must give, my every part
Lord receive this sacrifice of a broken heart
Jesus what can I give, what can I bring
To so faithful a friend, to so loving a king
Saviour what can be said, what can be sung
As a praise of Your name for the things
You have done
Oh my words cannot tell, not even in part
Of the debt of love that is owed by this
grateful heart*

As before, this theme prayer may be said together as part of the closing prayer time:

Loving Father
you have made us your people,
richly provided us with good gifts
and called us to live for you;
may gratitude be in our hearts
may generosity be in our hands
may justice and righteousness guide our feet
and may the life of your kingdom
and the joy of heaven be found among us.

Amen

notes

personal reflection

You may like to revisit the worksheet in your own time and complete it at your leisure.

Pray about any issues which arise for you and perhaps talk to your group leader, your minister or a trusted friend.

Why not take a look at the easy reading for this session on page 42 if you have not yet read it?

for the next session

In preparation for the next session you may like to read the optional easy reading on page 42.

*"For you know the grace of our Lord
Jesus Christ, that though he was rich,
yet for your sakes he became poor,
so that you through his poverty
might become rich."*

session 4

summer lovin'

Theme: Managing wisely what God has entrusted to us

Spotlight: Giving is part of our stewardship responsibility before God

Bible study: Luke 16:1-15: the shrewd manager

goals of this session

- To consider our responsibilities as stewards of God's money
- To look at the practical principles of generous giving and tithing
- To prioritise generous giving before we commit to other monthly outgoings

introduction

We can often start something well and with the best of intentions but fail to carry it through. The Corinthians had just that problem with their giving to Jerusalem (2 Corinthians 8:10-11)!

In this session we think more about our responsibilities for managing money well, and ask ourselves: Does generosity just blossom and grow or, like a beautiful summer garden, do we have to work at it? What does 'good giving' look like?

optional easy reading

Before or after the meeting you might like to do some 'easy reading' around this week's theme. You will find this on page 44.





a starter for ten

Your leader might run a short activity to introduce the theme of the session.

Bible passage: Luke 16:1-15

A Shrewd Manager or an Unjust Steward? The names for this parable indicate the difficulties in understanding it. It seems at first sight that Jesus is applauding dishonesty or at least trickery.

Sacked for mismanagement, a steward negotiates with debtors. Are these negotiations a further attempt at fraud, an attempt to get back in his master's good books by reducing his master's liabilities, or a plan to remove unjust interest from debtors? We don't know.

But what we do know is that this parable concludes with some of Jesus' most direct – and challenging – teaching about money.

part one: Bible study

1. 'What is this I hear about you?' (verse 2) Has anyone seen 'financial mismanagement', maybe in the workplace or family? How does it affect people and reputations?
2. What can we learn from this parable about the responsibilities of a steward? Thinking about being a 'trustee' might help and you may want to explore some of these verses:

**Luke 12:41-44; 1 Corinthians 4:1-2;
1 Peter 4:10; Titus 1:7**

3. If we had to give an account of our stewardship (Luke 16:2) what might we say about how we manage our money and our giving?

4. What does verse 8 mean when it says that Jesus commends the actions of the steward?

5. In verses 10-11, what are the 'true riches'? You may like to explore:

**1 Timothy 6:9-10 or
James 2:1-7; 4:13-15; 5: 1-6**

6. Verse 12 is perhaps the toughest verse in this whole passage. What truths about Christian stewardship do you think it is teaching? Luke 12:33 might help.
7. 'We can serve God *with* our money but we cannot serve God and money'. Why do you think verse 13 is so clear that we cannot do both?

part two: in the giant's garden

In Oscar Wilde's story, the people going to market at 12 o'clock found the giant playing with the children in 'the most beautiful garden they had ever seen.' But behind the scenes of a summer garden a lot of weeding, pruning and watering is going on. Giving is a joy but it is also a spiritual discipline. Giving never stands still and we never stop working at it.

Discuss together some of the questions on the worksheet on the next page. The purpose is to explore the question, 'What does good giving look like and how can we put it into practice?'

As you discuss, bear in mind the key giving principles Paul teaches in 1 Corinthians 16:2:¹

Priority: "*on the first day*" – how good are you at making giving a priority?

Planned: "*of every week*" – is your giving built into your regular commitments?

Personal: "*each one of you*" – are you personally committed to giving? If you have a partner, does s/he share your commitment?

Practical: “put something aside and store it up” – do you set aside giving so it is not lost in the other claims on your money?

Proportionate: “as a person may prosper” – do you give fixed amounts? How do you feel about percentage giving?

part three: in the spotlight

1. ‘Of all our responsibilities as stewards of God’s money, none is more challenging or more important than the responsibility to practice generous giving’. How much do you agree or disagree with this statement? You may like to look at a strong passage in Malachi 3:8-12 but don’t get bogged down around the tithe – see Question 3 below.
2. Last session we saw Zacchaeus giving money to the poor. How should we balance giving to our local church with giving to Christian charities in the UK and overseas and other charities? You may wish to challenge or discuss the section, Who do we give to? which is in the easy reading for this session on page 44.
3. Is the Old Testament teaching about tithing still meaningful today and, if so, is it applicable to everyone? There are some notes on tithing in the easy reading (page 44) and you may wish to read some of the following verses:

**Genesis 14:18-20; Deuteronomy 14:22-28;
Numbers 18:24; Nehemiah 10:35-38;
2 Corinthians 8:8-12**

“We also assume responsibility for bringing to the house of the LORD each year the firstfruits of our crops and of every fruit tree.”

prayer and worship (10 mins)

The study ends with worship and prayer, and a short meditation.

The words to this song, The Potter’s Hand by Darlene Zschech may be said or sung:

*Beautiful Lord, wonderful Saviour
I know for sure, all of my days are held in
your hands
Crafted into your perfect plan
You gently call me into your presence
Guiding me by Your Holy Spirit
Teach me dear Lord to live all of my life through
Your eyes*

*I’m captured by Your holy calling
Set me apart, I know you’re drawing me to
yourself
Lead me Lord I pray*

*Take me, mould me, use me, fill me
I give my life to the Potter’s hand
Call me, guide me, lead me, walk beside me
I give my life to the Potter’s hand*

The theme prayer may be said together as part of the closing prayer time:

*Loving Father
you have made us your people,
richly provided us with good gifts
and called us to live for you;
may gratitude be in our hearts
may generosity be in our hands
may justice and righteousness guide our feet
and may the life of your kingdom
and the joy of heaven be found among us.*

Amen

¹ The points made here are well known. The earliest reference seems to be Howard Dayton’s book *Your Money Counts*, now revised and anglicised by Mark Lloydbottom (Crown Financial Ministries)





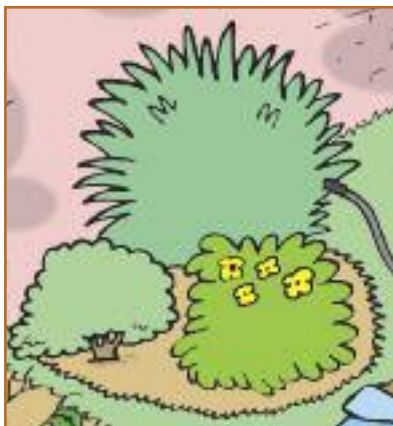
How does your giving measure up to Paul's challenge as summed up by the five Ps: a priority; planned; personal; practical; proportionate? What is growing well? What is being choked, waterlogged or failing miserably?



What additional work is needed behind the scenes for your giving to flourish?



One child is playing and one is miserable. What things about your giving bring you joy and what are you less happy about?



These three shrubs represent (a) giving to your local church (b) giving to UK Christian charities (c) giving Christian charities overseas. Do you give in each of these three areas? What about to other charities?

personal reflection

You may like to revisit the worksheet in your own time and complete it at your leisure.

Pray about any issues which arise for you and perhaps talk to your group leader, your minister or a trusted friend.

taking the next step

This is the last of our four Bible studies. Not the last word on the subject by any means but hopefully it has stimulated you and your group to discuss and share together.

The tough part is doing something about it! Jesus said, 'Therefore everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock' (Matthew 7:24).

notes

We have one season of giving left to explore, the season of autumn, a time of change. This final session is not for the group together but for you to make a little time for some personal reflection to think about any practical steps or changes you want to make.

You will find this final personal reflection overleaf on page 28.

evaluation

We would be grateful if at the end of this course you would take a few moments to tell us your thoughts about *Seasons of Giving* so that we can improve it in future editions. Thank you.

To complete the survey please visit:

http://www.kwiksurveys.com/online-survey.php?surveyID=BJNKI_76318b5d



personal reflection autumn days

Theme: Managing money from the perspective of eternity

Spotlight: Giving is a guaranteed investment in the kingdom of God

Bible study: Matthew 6:19-34

goals of this session

- To reflect briefly on managing money in the light of eternal values and purpose
- To think about changes we can make to be more faithful stewards

introduction

This final session is not a Bible study but an opportunity for some personal reflection at the end of time spent with the group on this important issue of money and generosity.

Autumn is a time of change as nature takes a pause before life comes again in a new and vibrant way. Life does not stand still; nor do our dealings with money. We have to make decisions to change how we do things. Moreover, each change in life – for example, a new baby, change at work, a bereavement – brings new considerations in how best to be a faithful steward of all that God has entrusted to us.



all change

When a train reaches its destination we often hear, 'all change'. We have arrived at one destination but the journey is not yet over. This final session of Seasons of Giving is an opportunity for some personal reflection on our own journey. The short course is finished but our journey continues and we need to ask about changes we can make.

meeting Jesus

Oscar Wilde's beautiful story started with the giant's encounter with Jesus and ends in him receiving the gift of eternity. Likewise, our journey into generosity starts and finishes with Jesus. It begins with the grace of God poured out upon us in Jesus (2 Corinthians 8:9); it ends with treasure stored in heaven (Luke 12:33-34).

no sparrow falls

Through all the changes two things remain constant. The first is the promise of Jesus that our heavenly Father knows what we need (Matthew 6:25-34). He provides for his people and is faithful.

The second is that generosity is the currency of the kingdom of God. We are called to give in proportion to all that God has given to us, to give what we can, not what we cannot (2 Corinthians 8: 12; Deuteronomy 16:10, 17).

Here on earth generosity will bless us both emotionally and spiritually as we find contentment, gratitude and joy. Generosity will bless the church we attend as ministry and mission is released and resourced. Generosity and justice will bless the poor.

If generosity is indeed the currency of the kingdom of God then to give is ultimately to invest in a bank account held in eternity. The final balance sheet is written in heaven.

travelling light

It is clear that giving away all we have is not the only biblical option for the faithful stewardship of the money God has entrusted to us. But there is a radical challenge in Jesus' words about selling all we have.

We cannot hold so tightly to our wealth and possessions that they weigh us down on the journey of discipleship. Giving generously is a key way in which we meet that challenge in our lives. We must travel light if we would follow Jesus and be open to the needs of the poor:

'Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys'. (Luke 12:33).

personal reflection

In your own time and at your own pace use the worksheet and the image of the giant's garden in autumn to reflect upon your experience and your own situation.

Begin by slowly reading through Jesus' teaching about money, this time from Matthew's gospel in Matthew 6:19-34.

You may also like to read afresh the closing words of Oscar Wilde's short story on page 34.

Spend a few minutes looking at the picture overleaf.

Then take some time out to complete the questions on the worksheet on pages 31 and 32.

Finally, spend some time in prayer about the changes you may wish to make and give thanks to God for the promise of his provision.

autumn in the giant's garden

"In the farthest corner of the garden was a tree quite covered with lovely white blossoms. Its branches were all golden, and silver fruit hung down from them, and underneath it stood the little boy he had loved. Downstairs ran the Giant in great joy, and out into the garden. He hastened across the grass, and came near to the child.

And when he came quite close his face grew red with anger, and he said, "Who hath dared to wound thee?" For on the palms of the child's hands were the prints of two nails, and the prints of two nails were on the little feet. "Who hath dared to wound thee?" cried the Giant; "tell me, that I may take my big sword and slay him."



"Nay!" answered the child; "but these are the wounds of Love." "Who art thou?" said the Giant, and a strange awe fell on him, and he knelt before the little child. And the child smiled on the Giant, and said to him, "You let me play once in your garden, today you shall come with me to my garden, which is Paradise."

And when the children ran in that afternoon, they found the Giant lying dead under the tree, all covered with white blossoms."

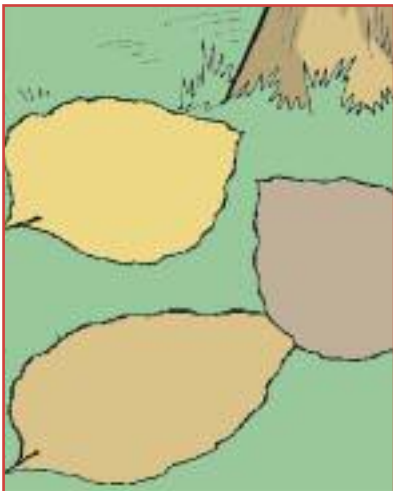




The child in the picture represents Jesus. What would you want to say to Jesus about your relationship with money?



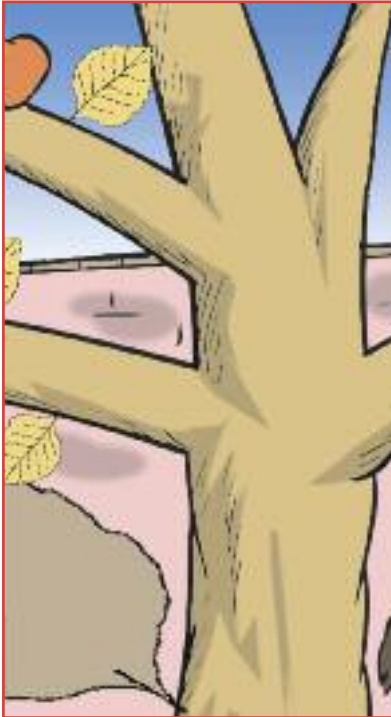
What things would Jesus challenge you to address and, just as importantly, what encouragement do you think he is giving you?



Some leaves are lying on the ground. Are there financial things that you need to let go of and allow to die? Have you already been changing some spending habits?



Some leaves are falling through the air towards the ground; Autumn is a time of change. What financial changes are you facing now? How do you feel about those changes? Do any cause anxiety? Do you need to seek advice about them?



The branches of the tree are almost bare but they will produce fruit next spring. Our saving, credit, earning, spending, budgeting and giving are all 'branches' of our relationship with money which can bear fruit when we use money in the light of eternity. Be really honest with yourself. What changes could you make to take greater control of your money, and, in particular, to practice generosity?



What would Jesus be saying to your church about money and generosity?

"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."

where do I go from here?

This short study course may have raised some issues for you. Never be embarrassed to share with your minister or with a trusted friend. We are all on this journey to faithful stewardship.



Review and renew your giving! We suggest you open a giving account with Stewardship. This can handle your regular giving commitments, build a balance to facilitate one-off gifts and is fully manageable online. Whatever giving God is prompting in you, it's a great tool to help answer his call. See www.stewardship.org.uk/give



Do you have a clear idea of your financial goals? Search the Stewardship resource library (as above) for: 'Can these dry bones live?': planning our financial goals for advice and a goals planner.



Is it time to draw up a will to protect those you love most? Is it time to plan a legacy so that you can bless the church and charities you have supported in your lifetime?



If you are in a relationship, is money a cause of tension or disagreement? If so, resolve to find ways of talking about money and agreeing simple ways to minimise disputes.



If you have children, what would you like their early memories of money to be and how will you help them to grow up generous? A good starting place is to search the Stewardship resource library for Resistance is Futile: helping kids learn generosity.



A realistic budget is the starting point for financial freedom. Search for 'budget' in the Resource Library at www.stewardship.org.uk/money for free resources. More information is at: www.moneymadeclear.fsa.gov.uk and www.creditaction.org.uk.



Is money and giving something your church should do more to address? Resources for churches to take action on debt can be found at www.red2black.org.uk. For money education from a biblical perspective start with www.stewardship.org.uk/money.



If you are struggling with personal debt:

- ring the debt charity, Consumer Credit Counselling Service 0800 027 4995. They offer free, impartial and confidential help.
- Help is usually also available from the local CAB but there may be a waiting list.
- Visit the Credit Action website at www.creditaction.org.uk
- Two Christian charities have postcode searches to locate your nearest church based debt centre: Christians Against Poverty (www.capuk.org) and Community Money Advice (www.communitymoneyadvice.com)

evaluation

Please spare a moment to complete the on-line feedback as detailed at the end of session 4. We value your comments.

The selfish giant

by Oscar Wilde (abridged)

Every afternoon, as they were coming home from school, the children used to play in the Giant's garden.

It was a large lovely garden, with soft green grass. Here and there stood beautiful flowers like stars, and there were twelve peach-trees that in the spring-time broke into delicate blossoms of pink and pearl, and in the autumn bore rich fruit. The birds sat on the trees and sang so sweetly that the children used to stop their games to listen to them. "How happy we are here!" they cried to each other.

One day the Giant came back from visiting his friend the Cornish ogre and when he arrived he saw the children playing in the garden.

"What are you doing here?" he cried in a very gruff voice, and the children ran away.

"My own garden is my own garden," said the Giant; "anyone can understand that, and I will allow nobody to play in it but myself."

So he built a high wall all round it, and put up a notice-board:



He was a very selfish Giant.

The poor children now had nowhere to play and they stood outside the high wall and talked about the beautiful garden inside.

Then the Spring came. Only in the garden of the Selfish Giant it was still winter. The birds did not sing in it as there were no children, the flowers did not bloom and the trees forgot to blossom.



Only the Snow and the Frost were pleased. "Spring has forgotten this garden," they cried, "so we will live here all the year round." The Snow covered up the grass with her great white cloak, and the Frost painted all the trees silver. Then they invited the North Wind to stay with them. He came wrapped in furs, and roared all day about the garden, and blew the chimney-pots down. "This is a delightful spot," he said, "we must ask the Hail on a visit." So the Hail came. Every day for three hours he rattled on the roof of the castle till he broke most of the slates, and then ran round and round the garden as fast as he could go. He was dressed in grey, and his breath was like ice.

"I cannot understand why the Spring is so late in coming," said the Selfish Giant, as he looked out at his cold white garden; "I hope there will be a change in the weather."

But the Spring never came, nor the Summer. The Autumn gave golden fruit to every garden, but to the Giant's garden she gave none.

"He is too selfish," she said. So it was always Winter there, and the North Wind, and the Hail, and the Frost, and the Snow danced about through the trees.

One morning the Giant was lying awake in bed when he heard some lovely music. It was only a little linnet singing outside his window, but it was so long since he had heard a bird sing in his garden that it seemed to him to be the most beautiful music in the world. Then the Hail stopped dancing over his head, and the North Wind ceased roaring, and a delicious perfume came to him through the open casement. "I believe the Spring has come at last," said the Giant; and he jumped out of bed and looked out.

What did he see?

He saw a most wonderful sight. Through a little hole in the wall the children had crept in, and they were sitting in the branches of the trees. In every tree that he could see there was a little child. And the trees were so glad to have the children back again that they had covered themselves with blossoms, and were waving their arms gently above the children's heads.

It was a lovely scene, only in one corner it was still winter. It was the farthest corner of the garden, and in it was standing a little boy. He was so small that he could not reach up to the branches of the tree, and he was wandering all round it, crying bitterly. The poor tree was still quite covered with frost and snow, and the North Wind was blowing and roaring above it. "Climb up! little boy," said the Tree, and it bent its branches down as low as it could; but the boy was too tiny to reach.



The Giant's heart melted as he looked out. "How selfish I have been!" he said; "now I know why the Spring would not come here. I will put that poor little boy on the top of the tree, and then I will knock down the wall, and my garden shall be the children's playground for ever." He was really very sorry for what he had done.

So he crept downstairs and went out into the garden. But when the children saw him they were so frightened that they all ran away, and the garden became winter again. Only the little boy did not run, for his eyes were so full of tears that he did not see the Giant coming. The Giant stole up behind him and took him gently in his hand, and lifted him into the tree. The tree broke at once into blossom, and the birds came and sang on it, and the little boy flung his arms round the Giant's neck, and kissed him. And the other children, when they saw that the Giant was not wicked any longer, came running back, and with them came the Spring. "It is your garden now, little children," said the Giant, and he took a great axe and knocked down the wall. When the people were going to market at twelve o'clock they found the Giant playing with the children in the most beautiful garden they had ever seen.

All day long they played, and in the evening they came to the Giant to bid him good-bye.

"But where is your little companion?" he said: "the boy I put into the tree."

"We don't know," answered the children; "he has gone away."

"You must tell him to be sure and come here tomorrow," said the Giant. But the children said that they did not know where he lived, and had never seen him before; and the Giant felt very sad because he loved him best.

Every afternoon, when school was over, the children came and played with the Giant. But the little boy whom the Giant loved was never seen again. The Giant was very kind to all the children, yet he longed for his first little friend, and often spoke of him.

Years went by, and the Giant grew very old and feeble. He could not play about any more, so he sat in a huge armchair, and watched the children at their games, and admired his garden. "I have many beautiful flowers," he said; "but the children are the most beautiful flowers of all."

One winter morning he looked out of his window and rubbed his eyes in wonder, for there, in the farthest corner of the garden was a tree quite covered with lovely white blossoms. Its branches were all golden, and silver fruit hung down from them, and underneath it stood the little boy he had loved.

In great joy, the Giant ran out into the garden. But as he came closer to the child his face grew red with anger, and he said, "Who hath dared to wound thee?" For on the palms of the child's hands were the prints of two nails, and the prints of two nails were on the little feet.

"Who hath dared to wound thee?" cried the Giant; "tell me, that I may take my big sword and slay him."

"Nay!" answered the child; "but these are the wounds of Love."

"Who art thou?" said the Giant, and a strange awe fell on him, and he knelt before the little child.

And the child smiled on the Giant, and said to him, "You let me play once in your garden, to-day you shall come with me to my garden, which is Paradise."

And when the children ran in that afternoon, they found the Giant lying dead under the tree, all covered with white blossoms.

"...you shall come with me to my garden, which is Paradise"



easy reading

optional reading before or after
Seasons of Giving sessions





session 1: I want to break free

how much is enough?

Think about how much of your life revolves around money: earning, saving, spending, consuming and owning the things money can buy. Today, in the western world, we are living with more money than ever before. We have possessions, opportunities and choices our grandparents could never have imagined. Yesterday's luxuries have become today's necessities.

So, if we have so much, why doesn't it feel like we do? Why are money worries cited as one of the main reasons for relationship breakdown? Why are levels of personal debt a worry for millions of Britons? Why is money one of the biggest worries for so many of us?

To put the question more biblically, when the Bible begins with a creation story of abundance, why do we so often focus on what we're lacking rather than on what we have? When God has promised to supply all our needs (Matthew 6:25-33; Philippians 4:19), why are we so anxious about money?

'More, more, is the cry of a mistaken soul!'
William Blake

money in the Bible

Believe it or not, there are more than 2,300 verses on money in the Bible. To put that in context, there are around 500 verses on prayer. It is said that when WC Fields was asked why he was reading his Bible, he replied: 'Looking for loopholes'. Now some of what the Bible says about money is pretty blunt so we may all be looking for a loophole at some point in this course!

Money is not a bad thing. It is a blessing from God (Deuteronomy 8:18, 1 Timothy 6, 18) and can bless others (Proverbs 19:17; 22:9). But in Jesus' best known saying about money, he tells us that we cannot serve God and mammon (Luke 16:13). Both require the full attention of our hearts. Now there is nothing too special about the word 'mammon', the common word for money in Jesus day. The pursuit

of money, the desire for money can take hold of us – then it becomes the wrong kind of 'mammon'.

Money can become our master, not our servant and it can get in the way of our discipleship. In Luke 16:11, Jesus tells us that if we cannot be trusted with worldly money, we will certainly not be trusted with true spiritual riches. The desire for money, says Jesus (Luke 8:14), chokes our spiritual growth while Paul says in his well-known saying (1 Timothy 6:10), that love of money is the root of all kinds of evil.

When Jesus said, "For where your treasure is, there your heart will be," (Luke 12:34), he was teaching that money is a true test of a person's character. The hard truth is that our attitude to money reveals our heart. As Christians we don't want to be tested and found wanting by our attitude to money.

So, the burning question is not whether we have too much or too little or whether money is in itself good or bad. It is this: what does it mean to be truly free with regard to money?

spend it like Beckham

Money has a habit of getting under our skin, slowly and subtly. We think we are just rubbing along, doing what others are doing. We think we are in charge but money creeps up on us and can take us captive. Money worries become a part of life. Saving can become hoarding, spending can become retail therapy, even compulsive and earning a living can become an all-consuming desire for status and self-worth. Debt is a particular issue we have to face.

This is an excerpt from a radio programme:

"You know you can afford the repayments but what you don't realise is that gradually the repayments take over the money you have coming in, so in the end you're in the trap of using a credit card all the time because you don't have any spare cash because you've spent your cash on the repayments for the credit card." (Tony and Michelle, talking about their debt).

[Narrator] "And [they] weren't just borrowing on plastic. They've taken out bank loans totalling £30,000 and have cashed in on the increase in the value of their house, remortgaging to pay off other debts. As for so many people, it all came to a head when their circumstances changed." [Transcript from Spend it Like Beckham broadcast Radio 4 30/11/03.]

cry freedom

Being captive to money is not pleasant. People can buckle under the burden of debt; we are anxious about maintaining lifestyle or supporting our children and sadly money worries are often at the root of relationship breakdown. We can worry about not having enough or be captive to having too much. Andrew Carnegie, industrialist and philanthropist (1835–1919) once said, "Millionaires seldom smile."

spotlight on giving

In the introduction to the course there is a picture of Lincoln Cathedral. At night, floodlights illuminate the cathedral, each shining on a different part of the building. Together they reveal the magnificent cathedral in all its glory.

Imagine that giving is a beautiful building. Each week, we floodlight one aspect of giving and this week's spotlight is this: the mental, emotional and spiritual freedom that generous giving brings to our relationship with money. This is what one writer has to say about this:

'Most of us spend our waking time acquiring assets. Trivial giving...does not diminish our pool of self-regard embodied in our material wealth. The only way to do that is to give in a way that is calculated to have a major effect. This must be, for each of us, a large gift. Such giving is difficult.... In this act we disenthral ourselves by overcoming our slavery to possessions. True giving is an act of self-liberation. It becomes one of the major achievements of our life.' (Professor Henry Drucker).

Giving sets us free. It turns our hearts to others and to God. It makes us less selfish, enriches our lives. As is often said, we can serve God *with* our money but

we cannot serve God and money. Certainly giving is the most important way (but not the *only* way) in which we serve God with our money. But it is more than that. Giving releases our hearts in God's service.

We live in a culture that tells us that having and owning things is a statement of success and status. When we decide to give generously, we choose to be free, we choose not to be driven by the pursuit of more. Billy Graham said long ago that when we start making discipleship decisions in our finances we are released in many other areas of our life. Generosity changes lives, including our own.

Generosity is about gladly letting go of the things the world really values. Each gift is a declaration of our freedom and a statement of our intent to be free – financially, emotionally and spiritually – and to serve God with our money.

money stories

This week's study introduces the idea of our 'money stories'. Each of us has memories of money, usually going back into childhood. These money memories are like jigsaw pieces, all part of the picture of money in our life. Or to put it another way, these memories are the building blocks of our 'money DNA'. They shape how we feel, think and act around money as adults.

When we start to talk and think about these we put the jigsaw pieces together. We call this 'learning to tell our money story'. It's fun, sometimes moving and always powerful because it does two things:

- *Firstly* we understand our own relationship to money better: why we are anxious, fearful, easygoing, cautious or even foolish around money.
- *Secondly*, by understanding our money emotions better, we can hear the word of God more clearly. We will always filter Bible teaching through our strong emotions around money.

Use the worksheets from your study booklet to learn to tell your own money story in your own time.

session 2: the winter of discontent

introduction

In the 1953 film, *The Million Pound Note*, Gregory Peck stars as an impoverished American sailor who is given a £1 million note as part of a bet between two rich gentlemen. The sailor finds that whenever he tries to use the note to buy something, people treat him as if he is a king and they let him have whatever he wants for free. Ultimately, however, all this money proves to be more troublesome than it is worth; it almost costs him his dignity and the woman he loves.

Millions of us dream of a £1 million lottery win, or more. But here's a thought. If we earn an average wage of around £25,000 a year, we will earn £1 million in 30 years, assuming a 2.5% annual increase (£1,097,568 to be precise!). Add a promotion, a second income, tax credits, a small inheritance and we will probably have earned, saved and spent far more than £1 million in our lifetime.

something's gotta give

That is a big responsibility. It involves some tough decisions along the way because our society is not short of opportunities to spend and to borrow. In addition, managing this amount of money is not easy. Budgeting takes time and practice and many of us struggle to understand modern day finances. But money is part, a big part, of life and God wants us to be faithful in how we live with it.

The moment God created us with physical bodies it became important for us to have material things. As 1 Timothy 6:8 recognises, we need food and shelter and clothing. But what do these things mean in our modern world of supermarkets and restaurants, rent and mortgages, designer labels, cars and holidays? How do we know when enough is enough?

Mahatma Ghandi said, "There is enough for everyone's need. There is never enough for everyone's greed."

God's ownership

As Christians we also have to ask a deeper, life-changing question: whose money are we managing and spending? Is it simply ours to earn, save and spend?

The Bible has a clear answer. God is the ultimate owner of all we have because *'the earth is the Lord's and everything in it'* (Psalm 24:1). The same point is made in 1 Chronicles 29:11-12, 16, words which are used weekly in many churches when the offering is made. Our pay packets, homes, cars, leisure and holidays are all a gift from God. Everything? Yes, everything! But it's easy to lose sight of God's ownership. It sure *feels* like our money. We start believing that we earned it, we deserve it and it's our right to spend it on the things we want.

When we talk about *"my money"*, this should really be just shorthand for saying *"The money that God has entrusted to me."* When we talk of 'my car' or 'my clothes' we are really referring to possessions which God has entrusted to us to use, share and enjoy. But how we speak about these things often betrays how we really feel and think about them!

Moses understood this. The Promised Land was God's gift but Moses knew that abundance can make us forget that the things we have are from God, owned by God and gifted to us by God:

You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today. (Deuteronomy 8: 17-18)





our giving

Our giving supports our churches, Christian charities and perhaps also other organisations. Our giving changes lives, makes a difference. But here's the thing. Biblical giving does not start with the need but with knowing that everything we have belongs to God and that he has gifted it to his people.

So, the money we put in the church envelope, give by standing order or through a giving account from Stewardship is not the only money that is God's! He is concerned not only about what we give to him but what he allows us to keep for ourselves! When Israel celebrated the harvest they shared the tithe together to remind themselves that God was the giver of all they had (Deuteronomy 14:22-29).

Generous, joyful giving is one of the key ways in which we take seriously the truth that God is the owner and the giver of *all* we have. Giving acknowledges God's ownership of everything by letting go of a part of what he gives, and by our practice of generous gifting to others. Such giving must be a budget priority for us – a regular, planned commitment; the first fruits of all we have (Deuteronomy 26:2).

building walls

In Oscar Wilde's story the walls around the giant's garden kept the children out – and the winter in. We do all need to build our financial walls. We need enough to provide for our families, to be free of anxiety and to enjoy life. But we can also build them too high or build them to keep people out.

In the Old Testament, Nehemiah rebuilt the walls around Jerusalem but bigger and stronger walls had already been destroyed. Nehemiah built walls not to keep an enemy out but to declare the glory and presence of God *within the walls of Jerusalem*.

When we give generously from what God has given to us, we declare the glory and the presence and the ownership of God not only in what we give away but also in what we keep to use ourselves.

contentment: wanting what we have

An important travelling companion on our journey to generosity is contentment. Paul tells us that he has *learned* to be content (Philippians 4:11) because contentment does not come to us naturally! In fact the purpose of advertising is to breed discontent! We are always being told what the good life looks like and urged to borrow more to get it.

But if all we have is a gift from God then it is hardly a characteristic of faithful discipleship to constantly want more! Let's be clear here. Contentment does not mean that we resign ourselves to settling for what we have as though this is the hand fate has dealt us. The poorest people in the world have every right to running water, education, health and much more. Contentment does not mean we should never want more or enjoy getting new things.

But contentment does mean that we are not *driven* by wanting more; that we do not strive for this, never satisfied with what we already have. Contentment is learning to savour what we already have and we will find greater rest, enjoyment and peace as we do so.

Giving helps us to practice contentment. When we willingly let go of money, and choose to make generosity a priority, we refuse to be driven by the desire for more. Contentment allows us to receive God's gifts gladly – to enjoy possessions, but not make them central in our lives (1 Timothy 6:6-9).



session 3: a spring in your step

A vicar drops off a parishioner at a railway station. A total stranger, thinking the clergyman is a taxi driver, immediately climbs into the vicar's car and asks to be taken to a hotel. At the hotel the stranger offers a £5 fare. When the vicar explains who he is, the stranger pockets the £5 and offers a 50 pence piece for the church collection. That's tithing for you! And it is a true story!

Usually, however, when something is given, shared or celebrated, generosity follows. The birth of a child, an 18th birthday, a ruby wedding or a retirement tend to be marked by gifts that celebrate life.

Alternatively, in memory of a life loved and lost, we may make a donation to charity.

Or, another person's experiences may encourage us to deepen our level of giving. For example, one man was deeply moved by a talk from a man who took Christmas shoeboxes to Romania. He told how he gave a child a single orange. The child held it in wonder and said, "Is all this for me?"

the overflow of grace

Quite simply, generosity is a natural instinct when life and love take hold of us. So it should be no different when what takes hold of us is the life and love of God himself. Zacchaeus' life was changed when Jesus invited himself to Zacchaeus' home for tea (Luke 19:1-10). Hospitality meant so much in those days. For Jesus to sit, eat and talk with Jesus was a demonstration of pure grace and forgiveness: the offer of new life. For Zacchaeus, such love demanded a response, and his response was to act generously and put his financial affairs in good order.

the grace of giving

Last week's spotlight on giving was that giving reminds us that all we have belongs to God. This week our spotlight is that our giving is motivated by

what God has given to us. Paul is quite clear that giving begins with the grace of God. In 2 Corinthians 8:1-3, he commends the generosity of the church in Macedonia to the church in Corinth. But, rather than pointing to the amount of money they gave, he reflects on the grace that was given to them!

And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. (2 Corinthians 8:1-2)

The motivation for our giving is ultimately the truth that God has given us unconditional love through Jesus' death and resurrection. Giving is ultimately about our relationship with God. A simple story will illustrate the point.

While walking at Balmoral, Queen Victoria got caught in the rain. Calling at a cottage, she was grudgingly given a tatty umbrella which a courtier in a splendid coach returned the next day. As the courtier left, he heard the resident say, "If I had known whom she was, she could have had my best umbrella." Giving is about knowing what we have received and recognising to whom we give when we give.

"I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich." (2 Corinthians 8:8-9)

For God so loved the world that he gave... (John 3:16). Our giving should reflect the gift God has given to us. If we only give from what is left over, when all our other costs are taken care of, our giving will always be limited. If we focus on our church or the needs of the charities we support, we may be inspired to give more generously.



But if we know what God has done for us through Christ's saving love, and that we give to *him* in worship and gratitude, then our giving will be transformed.

generous church

The promise of the word of God is that generosity will result in spiritual blessing and in thanksgiving to God himself (2 Corinthians 9:10-12). This is what author Carol Johnson experienced:

"In the course of interviewing dozens of generous church and community leaders in five churches around the US... they told me that they did not know how to be generous... until they were welcomed into a generous church. They poured out stories of... receiving the grace and love of God... in the practices of the congregation, and of being invited to join in those practices as integral to spiritual growth."

There is a big challenge here for our churches! How do we measure up to the challenge of teaching, modelling and practising generosity? How do new people in our churches learn about giving? What are the money messages they learn from us – are they ones of generosity or penny pinching, of trust or fearfulness, of God's abundance or a scarcity of resource?

the attitude of gratitude

If giving were motivated by God's grace and the love of Jesus, then we would expect our giving to be characterised by gratitude and thankfulness. There is a lovely French proverb which says, "Gratitude is the heart's memory". Our giving is an act of gratitude which expresses thankfulness to God for all he has done – for all he has given and entrusted to us. It is no accident that in 2 Corinthians 9:11-15, as Paul talks about giving, he mentions being thankful to God three times.

the colour of money

Litmus paper changes colour depending on whether the liquid is alkali or acid. In a similar way, our giving is a litmus test of our discipleship and our experience of Jesus. It is often observed that a cheque book or credit card statement is a spiritual document because it shows where our real priorities lie!

Our giving reveals something about our relationship with God. If God has given us so much, then our giving surely must be more than something casual or nominal? Archbishop Rowan Williams comments that giving is a reflection of who we are before God, whether we like it or not! That is why Jesus said, "Where your heart is, there your treasure will also be." (Luke 12:34).

Zacchaeus' story suggests that personal integrity around money should be a natural part of our discipleship. In fact Paul tells the Corinthians (2 Corinthians 8:7-9) that completing the Jerusalem collection is a test of the authenticity of their faith. Whenever God is doing something new, generosity seems to follow naturally, whether it is building a tent in the desert (Exodus 35:1-29) or a temple in Jerusalem (2 Chronicles 31:1-8), living in a new land (Deuteronomy 14:23-29) or rebuilding walls and a community (Nehemiah 10:28-39).

In conclusion, take a look at this quote from Father John Dresko from the USA. It has not been translated from the original American! Do you find it provocative, interesting, insightful or plain wrong?

"My gift to God is a genuine reflection of my heart. If I give \$400 per month to the bank on my car loan, but think the church is fleecing me for \$20 per month, I have a heart problem. If I do my grocery shopping and write a check when I leave for \$100 so my family can be fed, but think \$20 per month is too much for the Bread of Life, I have a heart problem. If I can go to the package store and drop \$20 for a bottle of liquor but gripe about the costs of sharing the Blood of Christ, I have a heart problem. If I cheat the church out of regular giving by pleading about my 'cash flow' while ignoring the fact that the church has the same bills and the same 'cash flow', I have a heart problem."



session 4: a £1 billion promise



Scottish businessman Sir Tom Hunter started out selling trainers from the back of a van. In 2007, at the age of just 37, he sold his chain of Sports Division stores for £260 million. Since then Hunter's business dealings have prospered; before the credit crunch he was worth over £1 billion.

What do you do with that kind of money? Hunter's take on it is this: "With great wealth comes great responsibility." Drawing inspiration from philanthropist Andrew Carnegie's comment, "He who dies rich, dies disgraced", Hunter plans to give a lot of it away: £1 billion in fact.

giving generously, giving well

The credit crunch hit Hunter hard. With grim humour he commented that he planned to give his money away, just not like this! But the dream is still alive. Hunter wants to give generously, as demonstrated by the £100 million he put into the Clinton Hunter Development Initiative which invests in projects in Africa.

But Hunter also wants to give well in order to make a difference. Good giving does not just happen; it takes time, thought and action. So Hunter took the time to learn about giving by consulting one of America's leading philanthropic thinkers, Vartan Gregorian.

stewards of all that God gives

Interestingly, almost the first thing that Vartan Gregorian said to Hunter was, "Tom, remember, none of this is yours." We've been here already in session 2. God is the owner and giver of all we have. So, if it is not ours, how does the Bible describe our relationship to 'our money'?

The Bible tells us that we are stewards of what we have. We have a responsibility for something that is not ours; perhaps the nearest modern equivalent is the role of a trustee. A steward can certainly enjoy the fruits of his or her stewardship but the two key responsibilities are faithfulness and accountability.

A faithful steward is described in Luke 12:41-44 with a clear link to possessions. In 1 Corinthians 4:1-2 Paul uses the same word to describe his role as steward of the mysteries of God and he says that the chief quality of a steward is faithfulness. The accountability of a steward is clearly indicated in our passage for this week, Luke 16:1-15.

We are called to be faithful stewards of all that God has entrusted to us – and it is no different with our giving. Do we bring to our giving the same planning, care and attention with which we make our other financial decisions?

how do we plan our giving?

So what does good giving look like? In 1 Corinthians 16:2, Paul offers a snapshot of the practical principles that should guide our giving decisions.



Priority: *"on the first day"*. The gift is to be set aside on the first day of the week. This may not mean Sunday worship at this stage in the life of the church. But it does challenge us to ensure that giving is a priority. How good are you at making giving a priority?

Planned: *"of every week"*. Giving should be a regular commitment, according to how our income comes in and a natural part of household expenditure. Is your giving built into your regular commitments?

Personal: *"each one of you"*. Each person should set aside their own gift because all are called to give and all can give something. Are you personally committed to giving? If you have a partner, does s/he share your commitment?

Practical: *"put something aside and store it up"*. Paul's advice is to avoid the last minute scrabbling which limits generosity and can fuel resentment. Do you set aside giving so it is not lost in the other claims on your money?

Proportionate: *"as a person may prosper."* In other words, giving that is in keeping with our income. Do you give fixed amounts? How do you feel about percentage giving?

who do we give to?

Our local church should be our top giving priority. This is where we are nurtured, and where we worship and serve. The Bible indicates this (Numbers 18:21; 1 Timothy 5:17-18) and it was Jesus' practice to be supported in his ministry by others (Luke 8:3). The ministry and mission of our church should not be constrained by lack of resources. But our part of the body of Christ is not the whole! We should support Christian agencies at home and overseas, especially those working alongside people in poverty (Deuteronomy 14:28-29; Luke 19:8, Luke 12:33; Galatians 2:10). Giving to 'secular' charities is important but is over and above what we set aside for church and Christian ministry.

so what about tithing?

There are arguments for and against the practice of tithing – giving 10% of income to God. Many believe that the rich OT teaching on tithing is binding on Christians. Abraham tithed (Genesis 14:18-20) and it was part of the Law of Moses (Deuteronomy 14:22-28; Numbers 18:24). In fact Malachi 3:6-12 criticises those who do not tithe and invites the people to test God's blessing by bringing the tithe to the temple.

On the other hand, tithing is not directly taught by Jesus, nor by Paul in his extended teaching on giving (2 Corinthians 8-9). Some argue that tithing is legalistic and they prefer to talk about free will or spirit-led giving. Fortunately, we don't have to choose now! But we can see three key principles behind tithing:

- Giving 10% is a challenging 'ask' for most people. We should always give something that challenges us, as David did (2 Samuel 24:24).



- Tithing is about proportional giving. Our giving should always be linked to income and lifestyle (Deuteronomy 16:10,17; 2 Corinthians 8:12).
- Tithing is a measure of giving outside of our *feelings* at the time we give. 2 Corinthians 9:7 says, "Each person should give what they have **decided** in their heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." In Paul's day the heart was the seat of decisions, not feelings.

For some, tithing is a starting point; for others, it is an aspiration which they may never meet. To be provocative, for most Christians, tithing is solid, biblical guidance. What do you think?

can I afford to give generously?

This is a really tough question! It can be asked by those on low incomes who don't have much room for manoeuvre, and by those with heavy debts or lifestyle obligations. It is asked by those who really don't see that they can afford to give much.

Part at least of the answer is that we should all give something proportional to our income, In both testaments the principle is clear: we give from what we have, not from what we don't have (Deuteronomy 16:17; 2 Corinthians 8:12). But here's the thing. We *first* give from what we have; we don't give from what is left over after we have dealt with everything else. The OT principle of the first fruits in giving is important, whatever our income level (Deuteronomy 26:2) .

In conclusion, it is worth asking of ourselves three tough questions:

If my giving were returned in cash, would it make a real difference to me? If not, then arguably my giving is neither proportionate nor meaningful.

Does my attitude to giving and the way I give remind me that God is the owner of all I have?

Can I learn to trust the promise that no-one who gives generously will be made poor by their giving (2 Corinthians 9:7-8; Proverbs 11:24-25)?

further reading

If you would like to read more about a biblical perspective on money and generosity, visit our website www.stewardship.org.uk/money and click good books under the resources tab.

notes

notes





Stewardship provides charitable giving accounts,
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