



THE  
STEWARD'S  
WAY™



302 SERIES

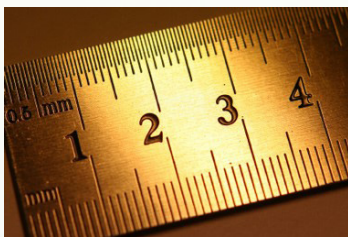
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LIVING THE RADICAL LIFE



## LOVING THE UNLOVABLE

### PRESSED DOWN, SHAKEN TOGETHER & RUNNING OVER



One of the most misunderstood and misapplied verses in Scripture is found in Luke's account of Jesus' Sermon on the Mount. Luke adds an additional comment that Matthew omits in his account. You very likely have heard this verse misquoted often: *Give, and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together,*

*and running over* (Luke 6:38, NASB). It seems most often this verse is quoted in reference to one topic—giving money to the church or to God. Could it be this verse has nothing to do either of those?

To correctly understand what Jesus is saying in this verse, we need to return it to its full context, which begins in Luke 6:27. Here, Jesus is calling his followers to live a radical, counter-cultural lifestyle that is the antithesis of the way the world lives and treats people. He outlines for us three radical behaviors that form the foundation of His revolutionary, Kingdom lifestyle. As you might expect, Jesus routinely models all three of these behaviors during his life and ministry here on earth. It is worth noting that He repeats each of these behaviors three times in his sermon to drive His point home even further.

Here are the three radical behaviors He is calling all of us to live out. The verses in this passage (6:27-38, NIV) have been grouped by the specific behavior so you can see both His repetition and the entirety of His comments on each behavior.

#### 1. Give Love

(1) <sup>27b</sup>Love your enemies, do good to those who hate you. (2) <sup>32</sup>If you love those who love you, what credit is that to you? Even sinners love those who love them. (3) <sup>35a</sup>But love your enemies, do good to them. <sup>36</sup>Be merciful, just as your Father is merciful. <sup>37a</sup>Do not judge, and you will not be judged.

When we love like Jesus, we will love and do good even to those who hate us. We will always show mercy to those who oppose us (just as God's love compelled Him to show mercy on us when we opposed Him). And this Christ-like love never judges harshly or unfairly, but always gives the other person the benefit of the doubt. If Jesus lived today, He might tell us to "cut them some slack."

You see, in the world of unbelievers, people will love those who love them. But Jesus is calling us to an extreme reversal of the ways of the world. He is calling us to love even those who hate us—to be radically counter-cultural in how we live with and treat the people who occupy this planet with us.



# LESSON ONE

## 2. Give Blessing

(1) <sup>28</sup>Bless those who curse you, pray for those who mistreat you. (2) <sup>33</sup>And if you do good to those who are good to you, what credit is that to you? Even sinners do that. (3) <sup>37b</sup>Do not condemn, and you will not be condemned.

Jesus then gives us another radical, counter-cultural behavior. Not only are we to love those who hate us, He is calling us to actually bless even our fiercest enemies and “do good” to them. He adds that we are even to pray for them. (You will find it quite impossible to regularly pray blessings on your enemies and continue to be hostile toward them.) Jesus is telling us that we are not to condemn them, which is exactly what the natural man will do to those who would curse and mistreat him. The world will seek revenge. Jesus is calling us to seek blessing. How radical!

## 3. Give Release

(1) <sup>29</sup>If someone slaps you on one cheek, turn to them the other also. If someone takes your coat, do not withhold your shirt from them. <sup>30</sup>Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back. (2) <sup>34</sup>And if you lend to those from whom you expect repayment, what credit is that to you? Even sinners lend to sinners, expecting to be repaid in full. <sup>35b</sup>Lend to them without expecting to get anything back. (3) <sup>37c</sup>Forgive, and you will be forgiven.

You have heard the phrase “beg, borrow, and steal.” Here, Jesus is telling us how to respond to people who will beg, borrow, and steal from us.

**Beg:** Give to everyone who asks you—with no consideration for their worthiness.

**Borrow:** Lend to them without expecting to get anything back.

**Steal:** If anyone takes what belongs to you, do not demand it back.

How bizarre! How radical! In Jesus’ counter-cultural lifestyle, there is no recovery of any kind ever sought for any action anyone might take to “extract” anything from us. No retaliation. No restitution. It is complete and unconditional release to everyone. Forgive (or as some translations say, pardon) everyone—all the time—for everything. We lay no claim against anyone or claim to anything. In Jesus’ counter-cultural lifestyle, all are released.

We would all agree that in order for us to start consistently living like this on the outside, something equally radical is going to have to happen on the inside. We are going to have to change the way we think if we are going to change the way we live. Fortunately, Jesus does not leave us on our own to figure out what needs to change internally. Right in the midst of this teaching, He tells us how to change our thinking, so we can successfully change our living.

## Jesus Gives Us the Standard for Our Radical, Counter-Cultural Behavior

<sup>31</sup>*Do to others as you would have them do to you.*



As fallen creatures, three things are quite common in all our lives: (1) We love ourselves more than we love anyone else. (2) We are most interested in what blesses us. (3) We are the first to extend ourselves the benefit of the doubt when we make mistakes or behave badly. So, we are naturally inclined to behave the way Jesus is teaching us. The problem is that we aren't all that willing to behave toward others the same way we are more than willing to behave toward ourselves.

Jesus gives us the standard for how to treat others: the way you like to be treated yourself. We certainly know how we want to be treated. Now all we have to do is to extend the same treatment we want to those around us. You see, this "Golden Rule" is really a most radical rule!

### **Jesus Gives Us the Extent of Our Radical, Counter-Cultural Behavior**

<sup>38b</sup>*For with the measure you use, it will be measured to you.*

Jesus then expands this radical "treat others as you want to be treated" Kingdom behavior even further by telling us that the more unconditionally we love, the more extremely we bless, and the more absolute our release of others, the same will come back to us in direct proportion: abundant love, abundant blessing, and abundant release! The more extreme the measure of these behaviors we dispense to others, the more extreme the measure that we will receive back.

Here is what makes this statement so incredible: Jesus is telling us that we are the ones who set the bar of abundance that will be applied to us. It is not up to Him. It is up to us!

### **Jesus Gives Us the Results of Our Radical, Counter-Cultural Behavior**

<sup>35b</sup>*Then your reward will be great.*

Here is the "payback" of treating others like we would want to be treated and using an abundant measurement to dole it out to them. Jesus tells us, *Your reward will be great.* Now we finally come to the verse that we are considering. Jesus' radical, counter-cultural lifestyle teaching concludes with this verse: <sup>38a</sup>*Give and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together, and running over.*

Here is my amplified version of this verse, *Give* (love, blessing, and release to others) *and it will be given to you. They* (love, blessing, and release) *will* (then) *pour into your lap a good measure—pressed down, shaken together, and running over.*

To whom are we to be doing this giving? To those who hate us, to those who mistreat us, to those who slap us on the cheek, to those who borrow from us and never repay, and to those who steal from us.

Do you see now that verse 38 has nothing to do with giving money to the church or to God and it has everything to do with giving ourselves to a world that frankly would prefer we weren't even here?



# LESSON ONE

Jesus summarizes this radical, counter-cultural lifestyle in one short verse later in his ministry in John 10:10 (NASB) when He says, *I came that they may have life, and have it abundantly*. Jesus is calling us to experience the abundant life by living a radical, counter-cultural lifestyle that emulates who He is and how He lived when He had His turn to live here on earth.

So, how radical and counter-cultural are you prepared for your lifestyle to become? Jesus said, ***Follow me***. Do you think He really meant it?

## LIFE APPLICATION QUESTIONS

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

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2. What was your understanding of this passage prior to this lesson?

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3. Why is Jesus' teaching on love so radically different from the world's?

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4. How do we typically react to those who hate us?

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5. How does Jesus call us to react to those who hate us?

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6. How are we to react when people want to beg, borrow or steal from us?

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7. Why is extending “unconditional release” counter-cultural when people take from us and do not give it back?

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8. Why is changing “how we think” a prerequisite to changing “how we live”?

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9. How does the Golden Rule fit into this teaching of Jesus?

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10. How does our willingness to unconditionally forgive others impact how we will be forgiven by others?

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11. To whom are we to be doing this giving? How is this different than how many Bible teachers are explaining this passage?

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

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# LESSON ONE

## PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer



## KEEPING SCORE GOD'S WAY

### WHEN COUNTING IS WRONG



Even though King David was a man after God's own heart, his life was riddled with periods of deeply flawed judgments and lack of self-control. One of the lesser-known examples of his poor judgment is found in II Samuel 24 and I Chronicles 21. David was undoubtedly the greatest king who ever reigned in Israel. His exploits before and during his reign are legendary. Toward the end of his reign, Satan appeals to David's pride, enticing

him to take a census to find out how many able-bodied men he has available for his army. In demanding this count, David demonstrates three prideful mistakes that cause both David and Israel to endure a terrible tragedy. How many times in our lives do we make the very same mistakes that David did?

#### **Prideful Mistake #1: Ownership**

Numbering Israel was a precarious business. Exodus 30:12 emphasizes that God is the owner of Israel, not any king or prophet. In ancient times, a man had every right to count what belonged to him...but Israel belonged to God. If God had wanted His army counted, it would have been His prerogative to order it, not David's—who only served as steward-king of God's people. As soon as David commanded Joab to count what did not belong to him, Joab and all the top military commanders immediately recognized this order for what it was—a dangerous mistake. In fact, Joab strongly objected and boldly confronted David by asking, *Why should [you] be a cause of guilt to Israel?* (I Chronicles 21:3, NASB).

#### **Prideful Mistake #2: Security**

Joab, as the commander of all of David's military forces, also recognized in David's order to count the men that he was looking for increased security as Israel's king—seeking to put his trust more in the size of his army than in the size of his God. Joab exposed this very motive when he asked David, *May the Lord your God multiply the troops a hundred times over, and may the eyes of my lord the king see it. But why does my lord the king want to do such a thing?* (II Kings 24:3, NIV). As the commentator Morgan states, "The spirit of vainglory in numbers had taken possession of the king...to trust in numbers and forget God."

#### **Prideful Mistake #3: Achievement**

Since this event takes place near the end of David's reign, this prideful numbering was also likely motivated by David's desire to try to measure his achievements over the past 40 years. Israel at this time was undoubtedly much larger, stronger, and more prosperous than it had ever been in its entire history. David wanted the count so he could bask in all his remarkable successes over his "working" career.



# LESSON TWO

It took almost ten months for Joab and the commanders to count all the men throughout Israel. At some point near the end of this needless and ill-conceived census, II Samuel 24:10 (NASB) tells us, *David's heart troubled him*. He knew that what he had done was wrong. It's very possible he always knew what he wanted to do was wrong. But he wasn't willing to admit it, like we so often aren't, until after the "deed is done." As Adam Clarke states in his commentary, "[God] determined that the props of his vain ambition shall be taken away." So God sent the prophet Gad to give David a choice on how he would be punished for his unabashed, sinful pride. By the time this story ends, David's wrongful counting resulted in the deaths of 70,000 innocent Israelites. So, what can we learn from this great counting tragedy? The lessons for us are quite profound.

## **Our Counting is Wrong When it is Done to Measure How Much We Own**

Even though David wrote Psalm 24:1, *The earth is the Lord's, and all it contains, the world, and those who dwell in it*, he must have forgotten his own declaration and at some point begun seeing himself as the owner of Israel and the one who had the right to count what he owned. You might question, "Wait, isn't a careful accounting of our possessions just good stewardship?" Yes, on the one hand, it is. Solomon even tells us to, *know well the condition of your flocks, and pay attention to your herds* (Proverbs 27:23). But on the other hand, if our counting is motivated by the "pride of ownership" and not by a humble accounting of God's property, our counting, like David's, will be wrong.

We can all agree that there is a huge emotional and psychological difference between how an owner looks at his own balance sheet and how his accountant looks at the very same balance sheet. And it was this ownership attitude that did David in and will do us in as well. This issue of ownership is the central demand of the gospel. Are we willing to surrender everything, give it all up, return back to the rightful Owner everything we have wrongfully confiscated and claimed to be our own? When we do find ourselves tempted to count what we own, we must remember, it doesn't take very long to count nothing! Do you count your stuff as the owner or as God's steward?

## **Our Counting is Wrong When it is Done to Determine How Secure We Are**

Consider the situations of two individuals who both happen to have retirement plans that are about the same size. One of them constantly watches his account, running projections to determine if he has set aside enough to maintain a comparable lifestyle when he gets to 65 and retires. He always knows the current balance. It was fascinating to watch how he handled his plummeting account when the market most was crashing, and how troubled he was watching his funds evaporate before his very eyes. Now that the account balance has come back, he is much more relaxed, feeling secure that he is again going to be able to "make it" with what he has accumulated.

The other person saw his retirement account as a stumbling block to him fully trusting in Christ for his and his family's future. He found himself placing his security in the "things of earth" and not in the Provider of those good things. In response to this spiritual self-



realization, this person chose to liquidate his retirement account and give all the money away, so he could be better positioned to learn to trust God for his and his family's future—looking first to Him for their daily bread.

In an earthly economy, the latter individual was just plain foolish. But in God's economy, he might have actually been the wiser of the two. He had learned that the less he had to count, the less he had to worry about losing, and the more he needed to trust in God and not in riches. Many seek financial independence so they won't be forced to depend on anyone including God. Those seeking financial freedom, on the other hand, are seeking freedom from finding security in their material things. Think about it. Are you planning for financial independence or financial freedom?

David counted his men to gain a greater sense of self-security. We can easily find ourselves counting our "stuff" for the very same reason. And when we are motivated to count in order to gain a greater sense of self-security, our counting will be wrong.

### **Our Counting is Wrong When it is Done to Measure How Successful We Have Been**

A businessman shared his personal story: "I became painfully aware of just how guilty I myself have been of this kind of 'success counting.' I am continually counting how many people visit my website each day. I count how many people are following me on Twitter, LinkedIn and Facebook. I watch to see how many people actually read my newsletters. I keep count of how many of our studies we sell. And when the numbers are going up, my sense of success and well-being go up with them. And when, for whatever the reason, the numbers are going down, I find myself emotionally going down with them."

Sometimes we inadvertently fall prey to one of Satan's greatest lies in our culture: "Success in life is best measured by counting." Recently a friend was visiting with a young man who was telling him about a couple of his friends who he thought had become really successful. When he quizzed him on how he determined their success, he gushed, "You should see the cars they drive!" Listen, if we try to measure our success in life by how big, how much, how new, how expensive, or how plush our things are, our counting is always going to be wrong.

True life-success cannot be counted using numbers. As the old saying goes, "You don't want to spend your life climbing the ladder of success only to realize, once you finally reach the top, that it is leaning against the wrong wall." When David tried to count his success, many people besides himself suffered great loss because of it. The same can be true for us if we try to count our success in the same way. How many marriages have failed, children been lost, friendships ended, health sacrificed, and moral failures resulted because people were obsessed with counting what was not a legitimate measure of success?



# LESSON TWO

Do you want to avoid wrong counting? Remember these three powerful truths. (1) Our God owns it all. Therefore, there is nothing for us to count. (2) Our security is in our Provider and not in our provisions. (3) Our success is measured by who we become and not what we achieve. If we fully embrace these three immutable truths, we will never give in to the temptation to count. We will instead find ourselves feeling content, secure, and very much at peace. Sounds like the way God intended for us to live, doesn't it?

## LIFE APPLICATION QUESTIONS

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

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2. How does a mistaken understanding of who owns what you possess set you up for becoming prideful?

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3. How often do you assess your financial security by adding up all that you have accumulated? What is the flaw in this exercise?

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4. How can pride in what you have accumulated become a spiritual stumbling block for you as it was for King David?

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5. Why must we continue to remind ourselves that we are stewards of what we possess and not the owners

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6. What is your reaction of the friend who saw his retirement account as a spiritual stumbling block to trusting Christ in his life and chose to give it all away?

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7. How do you respond to our culture's lie that success is measured by counting? Have you fallen prey to it?

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8. If true success in life cannot be determined by counting, how can our success best be valued?

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9. Which of these three counting mistakes do you most often fail with?

A. What I own

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B. How secure I am

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C. How successful I have been

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10. What are the three immutable truths that we must embrace to avoid the temptation to count?

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

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# LESSON TWO

## PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer



## WHEN ENOUGH IS ENOUGH

### MANNA IN THE WILDERNESS



You are probably familiar with the epic story of Israel's 40-year wandering in the wilderness. During this time, God announces that he will provide food for them. It is quite fascinating that of all the unlimited ways that God could have chosen to feed His people, He opted for such an unusual way of doing it—manna.

Here is the actual account: *This is what the Lord has commanded: Each of you should gather as much as you can eat. Take two quarts for each person in your*

*tent. So that is what the Israelites did. Some gathered more, some less. They measured it into two-quart containers. Those who had gathered more didn't have too much. Those who had gathered less didn't have too little. They gathered as much as they could eat. Then Moses said to them, 'No one may keep any of it until morning.'* Exodus 16:16–18 (GW)

Everything about God's miraculous and admittedly quite bizarre mealtime plan for His people—literally everything—seems to fly squarely in the face of our well-accepted American version of Christianity. This was very sobering, but even more sobering is contemplating how this might apply to how we steward the life and resources God has entrusted to us. There are three simple, yet profound, insights this story reveals regarding how God wants to be in relationship with His people.

#### **1. God Provides... (Do we really believe it?)**

Intellectually, we will openly acknowledge that God provides. However, far too often we find ourselves casually acknowledging that God provides, while we sit around with everything we think we need right at our fingertips. If a time comes when we find ourselves running low or, even worse, running out of our provisions, or we find our income “well” has suddenly run dry, we can almost immediately find ourselves feeling anxious, stressed, worried, and fearful about what is going to happen to us.

Many of us may have unconsciously bought into the lie that “God takes care of those who take care of themselves.” (The reality is, God never said this, Aesop did.) This oft-repeated axiom couldn't be further from the truth. But tragically, for many of us it has become our practical theology on life and provisions.

We functionally believe it is first and foremost up to us to make our way in the world. If and when we can't make it happen on our own, then (and often only then) will we look to God for a backup plan. This certainly was not God's model for Israel in the wilderness, nor does it fit the teaching of the New Testament. For the Israelites, God faithfully provided their food each day. All they had to do was just go out and pick it up.



# LESSON THREE

Both Luke 12:22ff and Matthew 6:25ff, the two great “do not worry” passages, reinforce this very same message. God will provide for you. You just seek Him and His Kingdom and He will take care of you. Peter further reinforces this security thinking in I Peter 5:7 (GW) when he reminds us, *Turn all your anxiety over to God because He cares for you.*

All of us would love to experience a miracle from God in our lives. The problem is that none of us wants to be in a position to ever need one! God chose to put the children of Israel into a position to need and see miracles on a daily basis. Might this story give us insight into the position God wants to be in with all His people for all time, daily looking to Him to sustain their lives? Why do we so quickly and easily fail to trust God to lovingly and consistently provide for our needs? Do you really believe God provides?

## **2. God Provides Enough... (Do we really believe it?)**

Not much has changed in human nature since the dawn of man. We are all prone to not know the answer to the question, “How much is enough?” Our stock American answer is routinely, “Just a little bit more.” Israel was certainly no different. The more industrious and resourceful among them apparently saw God’s daily provision as a way of securing their future—a way to stock up.

“After all,” they must have reasoned, “what could be wrong with building up an emergency reserve of three to six months of food in the event God forgets or fails to continue to take care of us in the future? Wouldn’t that be good stewardship?” Would it? Is this commonly-promoted line of reasoning God’s way, or is it just the American way we have erroneously substituted for God’s way? Interesting question, isn’t it?

Honestly, building emergency reserves or retirement stockpiles from God’s daily provisions to secure our future does not seem to be God’s way. In fact, knowing the deceitfully wicked mind and heart of man (Jeremiah 17:9), God made it impossible for Israel to ever depend on accumulated emergency reserves, knowing that doing so would only enable them to put their trust in their accumulated provisions instead of in Him, their Provider.

Moses reports in Exodus 16:20 (GW), *But some of them didn’t listen to Moses. They kept part of it until morning, and it was full of worms and smelled bad.* They simply could not save up any extra (except on Fridays when they could gather up enough for both Friday and Saturday, the Sabbath day). Beyond that two-day supply, it was day-to-day provisions for 40 years. Are you attempting to rationalize away this idea that “God might want me to live my life with no reserves, no surplus and no extras?” Good luck!

In Proverbs 30:8-9 (NASB) Agur affirms the spiritual danger of having a surplus. He says, *Give me neither poverty nor riches; Feed me with the food that is my portion, that I not be full and deny You and say, ‘Who is the LORD?’ Or that I not be in want and steal, and profane the name of my God.* Agur’s point is obvious—give me just enough, because riches will tempt me to forget God, and poverty will tempt me to break His laws and dishonor Him. Do you think this tidbit of wisdom might apply to us today?



The New Testament also reinforces this “no surplus” message. Remember when Jesus taught His disciples (some of whom were very well-off financially) to pray? He told them to pray this way, *Give us this day our daily bread* (Matthew 6:11). This sounds an awful lot like a prayer that Israel might have been praying each morning, doesn’t it? Apparently, even after 1,500 years had passed, God still wanted his people to be depending daily on Him as their Provider.

Think about it. This part of His model prayer makes no sense whatsoever if we have months, years, or even a lifetime of surplus resources stashed away for our personal use. Many of us have stored up enough surplus that we could say with a great sense of security, *Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry* (Luke 12:19). Before you take too much comfort in this verse, know that God later calls the man who said this a fool.

What would be wrong with living a hand-to-mouth existence, if it was God’s hand to your mouth? It seems like this is exactly the situation God wants all of us to be in: depending on Him on a daily basis to give us enough for that day. The greatest challenge is to determine exactly how we are supposed to live this way in the midst of so much excess. And if we do have a surplus, how do we prevent it from hindering our desire and ability to depend on God to take care of us on a daily basis? These are questions that we need to honestly wrestle with. Do you really believe that God will always provide you enough?

### **3. God Provides Enough for Us to be Satisfied. (Do we really believe it?)**

One of the most profound statements that John Piper has ever made (and it is imminently on point right here) is this: “God is most glorified in us when we are most satisfied in Him.” There will never be a time in our lives when we are more in perfect harmony with the heart and the mind of God than when we are totally satisfied with just Him and what He chooses to provide to us—however much or little that might be.

Let’s go deeper. How do you currently understand what Paul says in I Timothy 6:8, *If we have food and covering, with these we shall be content*? Would you be satisfied if all you had was enough food for your next meal and the clothes on your back? Is this where your “contentment bar” is set? Probably not. Should we be concerned that our “contentment bar” is set at a substantially higher level than where Paul tells us it should be set?

Just two verses earlier in 6:6, Paul says, *godliness with contentment is great gain*. And remember, Jesus told His followers to *be content with your wages* (Luke 3:14). This contentment message is everywhere! Let’s even go back to the Israelites: *Those who had gathered more didn’t have too much. Those who had gathered less didn’t have too little*. Everyone had enough. It seems that everything within us resists the idea of being satisfied with just enough, doesn’t it?

Using Paul’s standard for contentment, how much is enough for you to be satisfied? And if that “enough” was all God wanted you to consume of all He has entrusted to you, would you be both willing and glad to share all the surplus with others who don’t have



# LESSON THREE

enough—allowing you to become one of God’s conduits of provision to those who have a shortfall? Augustine articulates this idea so well: “Find out how much God has given you and from it take what you need [enough]; the remainder is needed by others.”

We are all faced with an inescapable choice here. We are either going to have to make substantial changes in how we are currently living, or we are going to have to ignore a preponderance of biblical teaching on how God wants to be in relationship with us.

As one gentleman shared after being exposed to this study, “This message has motivated me to start making the needed changes in how I live and how much I consume to better align myself with this message. Emotionally and spiritually, I will openly confess, I am still trying to figure out how to do it in the midst of so much personal and national surplus.”

What we do know is that God provides. He will always provide us enough. And we need to learn to be satisfied with what He decides is enough for us to consume, and then gladly and freely make the rest available for deployment at His discretion. Are you willing to embark on this lifestyle-changing adventure, learning to be satisfied with what God says is enough?

## LIFE APPLICATION QUESTIONS

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

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2. Why do you think God chose to feed the Israelites with Manna?

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3. How is this story of God’s care for Israel a contradiction with how we seek to plan for ourselves?

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4. Do you get concerned and worried in those times when you thought you might run out of money or provisions?

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5. What do you think of the statement, "All of us would personally like to experience a miracle from God in our lives. The problem is none of us wants to ever be in a position to need one"?

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6. What could be wrong with building up an emergency reserve? Is this God's way or the American way? Why do you think God did not allow the Israelites to store up any reserve of food?

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7. How do you personally apply the phrase in the Model Prayer, Give us THIS DAY our daily bread"?

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8. Do you think God wants you to live a "hand to mouth" existence?

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9. Are you satisfied with what God has provided to you? Would you be satisfied if you never had any more than you have right now?

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10. Why does the New Testament teach us to be content?

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

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# LESSON THREE

## PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer



## THE COST OF BEING A STEWARD

### IF ANYONE WISHES TO COME AFTER ME



Jesus was no doubt a master of hard sayings. While they are not hard to understand, they are hard to obey. Each one of them strikes at the very core of our self-centered, fallen, human nature and leaves us bristling up in the same way His listeners bristled up when they first heard them.

These hard sayings are all part of a great spiritual paradox where salvation is free, yet to follow Jesus will cost you everything. Jesus' hard sayings shatter

our ability to enjoy the kind of easy and convenient relationship with our Savior where He does all the giving and we do all the receiving—the perfect man-made savior! Dietrich Bonhoeffer called this kind of salvation “cheap grace.”

To the contrary, Jesus' hard sayings demand one of two outcomes: either we make radical changes in how we live, or we choose to ignore them—justifying our choice by convincing ourselves that they don't really apply to us. It is as if we view the hard sayings as some advanced graduate class on Christian living reserved only for the few whom God calls to some higher level of service and ministry, when, in truth, they are actually part of the freshman orientation class for all incoming followers.

For example, one of Jesus' hard sayings is found in Luke 9:23 (NASB): He was saying to them all, *'If anyone wishes to come after Me, he must deny himself, and take up his cross daily and follow Me.'* The parallel passage in Mark 8:34 tells us that prior to expressing this hard saying, Jesus had summoned the crowd with His disciples. Jesus is telling them all, *If anyone wishes to come after me...* The words *them all* and *anyone* really prevent us from thinking Jesus wasn't talking to all his followers.

Jesus then goes on to tell the crowd that if they want to follow Him they must (1) deny, (2) die, and (3) comply—easy enough to understand, but excruciatingly difficult to live out. And since we already have this particular hard saying before us, let's go ahead and complete this freshman orientation lesson on following Jesus.

*If anyone wishes to come after me... **he must deny himself.***

The English understanding of the word deny can be a bit misleading if we understand it to mean that we are to resist and say no to ourselves and our desires. A fuller understanding of this Greek word would be “to refuse to even pay attention to what one's own desires are.” In other words, a follower of Jesus is to “ignore” himself. Our desires and our interests have been relegated so far down the list that we no longer even give them any thought. So, it is not that we are to resist and refuse our desires. It is that we just stop thinking about them all together.



# LESSON FOUR

This is what Jesus says we must do if we want to follow Him. We must be willing to totally abandon our own personal agenda for a much greater agenda—His agenda. Is this kind of laser-focused devotion to Christ a characteristic of your relationship with Him? Is He such a supreme priority in your life that nothing else matters? After more fully considering this deny himself requirement, do you still want to follow Jesus?

*If anyone wishes to come after me, he must... **take up his cross daily.***

For the Jews in Jesus' day, the imagery of a cross was extremely graphic. They likely had all seen, at one time or another, Rome using the cross as a cruel instrument of torture and death. If they did not already carry this image in their minds, it would soon be indelibly seared into their consciousness as they watched Jesus himself take up His own cross to voluntarily yield to a brutal and bloody death.

The cross is such a striking image that it leaves no "wobble room" to negotiate anything but absolute commitment. Jesus is, in every sense, inviting us to come and die with Him. The fact is, there are actually three different kinds of death a follower of Jesus must be prepared to accept as part of the "deal." The first two are mandatory for all believers. The third is a "privilege" that millions of His followers have experienced through the ages. Here are the three deaths.

**Death to Sin:** Death is the entry point into the Kingdom. Paul makes this clear in Romans 6:6-7 (NIV), *For we know that our old self was crucified with him so that the body ruled by sin might be done away with, that we should no longer be slaves to sin—because anyone who has died has been set free from sin.* Baptism symbolizes this death (Romans 6:3) that provides us the way of escape from an even greater eternal death later.

**Death in Surrender:** Those who are spiritually raised from the dead must also die in a second way. This death comes in allowing someone outside of ourselves to take possession of our lives. Paul says it this way in Galatians 2:20 (NASB), *I have been crucified with Christ; and it is no longer I who live, but Christ lives in me; and the life which I now live in the flesh I live by faith in the Son of God. Can we say with Paul, it is no longer I who live?* We must recognize that this is a daily surrender. Each day, we awake to acknowledge that we do not live, but Christ lives in us.

**Death by Martyrdom:** In our insulated world, even the thought of being put to death for our faith seems unfathomable. However, a new book entitled *The New Persecuted* reports that in the two millennia of Christian history about 70 million believers have been martyred for their faith. And now the shocker: of these 70 million martyrs, 45.5 million of them—a full 65%—have been martyred in just the last 100 years.

Persecution and martyrdom of Christians is on the rise. In anticipation of what may someday happen even here in America, we ought to heed the words of the Apostle John in Revelation 2:10, *Do not fear what you are about to suffer....Be faithful unto death.* This phrase can often be misunderstood to mean "faithful for the rest of my life, until I grow old and die;" but that is not what John is talking about. He is telling us that we need to be faithful even to the point of being put to death for our faith.



The disciple Thomas unfortunately had one moment of weak faith in his following Jesus, and for the rest of time he has sadly been labeled “Doubting Thomas.” But there is another story about Thomas that should encourage and inspire us to want to follow Jesus like he did.

In John 10-11, Jesus and the disciples had just fled Jerusalem and Judea because the Jews were trying to kill Jesus. While they were away, word came to Jesus that Lazarus was sick, so Jesus told the disciples that He needed to return to Judea to see Lazarus. The disciples pleaded with Jesus not to go, reminding Him that they had just fled Jerusalem because of the Jews’ death plots. To go back now could be life-threatening for Jesus. But Jesus insisted on returning. And then Thomas made a statement that should have been the one he was remembered for. He said, *Let us also go, so that we may die with him* (11:16).

Thomas’ statement needs to be our clarion cry as well. “Let us go with Him: Let us die with Him!” Let’s be very clear here: If Christianity is not worth dying for, it is not worth living for. So, after more fully considering this take up your cross daily requirement, do you still want to follow Jesus?

*If anyone wishes to come after me, he must... **follow me.***

In this final requirement for coming after Jesus, this verb follow is in the present imperative tense, impressing on us that this following is commanded and is to be consistent and continual. Not on again, off again. Not just one day a week, but seven days a week. Not just when life is easy, but also when it is hard. Not just when it feels good, but also when you feel nothing but pain. Not just when the sun is shining, but also when life is as dark as it can get.

One of the most striking comments Jesus ever made was after His resurrection when He was on the beach grilling both fish and Peter. *Peter, do you love me?* You know the story. After that interchange, Jesus reveals to Peter the details of his death. Here is Jesus and Peter’s exchange:

*‘Truly, truly, I say to you, when you were young, you used to dress yourself and walk wherever you wanted, but when you are old, you will stretch out your hands, and another will dress you and carry you where you do not want to go.’ (This he said to show by what kind of death he was to glorify God.) And after saying this he said to him, ‘Follow me.’ Peter turned and saw [John] and said to Jesus, ‘Lord, what about this man?’ Jesus said to him, ‘If it is my will that he remain until I come, what is that to you? You follow me!’ (John 21:18-22, ESV)*

Jesus’ stern response to Peter could be viewed as cold and insensitive. Peter has just heard that he is going to die a martyr’s death to glorify God and he, with some degree of panic, looks around for some company. What about John? Him too? Jesus simply says, *Peter, it doesn’t matter about John. You follow me.*

An old invitation hymn comes to mind (remember back when we used to have those?) entitled “Where He Leads Me.” The last verse ought to be our mantra:



# LESSON FOUR

*"Though none go with me, still I will follow.  
No turning back. No turning back."*

After more fully considering this follow me requirement, do you still want to follow Jesus?

Can you see why this is a hard saying of Jesus? All you need to do is totally ignore yourself, take up your cross and die daily, and follow Jesus without question to who-knows-where! Simple, right? The road we are called to travel will be very hard, but take heart! The ultimate destination is going to be glorious—*abundantly beyond all that we ask or think* (Ephesians 3:20, NASB). In the end, it is all going to be worth it. How about you? Are you coming?

## LIFE APPLICATION QUESTIONS

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

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2. How does our understanding of the word "deny" change when we understand it does not just mean to say no, but it means to "ignore" our desires?

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3. Understanding that the cross was used exclusively to kill people in Jesus' day, how does your understanding of what Jesus is calling us to change?

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4. How does the concept of "death in surrender" impact how you understand how you should be living?

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5. How does the idea that you, like millions of previous Christians, may also be called to sacrifice your very life for following Christ?

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6. Revelation 2:10 talks about being “faithful unto death.” How does the meaning of this verse change for you when you understand that it is not talking about being faithful until you grow old and die, but it is talking about being faithful to the point of being put to death for your faith?

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7. How does your faith in Christ compare to Thomas when he said, “Let us go with him that we may die with Him?”

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8. How consistently are you following Jesus all during the week?

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9. How has your understanding of what it means to follow Christ changed after considering this verse (Luke 9:23)?

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

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# LESSON FOUR

## PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer



## INVESTING GOD'S RESOURCES

### DOES GOD CARE HOW WE INVEST?



As we probe the extent to which God's ownership and our stewardship impact how we live, we cannot ignore one of the most common areas of American life—how we invest. We cannot effectively explore this specific area of life stewardship without first being reminded of the two foundational truths of life stewardship: 1) God owns everything, and 2) it is our job to carefully and wisely manage everything He entrusts to us according to His wishes. In this case, we are to

invest God's money in ways that would please and honor Him.

Peter Bulkley reminds us of this truth when he says, "If God be over us, we must yield to Him universal obedience in all things. He must not be over us in one thing, and under us in another, but He must be over us in everything." Even how we choose to make money with His money is an important area of life stewardship. In this area of investing, we may find ourselves confronted with a stewardship paradox. The paradox is this: we are responsible to make as much as we can with what God has entrusted to us, yet we must not profit by ignoring the moral nature of the investments we choose to make.

The parable of the talents in Matthew 25 legitimizes our desire to make as much as we can for the Owner so we will someday hear, "Well done, good and faithful servant." Yet an equally compelling responsibility is to be careful to invest God's resources in ways that would acknowledge His nature and honor His will.

Suppose you are given an investment choice: either invest in a company that makes children's clothing that will generate for you a 5% profit, or invest in a company that provides adult "escort services" and generates for you a 10% profit. With these two choices, how would you choose to invest God's money?

Of course, making a 10% return would be much preferable to making only 5%, and doing so would demonstrate what shrewd stewards we are with God's money. However, if how we make the money would offend the Owner, or be contrary to His will or His nature, would we be acting as good managers if we made such an investment? In other words, does the end (profit) justify the means (how we make the profit)? The answer in my judgment is quite clear: no, the end does not justify the means.

In Deuteronomy 23:18 (NIV), God removes any possibility of this investment question being a "gray" area. He makes it unequivocally black and white. He tells Israel, *You must not bring the earnings of a female prostitute or of a male prostitute into the house of the Lord your God to pay any vow, because the Lord your God detests them both.* God despises



# LESSON FIVE

both the action and the money made from that action to such an extent that He finds them both detestable. Do you think God cares how we invest His money?

So should we be concerned about what companies we are investing in and how they make their money—money that will eventually show up on God's balance sheet that we manage? You might be thinking, "I would never invest in something so clearly sinful as an adult escort service." Are you sure? Are you sure that none of God's money that you have invested is promoting or profiting from sinful and immoral activities—activities that God would detest?

Do you believe what Jesus said in Matthew 5:27-28 (NASB)? He said, *You have heard that it was said, 'you shall not commit adultery'; but I say to you that everyone who looks at a woman with lust for her has already committed adultery with her in his heart.* That means that anything that causes a person to lust causes him to commit adultery. And that means that any form of pornography is promoting adultery.

Are you investing God's money to promote sexual immorality? Are your mutual funds or hedge funds invested in MGM Resorts, which offer explicitly sexual live performances, or Wyndham Hotels that provide in-room pornography, or CBS that produces adult software or video games? Walmart, Apple, Comcast, and a long list of additional S&P 500 companies directly profit from the \$13 billion pornography industry. Are you making a profit for God from this industry?

What about companies that profit from providing abortion products and services like Merck, Johnson and Johnson, Kroger, Safeway, Target, and Pfizer? All of these stocks are owned by all the major mutual funds and hedge funds like Fidelity, Vanguard, Janus, T. Rowe Price and the rest. Are you making a profit for God from companies who are helping kill unborn children? Are you invested in companies like Home Depot, American Express, Microsoft, Starbucks, and Motorola that actively encourage and promote homosexuality, which God says in Leviticus 18:22 is an abomination?

Might it be that we are actually invested in things that are both hostile to and fighting against the very kingdom to which we belong? Are we (intentionally or unintentionally) making profit a higher priority than purity? Remember what Jesus said in Matthew 6:33 (NIV), *But seek first his kingdom and his righteousness, and all these things will be given to you as well.* Make righteousness your first priority, and then God will take care of getting you everything else (including an acceptable profit on His money that you manage).

Does it seem like an impossible task to make strategic investments for the Lord while avoiding problem companies? There are ways you can earn a comparable investment return even while avoiding these "sin" stocks! Did you know that there are actually Christian money managers around the country who help their clients filter out the companies that are working against God and His righteousness—helping them develop investment portfolios that are biblically and spiritually responsible and most importantly, pleasing to the Owner? Why wouldn't every steward who has any money to invest choose to invest with the wishes of the Owner as his or her first priority?



Remember, the day is coming in which the Owner will return and call for an accounting of how we have managed what He has entrusted to us. Paul reminds us of this when he says, *In this case, moreover, it is required of stewards that one be found trustworthy* (1 Corinthians 4:2, NASB). Paul adds, *So then each one of us will give an account of himself to God* (Romans 14:12). Raymond Albrektson summarizes these verses this way, “God has given us assets for which we will ultimately face an accounting. We should invest those assets wisely, yet the owner of those assets remains God, not us.”

Is how you invest an area of life stewardship that you have considered before? If not, may this be your wakeup call. If you currently have a money manager, ask if he or she has investment filters to screen out companies that are involved in practices that oppose our King and His kingdom. If they do, ask them to use those filters for your investments.

One of the questions we should routinely ask ourselves is, “Lord, what do you want me to do with all that you have entrusted to me?” In this case, we would ask the question this way, “Lord, how do you want me to invest what you have entrusted to me?” You are probably thinking, “Boy, investing this way is going to take a lot more work!” But really, what aspect of living the obedient life of a good and faithful steward isn’t a lot more work?

In this investment area of life stewardship we want to make sure we are not doing anything that might resource the enemy to fight against us, nor do we want to profit from their opposition. As Jesus tells us in Matthew 10:16, we need to be as shrewd as serpents and as innocent as doves. How shrewd and innocent are you in regards to how you are investing God’s money?

## LIFE APPLICATION QUESTIONS

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

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# LESSON FIVE

2. Why is it so important that we acknowledge that we are investing God's money, not our own.

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3. What is the stewardship paradox that we find ourselves in regarding how we invest?

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4. How can we determine if some of God's money we have invested is actually funding the enemies of the Kingdom?

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5. If I am investing in companies that are promoting things like pornography, abortion drugs, and homosexuality, am I complicit in their sin as an owner? If so, how? If not, why not?

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6. In your current investment funds, what have you done to ensure that you have not invested in funding the activities of the enemies of Christ?

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7. If you had to choose between making more money for the Kingdom or making less for the Kingdom but not investing in companies that oppose Christianity, would you be willing to do that? Why or why not?

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8. Why is the question we all must ask as stewards so important here: "Lord, what do you want me to do with all that you have entrusted to me?"

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9. Ultimately, what is the purpose of making money from our investments?

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

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# LESSON FIVE

## PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer



## WHAT IS MINE IS YOURS

### ALL THINGS IN COMMON



The book of Acts is an historical book that gives us an invaluable glimpse into the life and times of the early church. If what we see in this book were carefully studied, it could serve as a compelling blueprint for how Jesus intended for His church to live and fellowship together.

One of the most intriguing and, quite honestly, most uncomfortable aspects of this early church history is how believers viewed their relationships and their collective possessions. It was so “other-worldly” that Luke was compelled

to report on it twice, detailing what was internally happening within this fledgling band of believers who were rocking the world of their day. Here is Luke’s report:

*And all those who had believed were together and had all things in common; and they began selling their property and possessions and were sharing them with all, as anyone might have need. (Acts 2:44–45, NASB, emphasis added)*

*And the congregation of those who believed were of one heart and soul; and not one of them claimed that anything belonging to him was his own, but all things were common property to them. And with great power the apostles were giving testimony to the resurrection of the Lord Jesus, and abundant grace was upon them all. For there was not a needy person among them, for all who were owners of land or houses would sell them and bring the proceeds of the sales and lay them at the apostles’ feet, and they would be distributed to each as any had need. (Acts 4:32–35, emphasis added)*

Notice that in both passages Luke tells us that the prevailing attitude within the church was that they had **all things in common**. By reading this passage several times, the practical ramifications today of what was happening in this church back then can start to come to light. By contemplating this phenomenon, it seems this phrase “all things in common” might just be the “silver bullet” capable of fueling both a church-wide and consequently a culture-wide transformation today. With that said, let’s unpack the three ways in which this early church had **all things in common**.

#### **They Had a Common Heart**

*All those who had believed were together. (2:44) | [They] were of one heart and soul. (4:32)*

The Greek phrase translated “together” is not referring to all believers being together in the same physical location, like at someone’s house. Instead this phrase carries with it more of the idea that the believers were experiencing an overflowing unity among



# LESSON SIX

themselves. This togetherness was more of a spiritual and emotional condition than it was a physical location. We might say it this way today, “They were all on the same page.”

Many churches today, for whatever the reason, are not experiencing anything like this kind of overflowing sense of unity. Some might argue that it is because the size of their church makes this kind of collective unity nearly impossible, but keep in mind that the early church in Acts started with 3,000 believers and grew very rapidly from there. So, size does not seem to be a limiting factor in achieving this kind of church-wide overwhelming unity of heart.

It seems this frame of mind is driven by an attitude of unconditional love and gracious compassion for everyone in the group—a sense of all being family, with all the benefits and responsibilities that go with that. Personal experience can tell you that nothing is more debilitating than when family unity is fractured, sometimes over the pettiest of matters. The early church had an overflowing unity that laid the foundation for the rest of what was happening among them.

## **They Had a Common Owner**

*[They] had all things in common. (2:44) | Not one of them claimed that anything belonging to him was his own, but all things were common property to them. (4:32)*

Some through history have tried to argue that these verses teach that the only way to have a real church is if every member puts all their possessions into a common pool that is managed and controlled by the leaders of the church—a completely communal arrangement. With this model, no one person owns anything himself, but it is all owned collectively. There is no longer any individual ownership. After all, this passage does tell us that ***no one claimed that anything belonging to him was his own.***

If, however, you properly understand the concept of stewardship, this statement will not give you any heartburn at all. “What do you own?” Hopefully your answer is, “Nothing.” We own none of what we possess. It was true back then and it is still true today.

But the Bible does teach individual ownership. It is just that there is only one individual Owner—and we are not it! The Bible also teaches individual stewardship—God entrusts to individuals the privilege and the responsibility of managing some portion of His vast material holdings, according to His guidelines and His directions. All these assets are still owned by Him and still under His sovereign control to be used for whatever purpose He may deem appropriate. The heart and the will of God should direct when and how stewards deploy the funds they manage. This is an unbelievably powerful concept if the church (individually and collectively) would get it.

There is a practical application of this truth. What is the “net worth” of your church? Most would add up the value of the building(s), the furniture, the equipment, and the



funds in the bank to calculate its total “net worth.” Actually, the total “net worth” of the church is the combined “net worth” of your entire congregation. If it is all God’s stuff, and we are all part of God’s church, then all the assets we personally manage are part of God’s net worth for our local church. Fascinating idea, isn’t it?

And so when the church leadership discerns that God wants to do some major projects for His church, instead of needing to hire a capital campaign firm to come in and effectively extract the needed funds from the congregation (who believes what they are giving to the church is their own money), the leadership would simply need to inform the stewards of God’s resources that He is calling for His funds under their individual management to be reallocated for this project. And it could be done!

The reality is, if we were teaching our congregations sound life stewardship principles, we would never need to have another traditional capital campaign again! Preachers everywhere are saying a collective sigh, “Amen.” This leads us to the final thing they had in common...

### **They Had a Common Commitment**

*[They] were sharing them with all, as anyone might have need. (2:45)*

*For there was not a needy person among them, for all who were owners of land or houses would sell them and bring the proceeds of the sales and lay them at the apostles’ feet, and they would be distributed to each as any had need. (4:34-35)*

Thousands of Jews had made the pilgrimage to Jerusalem for the Feast of Pentecost. During their visit to Jerusalem they got saved. Instead of going back home after the feast was over, they stayed on in Jerusalem to continue to be taught and to enjoy the fellowship of their new forever family. As a result of their extended stay, they ended up running out of provisions, leaving them in the very awkward position of lacking adequate personal resources to remain in Jerusalem. No doubt there were also poor people who got saved who were continually in need, but the number of needs swelled during this time because of the many who never went home after they came to Christ.

What is striking is how the church responded to these needs. Luke says that all who were owners of land and houses would sell them. This was not being done as a rare exception by one or two generous benefactors who were “ponying” up to help out those with the shortfall. It was being done by everyone who possessed surplus land and houses. Those who were managing God’s *surplus* resources were voluntarily liquidating some of them to help meet the needs of those who had a *shortfall*.

This is also a great biblical example of the power of making our giving known. Imagine this mass asset-liquidation movement starting with one person standing up and saying, “This is what I am going to do.” And then someone else with means said he would do it too, until everyone who had a surplus got into the asset-liquidation giving game.



# LESSON SIX

*They spurred one another on to love and good deeds* (Hebrews 10:24). Giving is contagious, individually and corporately! Why are we so reluctant to openly talk about it? What a loss for the church when we don't share our giving stories. Obviously, what these people were doing was public knowledge and a public encouragement.

There is incredible personal freedom in finally coming to embrace the fact that we own nothing. There is also incredible corporate power when the church understands that God's net worth is the collective whole of all that is being managed by their congregation. This two-fold reality is a real game-changer, personally and corporately for the church. We just need to start teaching both of these truths to our leadership and our congregations!

There is so little time left. There are so few workers. There is so much left to do. The church just cannot afford to allow itself to get distracted in its primary mission and focus. It needs to keep the main thing, the main thing. And one way a church can do that is by creating a culture that promotes a common heart, a common Owner, and a common commitment. Can you imagine what would happen in our country if we could make the church we see in Acts, the church we see in America? Oh, may it someday be so!

## LIFE APPLICATION QUESTIONS

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

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2. How did the early believers in Acts view their relationships and their collective possessions?

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3. How does this "all things in common" square with our thinking about what we each steward today?

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4. What does it mean that the believers had a common heart?

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5. How can our church experience this kind of common unity?

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6. What is the difference between a communal understanding of “all things in common” and the stewardship understanding of “all things in common?”

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7. How do you calculate the net-worth of your church? Why is it important to understand this properly?

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8. How do you understand, “all who were owners of land and houses would sell them?” (Acts 2:45) Why would affluent people be doing this?

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9. Why is there a good side to making our giving known? Read Hebrews 10:25.

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10. Why is there an urgency to get material resources deployed and working in the Kingdom?

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

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# LESSON SIX

## PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer





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