



THE
STEWARD'S
WAY™

301 SERIES

LIVING THE OBEDIENT
AND SURRENDERED LIFE

ARE YOU ALL IN?

DOUBLE TROUBLE



Tom and Patti and Jim and Mary took a weekend camping trip together to a local lake. They decided to rent canoes for the afternoon. As their leisurely canoe ride ended, Jim and Mary rowed up to the dock and stepped out of their canoe. Tom and Patti rowed up beside, intending to step out of their canoe into Jim and Mary's canoe and then up onto the dock.

Patti got out fine. But when Tom put his first foot into the other canoe, the shifting of his weight caused his canoe to begin drifting away, leaving him in the hilariously untenable position of trying to stand in two canoes moving away from each other. Unable to control the drift, he found himself doing the splits with hands flailing just before plunging headfirst into the lake, his feet still hooked over the side of each canoe. Jim, Mary, and Patti laughed until they cried at the slap-stick scene before them.

As comical as this scene is, many of us (unbeknownst to us) are in the same position—trying to straddle two canoes that are moving in different directions. If you have ever been in a canoe, you know that trying to stand up in one canoe can be enough of a challenge. Trying to stand up in two canoes, as Tom discovered, is “double trouble.”

We live in two kingdoms—our spiritual kingdom and our material kingdom. Just as Tom found himself unsuccessfully straddling the two canoes, we too can find ourselves unsuccessfully attempting to straddle these two kingdoms, one foot planted in each even as they drift apart, leaving us facing our own double trouble. The Bible offers several metaphors to expose the untenable position of attempting to live a contradictory double life, and the trouble that comes from trying to straddle our two competing “canoes.”

James 1:8 (NASB) tells us that a double-minded man [is] unstable in all his ways. (Sounds like Tom in the two canoes, doesn't it?) David declares in Psalm 119:113 (ESV), I hate the double-minded. James adds in 4:8, purify your hearts, you double-minded. In Psalm 12:2, David provides a different metaphor, that of being “double-hearted.” In I Timothy 3:8, Paul describes those who are “double-tongued.” All these phrases describe the contradictory position of attempting to keep one foot in our spiritual canoe and the other foot in our material canoe. In doing so, we are facing “double trouble.”

Jesus said it this way, *No one can serve two masters, for 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 God and money* (Matthew 6:24). Jesus is expressing the impossibility of trying to successfully keep a foot in both canoes.

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Here is how straddling these two canoes often functionally plays out in our lives. Our material possessions (time, talents, treasures, toys, etc.) are in our material canoe. On occasion, we are asked, compelled, coerced, or convicted to give some of our stuff from our material canoe to be used for spiritual purposes. When we transfer some of our material assets over to the spiritual canoe, it is recorded, reported, and/or recognized in some way.

Contrast that picture with this alternative. We choose to wholly and solely live in only one canoe—our spiritual canoe. We recognize that at our conversion we willingly transferred everything we were and everything we possessed into our spiritual canoe, abandoning our material canoe altogether. We sing “All to Jesus I surrender, all to Him I freely give,” and really mean all. Everything we have and everything we are is His. We are all in the spiritual canoe. We acknowledge that our material stuff was never really ours in the first place, but that we had wrongly confiscated it and are now willingly returning it to the rightful Owner. (See Psalms 24:1; 50:10-12.)

It is no longer a question of what we will transfer from our material canoe to our spiritual canoe. Everything we possess and everything we ever will possess should already be in our spiritual canoe to be used for kingdom purposes whenever and however it is needed by our sovereign King. Think back. Did you indeed surrender and transfer all the possessions in your material canoe now and forever into your spiritual canoe when you surrendered to Christ? Did you ever really “surrender all”?

If the answer is yes, then your giving decisions are not really giving decisions. They could more accurately be described as deployment decisions. The term giving carries with it the implication that we are taking something from our material canoe and “giving” it to our spiritual canoe to be used for spiritual purposes. The term deployment, to the contrary, simply focuses on how these resources already in the spiritual canoe will be utilized to produce maximum impact and benefit for the King to whom these assets already belong.

If we attempt to live with one foot in our spiritual canoe and the other one in our material canoe, we will find ourselves double-minded, double-hearted, double-tongued, and with a severe case of double-vision. We will indeed find ourselves continually living with double trouble.

Notice that right after Jesus tells us that we should lay up treasures for ourselves not in our material canoe, but in our spiritual canoe, and right before He tells us that we cannot simultaneously live in two different canoes (God and riches), He adds a powerful illustration in Matthew 6:22-23, *The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!*

It is impossible for our eyes to simultaneously focus on two different images. Have you ever intentionally crossed your eyes? If you have, you know that when you point your eyes in different directions, you can't see anything clearly with either eye. We cannot focus on both our spiritual and our material canoes at the same time, lest we find, like Tom, that we are in a compromising position that can never be maintained.

Ask yourself, "Where am I standing right now? Am I trying to straddle these two different canoes, hoping to enjoy the best that both canoes have to offer?" If the answer is, "Yes," then you are indeed in double trouble. Here is a superior option for you to consider. If you have not already done so, transfer everything you have into one canoe—your spiritual canoe. In doing so, something glorious will happen. You will find yourself becoming singled-minded, single-hearted, single-tongued, and single-visioned. You will now be single-focused on what God wants you to do with what you are carrying of His material things in His spiritual canoe to be used for His divine purposes and ultimate glory.

If we get into the right canoe (the spiritual canoe) heading in the right direction with an eternal perspective in mind, we will experience what Paul describes in I Timothy 6:19 as life indeed. Here are your options: Double trouble or life indeed. Not really a very difficult choice, is it? Starting today, why not be all in your spiritual canoe?

LIFE APPLICATION QUESTIONS

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

2. In what ways do you find yourself trying to live a two-canoe life?

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3. Do you have trouble staying single-minded, single-hearted, single-tongued and single-visioned in your daily walk with the Lord? Which one is your greatest struggle?

4. Which one (single-minded, single-hearted, single-tongued and single-visioned) comes easiest to you?

5. What could you do to better “control the drift” of your life toward materialism?

6. In what ways do you most struggle with being drawn back into a life controlled by “stuff?”

7. What area(s) of your life do you most struggle to keep in your spiritual canoe? (time, talent, treasure, etc.)

8. In what areas do you think you are making the most progress?

9. As a believer, what do you see as one of the most difficult two-canoe issues?

10. What is your reaction to the difference between “giving decisions” vs. “deployment decisions?”

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

A BALANCING ACT

BEING POOR IN SPIRIT WHILE RICH IN THINGS



As Americans, we live in the richest nation in the world. Because we are surrounded with degrees of material prosperity and opulence that relatively few have ever enjoyed, the idea of being poor in spirit presents us with both an extraordinary challenge and an opportunity that can either prove to be powerful or destructive depending on how we choose to respond to it. How are we supposed to be poor in spirit while being rich in things?

First, we must understand what the phrase poor in spirit means. This phrase is found in Jesus' Sermon on the Mount in Matthew 5:3. It is the first of the eight beatitudes that all begin with blessed, which means literally "to be happy, fortunate or blissful."

We need to understand the actual meaning of these words. The word poor comes from the Greek word that means "to shrink, cower or cringe," as beggars often did in that day. Classical Greek used the word to refer to a person who was reduced to total destitution: one who was crouched in the corner begging, with one hand reaching out and the other covering his face in shame. This term is not just used to simply mean poor, but begging poor. This is the same word used in Luke 16:20 to describe Lazarus.

The Greek word normally used for poverty is a different word entirely and is used in Luke 21:2 to describe the poor widow Jesus observed giving her offering at the temple. She had very little, but she still had two small copper coins. The words "in spirit" focus not on material poverty, but on spiritual poverty. In the same way that people are begging poor materially, here Jesus is describing begging poor spiritually.

Being poor in spirit comes when we recognize our total spiritual destitution and our complete dependence on God. There is no saving resource in us. There is nothing that we can offer of value. We are left begging poor and our only recourse is to reach out our sin-sick hands and beg God for mercy and grace.

The story of the Pharisee and the tax collector in Luke 18:10-14 (NIV) is the classic contrast between one who was rich in spirit and one who was poor in spirit. Jesus said, *Two men went up to the temple to pray, one a Pharisee and the other a tax collector. The Pharisee stood up and prayed about himself: 'God, I thank you that I am not like other men—robbers, evildoers, adulterers—or even like this tax collector. I fast twice a week and give a tenth of all I get.' But the tax collector stood at a distance. He would not even look up to heaven, but beat his breast and said, 'God, have mercy on me, a sinner.' I tell you that this man, rather than the other, went home justified before God. For everyone who exalts himself will be humbled, and he who humbles himself will be exalted.*

We do not like the idea of admitting that we are poor in spirit. It is contrary to our human nature. We fight against acknowledging it. A good example of this resistance to admit a poverty of spirit is found in the great hymn "At the Cross." It has a line in the first verse

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that says, “Should He devote that sacred head for such a worm as I?” David uses this word “worm” in a Messianic sense in Psalm 22:6: But I am a worm and not a man, scorned by men and despised by the people. This term is a biblically-inspired word describing Jesus on the cross.

The thought of being a worm is so repulsive in our modern culture that most modern hymnals have changed the original words to the song from “for such a worm as I” to “for such a one as I” or “for sinners such as I.” We just do not like to admit that we are spiritual worms. But in contrast to the holiness of God, a worm is a very accurate description of where we stand with God spiritually. The joy of it all is that God so loved us worms that He sent His son to redeem us so we could experience a spiritual metamorphosis and be changed from a worm to a son or daughter. Being poor in spirit is not about how God views me or even how other people view me, it is about how I view me.

The best way to understand what poor in spirit means is to look at how men viewed their own spiritual “richness” when they came into the presence of God.

- Isaiah lamented, Woe to me... I am a man of unclean lips (Isaiah 6:5, NIV).
- Gideon asked, O Lord, how shall I deliver Israel? Behold, my family is the least in Manasseh, and I am the youngest in my father’s house (Judges 6:15, NASB).
- Jeremiah resisted God’s call, Behold, I do not know how to speak, because I am a youth. (Jeremiah 1:6)
- Moses asked humbly, Who am I? (Exodus 3:11)
- David said, Who am I, O Lord GOD, and what is my house, that you have brought me thus far? (1 Samuel 7:18)
- Peter cried, Depart from me, for I am a sinful man. (Luke 5:8, ESV)
- Paul said, I am the foremost [of sinners]. (1 Timothy 1:15)

Poverty of spirit is a personal awareness and recognition before God that there is nothing in us or about us that warrants any sense of self-sufficiency or spiritual “richness” that might be applied to our credit. We are all at our core begging poor spiritually.

St. Francis de Sales wrote a book entitled, “Introduction to the Devout Life,” which is a series of hypothetical letters to a new convert he calls Philothea (which means “Lover of God”). In one of his letters de Sales addresses the issue of material possessions and the attitude a Christian who is poor in spirit ought to have towards them. His counsel is quite profound, especially considering it was written over 400 years ago:

“Blessed are the poor in Spirit, for theirs is the Kingdom of Heaven.” Accursed, then, are the rich in spirit for the misery of hell is their portion. A man is rich in spirit if his mind is filled with riches or set on riches. The kingfisher shapes its nest like an apple, leaving only a little opening at the top, builds it on the seashore, and makes it so solid and tight that although waves sweep over it the water cannot get inside. Keeping always on the top of the waves, they remain surrounded by the sea and are on the sea, and yet are masters of it.

The Poverty of Spirit to be Observed in the Midst of Riches

Your heart, dear Philothea, must in like manner be open to heaven alone and impervious to riches and all other transitory things. Whatever part of them you may possess, you must keep your heart free from the slightest affection for them. Always keep it above them and while it may be surrounded by riches it remains apart from riches and master over them. Do not allow this heavenly spirit to become captive to earthly goods. Let it always remain superior to them and over them, not in them.

There is a difference between having poison and being poisoned. Pharmacists keep almost every kind of poison in stock for use on various occasions, yet they are not themselves poisoned because they merely have it in their shops and not in their bodies. So also you can possess riches without being poisoned by them if you merely keep them in your home and purse and not in your heart...

Unfortunately, Philothea, no one is ready ever to admit that he is avaricious [someone who "has an insatiable greed for riches"]. Everyone denies having so base and mean a heart. One man excuses himself on the score that he has to take care of his children—that this fact puts him under obligation to them, and that prudence requires that he be a man of property. He never has too much; he always finds need for more.

The most avaricious men not only deny they are avaricious but even think in their conscience they are not such. Avarice is a raging fever that makes itself all the harder to detect the more violent and burning it is. Moses saw the sacred fire that burned but did not consume the bush. On the contrary, avarice is a profane, unholy fire that both consumes and devours but does not consume an avaricious man...

How to Practice Genuine Poverty Although Really Rich

Dear Philothea, I would like to instill into your heart both wealth and poverty together, that is, great care and also great contempt for temporal things.

Have greater care than the worldly men do to make your property profitable and fruitful. Princes' gardeners are more careful and faithful in cultivating and beautifying the gardens in their charge than if they were their own property. Why is this? Undoubtedly it is because they see the gardens as the property of princes and kings to whom they want to make themselves acceptable by their services.

Philothea, our possessions are not our own. God has given them to us to cultivate and He wants us to make them fruitful and profitable. Hence we perform an acceptable service by taking good care of them. It must be a greater and finer care than that which worldly men have for their property. They labor only out of self-love and we must labor out of love of God...

Therefore let us exercise this gracious care of preserving and even of increasing our temporal goods whatever occasions present themselves as so far as our condition in life requires, for God desires us to do so out of love for Him. But be on guard so that self-love does not deceive you. Sometimes it counterfeits the love of God so closely

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that one might say it is the same thing. In order that it may not trick you and that care of temporal possessions may not degenerate to avarice...we must practice real poverty in the midst of all the goods and riches God has given us.

Frequently give up some of your property by giving it with a generous heart to the poor. To give away what we have is to impoverish ourselves in proportion as we give, and the more we give the poorer we become...until such time as God shall restore it to us we remain the poorer in the amount we have given. Oh, how holy and how rich is the poverty brought on by giving alms!

There are two “ditches” that must be avoided on each side of this narrow road of being poor in spirit while being rich in things. One ditch to avoid is letting our material possessions deceive us into becoming rich in spirit—thinking more highly of ourselves than we ought—as it says in Romans 12:3. The other ditch to avoid is being deceived into concluding that having material possessions is somehow carnal and unspiritual, leading us to become rich in spirit because we have little.

The centerline on this road, simply stated, is to be spiritually poor while being materially generous. The more begging poor we become spiritually, and the richer and more generous we become materially, the more useful we will become to His Majesty, the King.

LIFE APPLICATION QUESTIONS

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

2. What would you see as the difference between being “poor” in the United States and being “poor” in Haiti?

3. Compare your standard of living (the size of your house, the age of your cars) with that of your parents at a similar stage in their life.

4. How does your life compare to what de Sales says should be the proper purpose for growing one’s wealth?

5. What does “Poor in Spirit” mean to you?

6. De Sales likens material possessions to poison, but tells us how to avoid being poisoned while possessing them. How effective are you in avoiding being poisoned by your possessions?

7. What is to be our attitude toward the poor and how does that compare to what the Bible teaches our attitude ought to be? Leviticus 25:35, Deuteronomy 15:6-8, Prov 19:17.

8. Consider de Sales statement: “Frequently give up some of your property by giving it with a generous heart to the poor.” Why would this be so healthy for us to do on a regular basis? Why don’t we do it more often?

9. Of the two ditches described in the video which is more problematic for you? Why?

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

LESSON TWO

PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer

LIFE TRANSFORMATION

THE DEEPER MEANING OF LIFE



It is more blessed to give than to receive. Do you know who originally said this or where it can be found? You might already know that this statement was made by Jesus. However, it is found in a surprising place. Whenever we think of the statements of Jesus, we immediately think of the Gospels and possibly His few comments in the book of Revelation. However, this statement is found in Acts 20:35. Paul quotes it in his farewell address to the elders at the church of Ephesus after his three year ministry with them.

What is particularly interesting about this is that Paul tells the elders to *remember the words of the Lord Jesus...Himself*, suggesting that these words must have been widely known among believers even though they are not recorded in any of the Gospels. The Apostle John does tell us in the last verse of his Gospel, *Jesus did many other things as well. If every one of them were written down, I suppose that even the whole world would not have room for the books that would be written* (John 21:25). Needless to say, there is much more that Jesus said and did than is recorded in the Bible.

With that as a background, let us consider the verse itself. This verse is just one of many examples of the idea of human contradictions. Jesus was a master of these. He would tell people that if they wanted to be first, they would have to be last. If they wanted to live, they would have to die. If they wanted to be rich, they would have to become poor. We could go on, as the list of human contradictions is extensive.

Nowhere is the contradiction of giving and receiving more obvious than at Christmastime, when gift-giving reaches its annual apex. Just ask a small child whether it is more fun—"blessed"—to receive or to give presents at Christmas, and the answer will always be the same. In fact, they may even look at you with some degree of disbelief. How could you even ask such a ridiculous question? What keeps young children up at night with excitement is what they are going to get the next morning, not what they are going to give. There is nothing wrong with a child who is almost delirious with excitement about what he will receive—it is very natural. And that is exactly my point; it is very natural. Jesus is the master of calling us to the unnatural—like loving your enemies and forgiving those who hurt you.

Almost everything about being a follower of Jesus is unnatural or counterintuitive. In fact, it is a safe rule to follow that however you are naturally inclined to respond to a situation, respond just the opposite, and you will probably be responding the right way. You see, the spiritual dichotomy is between what is natural and what is supernatural—which is

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how we have been reborn to live. The natural man will say, "It is more blessed to receive than to give." The supernatural man will say, "It is more blessed to give than to receive."

If we were completely honest with ourselves, we would all admit that it is a blessing to both receive and give. Notice that Jesus said, "It is more blessed to give than to receive." When the blessing of receiving overrides the blessing of giving, life becomes warped, myopic, and egocentric.

The tale of Ebenezer Scrooge is a classic example of the natural man turned into the supernatural man. Ebenezer's life was consumed with getting and accumulating, while giving was an entirely foreign notion to him. In fact, it could be said that he found the idea so abhorrent that when he was once asked to support the poor so they would not starve to death, he said, "Let them die and decrease the surplus population."

He would squeeze every penny out of every business deal he could, continuing to pile up greater and greater wealth. Yet, accumulating more and more wealth failed to give him what he was looking for, which was true happiness and fulfillment in life. In fact, the more he acquired, the more miserable he became. Something was terribly wrong with this lonely old man. The deceitfulness of believing that receiving was the greatest joy had failed him completely. He was not happy, he had no friends, and he had no joy.

But when three spirits visited him that one fateful Christmas Eve, Scrooge was forced to face himself and the empty life he had built. His cold, callous heart was broken and changed. Totally transformed in just one night. That change immediately redefined his understanding of the purpose for all his accumulated wealth. He now saw it as a resource to be used for doing good. For the first time in his life, he gladly opened his hands to help others as quickly and generously as he could. In all his giving, he discovered the one truth that had completely eluded him all the years of his life—that it is more blessed to give than to receive.

Now this stingy, odious, crabby, hardhearted old man was changed into a generous, pleasant, kind, and caring gentleman who finally found tremendous satisfaction in life—no longer in receiving and accumulating wealth for himself, but in giving that wealth in ways that would change people's lives and circumstances.

Sadly, King Solomon's life outcome was not as positive as Scrooge's. As one of the richest men who has ever lived on this planet, Solomon reflects back on all his material accomplishments in Ecclesiastes 2:1-11 (NASB). Read it carefully.

I said to myself, 'Come now, I will test you with pleasure. So enjoy yourself.' And behold, it too was futility. I said of laughter, 'It is madness,' and of pleasure, 'What does it accomplish?' I explored with my mind how to stimulate my body with wine while my mind was guiding me wisely, and how to take hold of folly, until I could see what good there is for the sons of men to do under heaven the few years of their lives. I enlarged my works: I built houses for myself, I planted vineyards for myself; I made gardens and parks for myself and I planted in them all

kinds of fruit trees; I made ponds of water for myself from which to irrigate a forest of growing trees. I bought male and female slaves and I had homeborn slaves. Also I possessed flocks and herds larger than all who preceded me in Jerusalem. Also, I collected for myself silver and gold and the treasure of kings and provinces. I provided for myself male and female singers and the pleasures of men—many concubines. Then I became great and increased more than all who preceded me in Jerusalem. My wisdom also stood by me. All that my eyes desired I did not refuse them. I did not withhold my heart from any pleasure, for my heart was pleased because of all my labor and this was my reward for all my labor. Thus I considered all my activities which my hands had done and the labor which I had exerted, and behold all was vanity and striving after wind and there was no profit under the sun (emphasis added).

If Solomon had done these things for others, instead of for himself, would he have come to the same pessimistic conclusion about his life and his work? *All [is] vanity and striving after the wind and there [is] no profit under the sun.* Probably not.

With all of Solomon's wisdom, there is one truth that he sadly missed entirely: *It is more blessed to give than to receive* (Acts 20:35). Giving is a natural outgrowth of mature love. We see this so plainly in John 3:16, *For God so loved... He gave.* And we can all be thankful that His desire to receive our gifts of praise was exceeded by His desire to give us a gift that we could never buy for ourselves. Romans 6:23 reminds us that *the free gift of God is eternal life in Christ Jesus our Lord.*

A biblical approach to life cannot focus simply on maximizing what you will keep for yourself and your family. You must also strive to address the deeper issues of your life's purpose—what can you do to maximize your blessing to others?

If you want to experience the deepest meaning in life, let me encourage you to follow the converted Scrooge's example—and not Solomon's—in regards to your accumulated wealth.

LIFE APPLICATION QUESTIONS

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

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2. Do you receive more joy when you get things or when you give things? What does this say about your level of spiritual maturity in understanding the deeper meaning of life?

3. It is actually a blessing to receive and to give. What happens when our focus is shifted too far toward receiving?

4. How important of a role does giving to others play in your life?

5. If you asked ten people in your life if they viewed you as more of a giver or a taker, what would they say? How would their assessment of you make you feel?

6. What have you emphasized in the lives of your children to instill a healthy balance of giving and receiving?

7. Share some family giving stories (working at the food bank, serving as a family in the church nursery, providing Christmas gifts to a needy family in the community, etc.) that have been particularly meaningful to you?

8. Do you have any family policies to put reasonable limits on Christmas/birthday gifts? Examine your gift-giving strategies – do you over-extend yourself to provide gifts to your family? If so, why?

9. What can you change in your life to “maximize your blessing to others (outside your family)?”

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

LESSON THREE

PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer

THE OTHER SIDE OF THE COIN

THE GRACE OF RECEIVING



For many, the grace of receiving can prove to be even more difficult to learn than the grace of giving. In fact, it seems that those who have developed their grace of giving often struggle the most with demonstrating the grace of receiving. In other words, the more gracious the giver, the less gracious the receiver. Interesting dichotomy, isn't it? Because of this, we can safely conclude that the grace required for giving is not the same as the grace required for receiving.

Have you ever tried to give someone something only to have the person flatly refuse to accept your gift? ("I just can't accept this.") Or have you had someone insist that if they do accept your kindness, they will be paying you back? ("Okay, you can buy my ticket this time, but I am buying yours the next time!") On the contrary, have you had them act as if they really didn't want or appreciate what you were giving them? ("You really didn't need to do this!")

Have you experienced any of these responses to your giving? Even more telling, have you ever expressed any of these graceless responses to someone trying to give you something? It's likely most of us would have to say at one time or another, "Yes, that has been me." Why do we respond this way when we are put in the position of the receiver? There seem to be three causes for why we can find ourselves acting as graceless receivers.

Refusing to Exercise the Grace of Receiving Can Express a Subtle Form of Pride

In John 13:8, Jesus is washing the disciples' feet. When He comes to Peter, Peter responds with a stern refusal, *Never shall You wash my feet!* (NASB). In his refusal to allow Jesus to wash his feet, he expresses a very subtle form of false humility, which is simply pride in disguise. He was unwilling to admit that he needed to have Jesus wash his feet.

Likewise, when we refuse to accept a gift, regardless of how modest or extravagant it may be, we may be refusing to acknowledge that we have a need that someone else is attempting to meet. We often subtly communicate, "I don't need that from you and I won't accept it." I have always been impressed by this comment from Pope John Paul II. He observed, "Nobody is so poor that he has nothing to give, and nobody is so rich that he has nothing to receive." When we resist the gifts and kindnesses of others, it can often come from pride that thinks, "I have more than you do. Just keep your gift. You need it more than I do."

A friend once told of the hardest gift he ever received was from a small group of believers living in the bush in Zimbabwe, Africa: "One Sunday, we went to a bush village to preach. At the end of the service, they gave each of us a warm bottle of pop. Someone

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had walked 10 miles one way to the nearby town to buy them for us. Everything within me wanted to refuse their gift. They had so little and I had so much. But I knew I needed to show the grace of receiving in order for them to experience the grace and joy of giving."

Another subtle form of pride is thinking that accepting someone's gift might imply that you are inferior to the giver. We don't like being in that position, so we resist and/or refuse the gift. People often say, "Oh, you didn't have to do this." Of course they don't, but that is precisely why they do it, because they wanted to. That is what makes giving so much fun! Have you ever refused to show grace in receiving because of your own pride?

Refusing to Exercise the Grace of Receiving Can Express a Subtle Form of Legalism

Have you ever seen someone refuse to show the grace of receiving at a restaurant with a conversation that ends with, "Well, if you are buying my lunch today, then I am buying your lunch the next time we go out"? Why do we do this? It is really pretty simple. Our refusal to express the grace of receiving is nothing more than a very subtle form of legalism. "I will not accept your gift as a gift; I will reluctantly accept it as a loan as long as you agree to let me pay you back as soon as possible."

Maybe we are driven by Romans 13:8 (NASB) that tells us, *Owe nothing to anyone except to love one another*. Do we feel that if someone shows us an act of kindness that we must now reciprocate to balance the ledger—to pay back the "debt" we owe? When did a gift become a debt that must be repaid? A gift is patently not a loan and to think of it like that is to rob the giver of experiencing the grace of giving with no strings attached and nothing to be repaid.

It could be that many of us fear that if we simply accept a gift for what it really is—a gift—we might be seen as a person who selfishly expects others to do all the giving/spending/buying. We don't want to be perceived as someone who is at the opposite extreme: being all *grace of receiving* and no *grace of giving*. Consequently, we reduce the gift to being merely a loan and then make our plans on how we will pay it back. How often have you heard someone who just received a gift say, "I don't know how I can ever repay you for this." It is a gift; it is not supposed to be repaid! Just smile broadly and say thank you!

John 3:16 says, *For God so loved the world, that he gave...* It does not say, He loaned. In fact, let me say that in spite of all our legalistic tendencies, the giver does not want to be paid back by you. To feel like you must do so robs you of the joy and grace of receiving and him the joy and grace of giving. Will you accept a gift with no repayment plan?

Refusing to Exercise the Grace of Receiving Can Express a Subtle Form of Ingratitude

Have you ever given a gift to someone or done some act of kindness, only to see them so downplay it that you can only conclude that they must not have really appreciated what you did for them? Their lack of enthusiasm upon receiving it communicates that you just launched a dud! Bad gift...bad timing...bad judgment...bad something. It may be that the problem is not with the gift or the giver. It may be a problem with the receiver.

This perceived ingratitude may actually be a manifestation of guilt. A person may feel guilty about receiving what has been given to her. She may think, “You have less than I do; you can’t afford this.” Or “There are others who need this much more than I do. It is just not right for anyone to spend this kind of money on me or to do such a nice thing for me.” Our guilt can kill our gratitude, and our ingratitude can kill the joy of the giver. One time, a man shared, “After giving a gift to someone, the very next day they turned around and gave the gift to someone else. It seemed to me that they obviously didn’t appreciate that gift much!”

Keep in mind, a gift is not given because you deserve it. It may not even be given because you want it. It is given because the giver wants to express their love and/or appreciation to you. Our challenge is whether we will gratefully and graciously receive it.

Think about this. How can God teach us the grace of giving if no one is willing to show the grace of receiving? Acts 20:35 says a person is more blessed by giving. But in order for this to happen, someone must be willing to be blessed by receiving. We dare not conclude from this verse that gracious giving is somehow nobler than gracious receiving. There are two sides of the very same coin.

There is a perfect biblical example of gracious receiving. Do you remember from Mark 14 when Mary came to Jesus and fell at His feet, weeping profusely, drying his feet with her hair? She then broke open a vial and anointed Jesus with perfume that was worth a year’s wages. This was a totally extravagant and totally unnecessary gift, no doubt. The disciples even vocally objected to the waste—but not Jesus. He scolded them, *Let her alone; why do you bother her? She has done a good deed to Me* (v. 6). Jesus did not need her gift. He was not hoping for this gift. He didn’t feel compelled to pay back the gift. He just expressed the grace of receiving and allowed Mary to experience the joy and grace of giving. This is what gracious receiving should look like.

May we all learn from this example of Jesus how to appropriately express to others the grace of receiving!

LIFE APPLICATION QUESTIONS

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

LESSON FOUR

2. Share a time when you were not a gracious receiver?

3. Share a time when someone you were trying to bless in giving, did not respond as a gracious receiver?

4. How can pride be a way of covering up a need you have in your life that someone is trying to meet?

5. Respond to the quote, "Nobody is so poor that he has nothing to give, and nobody is so rich that he has nothing to receive."

6. How would you have responded if you were the one being offered the bottle of pop?

7. How do you respond in a restaurant when someone offers to pay for your meal?

8. How do you respond when someone in far worse shape than you are offers you a gift of some kind? How might refusing the gift appear to be a sign of ingratitude?

9. Why must we learn to be gracious receivers?

10. What can the response of Jesus to Mary's gift of perfume teach us about gracious receiving?

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

LESSON FOUR

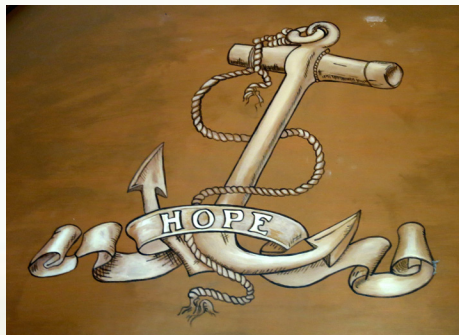
PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer

WE WIN

TAKING HOLD OF LIFE INDEED



First Timothy 6:17-19, as plainly as any place in scripture, makes it abundantly clear what those who possess surplus, material prosperity are to do with their prosperity and why. Here, the Apostle Paul instructs young Timothy:

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be

generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, (NIV) so that they may take hold of that which is life indeed (NASB).

Paul knows that the successful accumulation of wealth does not automatically make one spiritually wise, biblically learned, or even morally good. Holders of substantial material possessions require spiritual direction in addressing their circumstances just as much as those who are materially poor. The directives are different, but both are equally needed. Paul, in the strongest language ("command them"), directs Timothy in what the prosperous are to be doing with their prosperity. Paul emphasizes three important points in his commands to those with surplus possessions. Paul emphasizes three important points in his commands to those with surplus possessions.

Anchor Your Hope

Paul indicates that there are two places people can anchor their hope for this life and the next – either in the *provided* or in the *Provider*. You can place your hope in your stuff or you can place your hope in the One who provides you with the stuff (Deuteronomy 8:18). If your hope is in your possessions, you have anchored your hope to an uncertain security. Proverbs 23:5 (NIV) warns, "*Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.*" Putting your hope in your stuff is like putting your hope in the wings of a bird.

The words of a great old hymn says it best, "My hope is built on nothing less than Jesus' blood and righteousness... On Christ the solid Rock I stand all other ground is sinking sand." As Jesus taught us in the Sermon on the Mount (Matthew 6:24), "*No one can serve (put their hope in) 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.*" Anchoring our hope in God leads us to humility. Anchoring our hope in our possessions leads to pride. And we know God hates pride. (See Proverbs 6:16-17.)

LESSON FIVE

Share Your Abundance

The advantage of possessing material riches is that it enables its possessors to become rich in an additional way – in good deeds. In the same way they have been successful in accumulating their wealth, the affluent should also strive to be successful in generously sharing their wealth. It is the privilege and the responsibility of the wealthy to do so.

I have long appreciated the enduring truth of Proverbs 11:25, “...*he who refreshes others will himself be refreshed.*” Generosity is never one-sided. The giver is refreshed by the giving as much as the receiver is refreshed by the receiving. It is a double blessing – both are refreshed in the act. In other words, he who seeks to improve the lives of others will himself have his own life improved.

This truth is entirely counter-intuitive to our human nature (as is all of the Christian life). We discover that if we are hungry and go feed someone else who is hungry, we will be filled. If we are cold and give our blanket to someone else who is cold, we will be warmed. If we are discouraged and give our attention to someone else who is discouraged, we will be encouraged. In the world’s material economy, none of this makes any sense. But in God’s spiritual economy, it is the way to finding life indeed. By shifting our focus from inward to outward, we allow the lights of heaven to come on and brighten our day.

Paul knows that generosity is the antidote to the spiritually debilitating disease of “affluenza” which is so easily contracted in a materialistic culture like ours. That is why Jesus tells us in Matthew 6:20 that the way to avoid this dreaded disease is to store up for yourselves treasures in heaven by sharing your surplus with those who have a shortfall. To disobey this command to be generous will result in what Solomon observed of the ungenerous affluent, *There is a grievous evil which I have seen under the sun: riches being hoarded by their owner to his hurt* (Ecclesiastes 5:13, NASB). It is really a very simple principle: Share, you keep. Keep, you lose.

What may be the hardest part of this command is that Paul orders the affluent to not only be generous with their material wealth, but also to be generous with themselves—to be rich in good deeds. They are to generously give of themselves. It is not enough to just write a check to meet needs. Paul is commanding the wealthy to get personally involved in meeting needs.

Enjoy Your Reward

Paul tells us that if we focus on converting our temporal material wealth into eternal spiritual wealth, we will find a great reward in this life and in the next. Jesus instructs us in Luke 16:9 (NIV), *I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.* By doing so, you are converting temporal material wealth into eternal relationships. Jesus tells us that one day we will be separated from our wealth. So the wise man will invest that wealth while he has it to produce eternal relationships that he will be able to enjoy forever.

C. S. Lewis said it this way, “Aim at heaven, and you will get earth thrown in; aim at earth

and you will get neither.” Are we working to convert our temporal material wealth into eternal spiritual wealth? Paul tells us that by being generous, we are laying up treasures for ourselves. Do we really believe what Paul is saying? If we do, why would we not gladly and zealously obey this command to be generous?

Paul makes one final, powerful point regarding enjoying the reward for obedience. Our earthly generosity becomes the building material with which God will lay a firm foundation for us in heaven. If we want a mansion in heaven, we need to be sending on ahead the needed construction materials by our generosity in this life.

What we keep or consume for ourselves in this life stays in this life. What we share of what we have and who we are with others—what we generously give—we are sending on ahead for our heavenly enjoyment forever. We are blessed by giving, others are blessed by receiving, and we are blessed again in glory with a reward that is proportionate to our earthly generosity. Talk about a win-win-win deal.

Our time on this planet can never fully provide us with life indeed. It is at best a cheap imitation of the real thing. As the old hillbilly would say, “Ya ain’t seen nothin’ yet!” The best is undoubtedly yet to come. So, Paul is commanding affluent believers to #1—Anchor your hope on the Rock; #2—Share your abundance with others; #3—Enjoy your reward of generosity in this life and in the next. Remember I John 5:3, *This is love for God: to obey his commands. And his commands are not burdensome.* As the old hymn says, “Trust and obey, for there’s no other way to be happy in Jesus, but to trust and obey.”

LIFE APPLICATION QUESTIONS

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

2. Why are we foolish to put our hope in our material possessions?

LESSON FIVE

3. Why do you think anchoring our hope in God leads to humility versus anchoring our hope in our possessions, which leads to pride?

4. Why might it be harder for us to be generous with our time than with our money? What do we lose if all our giving is just of our stuff and rarely of us?

5. Review Ecclesiastes 5:13, "There is a grievous evil which I have seen under the sun: riches being hoarded by their owner to his hurt" and discuss how you see Solomon's observation as true in today's culture as well back in 900 BC?

6. Why should it encourage us so much to know that what we give of our life and our possessions in this life will be returned to us in the next?

7. How do you respond to the idea of "Share – you keep. Keep – you lose."

8. Share some of other ways we can be generous with things other than money?

9. Discuss the significance of C. S. Lewis's statement, "Aim at heaven and you will get earth thrown in. Aim at earth and you will get neither."

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

LESSON FIVE

PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer

MEMORY CHECK

DON'T FORGET WHO YOU BELONG TO



A father was once reminded by one of his adult daughters of a parting exhortation that he apparently repeated every time one of his four daughters would leave home as they were growing up. He remembered saying it, but he was surprised to realize that he had said it every single time any of them left, whether for a few hours out with their friends, an overnighter, or a week-long mission trip. Apparently, his message to them was so deeply ingrained in who he was that it had become his standard parting counsel to them

whenever they would leave his and his wife's protection and oversight. His continually repeated mantra as his girls were walking out the door was, "Don't forget who you belong to!"

One of his daughters recently shared with him, "For most of my life, I was oblivious to the power behind your words. It wasn't until I reached adulthood that I began to comprehend the real power behind them. There was a very good reason why you repeatedly told me not to forget who I belonged to. I could have easily turned to you and said with a good bit of irritation, 'Dad, you've already told me that. Why do you keep telling me that?' But, that is the whole point—you knew how easily I forget, and how important it was that I be constantly reminded." This is the foundational cornerstone of our time here on earth and our life in Christ." Remembering this is so critical to living a successful life of stewardship.

Don't Forget...

The word "remember" is used over 1,200 times in the Bible. The word "forget" is used over 300 times. Why are these words used so frequently? It is really pretty simple. A proclivity to forget things is not the exclusive domain of the elderly. All of us are painfully prone to forget, often even very important things like our children's names. How many times have you had to run through multiple children's names before you finally get to the right one? Husbands' ability to forget important dates like anniversaries is legendary. Our inclination to forget is the reason we all use calendars and turn on alerts on our phones and computers. We have a lot on our minds and it is very easy to forget what is important.

What is really frustrating for many people is that they can remember clearly some of the most trivial information from decades ago, like their childhood home phone number, and yet they can't remember their wife's current cell phone number to save their life. Did you hear from your parents routinely as a youth, "How many times do I have to tell you..."? Apparently, we needed to be reminded at least one more time. Young or old, we are a very forgetful people.

Consequently, we need tangible reminders so that the really important things remain

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the really important things in our lives. That is why we erect physical monuments and memorials, establish rituals and traditions, and designate special holidays so we can remember what is just too important for us to forget.

Do you remember when Moses had the Israelites create a pile of twelve stones after they crossed over the Jordan into the Promised Land? Moses tells the people in Joshua 4:6-7 (NLT), *We will use these stones to build a memorial. In the future your children will ask you, 'What do these stones mean?' Then you can tell them, 'They remind us that the Jordan River stopped flowing when the Ark of the Lord's Covenant went across.' These stones will stand as a memorial among the people of Israel forever.* The Jewish Passover was an annual celebration to remind Israel of their deliverance from Egypt. We need to be reminded repeatedly.

The early church, contrary to most churches today, celebrated the Lord's Supper or "communion" on a weekly basis when they gathered to worship. Communion was established to be a weekly reminder of Jesus' death on the cross just as worship was established to be a weekly reminder of His resurrection. Many pastors suggest that having communion on a weekly basis would lessen its meaningfulness. Maybe, but not doing so certainly will increase our forgetfulness.

The truth is we all love to repeat what is important to us. And the more often we do it the more meaningful it becomes. How do you think family traditions are created? Lots of meaningful repetition over long periods of time. What are your monuments, memorials, traditions, and celebrations that help you remember what is most important to you and your family? We all have them and we all love them.

...Who You Belong To

Who do you belong to? Paul says it this way in I Corinthians 6:19-20 (NIV), *you are not your own; you were bought at a price.* He adds in Titus 2:13-14 (ESV), *Jesus Christ...gave himself for us to redeem us from all lawlessness and to purify for himself a people for his own possession who are zealous for good works.* Jesus made a defining comparison in John 8:47 (NIV), *Whoever belongs to God hears what God says. The reason you do not hear is that you do not belong to God.*

No doubt Satan and his minions want to cloud our memory and cause us to forget this compelling truth at every turn. There is a cartoon that shows an old man standing outside Sodom and Gomorrah waving a sign, REPENT. Day after day, he stood there waving his sign. Eventually, a man approached him and said, "Silly old man. Do you really think that is going to change anyone?" The old man replied, "I am not waving this sign to change them. I am waving this sign to make sure they don't change me." What sign are you waving to make sure the world doesn't change you?

You see, if we dare forget for even a short time who we belong to, we are going to start sailing off course. Next thing we know, we'll be back to thinking, acting, and living like the rest of the world. I cannot help but remember Joseph who, by God's providence, had climbed from being a lowly slave to second-in-command in Potiphar's house. Life was as good as it could get for Joseph—except for Potiphar's wife, who wanted this "young

buck” for herself. And when she pursued him, Joseph without hesitation rejected her advances with a profoundly rhetorical question in Genesis 39:9 (NASB), *How...could I do this great evil and sin against God?*

What kept Joseph from giving in to what must have been an incredible temptation? It was not because it would have been a sin against Potiphar, his wife, or even a sin against himself. What caused him to flee the temptation was his awareness of who he belonged to. And that knowledge made all the difference in how he was able to remain a man of character and honor.

How Will You Remember Who You Belong To?

How will you keep from inadvertently forgetting who you belong to? Here are a few suggestions. You could start by changing your vocabulary. You could refer to your possessions as **God’s car, God’s home, God’s children, God’s retirement account, God’s business** and **God’s time**. You could place some key scriptures in strategic locations in your home and at work. Better yet, you could memorize some key scriptures so the Owner can use them when necessary to remind you who you belong to. Maybe you could write on the cover of your check book or on your credit or debit card, **God’s Money**. Get the idea?

We need lots of reminders. We are a very forgetful people. And of all the things in this life that are too important to forget, we most definitely must not forget who we belong to!

LIFE APPLICATION QUESTIONS

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

2. What are the most important things you do not want to inadvertently forget?

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3. Why are traditions and rituals important for us?

4. Why do we think that repetition is a bad thing? How can it actually be a good thing?

5. Share some of the traditions and rituals that are most meaningful to you and why?

6. Why can repetition be a good thing?

7. What signs are you waving to remind you not to become like the world?

8. How is the story of Joseph and Potiphar's wife (Genesis 39) a good example of remembering who you belong to?

9. What specific reminders could you create so you do not forget who you belong to?

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

LESSON SIX

PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer



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