

Stewards of Money

Introduction

'Money' is often a dirty word in church circles and 'giving' an even dirtier one! I heard recently of a minister who was told by members of his congregation that he should never preach on the subject again because it was inappropriate! And yet, the Bible (& Jesus in particular) has lots to say about money. Today, we live in a society where money is never far from the centre of people's lives and we are continually bombarded with 'advice' on how we should spend it. So isn't it time that we considered a Christian perspective on the subject?

Having said that, we are only going to spend four weeks in our services and three home group sessions on the subject for now, so we cannot hope to cover the whole range of issues involved! Instead, we will focus on some of the Bible's teaching on our attitudes towards our money, our giving to the church, and our use of money as a church.* We will look at words of David, Jesus and Paul.

Whilst a degree of privacy and confidentiality is always necessary in these issues, I hope that within the home group setting, a greater amount of honest sharing will be possible. After all, these matters are important to each one of us, but are rarely talked about at a level much deeper than the latest BOGOF offer at the Co-op!



Many of us struggle with knowing what is right or wrong when it comes to earning, spending or saving money. But the Bible makes it clear that our decisions don't just affect our own pockets, but also impact our relationship

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with God, our relationships with one another, and the mission of the church.

As a nation, personal debt is at record levels. As a church, as we heard at the annual church meeting, if our income and expenditure levels remain the same, then we will significantly overspend during the coming year just to keep doing what we currently do. In short, we too will be in debt. If we really believe that God is calling us to growth, as opposed to decline, then we are certain to need more income as a church. We have almost no external sources of income, and both the Bible and common sense tell us that the responsibility for giving rests with each one of us.

We each need to each make considered responses to these issues – neither knee jerk reactions or delayed indefinitely! Hopefully, this mini-series during April and May will give us a chance to do that. As a result, I hope that each of us will be able to make decisions about our money, that mean we will worry less about it (as Jesus says in Luke 12:22) and also rejoice more in the privilege of giving to God's mission through our church and beyond (as Paul writes in 2 Cor 9:7).

Less worry, more rejoicing –can't be bad can it?!

Toby

** If you want to spend more time (and a bit of money!) on considering a wider range of issues (debt, investments, budgeting, global poverty, giving, environment, retirement, family responsibilities, work etc) then I recommend a short but highly practical book : 'Your Money and Your Life' by Keith Tondeur (re-published by SPCK in 2003).*

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1: God v Money?

WELCOME

Spend time relaxing & sharing together. No ice-breaker suggestion this week, because of a longer 'Worship' section.

WORSHIP

Even if you don't usually use the worship ideas here, for these 3 weeks, please do the exercises instead of what you normally do (it may not seem like 'worship', but you may like to discuss that later!)

Give 10 'counters' to each person (e.g. matchsticks, dry pasta)

Now, individually:

- Imagine that each counter represents £10,000 that you have been given unexpectedly today. What would you do with the £100,000? Be honest with yourself! You may like to separate them into different piles in front of you. Nobody else need know what your piles mean!
- Now think: What does this say about your priorities in your life? How do you feel about what you have done –perhaps happy or uneasy? Talk to God silently about what you have done. Ask for his help with handling your money. Do you want to make any changes?

Take longer in silence than you might normally feel comfortable with.

Leaders: KEEP the counters for future weeks!

WORD 1 Timothy 6:6-19

THIS WEEK ONLY

Read through the introduction to the month's notes first.



Now Discuss: What did you personally do in the 'Worship' exercise? How did you feel about what you did? (Only share what you feel comfortable sharing!)

Read 1 Timothy 6:6-19

Discuss your initial reactions to the passage:

- Does anything in the passage jump out at you? Why?
- Does anything connect with something you've been doing, reading or thinking about?
- Is there anything you haven't noticed before?

Now use **some** of the questions below (*and set a time limit to leave yourselves time to pray!*)

- Paul says: 'if we have food and clothing, we will be content with that' (v8). Can he be serious?!
- Considering the whole of 'this present world' (v17), do you consider yourself rich? To what extent does our society encourage us to feel rich or poor?
- What might it mean in practice to put our hope in God rather than money (v17)?
- To what extent do you see money as yours or as God's (v17)?
- Paul tells Timothy to command the rich 'to be generous and willing to share' (v18). How do you react to this?

WHAT NEXT?

Spend time thanking God in prayer for all that he has given you. Then share any needs that you have and pray for one another.

During the week: Try this! Notice every time you spend money on something & briefly talk to God about it.

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2: Giving -No Worries?

WELCOME

Spend time relaxing & sharing together. If you want an ice-breaker, you could try this...

What's your favourite advert (TV, radio or poster) and why?

WORSHIP

Briefly use music, silence or prayer help people to draw near to God if you want to.

Now all do this in silence...

Each take 10 counters in your hand. Maybe shut your eyes.

- Imagine they represent everything you own (house, bank account, possessions). You may like to split them into piles again –either physically or in your mind.
- Now pick them all up in your hand.
- Think how many of them you give to the church.

Now the person leading should read out the passage below.

- As you hear of the woman giving to the temple, imagine you are doing the same -drop all your counters on the floor.

WORD Luke 21:1-4

Read Luke 21:1-4

Discuss your initial reactions to the passage:

- Does anything in the passage jump out at you? Why?
- Does anything connect with something you've been doing, reading or thinking about?
- Is there anything you haven't noticed before?



Now use **some** of the questions below (*and set a time limit to leave yourselves time to pray!*)

- What do you think was going through this woman's mind as she put in her two coins?
- What goes through your mind when you give to the church?
- What does it mean to give 'out of our wealth' or 'out of our poverty' (v4)?
- For this woman, was giving in any sense 'worship'?
- What bearing do Jesus commands to 'Love the Lord your God with all your heart, soul, mind and strength' and 'Love your neighbour as yourself' have on our giving?
- 2 Corinthians 9:7 says: 'Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver'. Do you think either the woman or the 'rich' (v1) were cheerful? How could giving ever be 'cheerful'?

WHAT NEXT?

Take time to offer God your money in quiet.

Pray for one another that God would guide you in how to respond to the things you have talked about.

Is there any person or situation that you know about where money is a problem? If so, pray for that situation as a group

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3: Giving & Spending

WELCOME

Spend time relaxing & sharing together. If you want an ice-breaker, you could try this...

What do you think about Fair Trade?

WORSHIP

Briefly use music, silence or prayer help people to draw near to God if you want to.

Now all do this in silence...

Distribute the 10 counters again (last time!!)

Imagine they each represent £10,000 of the church's income.

- First, divide them up into how the church receives it's income:
8 giving by members (including tax back on regular giving) 1 from fees for funerals, weddings etc, 1 from other sources.
How do you feel about this?
- Now re-divide them by what the church has spent its money on:
5 on people (mostly vicar+1 person youth work+ .5 person admin), 3 on buildings (church & hall), 1 on external mission (poorer parishes in the diocese, mission or relief abroad).
How do you feel about this?
- Now divide up the counters in the way you think the church should spend the money we give. Are you surprised by anything? If there was more money, what do you think we should be spending it on? If some people don't give and you take away one or two counters, where should they come from? How do you feel about it?

Now discuss this as a group.



WORD 1 Chronicles 29:10-18

Read 1 Chronicles 29:10-18

Discuss your initial reactions to the passage:

- Does anything in the passage jump out at you? Why?
- Does anything connect with something you've been doing, reading or thinking about?
- Is there anything you haven't noticed before?

Now use **some** of the questions below (*and set a time limit to leave yourselves time to pray!*)

David's prayer comes in response to the giving of the people to the building of the temple.

- What implications do this passage have for what you were thinking about in the previous section?
- Based on our readings of the last 3 weeks, what guiding principles do you think we should apply to:
 1. Our giving to the church
 2. Our spending as a church?
- In verses 12, 14 & 16, David says that all money comes from God. Do you agree? What difference does this make?
- David recognises people's giving and celebrates God's goodness. How should we do these things as a church?

WHAT NEXT?

Pray for us as a church that we would know how to give responsibly.

Pray to that as a church we would spend our money wisely. Pray for the leaders and PCC in particular.

Please also take time to re-assess your giving to the church.

CONTINUED...

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I would suggest that you do this each year –April/May is often a good time. At this time in the UK, the government and Inland Revenue review what we have to give to them (or they give to us), so it makes sense for us to review what we give to God. Do also think about how you give – standing orders do reduce the admin and counting that has to be done by others.

And lastly, **thank you** to all of you who give to the church. As vicar, I don't know what people give personally, but I am very grateful for your support of our mission in this place. I hope these studies have helped you. Do let me know your feedback!