

**DEEPER WATER IN OUR
CHRISTIAN STEWARDSHIP**

**(12 Weeks, 9 Meetings)
February 9 – May 3, 2020**

SMALL GROUP PACKET
Into the Deep Water with Christ

HEALTHY SMALL GROUPS

(Please review the following regularly together as a group)

GUIDELINES AND SUGGESTIONS FOR “DEEP WATER” SMALL GROUPS

- Try to keep your group size from two to six people. The larger the group, the more time it will take at each meeting for everyone to participate and share actively.
- Try to meet together once a week, on average.
- Meet in a place that is conducive to listening and speaking. Loud, crowded restaurants, for example, will probably not work too well.
- Everyone should bring a bible, a pen, and this packet to each of their small group meetings.
- This packet, focusing on Christian Stewardship, has enough material to cover nine weeks’ worth of meetings. On **Sunday, May 3** a new packet of materials will become available for the next part of our “deeper water” journey.
- **Buffer weeks:** We are adding three *additional weeks* to this session, so that **you have 12 weeks in which to cover 9 weeks’ worth of materials**. Your group can use these extra three weeks to 1) catch up if your group has to miss a weekly meeting or two, or 2) If your discussions go long on some weeks, you can use the extra time to spread things out and/or backtrack as necessary.
- While it is not a requirement, we recommend that men partner with men, and women partner with women.
- You do not need to designate any particular person in your group to be a facilitator or leader. Just follow the materials together and agree on a time limit to your meetings.
- Allow extended silences to happen during your small group discussions. The bible is a challenging book and the Word can sometimes shake our thoughts up at first before bringing them around towards Christ. Silence allows time for the Spirit to give us speech.
- While you are discussing with your group, always jot down thoughts that the group shares.
- It is likely that you will encounter different Bible translations within your group. If the group feels this is an obstacle to understanding or discussion, discuss the possibility of procuring bibles of the same translation for everyone. The New Revised Standard Version, which St. John’s uses at worship, is an example of a well-balanced, readable and accurate translation. Call Pastor Seth (217.255.2118) or Pastor Patti (614.875.2314) if you need any help or guidance regarding Bible translations..
- On **May 3, 2020**, we will start a new topic in our Deep Water journey. Every time we begin a new topic (about every two-three months), small groups and partnerships can reconfigure themselves as necessary. As you approach the end of each topic, please talk intentionally about how and whether your group will continue into the next topic together intact, or what changes you need to make based on your personal schedules, etc. While we encourage everyone to plug in to as much of our deep water journey as possible through the next few years, we also understand that some of us will need to drop out and rejoin at various points in the journey.

THE MOST IMPORTANT PRINCIPLE TO FOLLOW IN YOUR SMALL GROUP: CONFIDENTIALITY

Keeping things confidential is vital to establishing trust and open communication with your partner or small group. Be sure to acknowledge this rule clearly with each other at the beginning of your journey together, and regularly over the course of the following weeks. What is said in your small group should stay in your small group!

REMEMBER: PEOPLE WHO ARE NOT MEMBERS OF ST. JOHN'S ARE WELCOME TO PARTICIPATE IN THIS JOURNEY!

We encourage you to invite non-members to participate. Think of a friend with whom you'd like to take this journey, and invite them to jump in.

IF YOU LOSE YOUR PACKET, OR NEED MORE PACKETS

Hard copies are available in the church office, in the display in the Link (breezeway) at church, or from one of the pastors. You can download a packet from our St. John's website: <https://www.stjohnsgc.org/> If you have a printer, you can request an electronic copy of the packet by email: SJersild@stjohnsgc.org Just remember, the packets can be over 40 pages long!

IF YOUR SMALL GROUP IS STRUGGLING OR DISSOLVES

Call Pastor Seth at 217.255.2118 if you need help or have special concerns. Remember that Pastor Seth and Pastor Patti will be meeting with two separate Deep Water small groups **every Sunday morning during the Sunday school hour**. If you are not part of a regular small group, just come to their Sunday meetings. They are open to all and you can plug into them at any time.

SMALL GROUP INFORMATION

(Names, phone, email etc.)

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)

Into the Deep Water with Christ
DEEPER WATER IN OUR CHRISTIAN STEWARDSHIP

WEEK #1 SMALL GROUP MEETING

Target Week: February 9-15

1. Confirm as a group what your time limit is going to be. Over time, each group will develop a natural feel for what kind of pace they need to maintain in order to fit everyone's schedules.
2. Please review the material under the heading "Healthy Small Groups" together, above.
3. Emphasize together the crucial importance of keeping what you share in this group confidential. Also, make sure you have each others' phone numbers, email addresses, and etc. for communication purposes.
4. Please, especially note our practice of adding **buffer weeks** for each topic (from the "Healthy Small Groups" section, above). Remember, you will have 12 weeks in which to cover 9 weeks' worth of meetings. This will carry us beyond Easter.
5. Spend about 5 minutes having everyone share high points and low points from the last several days.

6. OPENING PRAYER

- Designate someone to pray the prayer in italics, below. Always feel free to improvise as the Spirit moves you. You can use the written prayer loosely, as a model. Special intercessions can be added.

Heavenly Father, what are we human beings that you are mindful of us? What are we, that you should care for us? But you have made us a little lower than the angels and crowned us with glory and honor. You made us rulers over the works of your hands; you put everything under our feet. Forgive us and strengthen us, that we will be servants worthy of your trust. We pray in Jesus' name. Amen.

7. Have someone in your group read the following aloud.

[Please read]: In the next weeks, we'll be going deeper with Jesus, discussing stewardship of our time and money, and helping each other move towards the following goals:

- To grow in our understanding and appreciation of basic Biblical principles of stewardship.
- To live a happier life, trusting the good news of Jesus, with less stress and anxiety regarding our worldly resources.
- To experience more fully God's generosity in our everyday lives.
- To identify and combat the worry, fear, and perhaps greed, guilt and envy in ourselves that keep us from an awareness of God's presence and power.

- To take a realistic inventory of our personal financial situation and our relationship with money.
- To become more intentional—and thereby more confident—about how we are using our money and other resources to exercise healthy *dominion* over the resources God has placed in our care.
- To come to a deeper understanding of our basic human need to give and love, as creatures made in God’s image.
- To become more cheerful givers as we support the mission of God’s Church and serve the needs of God’s world.

8. Please have members of your group take turns reading the following definitions of Christian stewardship aloud:

- *Christian stewardship is the practice of the Christian religion. It is neither a department of life nor a sphere of activity. It is the Christian conception of life as a whole, manifested in attitudes and actions.* [W.H. Greever (1937)]
- *Christian stewardship is the practice of systematic and proportionate giving of time, abilities, and material possessions, based upon the conviction that these are trusts from God to be used in his service for the benefit of all mankind in grateful acknowledgment of Christ’s redeeming love.* [National Council of Churches (1946)]
- *Stewardship is what we do after we say we believe.* [Clarence Stoughton (1949)]
- *Stewardship is partnership with Christ, through the Holy Spirit, in fulfilling the purposes of God in the world.* [A.C. Conrad (1955)]
- *Stewardship is the re-enactment of Christ’s life in Christ’s people.* [T.A. Kantonen (1956)]
- *Stewardship is the management of life and all its resources for God and for the good of all.* [Robert Hastings (1961)]
- *Stewardship is receiving and sharing God’s bounteous gifts and managing them for the best promotion of God’s purposes in the world.* [Milo Kauffman (1975)]
- *Stewardship is taking care of the bounty that God continually provides us.* [L. David Brown (1978)]
- *Christian stewardship has come to mean ‘what we do with what we have, all the time.’* [John MacNaughton (1983)]
- *Stewardship is a philosophy of life and a theological form of self-management.* [John Brackett (1988)]

- *Stewardship is God's grace working God's purpose out in the world, in, with and through us, who in grateful response to God and through faith in Jesus Christ, enter into a covenant relationship with the empowering Spirit of God that blesses all of creation.*
[Rhodes Thompson (1990)]

9. Of the above definitions of Christian stewardship, which strike you the most, and why? Have everyone in your group share their response. Take notes below as people share.

10. Please have someone read the following from Giving to God, by Mark Allan Powell:

Have you heard the story about the baptism of the Gauls? It may not be historically factual, but this is not a history book, so we won't worry too much about that.

The Gauls were a warlike people who in ancient times inhabited what is now France and Belgium. They spoke a Celtic language and were Druidic by religion. By the time of the Christian era they had been conquered by the Roman Empire and were supposedly under its control. The extent of this control varied, however, for the Gauls never did take too well to being conquered and there were numerous Gallic uprisings.

A number of Christian missionaries ventured into Gallic territory and, over time, many of the Gauls became Christians. As the story goes, when a converted warrior was baptized in a river or stream, he would hold one arm high in the air as the missionary dunked him under the water. This seemed a peculiar custom and the missionaries soon learned the reason for it. When the next battle or skirmish broke out, the warlike Gaul could proclaim "This arm is not baptized!", grab up his club or sword or ax, and ride off to destroy his enemy in a most un-Christian manner.

My guess is that it's a medieval version of what we would call an "urban legend" and I certainly do not intend to cast any aspersions on the Gauls or their descendants by repeating it. I just find the image so compelling: the picture of someone—anyone—trying to keep one part of their body, one aspect of their identity, free from the influence of baptism.

Stewardship is about getting completely wet. It is about looking at ourselves, discovering what it is that we would like to keep dry, and then immersing whatever that is in the waters of Holy Baptism.

Stewardship is about giving to God. It is about turning total control of our lives over to God. It is about taking seriously the words that we so easily pray: "Thy kingdom come, thy will be done." When we pray, "Thy kingdom come," we ask God to rule our lives. When we pray, "thy will be done," we ask for what God wants to happen in our lives to take place—already, now, on earth as in heaven.

In today's world, money is the one thing that many of us would most like to keep dry. I picture modern Christians going under the water with that outstretched arm clutching...not an ax or a

war-hammer, but a purse or wallet. And that is why, when we talk about stewardship today, we often talk about money more than we do about anything else.

11. As a group, respond to what Powell says, above.

- In your own words, what does it mean to try and keep “one arm dry” when it comes to certain aspects in your life, in relation to God?
- What is your first reaction to Powell’s statement: “Stewardship is about getting completely wet....It is about turning control of our lives over to God.”?
- What do you think he means when he says “money is the one thing that many of us would most like to keep dry?” Have you found this to be true in your life, or in the lives of those you know?

12. Please have someone in your group read the following aloud. After each bullet point is read, quickly look up each Bible verse listed in the bullet point and simply read it aloud. No need to discuss each bullet point or Bible verse here.

Of course, stewardship is not just about money. The Bible has much to say about the following:

- **Stewardship of the earth** (Genesis 1:26; Psalm 8:6); which could include conserving water, recycling, preserving natural resources, etc.
- **Stewardship of our bodies** (Romans 12:1; 1 Corinthians 6:19-20); which would include getting exercise, eating right, managing stress, etc.
- **Stewardship of our families** (Exodus 20:12; Proverbs 22:6; Mark 7:9-13; 1 Timothy 5:8); which would include nurturing our marriages, raising happy and healthy children, caring for elderly parents, etc.
- **Stewardship of the gospel** (1 Corinthians 4:1; 9:16-17; 2 Corinthians 5:18-20; 1 Peter 4:10); which would include preserving the life-giving message of what God has done through Jesus Christ and sharing that message with the world.

13. Please have someone read the following aloud:

The above being said (#12), our stewardship of our *money* is where the confrontation between faith and sin really hits home for many of us. Our money is not just our power to “get things,” but is one of the deepest indicators of the ongoing dynamics in our relationship with God, the people around us, and the world in which we live. This is a broken world of limited resources; therefore we are creatures bound by economic realities. Money is the “barometer” of our economic reality. The way we regard, gain, and use our money reflects our deepest hopes, fears, and assumptions. Understandably so, since the money we hold is bound up with the most basic anxieties we human beings experience in this broken world, such as:

- Will I have enough to eat?
- Will I have clothes to wear?
- Will I be prepared for future “rainy days?”
- Will I be able to provide for my family?

These are not just “luxury” questions—these are *survival* questions. No wonder the Holy Scriptures are filled with references to the dangers of loving and depending on money more than loving and depending on God, who is the source of it all and who calls us to depend on him and to receive (by faith alone) a life which we cannot gain for ourselves.

14. Spend time discussing the following two Bible verses, as a group. Go into some depth about what you think Jesus and Paul mean.

“You cannot serve God and Mammon.” (Jesus, Matthew 6:24)

“The love of money is the root of all kinds of evil.” (Paul, 1 Timothy 6:10)

15. In turn, without going into too much depth about each situation, share one or two specific issues that you would like your partner(s) to pray about for you this week. Write down your partner(s) concerns, below, *and be sure to pray for them!* Use this opportunity to express your commitment to support and care for each other in this journey.

16. Remind each other that there’s homework to do (below) before each group meeting. The homework material provides the substance for each group meeting. Confirm the time and place of your next gathering. Review whether you will be “doubling up” on homework at any point if you are not able to meet weekly, etc.

17. Close with prayer. Today, have one person volunteer to pray for the group. Try to include elements of your discussion from this meeting in your prayer. Include a prayer for the power of the Holy Spirit to guide your group and fill you with confidence and determination as you get started on this journey together.

HOMEWORK FOR YOUR NEXT (2nd) SMALL GROUP MEETING

1. Find a place where you can concentrate. Say the following prayer *aloud*; always feel free to add extra petitions and thanks.

Loving Father, as I come before you now, empty me of all fear, anxiety, worry, anger, and frustration. Give me your peace and renew a right Spirit within me. Make me an empty vessel so that you can fill me with your love and send me out to be a light to others. In Jesus’ name. Amen.

2. In your next small group meeting, your group will be discussing stewardship for what it is in the deepest sense: an act of *worship*. Please read the following excerpt from Giving to God, by Mark Allan Powell:

Picture yourself in ancient Israel, in the early years before there was a temple. The community gathers to worship around some rudimentary altar and each person brings an offering to God. Some have “drink offerings” that they pour out on the altar until the liquid is gone. Others have grain offerings, sheaves of wheat that they place on the altar and light on fire. A few may even bring birds or small animals, which are killed and, like the wheat, consumed in the flames.

The basic point seems to have been this: worshipers brought things that they valued to the altar and left them there. They gave them up; they gave them away. The liquid was poured out, the animals were slaughtered, the grain was incinerated. People gave offerings to God as an act of worship and those offerings were simply destroyed.

I wonder what would happen in a modern church if we collected the offerings on Sunday morning, set the plates on the altar, and then tossed in a match, burning up everyone's money....

...The grain, the animals, and even the drink offerings...these were the ancient equivalents of money. The Israelites found it worthwhile, indeed necessary, to give away their possessions in sacrificial acts of worship to God. The point was not what happened to the grain after it was placed on the altar; the point was simply putting that grain on the altar in the first place.

*I sometimes imagine someone in Israel saying, after a time, "You know, it is kind of a waste to just put this grain on the altar and burn it up. Maybe we could give it to the poor instead. Or maybe we could give it to the priests and let it be their salary." Such suggestions have obvious merit, but the problem comes when, over time, people begin to forget the real reason for making these offerings. They begin to think, "God wants me to give up some of my grain so that the poor can be fed or the priests can be paid." That had not been the original idea. Such concerns are only afterthoughts, and even if they are good afterthoughts, they do not represent the real reason for the offerings. The primary purpose of sacrifice is **worship**.*

3. Please read the following bible verses and briefly respond, in your own words, to how they link sacrifice (offerings) to pure thanks and worship:

- Psalm 54:4-7
- Psalm 96:7-9

4. Please continue reading from Giving to God:

*I don't know if anything like that [deciding to use the sacrificial grain to feed the poor or pay the priests] happened in ancient Israel, but something similar has happened in Christian churches. Many people seem to think that the reason we have an offering during the Sunday morning service is because the church needs to pay its bills and also wants to do good things with the money that is collected. Your church does need to pay its bills, and it probably does do good things with the money you put in the offering plate...but that is **not** why we have an offering during the Sunday morning service.*

The offering is an act of worship, an instance in which we are invited to give up something that we value—our money—as a sacrifice to God. In many ways, it is the high point of the liturgy. We come to church to worship God and at no other point in the service are we provided with so pure an opportunity as this.

5. Based on the material in items 2-4 above, please respond to the following:

- In order to understand the attitude of the Israelites who offered drink, grain, and animal offerings on the altar to be burned as an act of pure worship in response to God, try to imagine your money offering being burned on the altar at church. Putting aside the nagging fact that burning money is illegal, how would you feel seeing your offering go up in smoke? Below, write down all the reasons it would be difficult to let go of your money *completely*, knowing that no visible worldly gain can come from it.
- If the offering is truly an act of worship towards God, and if God does not need your actual offering (he doesn't), then obviously **your costly act of pouring yourself out towards God** is the valuable thing. Sacrifice itself—emptying one's self out—has a value in itself. How does this idea strike you right now? What about our modern world makes this a challenging truth?
- Why does *faith* (the essence of putting your life completely in the hands of someone beyond yourself) necessarily go hand-in-hand with sacrificial giving?
- Do you experience the offering at church as an act of worship, or does it just seem like an occasion for taking care of business?

6. The offering is also a simple opportunity to express love for God. Just as a young man will buy roses for the woman he loves, our gifts convey simple affection and pure devotion in response to all the good that God does for us. The hope is that we will understand our offerings not just as a duty but a *delight*. Below, share an experience in which you gave a gift to someone not necessarily because the gift served a practical purpose, but simply to show them how special they are to you.

7. Please read **Matthew 2:1-12**. Then respond to the questions below:

- What do the wise men do to honor the young Jesus?
- Why is it obviously important in the passage that actual **material** gifts are involved, and that the worship is not just “spiritual?”
- The passage does not tell us the precise value of the gifts the wise men bring, or what Joseph and Mary do with the gifts afterwards. With this in mind, what seems to be the main message of their offering to Jesus? What does it say about Jesus' real effect on *them*?

8. Please read **Mark 14:3-9**. Then respond to the questions below:

- What negative response do some of the people in the story have to what the woman does?
- How does Jesus respond to their disapproval of the woman? What do you think he means? In your own words, how does this passage speak to what we're learning about stewardship as an act of worship and love?

9. Please read **Mark 12:41-44**. Then respond to the questions below:

- How does Jesus sum up the value of what the woman has given to the temple treasury?
- In other passages, Jesus calls the temple a “den of robbers” (Mark 11:17) and specifically faulted the temple leaders for financing their own extravagance with money from widows (Mark 12:40). Why, then, do you think Jesus praises this widow for giving her money to a cause that he apparently thinks is unworthy of her support? In light of what we've been talking about (stewardship as an act of worship and love), what value do you think Jesus sees in what she has done?

10. Along with stewardship being an act of sacrificial worship and pure love, our giving is also an act of *thanks*. Please read the following from [Giving to God](#):

When people come to church to worship God (and not just to “get something for themselves out of worship”), they discover that they are much more likely to get something out of the experience than if they had come for any other reason. I don't know why this is—maybe God just has a sense of irony. Or maybe the point is that one of our greatest needs is to worship God. We don't always know this, but it is true nonetheless, and when we quit focusing on ourselves and focus instead on worshiping the God who is so good to us, one of our deepest needs is met.

So, worship is essential to faith. But I have also said that sacrifice is essential to worship. Why is that? Because worship, almost by definition, is the opposite of self-centeredness. When we worship God, we make God (rather than ourselves) the center of our devotion. Doing this always involves some element of self-denial or sacrifice, giving up something that we value, giving up attention to our wants and our needs to focus on God.

People give money for all sorts of reasons, but the good news of biblical stewardship is that we are encouraged to give out of glad and generous hearts, motivated by sincere love for God. If we give out of a sense of compulsion (motivated by guilt or shame) or out of self-interest (to win praise or gain influence), there is a good chance that we will end up feeling used. We may think that our generosity has not been fully appreciated or we may wonder whether the money we gave has been put to the best possible use. But giving that is grounded in the good news of biblical stewardship never leaves us with those hollow emotions. When we give cheerfully, as an act of worship, the very act of giving moves us to lose interest in ourselves and to devote ourselves to God. We may care about how the money that we give is used but that isn't the reason we give it. We may appreciate having our gifts acknowledged, but that isn't why we give them. In some

mysterious way, such giving—motivated only by our love of God—ends up meeting our own deepest spiritual needs and is intensely satisfying. I have never known anyone to give their money in such a way and later regret it. For those who make the discovery, worship is what makes life worthwhile.

11. With the above in mind, please respond to the following:

- How have you experienced giving as an expression of love in your own life (as either the giver or receiver of gifts)? How might this work in your relationship with God?
- What is your main motivation for going to church? Would you say it's to praise and give thanks to God, or to get something for yourself from it? A mixture of the two? Has the motivation shifted for you over the years?
- What would church be like if everyone in the congregation gathered, not to have their own needs met, but simply to praise and worship God? How would such a singular focus on worship affect your home congregation? What would be different, and how would that make you feel?

12. Look back at what you wrote down with your partner(s) regarding their prayer concerns from your first group meeting. Make sure to pray for them now. Among your other closing prayers, please ask God to bless your small group and the congregation of St. John's as we follow Jesus' call to go into the deep water with Christ and become more confident, effective "fishers of people."

**Into the Deep Water with Christ
DEEPER WATER IN OUR CHRISTIAN STEWARDSHIP**

WEEK #2 SMALL GROUP MEETING

Target Week: February 16-22

1. Spend about 5 minutes sharing highs and lows of the past few days.
2. Someone pray the following prayer, (or use it loosely as a model for a spontaneous prayer):

Every good gift, and every perfect gift, is from above, coming down from the Father of lights, in whom there is no variation or shadow cast by change. Father, give us thankful hearts, that we will use all the beautiful gifts you have given us to bring praise and glory to your name. We pray this through Jesus Christ, our Lord and Savior. Amen.

3. Have someone read the following: “The preparation we did for this session contained a lot of rich material. We should feel free to use a couple of weeks as necessary to go back and touch upon those items that particularly stood out for us from the homework.”

4. Please go back to the homework you all did for this session, starting on page 8. Begin discussing **items 2 through 11** as a group. It might be a good idea to have someone read the various excerpts from Mark Allan Powell aloud. After you finish, return here and continue with item #5, below.

5. In turn, without going into too much depth about each situation, share one or two specific issues that you would like your partner(s) to pray about for you this week. Write down your partner(s) concerns, below, *and be sure to pray for them!* Use this opportunity to express your commitment to support and care for each other in this journey.

6. Confirm the time and place of your next meeting. Review whether you will be “doubling up” on homework at any point if you are not able to meet weekly, etc.

7. Close with prayer. Today, have one person volunteer to pray for the group. Try to include elements of your discussion from this meeting in your prayer. Include a prayer for the power of the Holy Spirit to guide your group and fill you with confidence and determination as you continue this journey together.

HOMEWORK FOR YOUR NEXT (3rd) SMALL GROUP MEETING

1. Find a place where you can concentrate. Say the following prayer *aloud*; always feel free to add extra petitions and thanks.

Holy Spirit, renew me, give me a new heart, and fill me with your power. Unite me with my Lord and Savior Jesus Christ and make me an instrument of your love towards all with whom I come into contact this week: at work, at home, and in all that I do. Give me a generous heart. In Jesus' name. Amen.

2. This week, we'll be exploring biblical images and ideas of stewardship further, focusing particularly on the idea of ownership. To begin, please read **Matthew 21:28-41** (the parable of the vineyard). Then respond to the items below:

- What in the parable particularly strikes you, and why?
- How can the tenants' response to the owner and his servants be described in terms of a confusion regarding stewardship/ownership?
- In what ways do you see fear playing a big role in this parable?

- In your own words, what does the parable say about the power of sin and how it affects our relationship with God and each other. Try to express the broken relationship in terms of stewardship and ownership.
- In what ways does/would understanding yourself as a “tenant in God’s vineyard” affect (and perhaps change) your attitude towards what you’re doing in daily life?

3. Please read the following Bible passages, and then take time to express in your own words what they are saying about the unique position in which God has put us in his creation, as creatures made *in his own image*. What is beautiful, challenging, puzzling, humbling, amazing about the picture of us that these passages paint?

-Genesis 1:26-28

-Psalm 8:3-8

4. How do the above two passages speak to our role as *stewards* of the earth and its resources?

5. Have you ever washed a rental car? If so, describe the situation. After answering, please respond to the following:

- We often speak of the importance of “taking full ownership” of what we do in life, in the sense of taking full responsibility for our actions and being diligent about fulfilling our duties. At the same time, as Christians we recognize ourselves as “non-owners.” God owns everything. How do you understand these two things going together (that God wants us to take full responsibility for what is in our hands, and that we are “non-owners” at the same time)? How might our faith in God bring those two potentially conflicting ideas together? In other words, how does faith in God motivate us, in a sense, to “take excellent care of rental property?”

6. Sometimes the message is preached: “Think of what Jesus did for you. What have you done for him in return? Is it enough?” Of course we can never repay God for what he’s done for us in Jesus Christ. This way of looking at things is OK, but it ends up casting Christian stewardship in a negative light, since it pictures us being set free from something (our sin) and then being

“stuck” in the perpetual no-win situation of having to make special types of sacrifices to pay God back for his infinite sacrifice for us. It can become a recipe for passivity and helplessness.

A more biblical, empowering picture of stewardship as a response to redemption is first to recognize that as human beings we will *always be serving someone or something*. In the bible, salvation is being able to serve a Lord who loves us and saves us, rather than a tyrant who wants to keep us weak and helpless. Salvation is not just being set free from someone bad; it is a transfer of the ownership of our lives to a new and totally trustworthy Master who loves us.

Offering our lives to God is not payback for salvation...it is to *live out* the reality of our salvation under a new and loving master who has laid his life down for us. We are privileged to give all that we have and all that we are over to the Lordship of Jesus Christ. He becomes the ruler over everything in our lives, including our money, every day. We experience his Lordship as a joy. Our sense of life becomes more rich and joyful under his guidance. To think of this in a practical sense, respond to the questions in the following bullet points:

- What would happen if *God were in charge of your finances*? Would you use your money differently?

- If God were truly in charge of your finances, how much money would you have? Do you think that you would have less money than you do now? Or do you think that you might have more money than you do now? (Your answers might go either way...in scripture God brings wealth to some people and asks others to give their wealth away. But it's always with the idea to bless them and make them live a more faithful, fulfilled, and free life in this world under His Lordship).

7. Please read **Philippians 4:10-13**. Then respond to the items below:

- To what extent would you say that like Paul, *you* have learned the secret of “being content with whatever you have?” On a scale of 1-10 (1 being not difficult at all and 10 being very difficult), rate how much of a challenge it is for you to be content with what you have, and then try to express why.

- What do you think is the basis of Paul’s contentment, in plenty and in want? Why can he say what he does about being “content.”

- Do you know, or have you known, people who have the gift of seeming completely happy with what they have? If so, describe their attitude towards particular situations,

and anything they've done or said that has impressed you and makes you want to be like them.

8. Please read the following excerpt from Giving to God. Then respond to the bullet point items which follow.

In his first letter to the Corinthians, the apostle Paul moves without any embarrassment from a lofty treatise on the resurrection of Christ to an announcement of an offering that he is collecting (1 Corinthians 5:1—16:4). There is no disconnect between Easter faith and practical living, between praising God for giving us victory over death and giving our money away on a regular basis. Indeed, for Paul, it is because of our Easter faith that we can turn our attention to others and know our labor in the Lord will not be in vain (1 Corinthians 15:58).

Being faithful in stewardship means putting our faith into action. We believe that all we are and all we have belongs to God and we believe that this is good news. Stewardship is about discovering the practical value of our faith. The creeds and confessions that we recite are not just words and talk; they are prescriptions for experiencing life at its best.

Indeed, when faithful stewards do become people who are extraordinarily generous or thrifty, it is because they are living the way that they want to live, acting on a faith that tells them they belong to God.

The good news of biblical stewardship is that those who live as people who belong to God experience life at its absolute best. Milo Kaufman says in his book Stewards of God, “Joyful people will be generous people, and generous people will be joyful people—it is difficult to say which is cause and which is effect, for either appears to produce the other.” It certainly works both ways in the Bible: generosity leads to rejoicing (1 Chronicles 8:2) and joy leads people to give generously (2 Corinthians 8:2). It could become a wondrous cycle, a carousel of cheer and altruism. Who would not want to take a few turns on so marvelous a ride?

- In your own words, how can Paul turn without pause or embarrassment from a lofty theological speech about the resurrection to a plea for his readers to make a money donation to the church in Jerusalem? How do you understand the statement: “there is no disconnect between Easter faith and practical living”?
- Respond in your own words to the statement: “The creeds and confessions we recite are not just words and talk; they are prescriptions for living life at its best.”
- Can you think of a time when you did not feel particularly joyful, but gave generously to support someone or something? Did your generosity turn to joy? Or not? Describe the situation, and how you understand the consistent biblical connection between generosity and joy.

9. Look back at what you wrote down with your partner(s) regarding their prayer concerns from your first group meeting. Make sure to pray for them now. Among your other closing prayers, please ask God to bless your small group and the congregation of St. John's as we follow Jesus' call to go into the deep water with Christ and become more confident, effective "fishers of people."

DEEPER WATER IN OUR CHRISTIAN STEWARDSHIP

WEEK #3 SMALL GROUP MEETING

Target Week: February 23-29

1. Spend about 5 minutes sharing highs and lows of the past few days.
2. Someone pray the following prayer, (or use it loosely as a model for a spontaneous prayer):

Heavenly Father, the earth and everything in it is yours. All that we have and all that we are, we offer to you in thanksgiving and praise. In the eyes of all who see us, make us a reflection of your generosity, grace, and goodness. And when we are feeling empty and broken, lift us up in the power of Christ's resurrection and support us in your loving arms. We pray in Jesus' name. Amen.
3. Go back to your homework for last week, beginning on page 13. As a group, please discuss your responses to **items 2-8**. When you are finished, return here and continue with item number 4, below.
4. In turn, share one or two concerns that you would like your partner(s) to pray about this week, for you. Write down your partner(s) concerns, below, *and be sure to pray for them!* Use this opportunity to express your commitment to support and care for each other in this journey.
5. Confirm the time and place of your next meeting. Review whether you will be "doubling up" on homework at any point if you are not able to meet weekly, etc.
6. Close with prayer. Today, pray a "popcorn" prayer. If possible, hold hands. Go around the room, and everyone offer a brief word of thanks and/or praise to God. As is possible, try to include elements of your discussion from this meeting in your prayer.

HOMEWORK FOR YOUR NEXT (4TH) SMALL GROUP MEETING

1. Say the following prayer *aloud*; always feel free to add any petitions or thanks as you wish.

Lord Jesus, thank you for dying on the cross to set me free from death and the power of the enemy. Help me to resist the temptation to go back to a life centered in myself; give me power

rather to stand up in your grace and offer all I have in joyful service to you. I pray in your name. Amen.

2. In the last couple of sessions, your small group discussed stewardship as an act of worship which transforms the way we live and give. This week we will go deeper in our understanding of stewardship as a *spiritual discipline*. Please read **Matthew 6:19-24**. Then respond to the following items:

- What does Jesus say about the relationship between our treasure and our “hearts?” What does he mean when he talks about our “hearts?”
- Does Jesus say, “put your treasures where your heart is and make sure your heart is good?” Or rather, “where your treasure is, there your hearts will be also?” Think about it, and then in your own words, describe the big difference between these two statements.
- Jesus describes the “eye” as the “lamp of the body.” A way of understanding this is: “your focus determines your reality.” For example, if you are focused on noble, beautiful things all the time, your life and attitude will reflect it. Likewise, if you are focused on worries about money all the time, your life will be suffused with negativity. Jesus presents this concept in all-or-nothing terms...light or darkness. What do you think he’s talking about?
- In your own words, explain what Jesus is saying when he talks about serving one master or another—God or Mammon (Mammon was the false god associated with money).

3. Please read the following excerpt from Giving to God, by Mark Allan Powell:

One of the simplest questions I ever got as a pastor almost threw me for a loop. I was fresh out of seminary, serving my first year at a parish down in Texas...and a woman in the church asked me, “How can I love God more?”

This seemed like something a pastor should be able to answer, but, believe it or not, they’d never taught us this in seminary. All I knew was that people should love God with all their heart and soul and mind. And their neighbors as themselves.

Like most pastors, I was pretty good at telling people what they should do. They should love God, they should love one another, they should even love their enemies. They should also care about their church and be committed to God’s work in the world. But no, this woman said that she knew this and that it was what she wanted to do. She just didn’t know how. How can make your heart love the Lord more than it does? You can’t just wish for it to be true and make it so.

The answer, I think lies in what are sometimes called spiritual disciplines. Christian churches of all denominations teach that there are certain practices that we can do regularly to maintain our spiritual health. [Praying, Bible study, attending church, etc.]. There is a lot of variety among different sects and denominations, but also a good deal of overlap. Almost all churches would recommend that their members practice some routine of Bible reading or of personal or family devotions.

4. With the above in mind, are there any “spiritual disciplines” that you have found to be particularly helpful in maintaining your own spiritual health? What disciplines are encouraged by your (our) church or by people you know? Are there any new ones that you might like to try? Please respond below:

5. Please continue reading from Giving to God:

....We have already talked about stewardship as an act of worship and as an expression of faith. But the Bible also presents stewardship as a spiritual discipline, and recognition of what it says in this regard is central to an understanding of biblical stewardship has “good news.” When we come to understand stewardship as a spiritual discipline we move quickly away from a focus on requirements (“what we are supposed to do”) to a discovery of possibilities that we might not have known were available.

Furthermore, of all the spiritual disciplines that are presented in the Bible, stewardship is special in that it is the most directly connected to the status and condition of our hearts. This is significant, for religion that does not come “from the heart” is rejected in the Bible as mere “human doctrine” (Mark 7:6-7). Even a cursory reading of Scripture indicates how important it is that our hearts be right with God and set on God. “The Lord does not see as mortals see,” the Bible says. “Mortals look on the outward appearance, but the Lord looks on the heart” (1 Samuel 16). And as Christians, we all want to be “pure in heart” (Matthew 5:8). But how do we get there? How do we change within?

Where your treasure is, there your heart will be also,” Jesus says. I have noticed over the years that seminary students and pastors often get this backwards. I recall one sermon in which the preacher asked us to consider this text. What it means, he said, is that we can tell what people really care about by how they spend their money. People put their treasures (their money) where their hearts are. How much do you spend on entertainment? the preacher asked us. How much do you spend on your family? How much do you give to the church? This reveals what your true values are.

I think he had it backwards. He was thinking, “Where your heart is, there your treasure will be.” But Jesus said it the other way around: “Where you put your treasure—that’s where your heart will end up.” The point isn’t that how we spend our money reveals what sort of people we are, but that how we spend our money determines what sort of people we become.

6. With the above excerpt in mind, please respond to the following items:

- What points from what Powell says, above, strike you most strongly, and why?
- Why is it off-base, and perhaps even dangerous, according to what Powell is saying, to reduce religion to always being concerned about the “state of our hearts,” without also examining and attending to what we are doing with our time, talent, bodies, and treasure?
- If I reduce faith to “having a good heart,” what *excuses* might I start making about what I do with my time? My money? My body? My relationships with others? The Sabbath Day?
- Jesus is making it clear that what we do with our treasure affects who we are, spiritually (where your treasure is, there your heart will be also). How can this simple truth be both convicting for us (making us realize our weaknesses and faults and challenging us to make changes), and also very liberating at the same time?

7. Read the following statements and write your brief personal response to each:

- Stewardship can be sincere without being spontaneous.
- Give where you want your heart to be, and let your heart catch up.
- Don’t just give to things you care about; give to things you *want* to care about.
- Don’t decide the amount of your giving by how much you care, but by how much you *want* to care.
- Ask yourself, “If I were the sort of person I would really like to be, then what would I do? How would I spend my money (and my time, and everything else)?”

8. Have you ever made a commitment to give your time, talent, or treasure to a project or cause knowing full well that it was not going to be easy to go through with your commitment?

Describe the situation and what came of it.

9. Continuing with the idea of stewardship as a *spiritual discipline*: The principle of *renunciation* is not often taught or lifted up in today’s world, but it is solidly Biblical.

Renunciation is to purposely give up something worldly that you love without looking for external benefits, and it leads to internal spiritual transformation. An example would be the family who purposely gave up a long-planned vacation to give the time and money (that they had saved up and set aside for the vacation) to serve together on a mission project.

Renunciation is not an investment strategy which will lead magically to worldly returns, but rather a direct and straightforward way to practice the truth of what the Word of God tells us: “It is more blessed to give than to receive” (Acts 20:35). It is not a way to manipulate God or test his promises, but rather a way to *experience the reality* of what Jesus promises: “Give...and it will be given unto you, a good measure, shaken together, running over” (Luke 6:38). And again: “anyone who has left houses or fields or anything at all for my sake will receive back a hundredfold” (Matthew 19:29).

- Have you ever purposely, consciously practiced renunciation? Would other people understand what you did? What was the situation and how would you describe the effect it had on you? It will be very interesting to share any experience like this with your small group partners.
- Could you identify something in your life right now (something you truly value and love) that you could give up in the name of Jesus as a simple act of renunciation? What would it be and will you consider doing it?

10. This week, in the spirit of *going into the deep water*, try to give up something in your life as an act of renunciation. Please do not bring any financial *hardships* upon yourself by doing this! That is not stewardship! Just identify something you WANT to do because it normally gives you a feeling of satisfaction or security (a particular TV show; dessert; a ticket to an event you were planning to go to; a manageable amount of money that you could normally use for some small fun item or event; etc.) and forego doing it or using it...or just give whatever it is away to someone else.

11. Look back at what you wrote down with your partner(s) regarding their prayer concerns. Make sure to pray for them now. Among your other prayers, ask for God’s continued guidance and blessing on your small group and on our congregation as we continue into deeper water with Christ. May the Holy Spirit fill us with life and power so that we can become more confident and effective “fishers of people.”

DEEPER WATER IN OUR CHRISTIAN STEWARDSHIP

WEEK #4 SMALL GROUP MEETING

Target Week: March 1-7

1. Spend about 5 minutes sharing highs and lows of the past few days.

2. For the prayer, everyone say the following verses from Psalm 51 in unison, out loud:

*Create in me a pure heart, O God,
and renew a steadfast spirit within me.
Do not cast me from your presence
or take your Holy Spirit from me.
Restore to me the joy of your salvation
and grant me a willing spirit, to sustain me.
In Jesus's name. Amen.*

3. Go back to your homework for last week, starting on page 17. As a group, review the material and discuss your responses to **items 2-9**. When you are finished, return here and continue with item number 4, below.
4. Did any of us give anything up as an act of renunciation this past week? If so, please share your experiences. What was it like to do this, knowing that you did it in reference to God?
5. In turn, share one or two concerns that you would like your partner(s) to pray about this week, for you. Write down your partner(s) concerns, below, *and be sure to pray for them!* Use this opportunity to express your commitment to support and care for each other in this journey.
6. Confirm the time and place of your next meeting. Review whether you will be “doubling up” on homework at any point if you are not able to meet weekly, etc.
7. Close with prayer. Today, pray a “popcorn” prayer. If possible, hold hands. Go around the room, and everyone offer a brief word of thanks and/or praise to God. As is possible, try to include elements of your discussion from this meeting in your prayer.

HOMEWORK FOR YOUR NEXT (5TH) SMALL GROUP MEETING

1. Say the following prayer aloud; add any petitions or thanks as you wish.

Gracious Father, forgive me of my sins through your Son, Jesus Christ. Give me strength to follow your will, and wisdom to find joy and freedom in your commandments. May all that I do this day bring peace and joy to other people, and glory to your holy name. I pray this through Jesus, my Savior and Lord. Amen.

2. In the next several sessions, we'll start thinking more about our personal giving and stewardship practices, with particular focus on money.

We recognize that in our culture, money is often viewed as an “off limit” topic, and people can be very sensitive about it. We should respect this and maintain our gentleness with each other when discussing this topic. But, we would do ourselves a great disservice—and the devil would love it—if we're afraid to tackle the subject of money as believing Christians.

There's a reason Jesus talked about money so much and used it in his parables and analogies so often. He does not want us to be ruled by Mammon. He wants us to be happy creatures, living under his loving rule. He wants us to experience the freedom and joy of the Gospel, and true contentment in this life. Jesus knew that our attitudes and actions concerning money are like a barometer of our existence as creatures living in a broken world where resources are limited. How we view and handle our money on a daily basis helps us understand of how we are always being pulled back and forth, between *fear* and *faith*. Discussing money and thinking about our relationship with it often brings us face to face with our deepest anxieties. Talking about it can also break open our lives to a new, incredible joy and sense of freedom.

3. Please respond to the following items:

- Do you find it awkward to talk about money in church or in other social settings? If so, why do you think that is?
- How do you think our American culture currently regards money, in general? What are some of the different messages about money we're getting in the public sphere. Do you think some of the popular messages about wealth are mixed? If so, how?
- Why do many people's ears shut when the subject of money is brought up in *church*, in particular? What are some factors that contribute to our fear or reluctance or suspicion when talking about money as the Church?

4. Please read **Mark 10:17-27**, and then respond to the following items:

- The man is sincerely concerned about spiritual things, and we learn also that he has "much property." He asks Jesus how he can attain eternal life. How does Jesus respond to him *at first*, in terms of how he can "attain" a future with God?
- The man says he has honestly tried to keep all the commandments from a young age. Obviously, he has not achieved what he's sincerely seeking, otherwise he would not come to Jesus in the first place. What does this imply about us *attaining eternal life* in terms of following God's law?
- When we look at the man, we see that he is driven to *achieve*. He builds up wealth, both in terms of possessions and also *spiritual wealth*. He wants to be the best he can be in all

areas of life. He is seeking to climb mountains in order to achieve excellence, if not perfection, and come to God by his own efforts. What does the passage say about Jesus' feelings towards the man and his honest quest?

- Since the man is obviously still searching and has not achieved his goal, Jesus gives him a new path to travel: “One thing you lack: go and sell all you possess and give to the poor, and you will have treasure in heaven; and come, follow me.” Given that the man has been striving to attain eternal life by his own efforts, how is Jesus' response shocking?
- How does this episode help us understand the dynamic connection between the way we use the wealth we've been given (both spiritual and material), and our deepest convictions and beliefs in life?
- In this passage, is Jesus frowning on riches and wealth, in themselves?
- What would you say is the issue at the heart of this episode? What fundamental shift is Jesus calling the man to make?

5. Jesus consistently presents discipleship as an all-or-nothing proposition:

“You cannot serve God and Mammon.”

“Those who love their lives in this world will lose it, those who lose their lives for my sake and for the sake of the gospel will find it.”

“Those who would be my followers must take up their cross and follow me.”

Following Jesus is to give 100% of our lives over to his lordship, and that of course includes stewardship...what we do with our time, our talent, our bodies, and our money. Please respond to the following items:

- How can we understand “giving 100%” of ourselves over to the lordship of Jesus, while also considering our ongoing responsibilities to family, work, and society?
- In your own words, what does “giving 100%” of our wealth and all we own to God look like to you, when it's obvious we cannot and don't send *all* our money to one “cause” in this life, e.g. church or charitable organizations.

- In your own words, how do you understand the following statement: “God wants it all, not just a percentage.”
- God does not *need* anything from us (and we can’t give him anything), but he wants it all to be directed towards him. In your own words, *why* do think this is?

6. In the spirit of *going into the deeper water with Jesus*, this week try to determine clearly what total percentage of your household income you gave away to charities (church, organizations, individuals, etc.) in 2019. Calculate the figure using your income both before, and after taxes. That is all. For married couples where both partners work, household income would be the total of both incomes. You won’t be sharing any specific information in this regard with your small group partners.

7. Look back at what you wrote down with your partner(s) regarding their prayer concerns. Make sure to pray for them now. Among your other prayers, ask for God’s continued guidance and blessing on your small group and on our congregation as we continue into deeper water with Christ. May the Holy Spirit fill us with life and power so that we can become more confident and effective “fishers of people.”

DEEPER WATER IN OUR CHRISTIAN STEWARDSHIP

WEEK #5 SMALL GROUP MEETING

Target Week: March 8-14

1. Spend about 5 minutes sharing highs and lows of the past few days.

2. Someone pray the following prayer, (or use it loosely as a model for a spontaneous prayer):

Holy Spirit, pour out your power upon us; fill us with the joy of the resurrection, that we will set aside every fear and serve you this day with boldness, giving our time, our talent, and our treasure to further your saving purposes in the world. We pray this in the name of Jesus Christ, our Savior and Lord. Amen.

3. Go back to your homework for last week, starting on page 22. As a group, discuss your responses to **items 2-5**. When you are finished, return here and continue with item number 4, below.

4. Without sharing any specifics, please confirm to the group whether you calculated the percentage of your income that you gave away in 2019.

5. In turn, share one or two concerns that you would like your partner(s) to pray about this week, for you. Write down your partner(s) concerns, below, *and be sure to pray for them!* Use this opportunity to express your commitment to support and care for each other in this journey.

6. Confirm the time and place of your next meeting. Review whether you will be “doubling up” on homework at any point if you are not able to meet weekly, etc.
7. Close with prayer. Today, do a “popcorn prayer.” Hold hands and go around the group. Each person says a brief prayer. Then, everyone join in the Lord’s Prayer.

HOMEWORK FOR YOUR NEXT (6TH) SMALL GROUP MEETING

1. Say the following prayer; add any petitions or thanks as you wish.

Loving Father, I thank you for all the ways that I can serve you and glorify you today. Open my heart and mind to see the opportunities you are always placing before me to do your will, and give me forgiveness, grace and strength to pursue them. In Jesus’ name. Amen.

2. In this session we will continue to think about our personal stewardship attitudes and practices, focusing on how we **acquire, regard, manage, and spend** our wealth. First, we’ll review some of what scripture and our Lutheran tradition says about how we *acquire* our wealth.

The following quote is often attributed to Martin Luther:

The maid who sweeps her kitchen is doing the will of God just as much as the monk who prays—not because she may sing a Christian hymn as she sweeps but because God loves clean floors. The Christian shoemaker does his Christian duty not by putting little crosses on the shoes, but by making good shoes, because God is interested in good craftsmanship.

- In your own words, express what you think Martin Luther is saying, above, about the various jobs we do in the world and how they all have a part to play in preserving creation and spreading God’s goodness and grace around.
 - With the above quote in mind, how do you see your work as a calling (vocation) from God? Vocation is a broader term than “career.” Keep in mind that all of us have a vocation (or several vocations at once) at all times. Depending on our situation in life, God is calling us to be children, teachers, grandparents, retired, doctors, plumbers, spouses, etc. All of these qualify as vocations through which we serve God, our fellow human beings, and creation. You can talk about vocations you’ve had in the past, too. If you have trouble understanding your vocation(s) as a calling from God, please share why.
3. To get a smattering of what scripture tells us about honesty and integrity in acquiring our wealth, please read the following passages and briefly jot down what each is telling us:

-Proverbs 15:16-17

-Proverbs 16:8

-Proverbs 28:6

-James 5:1-6

-Luke 20:37

-Luke 3:14

-Leviticus 25:35-37

-Deuteronomy 25:16

4. What does the Bible tell us about how we should *regard* our money? Please read the following passages. Then, in the spaces below them, express in your own words what they are saying about some of the dangers and temptations that come with wealth.

- Luke 12:16-21

- Deuteronomy 18:12-18

5. Below, respond to the old saying: “We are to love God and use our money, not love our money and use God.” For one thing, how is it possible for us to try and “use” God?

6. Please share your thoughts about our current culture and its attitudes towards money:

- What trends do you see in our current culture that contribute to *healthy* attitudes towards money and wealth?

- What are some factors that contribute to greed (the endless *desire* for more)?

- What dynamics in our current culture might contribute to a widespread sense of entitlement (the conviction that we *deserve* and are *owed* everything we have, and more)

7. Please read **Matthew 20:1-15**, and then respond to the items that follow.

- What is the passage telling us about human beings?
- What is it telling us about God?
- What is it telling us about the relationship between God and human beings?

8. In your own words, express how you think our faith in Jesus can bring us a sense of fulfillment and contentment that flies in the face of greed, envy, entitlement, and anxiety? Have you felt this contentment in your own life? In light of what we've talked about so far, what might you do or how might you change your attitude right now in order to experience more peace and contentment in your life?

9. How are we to *manage* our wealth? We can find tons of helpful books on this subject, but let's look at some scriptural principles that undergird our approach to managing our goods. Please read the parable in **Matthew 25:14-30**, and then respond to the items which follow:

- What might the fact that the man gives the three servants *different amounts* of money to handle tell us about God and wealth, first of all?
- What do the first two servants do with their money, and what is the result? What is the man's response to them?
- What does the third servant do with his money, and what is the result? What is the man's response to him?
- What reason does the third servant give to the man for burying the money and doing nothing with it?
- What does this parable tell us about God's *desire* for how we use our wealth?
- What does it tell us about how our attitudes towards (and perceptions of) God influence the way we use what we have?

10. Faithful stewardship involves wise management of our finances, and the parable we just read makes it clear that *doing nothing at all* is seldom the best course. Fear (in the sense of being unable to open ourselves to newness and life) is one of the key emotions that keeps us from trusting God and being bold and creative with the resources God has given us. Below, please share as you are able experiences in which fear played a part in your life. In particular...

- times when fear kept you from making an investment of your time, talent, love, and/or treasure, and later you wished you would have made the investment.

- times when fear kept you from taking full responsibility for your finances so you could “get on top of them.”

11. Getting our finances under control so we can *USE* them, instead of constantly feeling that we are being used by our finances, is a key aspect of Christian stewardship. Please respond to the following:

- Paul says, “Owe no one anything, except to love one another” (Romans 13:8). How does this beautiful gem of a saying turn the whole idea of *obligation* (being “under” others) around towards a gospel (good news) perspective?
- Would you say you have a pretty strict budget that you follow? If so, do you feel it gives you a sense of healthy mastery over your finances? Also, does it contribute to your sense of having more freedom in life?
- Think about how you manage your money. Do you think that you have found the right balance between hoarding (remember the rich fool and the barns) and squandering (saving too little)? Which problem poses the greatest struggle for you?

12. We close with the question: How are we to *spend* our wealth as faithful Christians? Please read the following excerpt from Giving to God, by Mark Allan Powell, and then respond to the items which follow.

If we begin consciously spending our money in ways that we believe are pleasing to God, we will not miss out on the pleasures of life. If anything, we will begin appreciating such pleasures all the more, knowing that God approves and applauds our enjoyment of this good world and much that it affords. Discerning people lack no appreciation for the wonder and value of life, but, to the contrary, appreciate what they have and do not regret the absence of what they choose to forego. We need make no apologies for showing such discernment. Westerhoff points out, for instance, that parents often deflect the more extravagant desires of their children by saying “we can’t afford that.” The implicit message is that the parents would buy the costly item if they had the money, which may or may not be true. In any case, the children are left feeling sad and, worse, believing that such sadness could be remedied if only the family had more money. Why not tell the children, “We don’t think that getting this would be a good use of our money” or even, “We don’t believe that God would want us to use our money in this way”? Of course, such a response might invite arguments from the children regarding why the purchase would be a good use of the family’s money or why God would favor the purchase, but such discussions involve the entire family in thinking about the use of money in broader terms than “Can we afford it?”

- How do you think good Christian stewardship, as we have been talking about it, can lead to a greater appreciation of the *pleasures* of life, as Powell asserts?

- In what ways is the statement “we don’t believe God would want us to use our money in this way” such a different statement than “we can’t afford it?” Which statement shows a power of choice and intentionality, and which shows helplessness? Which statement makes reference to a higher standard that guides us? How does framing everything in terms of “we can’t (or can) afford it” needlessly confine our thinking and acting to circumstances that are beyond our control much of the time?

13. It’s impossible to set down rigid guidelines on how much money to spend for different things in life because life is complex, people are in completely different situations, and our needs and duties change from day to day. One thing, however, remains sure for believers: *all of our wealth (100%) belongs to God and should be spent with a mind towards God’s will*. This is not meant to be a burden, but a way to experience joy, peace, fulfillment, and freedom in life. Does this mean that we have to attach a gospel message to our water bill when we send in our payment? No—it simply means that what we spend our money on should 1) build up the world and the people around us in a healthy way, 2) take care of our immediate needs, 3) build up God’s Church, 4) bring us a sense of joy that lasts 5) show consistent generosity towards others, 6) contribute to good causes, 7) bring glory to God. Obviously, any ways of spending which feed a black hole of greed, entitlement, harm towards others, addiction, selfishness, and short-term ephemeral pleasures are to be avoided.

- What are some basic principles you normally apply when you are deciding how to spend your money?
- In your own experience, have you ever “played tricks” on yourself to rationalize spending money on something you probably shouldn’t have gotten or contributed to? Try to think of specific instances. What are some of your personal weaknesses and traps in this regard? (This is not to induce guilt in ourselves; it’s healthy to know our weaknesses so we can keep working on them as we go along).
- Would you say that right now your relationship with God consistently and consciously affects your decision-making process regarding how you spend your money?
- Again, if you’re following a budget, do you find it a good tool by which to evaluate how you *spend* your wealth? Do you think an evaluation of your budget could help you think about your relationship with God? If so, what connections can you make?
- Does God want us to enjoy the “good things of life” (e.g. a nice car, a new outfit, an amazing vacation)? In your own experience, how do you determine the dividing line

between God-given joyful pleasures and harmful self-indulgence. Write down some of the principles you follow (or could follow) in this regard.

14. This week, in the spirit of *going into the deeper water* with Jesus, again try to practice a small act of renunciation, this time with cash. Choose the amount you can reasonably give to someone, and then give it to them anonymously, so they won't be able to give it back to you. It's completely up to you who or where to give it to.

15. Look back at what you wrote down with your partner(s) regarding their prayer concerns. Make sure to pray for them now. Among your other prayers, ask for God's continued guidance and blessing on your small group and on our congregation as we continue into deeper water with Christ. May the Holy Spirit fill us with life and power so that we can become more confident and effective "fishers of people."

DEEPER WATER IN OUR CHRISTIAN STEWARDSHIP
WEEK #6 SMALL GROUP MEETING
Target Week: March 15-21

1. Spend about 5 minutes sharing highs and lows of the past few days.
2. Someone pray the following prayer, (or use it loosely as a model for a spontaneous prayer):

Gracious heavenly Father, we thank you for this opportunity to come together in the name of Jesus. Open our hearts and minds to understand your will for us as we discuss our stewardship of the treasures that you have placed in our hands. Give us wisdom and a spirit of discernment, inspire us with your powerful Word, and help us to grow into the likeness of Jesus Christ, our Savior and Lord. We pray in his name. Amen.

3. Go back to your homework for last week, starting on page 26. As a group, discuss your responses to **items 2-13**. When you are finished, return here and continue with item number 4, below.
4. Confirm with your small group partners whether you took the *deeper water* challenge to give a money gift anonymously to someone this past week.
5. In turn, share one or two concerns that you would like your partner(s) to pray about this week, for you. Write down your partner(s) concerns, below, *and be sure to pray for them!* Use this opportunity to express your commitment to support and care for each other in this journey.
6. Confirm the time and place of your next meeting. Review whether you will be "doubling up" on homework at any point if you are not able to meet weekly, etc.

7. Close with prayer. Today, in your prayers, have each person share one thing for which they are especially thankful to God right now. Then close with the Lord's Prayer.

HOMEWORK FOR YOUR NEXT (7TH) SMALL GROUP MEETING

1. Find a place where you can concentrate. Say the following prayer aloud; always feel free to add extra petitions and thanks.

Heavenly Father, take my life into your hands and help me to trust in your will. Forgive me for all the times I have sought to have my own way without considering what you want me to do. Challenge me where I need to be challenged, strengthen me where I need to be strengthened. In all that I do, give me the hope and faith I need to be your disciple. In Jesus' name I pray. Amen.

2. So far we've been talking about stewardship as our response to God's grace in Jesus Christ, which encompasses every aspect of our lives. We are set free by Christ to practice faithful stewardship of our resources—time, talent, and treasure—in our work, in our families, as citizens, and as church members. Obviously, Christian stewardship is something that goes way beyond just “paying the necessary bills,” even though getting the bills paid *is* part of Christian stewardship. This week we'll devote more time to discuss sacrificial giving which goes above and beyond the “minimum requirements,” and how it can become a source of joy that continually surprises us.

The Bible presents sacrificial giving as both a **duty** and a **delight**. We can think of it as *both* an obligation *and* a free response to God's grace. Far from being in conflict, both of these dynamics (law and gospel) are at work together all the time, in varying proportions, in all of our acts of stewardship and Christian service. The fact that we are broken creatures living in a broken world means that true love—true giving—always involves some kind of sacrifice somewhere down the line. On some days, and in certain situations, we will experience giving as a duty and an obligation, and it doesn't always feel good. Other times, we sacrifice spontaneously out of pure joy.

Regardless of how we experience it—as duty or pleasure depending on circumstance—one thing is always true: we are built by God to be givers. We are made in his image, and God is always pouring himself out in love for his creation. We are like God in that we find our humanity most fully as we pour ourselves out in love and service to each other and creation. If we are constantly hoarding our lives in some way—not giving ourselves in love (and making sacrifices)—we can know that something is wrong.

Understanding this basic truth can help us, on those hard days when it feels we cannot be generous, to trust in God and to give for what might seem like no other reason than duty. In short: sometimes we don't want to give, but we can always remember we're “built” to give. That's when our sense of Christian duty kicks in: we give anyway, confident that we are living into the image of God. We don't know exactly what the “rewards” are going to be, but we can be confident that our loving God is at work to prosper us, even in our death.

Giving out of a sense of duty is in no way to be equated with “works righteousness.” Quite the contrary. If anything, it is more a sign of radical *faith* in God’s goodness and mercy to do something difficult out of a sense of duty to glorify Him than it is to do something easy. We know that God needs nothing from us. He simply wants us to have joy and fulfillment. The path to life is narrow and always goes through the cross (never around it); sometimes in this life we *experience* this reality first-hand and faith becomes a bruising challenge. But with Jesus, we can walk that hard path of sacrifice knowing that endless joy and holy pleasure beyond our imagining is on its way...not because we’re gaining it for ourselves but because our awesome God promises it. In times of trial, giving in faith towards God can actually become our chief way of claiming the freedom that God gives us. Giving *itself* becomes the best gift in hard times!

In light of the above, please respond to the following:

- Giving is a basic need that God built into us. He made us in his image, so it is part of our created nature to *be* givers like him. How do you understand this? Have you seen evidence of this in your own or other people’s lives? How do you understand what the power of sin does to us in regards to giving?
- Can you identify the particular factors in your life that make it a challenge for you to be generous sometimes? What are they?
- In your own words and from your own experience, what balance have you found (or not found) between sacrificial giving out of a joyful response to God and sacrificial giving out of a sense of duty?
- How do you understand what is being said, above, about how *faith* is essential to giving sacrificially out of a sense of duty?
- What problems, if any, do you think could arise out of *only* hearing the message that we should “give according to our hearts,” without ever considering giving as a sacred duty?

3. The Apostle Paul easily spoke of giving as both a duty and a delight. He was not timid about becoming a “fundraiser” for the Jerusalem church, asking the gentile (non-Jewish) congregations outside Palestine to raise money to support the church in Jerusalem, which was struggling with famine and other problems. It is also important to remember that Paul did not agree with everything the church leaders in Jerusalem had done and said over the years. In short, he did not encourage people to give their money for the special offering in accordance with what they might have *felt* in their hearts about the church people in Jerusalem. In fact, he thought of the offering as an act of praise and worship to God. It was not money just to pay bills and provide

means for the poor Jerusalem church to further its programs. It was, in itself, an act of unity in Christ. By doing it, regardless of what might be going on in their hearts, the gentile Christians were united with the believers in Jerusalem. Paul saw the act of giving in the name of Jesus as something that *changed* what was happening in people's hearts.

- Has giving something away ever changed you? Has it ever *not* changed you? Try to think of some particular experiences in your life that help you think about this, and respond below. What kind of change did you experience, if you did?

4. The following are brief verses from Paul's letters where he is talking about giving. The goal is to articulate some basic Biblical principles for Christian stewardship that will help us think about our own, and our congregation's, giving practices. Please read the following passages. After you've read each one, use the space provided to express in one or two sentences the basic principle we can pull out of what Paul is saying. Some of the selections overlap *because more than one principle can be drawn out of these verses*, depending on what Paul says before and after them.

-Romans 15:25-26

-1 Corinthians 16:2

-2 Corinthians 8:1; 9:14

-2 Corinthians 8:2

-2 Corinthians 8:3; 9:5-7

-2 Corinthians 8:3, 11-13

-2 Corinthians 8:5

-2 Corinthians 8:8, 24

-2 Corinthians 8:10-11

-2 Corinthians 9:7

-2 Corinthians 9:8-11

-2 Corinthians 9:11-13

5. Which of the above passages/principles for giving speak most to you right now, and why?

6. The New Testament Church was particularly concerned with supporting the following needs and ministries, all of which demanded the expenditure of worldly resources. Please read the following subject headings *and the bible passages which accompany them*, and briefly write down what you understand them to be saying, in your own words.

- Support for ministers from the people they are serving (1 Corinthians 9:3-18).
- Providing for members of the congregation who are in need (Acts 2:32-35; Acts 2:44-45; James 1:27; James 2:15-16)
- Support for other communities of faith that might be in distress (Romans 15:25-27; 1 Corinthians 16:1-4; 2 Corinthians chapters 8-9)
- Support for worldwide mission and evangelism (Luke 8:1-3). If the church is to proclaim the good news of the kingdom throughout the world (Matthew 24:14) and make disciples of all nations (Matthew 28:19), someone will have to foot the bill for travel expenses.
- Along with worldwide missionary work, the church was to provide care and resources for needy people in general (not just believers) throughout the world (Luke 14:12-14; Matthew 5:13-14; Luke 10:33-35).

7. Why do people give their money to churches and other causes? What motivates us? When we speak about motivations, it is important to keep in mind that regardless of our motivations, God will make good use of our sacrifices. The point here is to understand our own attitudes and patterns when it comes to giving, so that we can experience true joy in our generosity and not set ourselves up for disappointment by looking for rewards that are fleeting. The bible talks about many different motivations behind our giving, but does not speak with approval about all of them. Please consider the following motivations for giving, *and read the bible passages that accompany them*. In the space which follows each, please write about your own experiences with each type of motivation. What motivations for service and giving have you seen within yourself and in other people, and how have you seen them pan out in your experience?

- To gain recognition (see Matthew 6:3-4).
- To attain power or influence (see James 2:1-5)
- To appease God (see Ephesians 2:8; 1 Corinthians 6:19-20; 1 John 4:18)

- To earn visible, quantifiable rewards corresponding to our efforts (1 Timothy 6:9-10; Acts 8:9-14; Matthew 6:3-4)
- To fulfill an obligation (Romans 12:8, 13; 2 Corinthians 9:7)
- To support a worthy cause (2 Corinthians 8:4)
- To divest themselves of unwanted mammon (Mark 10:21-22; Luke 19:1-10)
- To give thanks (Psalm 116:12; 2 Corinthians 9:15)
- To express love for God (recall the first sessions of this *Going Deeper* unit).
- To convey Christ to others (see 1 Corinthians 5:17; John 15:5; Galatians 5:22)

8. Of all the above listed motivations for giving, which one in particular would you say has played the greatest part in moving **you** to give to the church and to other causes over the course of your lifetime?

9. For this week's *going deeper* challenge, look at your personal or household budget. If you do not have a written budget, this could be an excellent opportunity to produce one and get a good sense of your current financial situation and habits. The following website contains a lot of interesting insights and tools to create a faith-centered budget:

<https://www.managinggodsmoney.com/financial-tips-tools/gpsmoneyguide.php>

Whether you already are following a written budget or produce one this week, look at your income and spending designations. In the space below, identify:

- Areas of your “economic reality” that give you the most stress.
- Areas of your budget that you would like to change and could change (and how you might do it).
- Areas of your life to which you would like to give more resources.
- Areas of your life to which you would like to give fewer resources.

- How and where *giving* fits into your budget as a priority or non-priority.

10. Look back at what you wrote down with your partner(s) regarding their prayer concerns from your first group meeting. Make sure to pray for them now. Among your other closing prayers, please ask God to bless your small group and the congregation of St. John's as we follow Jesus' call to go into the deep water with Christ and become more confident, effective "fishers of people."

Into the Deep Water with Christ
DEEPER WATER IN OUR CHRISTIAN STEWARDSHIP

WEEK #7 SMALL GROUP MEETING

Target Week: March 22-28

1. Spend about 5 minutes sharing highs and lows of the past few days.
2. Someone pray the following prayer (or use it loosely as a model for a spontaneous prayer).

Heavenly Father, the eyes of all look to you, and you give them their food in due season. You open your hand and satisfy the desires of every living thing. Help us to live in accordance with your will, and to be wise stewards of the gifts you have given us. In Jesus' name. Amen.

3. Go back to the homework you did for this week, starting on page 32. With your small group, discuss your responses to **items 2-8**. After you finish your discussion, come back here and continue with item #4, below.
4. With your small group partners, discuss whether you were able to look at your budget and complete the "going deeper" challenge in last week's homework, item #9. Take this opportunity to discuss your general experience with making and following a personal or household budget.
5. In turn, share one or two concerns that you would like your partner(s) to pray about this week. Write down your partner(s) concerns, below, and be sure to pray for them! Use this opportunity to express your commitment to support and care for each other in this journey.
6. Confirm the time and place of your next meeting. Review whether you will be "doubling up" on homework at any point if you are not able to meet weekly, etc.
7. Close with prayer. Today, have each person pray for the person on their right. As much as is possible, try to include elements of your discussion from this meeting in your prayers.

HOMEWORK FOR YOUR NEXT (8TH) SMALL GROUP MEETING

1. Find a place where you can concentrate. Say the following prayer aloud; always feel free to add extra petitions and thanks.

Gracious God, thank you for loving me. Renew me, heal me, and make me whole by the power of your Word. Forgive me for all the times I have turned away from your guidance which is always so near at hand, to follow my own desires into blind alleys. Call to me and give me new power and life in Christ, so that I can respond to you, conform to your will, and become the person you want me to be. In Jesus' name. Amen.

2. This week we will continue talking about stewardship as both a *duty* and a *delight*, focusing particularly on our financial support of God's **Church**. (We'll talk about stewardship of the earth, our bodies, and our time in the next session).

Mark Allan Powell finds it helpful to divide our financial giving to church into two categories:

a) **Support**, and b) **Sacrifice**.

3. In terms of financial **support** to our local congregation, it is perfectly fine for us to take our cues from the quantifiable amount of money it currently takes to support the congregation's ongoing ministry: the "minimum necessary." The church budget can help us determine what we, as individuals of varying financial means, can offer in order to "do our share" for the organization.

Obviously, supporting our local congregation goes far beyond just giving money to meet the budget. Giving our time and talents and getting ourselves personally involved in ministries is crucial. As believers we are called to give ourselves away in personal ministry. Much of what we've talked about in this *going deeper* session should help us understand, however, that giving time and talent are **not** more "spiritual" than giving our money. Money is a spiritual issue, like everything else in our lives. We should beware the creative rationalizations we make when it comes to our pocketbooks. Remember the vivid image of the Christian being baptized, holding his/her wallet above the water so as not to get it "wet!"

In terms of minimum **support** for our local congregation (as distinct from truly sacrificial giving), it is fine for us to think of giving in terms of *duty* and *obligation*, if that must be the case. This is what we might regard as "ground level" giving, on the same order as paying an electricity bill. God's grace is free to us (Jesus paid the bill), but we recognize that nothing we do together to carry out Christ's mission in the world comes free in terms of worldly resources, and we should try to carry our part of the load as well as we can. This is not a very inspiring way to think of supporting our church, but it is a perfectly valid way to think of it. So, on this level, we can use the church budget as one way to gauge what is a "fair share" of our support, depending on our financial means.

As a helpful exercise in terms of determining "minimum support," let's look at St. John's Lutheran Church in Grove City. Please keep in mind that no one at St. John's—including the pastors—is looking at how much anybody in particular is giving. All of this is "between us and God."

St. John's budget calls for \$795,759 to be raised in the coming year (2020). We currently have, realistically speaking, around 500 potential "giving households" in our congregation (households

can be families or individual givers). Now, let's look at the breakdown of average household incomes in *Grove City* right now (from city-data.com).

In Grove City, Ohio, in 2020:

3% of household units earn less than \$10,000 a year
 5.3% earn from 10K-20K
 8.2% earn from 20K-30K
 7.5% earn from 30K-40K
 8.5% earn from 40K-50K
 8.9% earn from 50K-60K
 12.3% earn from 60K to 75K
 16.7% earn from 75K to 100K
 12.6% earn from 100K-125K
 7.9% earn from 125K-150K
 6.5% earn from 150K-200K
 2.6% earn above 200K per year

Translating this neighborhood information into the terms of St. John's population (realistically about 500 potential giving households), we come to the following (very rough, but useful) picture of the congregation's potential economic income profile:

At St. John's, we make a ballpark guess that...

15 households earn less than 10,000K per year
 26 households earn from 10-20K
 41 households earn 20-30K
 37 households earn 30-40K
 42 households earn 40-50K
 44 households earn 50-60K
 61 households earn 60-75K
 83 households earn 75-100K
 63 households earn 100-125K
 40 households earn 125-150K
 32 households earn 150-200K
 13 households earn more than 200K per year

If you add up *all* the potential dollars that our congregation members produce (using middle-range figures for each bracket, e.g. \$35,000 for the 30-40K bracket) we will go ahead and make the guess that it comes to about \$39,775,000 a year. That is almost exactly fifty (50) times the amount that we need to support our church budget. This means that if we are looking at things in terms of all of us carrying our "fair share of the load," *each household* would be giving about 2% of their income every year (1/50th) to fulfill the budget.

The following shows the unique results for St. John's in terms of "fair share" dollars needed for basic support of the congregation's ongoing mission:

INCOME	2% GIVING TO MEET ST. JOHN'S CURRENT BUDGET		
<u>If you annually bring in:</u>	<u>annually</u>	<u>monthly</u>	<u>(weekly)</u>
Less than \$10K (15 givers)	\$100	\$8.33	\$1.95
10-20K (26 givers)	\$300	\$25.00	\$5.76
20-30K (41 givers)	\$500	\$41.66	\$9.61
30-40K (37 givers)	\$700	\$58.33	\$13.46
40-50K (42 givers)	\$900	\$75.00	\$17.30
50-60K (44 givers)	\$1,100	\$91.66	\$21.15
60-75K (61 givers)	\$1,300	\$108.33	\$25.00
75-100K (83 givers)	\$1,800	\$150.00	\$34.61
100-125K (63 givers)	\$2,300	\$191.66	\$44.23
125-150K (40 givers)	\$2,700	\$225.00	\$51.92
150-200K (32 givers)	\$3,500	\$291.66	\$67.30
More than 200K (13 givers)	\$4,300	\$358.33	\$82.69

Be aware that the above is far from the reality of what St. John's *actual* giving looks like. In reality, based on computer readouts, there are several people at St. John's who give more than \$20,000 a year to our congregation (only they know who they are). Many give more than \$10,000 annually. Based on statistics alone, it is safe to say that the great majority of givers at St. John's give less than 2%, and more than 35% of potential giving members give nothing at all.

4. The following is not meant to make anyone feel guilty (or overly proud) of their giving to church. Again, no one is watching how much particular people give at St. John's. The purpose of this exercise is simply for each of us to think about what we give in relation to this particular organization (St. John's) in terms of basic support, and to think about the circumstances in our lives which might be pressing on us, financially and spiritually. Exploring this can help us experience more freedom and joy in how we are using our resources in this world. Our goal is to make our financial giving a conscious, intentional, and carefully considered act of Christian stewardship, moving beyond a simple "giving on a feeling." With this in mind, please respond to the following items:

- How does your actual giving to St. John's (if applicable) compare to what the generic breakdown suggests is a "fair share of the load" for someone with your income?
- If you are giving less than the 2% amount above, use the space below to write down all the reasons you can think of why you give less. We do this with the understanding that people's situations vary hugely. Some of us have crushing debts, are facing financial emergencies, are dealing with medical bills, are supporting relatives in extraordinary circumstances, etc. Situations are shifting constantly. We also understand perfectly well that some of us simply choose to give elsewhere, and others of us don't feel any need to engage in this exercise in the first place. In any case, in order to make it clear to ourselves, what would you identify as your current reason(s) for giving less than 2%?

- If you are giving *more* than what is suggested for your income bracket as “fair share,” above, please use the space below to write down *why* you are doing this. This might a chance to witness to God and to express the joy that is in you. For example, have you made the Biblical principle of *tithing* (giving 1/10th of your income) your goal? We will talk about tithing, below. Are you giving more than the minimum because it gives you a satisfying sense of fulfilling a *duty* or following a *principle* that you value? Do you give more because you’ve simply discovered the joy of sacrificial giving, as a truth in itself? Do you give more because you are simply feeling a sense of gratitude to God? Again, there could be a huge number of reasons, varying from person to person. Many of our motivations for sacrificial giving overlap and fuel each other.
- What would you say, personally, are your biggest struggles with financial giving?
 - Internal factors (e.g. specific fears, anxieties)
 - External factors (e.g. a tenuous, unpredictable income)
- Would you say that at this moment in your life, it would be easy for you to make a solid, measurable, and manageable commitment to give *more* to God’s Church than you are currently giving, or difficult?

5. In light of everything we’ve been reading and discussing through these weeks, we hope the message is ultimately that Christian stewardship is about *empowerment*. Jesus sets us free from the anxieties and fears that inevitably come with trying to be god-like “owners” of what God has placed in our care. He sets us free to look to God, who is the generous, giving, always outpouring source of our lives, the source of all security, and the solid rock on which we stand. With this in mind, please respond to the following widely accepted stewardship ideas; include any reservations you might have towards them:

- We are actually more *free* and *empowered* when we give out of carefully considered plan than when we give according to the feelings and changing circumstances of the moment.
- We should never give so much that we bring financial hardship upon ourselves. So why is it that at the same time, faithfully growing in our Christian stewardship *will* (and maybe even *should*) feel painful at times?

6. Beyond thinking of Christian stewardship as doing our “fair share” to support the congregation’s ongoing ministries, we should always keep in view the true prize of stewardship: that we become *sacrificial givers*.

In the first sessions of this unit, we discussed sacrificial giving as an act of *worship*—it is giving for *giving’s sake*. Sacrificial financial giving (above the “minimum requirements) changes human beings from the inside out. Even while sacrificial giving should always be directed towards worthy ends (church, charities, building up other people, caring for the needy, etc.) it is as much about our *health* as creatures made in God’s image as it is with the external impact of our giving. In fact, sacrificial giving is one of the few areas of our lives where we as Christians can say boldly: “I’m going to do this not only for (*the good cause*), but for *myself*.”

As Mark Allan Powell says about sacrificial giving, “It is in the move from reasonable [giving according to an organization’s basic needs] to radical [giving as an act of personal renunciation] that the goodness of God takes hold of our lives and transforms us according to the gospel. I have found it helpful to evaluate my own giving in these terms: I am called by God to support my local congregation in an appropriate manner and I am invited by Christ to renounce mammon by giving my money away in a sacrificial sense that goes beyond the commonsense standards of what would be a reasonable expectation for me.” [Giving to God, p.139-140]

Discussion of sacrificial giving takes us back to the image of “burnt offerings” on the altar (see sessions 1-2 of this unit). Of course in our modern day, our sacrificial offerings can (and should) go to worthy causes and organizations, but the idea remains the same: we give because God *built us with a need to give*.

Clearly, we can consider our minimal “fair share” offerings to our local congregation as a *sacrificial offering* at the same time. There is no spiritual calculator which helps us identify the line at which a *support* offering crosses over and becomes a *sacrificial* offering. But the distinction is still useful: Sacrificial offerings involve a conscious renunciation of ourselves, and they go above and beyond utilitarian considerations of maintenance and support.

With this in mind, we can talk about the following two basic guideposts that Christians have found to be helpful in becoming consistent *sacrificial givers*.

7. Giving off the top (first fruits). The Bible consistently recommends (and the Old Testament in several spots presents it as a requirement) that believers give the *first fruits* of their income to God. Giving “off the top” of our income simply means that regardless of how much money we choose to give away, we should determine what it will be and set it aside to give *before* we weigh other concerns (mortgage, food, clothing, car, vacation, electric, internet, phone, etc.). Another way of putting this: “Giving” should be the top line of our personal budget. It should be the first thing we calculate and plan to do. What’s the *faith idea* behind this?

When sacrificial giving becomes the first priority in our weekly/monthly/yearly budget, we are saying...

- In Christ, God has set me *free* with regard to my worldly wealth.
- I want to follow God’s plan first, not mine.

- I am not defined by any worldly shortages.
- I am not determined by my bills.
- I am not determined by my changing desires of the moment.
- God wants me to have free *dominion* over this wealth.
- I am a free steward of God.
- All my wealth comes from God and is directed towards Him.

When sacrificial giving becomes the *last* thing we consider as we create our budget, the obligations and responsibilities of the world will always end up overriding and cramping our basic built-in human need to *give* freely. Instead of giving off the top of what we have as an act of freedom, personal decision, and power (as stewards of God), we start to regard giving as “the last turn of the screw” in a long list of bills. We end up giving grudgingly, out of the dregs.

The devil loves it when worldly obligations determine our free giving, and when free giving (what we’re built for in the first place) becomes the last thing we get around to. Sacrificial giving off the top of our income automatically puts us in a position of appropriate mastery over our money. It is a real, down-to-earth way of directing ALL our wealth towards its proper end: God.

Any good coach of any sport will tell us: if we determine the ONE thing about our game we need to prioritize, everything else will follow. Christians who give off the top have consciously made giving praise to God the first priority of their economic reality in this world. Again, we are not talking about amounts here yet (that’s next): we are simply talking about priorities. Please respond to the following:

- At what point in your current economic planning process do you consider “giving,” if you consider it? Is it towards the front of your priorities? At the end? Not at all?
- In your own words, express 1) what is being said above about giving the “first fruits” of our wealth, rather than giving out of “what’s left over after all the bills are paid” and 2) your response to the concepts?
- If you are currently structuring your budget with “giving” at the top, what has been your actual experience with prioritizing things this way?

8. Tithing. In both the Old and New Testaments, tithing (setting apart the first 1/10th of our income for God) is the basic standard for giving. In the New Testament, tithing is never presented in a legalistic way, as a “requirement for salvation,” but as a healthy suggestion for minimum sacrificial giving. Obviously our financial reality in the modern world can be a lot more complicated than it was for people in Bible times. Nevertheless, tithing still stands as a helpful model for Christians, because for many people, 10% is *both* a *manageable* and

challenging amount to give away. The basic idea remains: stewardship should not bring financial hardship upon us, but in order for it to be sacrificial, there's nothing wrong with us feeling a "bite" or a sense of challenge or even fear when we consider whether to do it. For many people, 10% still strikes a good balance between challenge and practical manageability.

Keep in mind that many Christians give *much* more than 10% of their income...and this just to their local congregations. There is no record anywhere of a Christian giving more than 10% who didn't regard it as a sheer joy, beyond words. They invariably say it is a gift that can only be experienced by *doing it*. This is not surprising, because God is true to his promises (Luke 6:38).

Giving 10% of our income is not possible for everyone all the time. But we should understand that one of the main theological ideas behind tithing is simply that we look at giving in terms of a *percentage* of our wealth. **Percentage giving**, in itself, trains us to see giving not as just a response to external needs, but as something we need to do for our own sake. If I give only in response to the expressed needs of other people, then my giving is determined by worldly needs. But if I give a percentage of my offering regardless of external demands, I understand that I give *because God has created me to be a giver*. Percentage giving is a valuable tool that helps us move towards *transformational* giving. With all this in mind, please respond to the items below:

- In your own words, write down 1) how you understand what is being said about tithing and percentage giving in the above paragraphs, and 2) your basic response to it, including any reservations you might have about the concepts.
- What would 10% of your current income be after taxes?
- Are you already giving this amount, or more, away? If so, what has your experience been? How would you describe the spiritual benefits of tithing?
- If 10% is beyond your means right now, about what percent of your income are you giving? In what ways is your current percentage both manageable and a challenge for you?
- If you are not currently giving in terms of any percentage value, what do you think would be a manageable but challenging *percentage* of your income to give away at this time?

9. For this week's *going into the deep water* challenge, consider a *percentage increase* in your giving to church, if it is manageable. The goal is a) to think of our giving in terms of percentages rather than dollars, if we are not already doing this, and 2) to encourage us to evaluate our current financial situation in light of God's mission and to exercise our spiritual muscles by putting our treasure where we want our hearts to be.

10. Look back at what you wrote down with your partner(s) regarding their prayer concerns. Make sure to pray for them now. Among your other closing prayers, please ask God to bless your small group and the congregation of St. John's as we follow Jesus' call to go into the deep water with Christ and become more confident, effective "fishers of people."

Into the Deep Water with Christ
DEEPER WATER IN OUR CHRISTIAN STEWARDSHIP

WEEK #8 SMALL GROUP MEETING

Target Week: March 29—April 4

1. Spend about 5 minutes sharing highs and lows of the past few days.
2. Someone pray the following prayer (or use it loosely as a model for a spontaneous prayer).

Father, Son, and Holy Spirit, holy is your word. Perfect are your ways. Bless us as we meditate on your Word today and as we explore ways we might become more effective managers of all you have placed in our care. Help us to give all our anxieties, worries, fears and frustrations over to you, and fill us with the peace of Christ, which passes all understanding. Bless our congregation and make us faithful in our witness to Jesus. Be with all those who need your healing power. In Jesus' name. Amen.

3. Have someone read the following aloud: "In today's session, please be aware that when we talk about personal giving to our local congregation, we are dealing with a subject that is sensitive for many people. Remember the most crucial rule of small groups: confidentiality. What is said in the small group should stay in the group. Even with that said, no one should be expected to share anything in front of the group that makes them uncomfortable. Also, we should be sensitive to how we can come across when we speak of our own giving practices (if we choose to speak of them). As we move through this week's homework together, we should plan to keep our discussion as general as possible, allowing room for people to share more deeply as they wish, *on their own terms.*"
4. Take turns reading all the prose material under **homework items #2 and 3** aloud together, and also spend time talking about the material which is presented in "chart" form (average Grove City income; 2% giving to support the budget, etc.). What strikes you most in this material? Do you find it "eye opening" in any way?
5. Now discuss the material under homework **items #4 and #5**, but do not expect everyone in the group to talk about their responses to all the items. Just move along and share as much as you are willing and able.
6. Now discuss the material under **homework items #6-8**. First of all: What do you understand to be the difference between a) giving to church as support, and b) giving to church as a sacrifice of praise? How, in your own understanding, can the two overlap but still stand in meaningful distinction from each other? For the rest of the material, discuss your responses without expecting everyone to respond to all the items. Just share as much as you are willing and able.

7. Without feeling any pressure to share details about any personal commitments we are (or are not) going to make, talk about the “deeper water” challenge (homework item #9) to increase our percentage giving to our local congregation.
8. Start talking together about your plans for the next chapter of *going deeper with Christ*. The new unit will begin on **Sunday, May 3rd**. Will you be staying together as a group? Reconfiguring? Disbanding for the time being? Be sensitive to each other’s needs and commitments. If you are continuing to the next topic and need to find a new group, please act now! Pastor Seth (217.255.2118) or Pastor Patti (614.875.2314) can help you as needed.
9. In turn, share one or two concerns that you would like your partner(s) to pray about this week. Write down your partner(s) concerns, below, and be sure to pray for them! Use this opportunity to express your commitment to support and care for each other in this journey.
10. Confirm the time and place of your next meeting. Review whether you will be “doubling up” on homework at any point if you are not able to meet weekly, etc.
11. Close with prayer. Today, have each person pray briefly for the person on their right. If possible, try to include elements of your discussion from this meeting in your prayer.

HOMEWORK FOR YOUR NEXT (9TH) SMALL GROUP MEETING

1. Find a place where you can concentrate, with few distractions. Say the following prayer; add any petitions or thanks as you wish:

Loving God, thank you for the gifts with which you have so richly blessed me: my family, my friendships, my church family. Thank you for the beauty of your creation. Most of all, thank you for sending your Son Jesus into this world, and into my life, that I can know you and love you as my Father in heaven. Give me faith and help me to know your grace and forgiveness, so that I can serve you with joy and glorify your name. In Jesus’ name. Amen.

2. This week, we will conclude our exploration of Christian stewardship with a discussion of how we manage the worldly resources of our **time, the earth, and our bodies**. We will not discuss stewardship of our *talents* here, as we have spent a lot of time talking about talents and spiritual gifts in another **Going Deeper** unit.

The same Biblical stewardship principles we’ve been talking about in terms of finances carry over into all areas of our lives. Christian stewardship involves how we exercise dominion (Genesis 1:28) over the finite resources that God has placed in our hands. Dominion here does not mean ownership or tyrannical domination, but responsible management of God’s wealth. We do not “own” our time, our talents, the earth, or our bodies. All of this belongs to God. Ultimately, as believers still living in a world broken by sin, our job as stewards is to make everything in our lives *holy* by directing it towards God through Jesus Christ. We are here to act as instruments of the Holy Spirit, doing our best in love to turn everything in the world back to its intended purpose: praise and worship of God.

3. How do we look at our **time**? How do we act as stewards to turn the time we've been given on earth back towards praise of God? Please read **Exodus 20:8-11**. After reading the passage, continue below with #4.

4. God commands us to observe the Sabbath Day and to “keep it holy.” The command confirms the simple truth that we are biological creatures who cannot do more than one thing at a time, and this includes doing basic things like hearing God’s Word, worshiping him in community, praying to him intentionally, being fed the sacraments, and so forth. We have to set aside a special time to do these things. Just as we need to devote special time to our loved ones, our spouses and children, we need to devote special intentional time to our relationship with God.

The truth is, we can’t *consciously* praise or think about God and work and do other things at the same time. Our brains are occupied with one thing or the other. This is the simple reality behind the Sabbath Day commandment. By keeping the day holy, we are *prioritizing* all our time around God. This is the basic way we order time as Christians: we start with God. We can think about it this way: the Sabbath is when our time and God’s time come together. This is how we Christians start our week: in communion with the One who made us. Just as we give the first part of our wealth to God (see last week’s session), we give the first part of our time to God. The rest of the work week then falls into place.

After a while, following the rhythm set out for us in God’s Word, we start to understand all of our time as focused towards God. We grow in our sense that even when we are not consciously praising God and hearing his Word, we are worshiping God “with our bodies” in all that we do. Our whole life becomes an act of worship (as Paul encourages in Romans 12:1-2). But this is only because we have set apart **special** time each week to intentionally and consciously return to the core of our lives. In light of this, please respond to the items below:

- Has the sheer busy-ness of your life ever become overwhelming, making you feel you “have no time?” Describe particular periods in your life where you had no time to a) do things that you needed to do, and/or b) do things you wanted to do.
- How do you think our faith in Christ speaks to a sense of being overwhelmed with busyness?
- Have there ever been times when you had too much time? Where you found yourself just waiting and waiting? Describe the experience.
- How do you think our faith in Christ speaks to a sense of waiting?
- In light of what was said about the Sabbath, above, how do you understand the importance of making special, conscious time for God in your life? How does (or how *could*) the Sabbath, for you, help prioritize the way you spend your time the rest of the week?

5. Devote some time, now, to mapping out how you are actually spending the 168 hours of a *typical* week right now in your life (February-March 2020). Seriously try to account for all 168 hours. The following prompts might help you (some won't be applicable), and please account for activities that are not on the list, that are unique to you.

- Night-time sleep:
- Daytime naps:
- Eating breakfast:
- Eating lunch:
- Eating dinner:
- Work at your regular job:
- Relaxed family time without screens:
- Watching TV with family:
- Watching TV alone:
- Non-TV, non-work related screen time (e.g. phone, computer):
- Chores around the house:
- Worship:
- Off-the-job related service for other people:
- Recreational Reading (books, online articles, etc.):
- Gaming:
- Social Entertainment outside the home:
- Non-religious study:
- Religious study:
- Exercise:
- Hobby:
- Other:

6. Looking at the results of your “time inventory” in #5, above, what aspects of your schedule and your use of time do you find particularly fulfilling and “just right” at this time in your life, and why?

7. In regards to your “time inventory” in #5, which aspects of your current weekly schedule would you like to change, and why? To what extent could you actually change your schedule when it comes to these things, right now? This coming week, is there one *specific and manageable* thing you could add or subtract or do differently, when it comes to how you use

your time, that would help you feel more whole, healthy, happy, fulfilled? Could you mark this change on your calendar right now, as something you will enact?

8. How do we understand ourselves as stewards of **the earth**? Please read **Genesis 1:26-28**, and then respond to the items below:

- In your own words, how would you describe the effect sin has on us, when it comes to the God-given dominion we are intended to exercise over creation? How can sin twist us into adopting an adversarial relationship towards nature, rather than understanding ourselves in a “caretaker” or “gardening” role?
- What are some of the worst things you’ve seen human beings do to God’s creation?
- What are some things you are currently doing to be a good steward of God’s creation?
- What are some things you *could* do right now to be a *better* steward of creation, in terms of your daily habits and routine?
- How do you understand our duty, as citizens of towns, cities, states and nations, when it comes to care of God’s creation?

9. How do we understand ourselves as stewards of **our bodies**? Please read the following Bible verses. In the spaces next to each, express in your own words what the verses are saying.

-1 Corinthians 6:19-20

-Romans 12:1-2

10. Formed by God’s Word, we understand our bodies to be sacred, precious, good, beautiful, and holy—vessels of God, earthly temples of the Holy Spirit. In a world broken by sin, our bodies—one of the most precious gifts God has given us—can become a constant reminder of our brokenness and mortality. C.S. Lewis wrote that the devil hates and attacks our bodies so hard because he’s jealous that we have such a miraculous embodiment, and he never will.

There is much about our physical existence over which we have no control, obviously, but it is clear that stewardship of our bodies is a sacred duty, just as are our financial stewardship and stewardship of the earth and our talents. Our embodiment, just as we are, is exactly what God wants for us—this is how we were created to be from the beginning. Our physicality is wound up with our individuality in an essential way. The New Testament consistently tells us that we will be fully embodied in heaven, though transformed; so it is valid to say that in the everlasting glory, we will be *like* we are now, but perfected. With this in mind, please respond to the following items:

- What would you say your general attitude is, right now, towards your body, and why? Positive? Resigned? Hopeful? Frustrated? Guilty? Neutral? Angry? Joyful? Mistrustful?
- From your experience, how would you describe the connection between your physical and spiritual reality as an individual? When have you felt the most “one-ness” with your body, and when have you felt a kind of separation from your physicality? What were the situations/circumstances?
- In what ways do you feel you are taking good care of your body at this time? What are some of your good physical/nutritional habits? What are you doing right now that you would suggest as good practices for other people?
- What are some negative habits or practices (over which you have some measure of control) that you would like to change right now in order to take better care of your body? How do these habits/practices make you feel?
- If you could do something this week—perhaps just one time—to improve your attitude about your physical well-being (perhaps some kind of exercise or dietary discipline of some kind), what would it be and when could you do it?

11. For our *going into the deeper water* challenge this week: try to mark down a specific time on your calendar this week when you will do some kind of manageable physical activity that you’ve always found refreshing, but which you haven’t done very often lately. Or, make a doable pact with yourself to spend one entire day eating only foods which you know are good for you. The key is to make this challenge doable, but challenging at the same time.

12. Please think and pray about your next step *going into the deeper water with Christ*. By this time, you will know what our next “Going Deeper” focus will be, starting **Sunday, May 3rd**. At your upcoming small group meeting, you will be discussing with your partner(s) whether you will continue as a group or reconfigure.

13. Please consider writing a blurb about your experience so far with going deeper with Christ for our church newsletter (the Eagle) and/or our website.

14. Look back at your partners’ prayer concerns from your last meeting. Make sure to pray for them now. Among your other closing prayers, please ask God to bless your small group and the congregation of St. John’s as we follow Jesus’ call to go into the deep water with Christ and become more confident, effective “fishers of people.”

Into the Deep Water with Christ

DEEPER WATER IN OUR CHRISTIAN STEWARDSHIP

WEEK #9 SMALL GROUP MEETING

Target Week: April 5-11

1. Spend about 5 minutes sharing highs and lows of the past few days.
2. Someone pray the following prayer (or use it loosely as a model for a spontaneous prayer).

Loving God, thank you so much for the opportunity we've had to come together these past several weeks to praise you for your grace and generosity, and to talk about how we can grow in our stewardship of your creation. Free us from all fear and give us a spirit of boldness, that we will give our lives—our time, our talents, and our treasure—generously for the sake of your world and to the glory of your holy name. We pray in the name of the Father, and of the Son, and of the Holy Spirit. Amen.

3. Please go back to the homework you did for this week, starting on page 46. With your partners, discuss the material and your responses from **items 2-10**, and then return here to item #4, below.
4. Discuss with your partners whether you were able to do the deeper water challenge outline in your homework for this week (exercise/diet). If so, how did it go?
5. Talk together about your plans for the next chapter of *going deeper with Christ*. Will you be staying together as a group? Reconfiguring? Disbanding for the time being? Be sensitive to each other's needs and commitments. If you are continuing to the next topic and need to find a new group, please act now! Pastor Seth (217.255.2118) or Pastor Patti (614.875.2314) can help you as needed.
6. The next unit of our Going Deeper journey will begin on **Sunday, May 3rd**. We hope you will participate in the next part of our *Going Deeper* journey!
7. Could any of you (or all of you) write a blurb about your experience for the newsletter and/or website and/or Facebook regarding your journey so far?
8. For your final prayer, have everyone pray in turn. Thank God for your partner(s). Thank our Lord for this opportunity we've been given to share our faith, and to build each other up in the love of Christ. Ask for God's blessings and guidance for our congregation as we continue together on this journey into the deep water with Christ.