



THE STEWARD'S WAY™

By: Stewardship Resource Group

101SERIES

BEGINNING THE JOURNEY

THE CONCEPT OF A STEWARD

WHAT IS MY RELATIONSHIP TO MY STUFF?



Stewardship might just be one of the most misused Biblical terms in the Christian vocabulary. If we were to poll your congregation and ask each member what the word “stewardship” means, if your church is like most, the overwhelming majority of them would say it has something to do with money and giving. Part right and part wrong. And as a grandmother repeatedly told her grandson, “If something is *partially* wrong, it is *all* wrong.”

To be fair, most pastors and ministers even though they spent years in formal Bible training, never took one class or even had one lecture on the theology of stewardship. So, without a clear understanding of stewardship themselves, it should be no surprise that many churches do not have a clear and compelling understanding of stewardship either and certainly have never experienced the life-changing power this concept possesses when you actually do understand and apply it to daily living.

Before we look at what stewardship does mean, let’s first look at what it does *not* mean. Stewardship does *not* mean a capital campaign to raise money for church expansion. Stewardship does *not* mean a series of sermons in the fall on why members ought to make financial pledges and increase their giving to the church. Stewardship is not about the amount of the weekly offerings or how much you personally give.

Do you see the pattern? The word stewardship is being routinely used as a synonym for giving. But let me suggest that stewardship is not a *synonym* for giving. It is actually an *antonym* (a word having an opposite meaning). Here’s why. *Giving* has to do with what we *deploy*. *Stewardship* has to do with what we *retain*. Stewardship is not about what we put in the offering plate or box when we go to church; it is about what we are doing with what is left in our check book *after* we have done our giving. Stewardship is about what we are *keeping*.

So, what exactly does the word stewardship mean? Stewardship can be explained as if it were a three legged stool and all three legs are essential for the stewardship stool to properly stand.

LEG 1:

The first “leg” of this stool is the fact that God owns everything because He created everything. For example, King David tells us in Psalm 24:1, *“The earth is the Lord’s and all it contains, the world, and those who dwell in it.”*

He tells us in Psalm 50:10-12, *“Every animal in the forest belongs to me, and so do the cattle on a thousand hills. I know all the birds in the mountains, and every wild creature is in my care. If I were hungry, I wouldn’t tell you, because I own the world and everything in it.”*

He then adds in Haggai 2:8, *“‘The silver is Mine and the gold is Mine,’ declares the Lord of hosts.”*

It is pretty clear God is trying to tell us that whatever exists and whatever of it we might get our hands on in this life is *His*, not ours!

LESSON ONE

LEG 2:

The second “leg” of this stool is the fact that God owns us twice. Not only did God create us, but He also redeemed us from slavery to the prince of this world through the death of His son, Jesus Christ. Paul tells us in Titus 2:13b-14, “*Christ Jesus, who gave Himself for us to redeem us from every lawless deed, and to purify for Himself a people for His own possession, zealous for good deeds.*” So, God owns us once because He made us and twice because He bought us back. We really have no excuse for believing that we own anything!

LEG 3:

The final “leg”, is that God calls us to be stewards of his resources. This is the leg that enables the stewardship stool to stand. It repositions us as *stewards of God’s* resources being charged by Him to carry out *His* wishes for *His* property that He has entrusted us to manage.

So, *steward* accurately defined is, “to plan, to manage, to administer;” and stewardship is, “the act of being a manager or a caretaker.” So, we see that this third leg of stewardship actually promotes us from playing little gods over some tiny empire of our own making to an exalted and honored position of a trusted and responsible steward of the King. Your promotion entrust to you the honored task of managing a small, but strategic portion of the Owner’s vast material holdings. For many believers this idea is an absolutely revolutionary concept.

One Sunday an older gentleman who had just completed the entire life stewardship study, came up to his teacher, shook his hand and told him, “The one thing in this entire study that has had the single greatest impact on me was the idea that God owns everything, including me.” He went on to say, “I have been in the church all my life, but somehow this truth had escaped me entirely.” He confessed, “I thought I was the one getting up each day and going to work and I was the one making the money. It was *mine*. But when I came to understand that God owns me and everything I have, it has changed everything in my life!”

We hear this kind of comment routinely from believers when they finally get the full, biblical, stewardship message. The truth be known, it wasn’t that this gentleman had missed all the stewardship teaching in his church, it was that his church had never preached or taught on it before. This radical, biblical concept of *stewardship* is easy enough to understand intellectually, if and when we finally do hear it. But as we are going to see, it is exceedingly difficult, if not impossible, to consistently apply and practically live out in every area of our lives without divine assistance.

You see, it is no longer “How do I want to spend my day?” It is now, “God, how do you want me to spend Your day?”

It is no longer, “How do I want to spend my money?” It is now, “God, how do you want me to spend Your money?”

It is no longer, “How much of my money do I want to give to the Lord?” It is now, “God, how much of Your money should I be keeping for myself?”

It is no longer, “How do I want to care for and feed my body?” It is now, “God, how do You want me to care for and feed Your body?”

It is no longer, "How do I want to raise my children?" It is now, "God, how do You want me to raise Your children?"

It is no longer, "What kind of house and car do I want to have?" It is now, "God, what kind of house and car do You want me to have?"

Do you see how this idea of stewardship impacts every single area of our lives? This is why we call it *life stewardship* and why it is going to take some time to get our heads and hands around it – but when we do, God is going to radically transform literally every single area of our lives for the better! Are you ready to begin this exciting life-changing journey?

LIFE APPLICATION QUESTIONS

1. What is your initial reaction to the message of this lesson?

2. Take a couple of minutes and create a personal balance sheet of all you own (Do not put any values with them, even if you can - just a description of the assets.) What is on your balance sheet?

3. Look again at what Psalm 24:1 and Psalm 50:10-12 say. Create your personal balance sheet again.

LESSON ONE

4. Why is it so important to acknowledge and accept that we are only managers of God's possessions and not the owners of them? Practically speaking, what difference does it make in how we think and how we live?

5. What has been your current understanding of the word stewardship prior to this lesson? In what ways have you heard it used, taught and/or preached in a Christian context?

6. What would happen to a manager of a store if he/she ignored or refused to follow the directions given to him/her by the owner of that store?

7. What might your answer to the above question mean to how you are stewarding the "store" that the Lord has given you to manage?

8. Share a specific time in your life when you clearly acted as the “owner”?

9. Which of the “legs” is most difficult for you to grasp and apply? Why?

10. Which of the “legs” is easiest for you to grasp and apply? Why?

11. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?

LESSON ONE

PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer

THE STEWARD'S FOCUS

THE ONE QUESTION THAT CHANGES EVERYTHING



Do you like it when someone “cuts to the chase” giving you the bottom line of what they want to say without first including all the details? Then, you will like it that we are going to boil down this quite massive subject of life stewardship to one simple, yet incredibly profound and life-changing question.

But before you hear the question, Let's be reminded of the foundational truth that underlies this concept of stewardship

– that being *God owns everything that exists, including you and me*. God confirms His ownership of everything in Job 41:11 where He is forcefully questioning Job, “*Who has given to Me that I should repay him? Whatever is under the whole heaven is Mine.*” We must keep this truth every present in our minds! Ponder this truth when you sit down to prepare your personal, balance sheet of all you own. Your list of assets should be very short. In fact, the page should be blank because we own nothing, period. It is *all* His. We could certainly prepare a list of assets that we are managing for Him, but none of them belong to us.

Only by accepting this foundational truth of God's ownership of everything can we be properly prepared to ask the *one question that changes everything*. Unfortunately, it is not a question that can be asked once, answered once and then we move on. It is a question we must ask daily, sometimes even hourly. So, is your curiosity adequately piqued as to what this profound and simple life-changing question is?

Here it is – quite simple to ask, quite difficult to answer. “God, what do You want me to do with all that You have entrusted to me?” We are all more than willing to acknowledge that God owns everything, but in spite of this fact, we still continue making all the decisions regarding what we will do with what we have like it is all ours. The ultimate objective of a steward of God's property is to do with it what He (the Owner) wants us (his stewards) to do with it. Now, brace yourself for this sobering truth – what we want to do with our stuff is entirely irrelevant.

Does this idea seem pretty restrictive – that we don't get to make any decisions about what will be done with all that we possess? At first blush, it can certainly feel that way. But let's put this “you mean I'm not in charge” issue into a broader context.

Who is our role model in how to live? Jesus, the one we are all attempting to imitate had no qualms about completely yielding His will to the will of His Father while He was temporarily dwelling on this planet. He repeatedly informed His listeners *Who* was in charge of His life. In John 12:49 He notes the source of all that He says, “*For I did not speak on My own initiative, but the Father Himself who sent Me has given Me a commandment as to what to say and what to speak.*” In John 8:28 He adds all His actions to this, “*...I do nothing on My own initiative.*” In other words, everything that Jesus said and everything that He did was directed by the Father. He was not saying or doing anything apart from His Father's directions.

What about when this God-man and His Father disagreed on a plan of action – for example when Jesus had second thoughts about His pending trip to the cross?

LESSON TWO

Jesus willingly yielded His own will to His Father's. He prayed, *"My Father, if it is possible, may this cup be taken from Me. Yet not as I will, but as You will"* (Matthew 26:39). God was in charge of every aspect of Jesus' life.

There is an unavoidable question that inevitably emerges from all these statements from Jesus. If Jesus willingly yielded all of His words, His actions and even His very life to the will of the Father, dare we be so arrogant or rebellious to make unilateral decisions about our lives and possessions without first consulting with the Father? In other words, are we personally emulating Jesus' submission statement in John 5:30, *"I can do nothing on My own initiative...because I do not seek My own will, but the will of Him who sent Me"*?

As the game show host always says, "But wait, there's more!" Jesus not only models this for us, He also gives us very direct instruction on how we ought to be handling our Father's property.

As Jesus taught His disciples to pray in His model prayer in the Sermon on the Mount, He told them to pray, *"Your kingdom come. Your will be done, on earth as it is in heaven"* (Matthew 6:10). We have no problem with God's will being done in heaven; the problem is down here on earth, isn't it? The solution to this heaven on earth challenge is for us to willingly allow God's will to rule in how we manage our personal lives and what we do with the temporary possessions we watch over down here. In so doing, each believer will allow God's Kingdom to come and His will to be done in his or her little part of earth "as it is in heaven."

Can you imagine what would happen on earth if God's people were to make all their time fully available for His use? – If they devoted all their talents and whatever was needed of their material resources to carry out God's purposes? – If they cared for their bodies like the sacred temple that it really is? – If they saw their employment and careers as an extension of God's calling on their lives and a fulfillment of their God-given purpose? – If all their energies were clearly focused on knowing and following their Owner's agenda and being the most obedient and effective managers possible of what He has entrusted to them?

Can you imagine how your personal life would change if each morning as you rose from your bed, you were to genuinely and humbly pray, "Okay, Lord, *all* that I am and *all* that I have are at your disposal today. What are your plans for me and Your stuff that I manage today? Not *my* will, but *Thy* will be done today."

There is really no better way for us to someday hear, *"Well done, good and faithful slave"* from our Father than for us to be continually asking Him this one question that changes everything, "God, what do You want me to do with what You have entrusted to me?" And as He reveals His plans for us and for the stuff He has put under our care and management, we need to obediently carry out those plans as faithfully and as well as we can. We need to be *good and faithful slaves* regardless of how much or how little we have been entrusted with or how much or how little we ultimately accomplish for Him.

Can you now see why this one "simple" question, "God, what do You want me to do with what You have entrusted to me," really does change everything? When we faithfully discern and follow His directives, we will, in a very real and a very tangible way, allow *God's Kingdom to come and God's will to be done on earth as it is in heaven.*

LIFE APPLICATION QUESTIONS

1. What is your initial reaction to the message of this lesson?

2. How do you feel about the idea that as a steward, you don't get to make any decisions –God gets to make them all?

3. What areas of your life right now do you think might be most difficult for you to totally surrender to the will of our Father? Why?

4. Share a story about when you did completely and totally surrender to the Lord's will and what the outcome was.

LESSON TWO

5. What most amazes you about Jesus' absolute surrender to His father – even to every single word He spoke?

6. How hard do you think it was for Jesus to surrender His will to the Father's will, especially when He wanted a different plan than the one God had for Him – to die on Calvary? (Matthew 26:39)

7. Share a time when you found yourself disagreeing with God about what He wanted you to do and what you wanted to do about a certain situation. How was your conflict resolved?

8. How would your life be different if you only spoke words and did things that the Father wanted you to speak and do?

9. As a way of personal assessment, share at least one specific change that you believe you need to make in your life that can help ensure that you will someday hear these blessed words, "Well done, good and faithful slave." (It's OK to be honest – we are all a work in progress.)

10. What is going to change in your life because of what you have learned in this lesson?

LESSON TWO

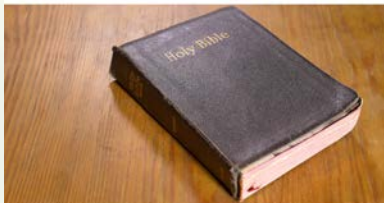
PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer

WHAT DOES THE OWNER WANT

GETTING DIRECTIONS FROM THE OWNER - PART 1



In the previous lesson we were introduced to the one question that changes everything. "God, what do you want me to do with what you have entrusted to me?" For those of us who have begun asking this profound question, there is also a second question that logically emerges as we seek to get answers to this first question. And this second question is this, "Exactly how do we go about getting directions from the

Owner regarding what He wants us to do with all that He has entrusted to us?" "Okay, I'm convinced," you say, "I want to follow His directions on how to steward His property. But, how do I get my directions from Him?"

There are three different ways in which God can and does personally deliver His Owner directions to his stewards. Over the next three lessons, we will explore these three ways. We will begin with the most obvious and objective way He directs us and end with His most subtle and subjective communication to us. The first way God gets His directions to his stewards is through His Word.

If we want to really discover what our Owner wants us to do with all that He has entrusted us to manage for Him, we need to spend time in His book. This should be so obvious that we shouldn't even need to mention it. Yet, research shows that less than 10% of all professing Christians have even read through the entire Bible once in their lifetime. So, is it any wonder why so many believers are living lives that are spiritual contradictions often times without even realizing it? If we have never even read the entire *Instruction Manual for Stewards of the Owner's Property*, should we be surprised that we might not be doing all that great of a job of stewarding all His stuff He has given us to manage?

Here are the three ways we ought to be regularly interacting with His written Word.

WE NEED TO BE READERS OF HIS WORD

Believers often indicate that the reason they don't spend more time reading the Word is because they are simply too busy with life to do much of it.

That is an interesting reason in light of two studies that were recently released. The Forrester Group reports that the *average* time Americans spend on the internet is about 48 hours a month or 12 hours a week. The Nielsen Company's "Three Screen Report" – which reports American's viewing of television programs and movies on TV, computers and smart phones has now increased to a new high of more than 151 hours a month or over 35 hours a week. These two reports indicate that the average American is spending about 199 hours a month, or about 47 hours a week engaged in one of these two recreational activities. That's over 6 hours a day, seven days a week. The point here is not to bash TV watching or internet use, but to honestly ask ourselves, don't we really have plenty of available time each day to be reading the Bible *if* we really wanted to? Can we be totally transparent with ourselves and one another and admit that spending time reading the *Owner's Manual* is really far more a matter of having the desire to read it than it is having the time to read it?

LESSON THREE

So, just how much time each day would it take to read all God's *Directions to His Stewards* in one year, if we really did want to read it? If you were to read the Bible out loud, it would take you 12.5 minutes a day. Since most people read faster than they talk, reading it silently it would take about 7.5 minutes a day for the average reader to completely read God's directions for His stewards once a year.

David expresses his love for being in the Word in Psalm 119:105. He confesses, *"Your word is a lamp to my feet and a light to my path."* Let me ask you, "Do you like walking around in the dark?" I sure don't. Yet, without being in the Word on a regular basis, we are in effect, walking around in the dark. And it is no surprise that we might not be doing that great of a job stewarding what the Owner has entrusted to us, if we are not regularly reviewing the directions from His *Stewards' Training Manual*.

So, for us, isn't the beginning of getting started in reading the Bible on a daily basis really more about a *heart* change than it is a *schedule* change?

WE NEED TO BE STUDENTS OF HIS WORD.

It is a good thing to read the Word on a regular basis, but we also need to dig deeper and become students of the Word. Paul encouraged Timothy in II Timothy 2:15 to, *"Study to show yourself approved unto God, a workman that needs not to be ashamed, rightly dividing the word of truth."*

I would hope all of us would be like the Bereans in Acts 17:11 who *"were of more noble character than the Thessalonians, for they received the message with great eagerness and examined the Scriptures every day to see if what Paul said was true."* They weren't just reading the Book, they were studying it.

The insights that are shared in The Steward's Way have not come from simply reading the Word, they have come from studying it deeply and meditating on it for years. Are you willing to become not just a reader, but actually a student of the Owner's Manual?

WE NEED TO BE MEMORIZERS OF HIS WORD.

We not only need to get the Word of God in our head, we also need to get it in our hearts. David expresses this very idea in Psalm 119:11, *"Your word I have treasured in my heart, that I may not sin against You."* The internalized/memorized word may be the single best deterrent to prevent us from becoming careless, sloppy and disobedient stewards.

Here is a perfect illustration of this very point. Do you remember when Jesus was in the wilderness being tempted by Satan? On three different occasions, Satan tried to tempt Him to betray His Father and His mission. On all three occasions, Jesus rebuffed Satan's temptation by quoting from the Word of God. What you may not know is that all three of the Scriptures He quoted were from the same book of the Bible. Do you know what book it was? He quoted three times from the book of Deuteronomy. Now, here is the problem for many stewards today:

The overwhelming majority of them have never even read Deuteronomy. Many may have trouble even finding it in their Bible and few, if any, have even one verse of Deuteronomy committed to memory. So when we are tempted like Christ was tempted to follow the ways of the world, we, unlike Him, are completely unarmed to resist these temptations because we do not have His Word committed to memory.

The point is this, if we want to successfully navigate our way through the countless enticements of living in this tempting, materialistic world, we better have a host of Scriptures committed to memory – treasured in our hearts – that can anchor us to the Owner and His directives, keeping us from wandering away by staying focused on being good and faithful stewards.

So, exactly how do we get directions from the Owner regarding what He wants us to do with all that He has entrusted to us? The first way is to be continuously reading His Word, studying His Word and memorizing His Word; and then most importantly, we need to be equally committed to obeying it. Are *you* ready to become an expert in the directions given to us in the *Owner's Manual*?

LIFE APPLICATION QUESTIONS

1. What is your initial reaction to the message of this lesson?

2. What is your reaction to the two reports on the amount of time Americans spend watching TV, movies and on the Internet?

LESSON THREE

3. Discuss how important the Bible is to you as an “Owners’ Manual” to get guidance and direction on what He wants you to do with what He has entrusted to you.

4. Share the reasons why you don’t spend more time reading the Word than you do.

5. Share an example of when you were trying to see in the dark and how it was a challenge. Read Psalm 119:105 and discuss ways in which being in the Word can keep us out of the spiritual darkness that we can often find ourselves living.

6. Share your reaction to the idea that our failure to spend consistent time in the Word is more a *heart* issue than it is a *schedule* issue.

7. When was the last time you were involved in a serious, in-depth Bible study? Share how impactful that study was for you, if you have been involved in one.

8. Share how many Bible verses you have personally memorized and can quote to the group. Why have you not been more committed to scripture memorization?

9. Share a situation in which knowing what the Bible says about a situation enabled you to make a good decision about what to do.

10. What is going to change in your life because of what you have learned in this lesson?

LESSON THREE

PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer

WHAT DOES THE OWNER WANT

GETTING DIRECTIONS FROM THE OWNER- PART 2



In part one of Getting Directions from the Owner, we considered how to get directions from God for how to manage what He has entrusted to us – by getting regularly and deeply into His Word and getting His Word regularly into us. In this second lesson, we are going to unpack how God gets His directions to us through other people. This is a very powerful and effective way God directs us *if* we desire and expect to hear from Him through others. Let's consider three different groups of people who God regularly uses to give us His stewards directions.

WE NEED TO BE HEARING FROM THOSE WHO ARE OVER US

(We all need to have at least one Paul in our life – someone who is a spiritual mentor to us.)

God has set spiritual leaders and authorities over all of us to protect and guide us in how to successfully live the life of a good and faithful steward. Your pastor, elders, your employer, the police and government officials – all have been placed over us for our benefit. God places these people in our lives to serve as “guardrails” to keep us from veering off course physically, emotionally and spiritually.

Here is the question I think we all need to ask, “Do I believe my Owner can speak to me through those He has placed in authority over me?” For example, when your minister or pastor teaches, do you take it as a word from the Owner? Or are you more like those James mentions in James 1:22-25, where he writes:

“But be doers of the word, and not hearers only, deceiving yourselves. For if anyone is a hearer of the word and not a doer, he is like a man who looks intently at his natural face in a mirror. For he looks at himself and goes away and at once forgets what he was like. But the one who looks into the perfect law, the law of liberty, and perseveres, being no hearer who forgets but a doer who acts, he will be blessed in his doing.”

Solomon observes in Proverbs 11:14, “Where no counsel is, the people fall: But in the multitude of counselors there is safety.” God puts people over us to protect us and direct us.

Hebrews 13:17 adds, “Obey your leaders and submit to them, for they are keeping watch over your souls, as those who will have to give an account.”

Are you allowing those who are over you to be the voice of God giving you directions?

LESSON FOUR

WE NEED TO BE HEARING FROM THOSE WHO ARE BESIDE US

(We all need to have at least one Barnabas in our lives – someone who is our spiritual peer.)

The need for peer accountability in the Christian life is massive. I am convinced that a person without at least one Barnabas-like peer in his or her life is an accident waiting to happen.

Men, here is an important lesson that men only seem to be able to learn the hard way. Here is that lesson: If you are not listening to the counsel of your godly wife, you are likely not listening to the voice of God. (You see, it is a hard one!) Many older men have shared how many times over their married lives they have ignored their wife's counsel or concerns only to painfully realize later, to their dismay, she was right and they should have listened. And they end up with a mess on their hands they now have to clean up. One man told me, "I have finally come to the point that I don't even debate with my wife anymore. I simply gladly accept her counsel." Listen, "Happy is the man who hears the voice of God through his wife and doesn't proceed unless both of them are in agreement with the direction the Owner wants them to go."

One Christian leader shared, "I have a number of men in my life that I have given veto power over me. And I know that God has spoken to me through these men on many occasions and given me guidance and directions that I would not have, on my own, figured out or followed."

It takes most of us some time to finally realize that we have blind spots. And frequently, we have several major blind spots and there are some situations and perspectives that we simply cannot see no matter how hard we may try. So, to protect ourselves from hurting ourselves and hurting others we care about due to these blind spots, we need to surround ourselves with godly peers and trust God to use them to tell us His will and give us His directives. We can and will hear from God quite often through all these peer relationships if we are willing to listen.

So, here is the question. Who is the Barnabas, the peer in your life who you allow God to speak through to communicate to you and give you His directions? Who is standing beside you?

WE NEED TO BE HEARING FROM THOSE WHO ARE UNDER US

(We all need to have at least one Timothy in our lives – someone who we are mentoring.)

Do you have a Timothy in your life? Someone you are pouring your life and knowledge and wisdom into - trying to help them be good stewards of what the Lord has entrusted to them?

If you are a parent, you sure do, even if you are a parent of adult children. If you are a grandparent, you sure do. If you are an employer, you sure do. If you are a Sunday school teacher or small group leader, you sure do. If you are a pastor or elder, you sure do.

If you have anyone under your leadership or authority, you have probably already realized that God can and does communicate very clearly to us through those who are under us.

One mother shared this story of how she heard the voice of God coming out of the mouth of her child:

"When our oldest daughter, Bethany, was very young. She had a terrible headache. Being such a compassionate person, I asked her if she wanted mommy to give her some Tylenol to make her headache go away. Bethany said softly as she laid in bed, "No mommy, just pray." Humbled by her childlike faith, I prayed and in a matter of minutes Bethany was asleep. God through Bethany had reminded me to go to Him first."

One father shared this memory:

"I remember when my second daughter was about to get engaged to a young man, who at the time I was not at all thrilled about. (I will tell you that I am now thrilled with him!) I remember as I was expressing my concerns about their potential engagement, Anna asked me, "Dad, did you raise me to make good decisions?" I said, "Yes, of course I did." "Then", she replied, "are you are going to trust me to make a good decision for a husband or not?" I heard the voice of God coming out of her mouth. She was definitely right and I was definitely wrong. She did make a great decision."

Each of you likely has some stories of how God has spoken to you through those that are under you. Let's remember what David said in Psalm 8:2 and Jesus later repeated, "*Out of the mouth of babes and sucklings hast thou ordained strength.*" If we are not consciously expecting to hear the voice of God from those who are under us, we are going to miss a lot of God's directions for us.

If we really want to get directions for our lives from our Owner, we need to be open and ready to hear from Him through from those who are over us, those who are beside us and those who are under us. You can be sure He is continuously talking to us through them. The question is, "Are we even listening?"

LIFE APPLICATION QUESTIONS

1. What is your initial reaction to the message of this lesson?

LESSON FOUR

2. Read Proverbs 11:14 and Hebrews 13:17 and then discuss the idea that God puts people over us to protect us and direct us.

3. Share who are the people in your life who you are over you and through whom you allow God to communicate to you (give you directions). Share an example of how God used one of these authorities to tell you what you should do.

4. Is there anyone in your life for whom you have given “veto” power over you? Why or why not?

5. Share who are the peers in your life you have surrounded yourself with through whom you allow God to speak to you and hold you accountable.

6. Share one of your blind spots and an example of how God used one of your peers to help you see the matter or situation in a way that you were unable to see it. Share how this clearer insight/understanding from a peer allowed you to respond in a way that was different than you would have otherwise responded.

7. Share who are the people in your life who are under your spiritual oversight. What active spiritual role are you playing in their lives?

8. Share an example of how God has communicated to you through someone who you are over.

9. Why do you think we don't hear from God more often than we do through those in our lives who are over us, beside us and under us?

10. What is going to change in your life because of what you have learned in this lesson?

LESSON FOUR

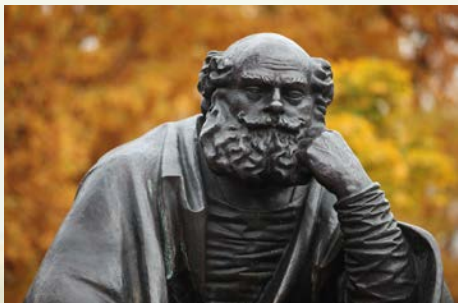
PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer

WHAT DOES THE OWNER WANT

GETTING DIRECTIONS FROM THE OWNER - PART 3



In the first two parts of this series, we considered how God gives us, his stewards, directions through His Word and through other people. In this final part of the series we will examine what is no doubt the most subtle and the most subjective of the three ways God communicates His will to us – through our thoughts.

God is constantly speaking to us by introducing thoughts into our minds. But our minds are so inundated with distractions and information overload that we hear little of what He is saying to us. Do you remember in school

as a child being taught before crossing a railroad track to first do three things: Stop, Look and Listen. Heeding these same three directives can position us to hear a lot more from God than we ever have before.

FIRST, WE NEED TO STOP

David counsels us in Psalm 46:10, “Cease striving and know that I am God;...” Most of us live such harried lives dashing from this activity to that meeting to back home, then on to church that we hardly have time to stop and take a breath. And once we finally do stop, we are so exhausted that we collapse in a chair or in bed and we are gone. Does this describe your life at all.

You may have heard the old saying, “Don’t just stand there, do something!” But let me suggest that God’s message to us is this, “Don’t just do something, stand there.” Stop! “Cease striving!”

How often do we shut off the TV, shut off our cell phones, shut off our computers and iPads, get away from people and just stop long enough to give our loving Owner an opportunity to speak to us through our thoughts?

SECOND, WE NEED TO LOOK

A couple homeschooled all four of their daughters all the way through high school and, as such, spent huge amounts of time teaching them the Bible as well as all the other subjects. When their two oldest daughters were still quite young, they had been sharing with them I John 3:17, which says, “But if anyone has the world’s goods and sees his brother in need, yet closes his heart against him, how does God’s love abide in him?” They were trying to teach them that how a person responds to those in need shows whether or not they truly love God.

Well, as the next Sunday rolled around, the father happened to be preaching that morning and his wife was playing the piano and as is often the case with families with small children, they were running late. Church was supposed to be starting in ten minutes and they were at least twelve minutes from the church building. They jumped into the car and hurried out of the driveway and sped on to church.

LESSON FIVE

On the main street to the church that morning the family happened to drive by an elderly, homeless woman walking down the side of the road pulling a cart with a big bag of something. The dad crossed over into the left lane so as to not get too close to her and drove on by. Their oldest daughter, who was about five at the time, broke the silence and asked, "Daddy, don't you love God?" He said, "Of course I do, honey, why do you ask?" Her next comment has been indelibly etched in this father's memory. She asked, "Daddy, that lady needs help; and we have a car. If we really love God, shouldn't we stop and help her?" This young girl had seen a need because she was looking. Her dad, on the other hand, with his obvious blind spots had not seen a thing. He was in too big of a hurry to get to church to minister to the needs of the congregation to see anybody with needs on the way.

The father immediately stopped the car, backed up to where this lady was, opened the trunk put her bundle of laundry in, had her climb in the back seat with the girls and drove her to the laundromat. He gave her his name and phone number and told her if she ever needed a ride anywhere to call him. They jumped back in the car and dashed on to church amazingly arriving two minutes early instead of two minutes late. Go figure.

There is a profound spiritual truth that very few stewards ever come to fully understand? A truth that can radically impact your life. Here it is: We need to give just as desperately as the poor need to receive. We are just as needy as they are, just in a different kind of way. So, when we see a need and respond to it, we are proving to ourselves and to our Owner that His love does indeed abide in us.

We all need to begin looking even more carefully at what and who is around us and how we might be a blessing to those in need. Try this suggestion on for size. Start carrying a few \$5 bills around with you so whenever you see anyone in need, you have something already set aside to share and bless them in Jesus' name. It is amazing how different spontaneous giving is, when we already have something set aside to give away.

LAST, WE NEED TO LISTEN

Do you remember when Elijah had his encounter with God at Mt. Horeb? I Kings 19:11-12 tells us the story. The King James says it was a *"still small voice."* Isaiah 30:21 says it this way,

"And your ears shall hear a word behind you, saying, 'This is the way, walk in it,' when you turn to the right or when you turn to the left." God is speaking thoughts into our minds all the time with His still, small voice; and only when we stop, look and listen, will we actually recognize that it is a thought from the Lord for something He wants us to do.

Here is a simple, yet powerful, example of how God puts His direction into our minds. Recently, a man was on his way to an appointment when a car coming towards him tried to turn left right in front of him. He swerved to avoid it, but the lady plowed right into the side of his car. He immediately prayed and asked God to not let this be just another frustrating delay and irritating inconvenience, but to do something with it that would honor Him. He accepted that God apparently wanted this lady and him to "bump" into each other that day.

The lady was driving without insurance, was an emotional basket case, pleaded with the man to not have her put in jail (because she had small children at home,) and promised she would pay every penny of the damage to the car. The man reassured her that she would not be going to jail; and even though she didn't have insurance, he did and everything would be

okay. The officer arrived and did give her a ticket for driving without insurance. The wrecker soon arrived to tow his un-drivable car away.

The man called his wife to tell her that he was in an accident, but was fine. As he was talking to her, he was deeply impressed by the Lord to give the lady some money. Since he had begun the practice of carrying \$5 bills around with him to give to those in need, he took out his wallet and to his surprise he only had a \$50 bill in it that his son-in-law had given him the week before to repay him for something he bought for him. He had totally forgotten it was even in there.

He pulled out the bill, walked over to the lady and told her he wanted to give it to her because she was going to have a lot of additional expenses from this wreck. She went from weeping to sobbing and refused to take it. He then said, "Please take it, God asked me to give it to you. He wants you to have it." She finally accepted it. He got into the cab of the wrecker and rode off with his damaged car in tow, missing his appointment and happy as a lark!

He shared he was not sure there was anything he could have done with that \$50 bill that would have been more fun and more of a blessing. He was thoroughly refreshed by his little act of giving. He came away from that calamity less needy than he was before it happened. Maybe the accident was really for his benefit.

Many of you have also likely had some of the most out of the blue thoughts come to your minds? Someone you haven't seen or talked to for ages for no reason comes to mind? You have the thought that you ought to do something completely random that was not part of the plan for your day? You sense the need to pray for someone right at that moment. Listen, that is very likely the still small voice of our Owner speaking to you - giving you directions on what He wants you to do today with the time, talents and treasures He has entrusted to you.

What incredible fun it is when we stop, look and listen to the thoughts that God puts into our minds to direct us on what He wants us to do with what we have of His to manage.

If we want to be a good and faithful steward of all that God has entrusted to us, we will need to become very attentive to learning how and when and where to hear from Him. He will communicate His will for us through His Word, through other people in our lives and through the still small voice of our thoughts. What a joy and a blessing it is to fully embrace the idea that God owns everything and our singular task is to manage carefully all that we have been entrusted with according to His will - and to carry out His directions for what to do with His stuff with all our heart, soul and mind.

LIFE APPLICATION QUESTIONS

1. What is your initial reaction to the message of this lesson?

LESSON FIVE

2. Read Psalm 46:10 and then share what are your personal challenges for why you don't cease striving more often each week so you can just stand silently before the Lord and listen to what He wants to tell you.

3. Why is the idea of "don't just do something, stand there" so counter cultural in America and in American churches.

4. Read I John 3:17 and discuss what this verse is saying and what it says about us if we are unwilling to share with others in need when we have the means to do so.

5. How did the story of the elderly lady impact you? Have you ever missed an opportunity to be used by God simply because you were not consciously looking for how God wanted to use you?

6. What impact did the story of the auto accident have on you? Why do you think its outcome was so different than you would expect?

7. What is your reaction to the comment that "I need to give just as desperately as the poor need to receive?" How does our refusal to give actually harden our hearts to God using us to carry out His will for others?

8. Read I Kings 19:11-12 (King James Version) and discuss the idea that God communicates to us not in loud, obvious ways, but in a "still small voice." If this is true, what does that mean to us in getting our directions from the Owner?

9. Since God introduces thoughts into our minds, share a time in which the most random thought to do something came to mind and what happened when you actually did it.

10. What is going to change in your life because of what you have learned in this lesson?

LESSON FIVE

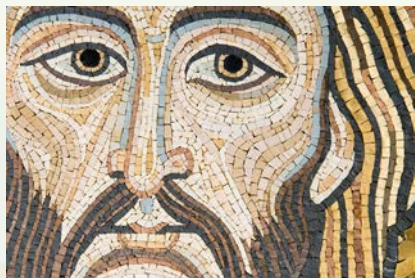
PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer

THE STEWARDS'S CHARACTERISTICS

THE CHARACTERS OF A GOOD AND FAITHFUL STEWARD



Now that we are clear on what it means to be a steward and how we can get our directions from the Owner on what He wants us to do with what He has entrusted to us, let's unpack specifically what the life of an obedient steward should look like. In this lesson, we are going to consider the three dominant life-characteristics present in a good and faithful steward. As we examine each of these three characteristics, may it enable us to better assess how well we are personally doing actually living the life of a good and faithful steward.

1. A GOOD AND FAITHFUL STEWARD LIVES AN EXAMINED LIFE

This practice of living a life of regular self-examination is often referenced in the Bible. In II Corinthians 13:5 Paul told the believers in Corinth, *"Examine yourselves to see whether you are in the faith; test yourselves..."* He also tells them in I Corinthians 11:28 that, *"A man ought to examine himself before he eats of the bread and drinks of the cup (referring to taking communion)."* Even Jeremiah exhorts his people in Lamentations 3:40, *"Let us test and examine our ways."*

There is nothing more appropriate for a faithful steward of someone else's resources to routinely examine how effectively he is doing in carrying out his responsibilities. Stewards will be continually examining their behavior – their motives, their thoughts, their attitudes, the direction their lives are headed and if their life is a close replica of the life of Jesus.

Unfortunately, we far too often only examine our lives when something is going wrong or we face some significant crisis. In the midst of that trial, we finally pause to take stock of our lives to determine what might have caused this difficult situation. Crisis examination is certainly better than no examination at all, but a good and faithful steward will be doing routine self-examination as part of his or her daily life.

Pilots say that a plane is off course about 95% of the time it is flying due to wind currents, barometric pressure, etc. Because of this, the pilot must be vigilant in making continual minor course corrections to bring the plane back on course. If he doesn't, he will find, after several hours of flying that his plane is actually hundreds of miles off course.

The good and faithful steward is like the attentive pilot in flight - continually examining the course of his or her life to determine if it is still on the flight pattern that has been set by the "Tower." The steward will routinely make whatever midcourse corrections to his life that are needed regardless of how subtle or how dramatic they need to be. He recognizes that the gravitational pull of this world and the unpredictable winds of temptation can very quickly get him off course.

Socrates correctly concluded, "The unexamined life is not worth living."

So, would the word *examined* describe your life?

LESSON SIX

2. A GOOD AND FAITHFUL STEWARD LIVES A CONTROLLED LIFE

Living a controlled life is a foundational characteristic of a good and faithful steward. Self-control is one of the fruits of the Spirit (Galatians 5:23). Paul repeats several times in his letter to Titus that believers are to live a controlled life. Elders are to have their lives under control in Titus 1:8. Older men are to be self-controlled in Titus 2:2. Young men and women are to be self-controlled as well in Titus 2:5-6.

Paul uses the discipline and self-control of an athlete in training to illustrate the controlled life of a steward in I Corinthians 9:25. Just two verses later he applies self-control to himself when he says, *"But I discipline my body and keep it under control..."*

I think Solomon makes this point best when he says in Proverbs 25:28, *"A man without self-control is like a city broken into and left without walls."* There is nothing to contain him and he lives a life that is out of control in one or more ways.

We all know people who lack self-control. They cannot control their tempers. They cannot control their appetites. They cannot control their emotions. They cannot control their tongues. They cannot control their sex drives. They cannot control their spending. In one or more ways they are lacking self-control. They are *"like a city broken into and left without walls."*

The good and faithful steward, to the contrary, is constantly *restraining* and *retraining* his natural impulses to keep all of these fleshly desires (both good and bad) under control. He is diligently working day-by-day and often minute-by-minute to keep his head in the game and not allow *"the desires of the flesh and the desires of the eyes and pride in possessions..."*, as it says in I John 2:16, to break down the walls of self-control that is a defining characteristic of a good and faithful steward.

John Milton said well, "He who reins within himself and rules passions, desires and fears is more than a king." The steward who is in control will be both useful and effective in obediently serving his Master.

So, would the word *controlled* describe your life?

3. A GOOD AND FAITHFUL STEWARD LIVES A SACRIFICIAL LIFE

The third characteristic that will commonly be seen in the life of a good and faithful steward is sacrifice. We simply cannot be good and faithful stewards if sacrifice is not a part of our lives.

Paul calls us in Romans 12:1 to be *"living sacrifices."* Jesus challenges every steward that if he wants to follow Him in Luke 9:23, *"let him deny himself and take up his cross daily and follow me."* The cross in Jesus' day was used for only one purpose, to kill someone. So the imagery He is giving us is quite dramatic. He is not calling us to a one-time sacrificial death for "the cause." The sacrifice He is describing here is to be a daily sacrifice. Each day, we are to put to death our wishes, our desires, our agenda, our comforts, our free time and our hopes for the greater good of the Kingdom and the world we seek to win.

In his book *The Kingdom and the Cross*, James Bryan Smith suggests that, "If our God is self-sacrificing and seeks to bless others who have done nothing to merit it, then we should be people who are self-sacrificing and who bless others who have not earned it."

There is no more powerful demonstration of a good and faithful steward than when he willingly and sacrificially gives to others without any consideration of their worthiness to receive his gift.

Regardless of how great or small the need or opportunity, he gladly sacrifices whatever he currently stewards for the good of others.

John gives us the extent we must be willing to live a sacrificial life. He said in I John 3:16, *"By this we know love, that He laid down His life for us, and we ought to lay down our lives for the brothers."*

If sacrificing our lives is the maximum sacrifice we might be called to make as a steward, it seems to put into a clear context the modest sacrifices we make when we give some of the money or the time or the talents we have been entrusted to steward to help others.

So, would the word *sacrificial* describe your life?

If we want to be identified as a good and faithful steward and someday hear those wonderful words, *"Well done,"* we must (1) routinely examine ourselves to be sure that our lives are on the right course that has been set by our Master. (2) We need to be vigilant that we control our appetites and impulses to ensure that they do not end up controlling us. (3) We need to be regularly and generously sacrificing what we have been entrusted with in hopes of bringing a little bit of heaven to those who are here on earth. Living the life of a good and faithful steward is a tremendous challenge. So, let me ask, are you up to the challenge?

LIFE APPLICATION QUESTIONS

1. What is your initial reaction to the message of this lesson?

2. Which of these three areas of life stewardship (examined life, controlled life, or sacrificial life) do you most struggle with? Why?

LESSON SIX

3. When do you most often find yourself willing and desiring to carefully examine your life? Are you more of a routine self-examination person or a life-crisis examination person?

4. Why do we so seldom take the time to do a thorough self-assessment of our lives and the direction we are headed?

5. Share some examples of people you know who are living examples of what Proverbs 25:28 says, "A man without self-control is like a city broken into and left without walls."

6. In what areas of your life do you currently struggle most to keep under control?

7. What do you think Paul means when he says in Romans 12:1 that we are to be "living sacrifices?"

8. How does the ownership issue of our possessions hinder us from living a more sacrificial and generous life than we do now?

9. What would be the hardest material thing for you to let go of (sacrifice), if the Lord were to call you to release it?

10. For you, what is most challenging about John's statement in I John 3:16, "By this we know love, that He laid down His life for us, and we ought to lay down our lives for the brothers?"

11. What is going to change in your life because of what you have learned in this lesson?

LESSON SIX

PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer



THE
STEWARD'S
WAY™