

Delighting in God by Caring for His Possessions

Icebreaker

1. Why do you think people have difficulty managing their money? Which cultural and personal factors contribute to this difficulty?
2. Do you often feel that “there aren’t enough hours in the day”? What are some reasons why people feel so much time pressure?
3. When someone mentions your need to be a better steward of money and time, how do you typically respond?

Introduction

Let’s begin with this quote from Dr. Don Whitney’s book :

Spiritual Disciplines for the Christian Life Chapter Eight: Stewardship ... for the Purpose of Godliness (D. Martyn Lloyd-Jones)

What events have produced the greatest stress in your life today? This past week? Haven’t they involved some feeling of being overloaded with responsibilities at home, work, school, church, or all of the above? Paying bills? Running late for an appointment? Balancing your checkbook? Waiting in a traffic jam on the highway or runway? Facing unexpected car repair or medical expenses? Going with too little rest? Running short of cash before payday?

Each of these anxiety-producers has to do with either time or money. Think of how many day-to-day issues involve the use of one of these two. The clock and the dollar are such substantial factors in so many parts of life that their role must be considered in any serious discussion of Godly living.

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TRANSITION: Let's talk first about the use of our time for godly living.

The Disciplined Use of Time

Let's start by looking at Jesus' words on the night He was betrayed.

This is part of a passage that is often referred to as His "Priestly Prayer."

John 17:4 CSB

⁴ I have glorified you on the earth by completing the work you gave me to do.

Think about the implications of this statement that Jesus made to God.

Ephesians 2:10 CSB

¹⁰ For we are his workmanship, created in Christ Jesus for good works, which God prepared ahead of time for us to do.

Question: Have you ever considered that God may have quite a bit for you to do?

Let's look at some considerations that should motivate us to be disciplined with our time.

READ

Ephesians 5:15-16 CSB

¹⁵ Pay careful attention, then, to how you walk—not as unwise people but as wise—

¹⁶ making the most of the time, because the days are evil.

Question: Why are we to make the most of our time?

1. We should use time wisely "because the days are evil."

- [Ephesians 5:15-16](#)

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Paul lived in a time of persecution, against the Church and against himself. So, in a sense, the days are evil because of persecution.

However, there are other reasons why the days are still evil.

- The world system does not encourage godliness with our time.
- The natural drift of all things is away from God, not towards Him.
- Our bodies tend to like pleasure, gluttony, and sloth rather than self-control.
- Temptation and evil are still active in our world today.

READ

James 4:14 CSB

¹⁴ Yet you do not know what tomorrow will bring—what your life will be! For you are like vapor that appears for a little while, then vanishes.

Question: If you knew you'd be in eternity tomorrow, how would you live life differently today?

Consider this, the longest life by anyone on earth is but a vapor, but a blip on the timeline of eternity.

2. Time on earth is **short**.

- [James 4:14](#)
- Proverbs 27:1

Time would not be an issue if we never died. But, even if you are very young, “your life is still a mist.”

The clock is running and you can't stop it.

We aren't even sure how much time we have left.

Proverbs 27:1 CSB

¹ Don't boast about tomorrow, for you don't know what a day might bring.

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So, we must live with a tension.

We must plan as if we are going to live a long time - so we buy houses, and save for retirement, buy insurance...

But, we must also live as if we could stand before God tomorrow. No one is able to prevent the day of their demise.

TRANSITION: Let's look at the next reason.

3. Time lost cannot be **regained**.

- [John 9:4](#)
- Proverbs 5:11-13

READ:

John 9:4 CSB

⁴ We must do the works of him who sent me while it is day. Night is coming when no one can work.

God has given you time to be active in serving Him and growing in your relationship with Him and delight in Him.

But, time is finite.

Think of the sluggard in Proverbs who is chastised for his lazy and wasteful use of time.

Consider this warning from the Teacher:

Proverbs 5:11-13 CSB

¹¹ At the end of your life, you will lament when your physical body has been consumed,

¹² and you will say, "How I hated discipline, and how my heart despised correction.

¹³ I didn't obey my teachers or listen closely to my instructors.

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TRANSITION: Let's look at the final reason to be disciplined with our time.

Romans 14:12 CSB

¹² So then, each of us will give an account of himself to God.

4. You are **accountable** to God for your time.

- [Romans 14:12](#)
- [Luke 16:25](#)

Question: What do the words "each one of us" mean?

- they apply to believers and non-believers alike.

We know we are saved by grace, and not by our works.

But, we also know that we will all give an account to God of how we spent our time.

So, the wise thing to do now is to consider how we use our time now and determine how we can spend it in a way that we would like to be presented to God at our judgment.

I think this is one of the reasons we **value time at death**.

As we lay upon our death bed, we will realize one of the most important things we value is time, because we will know it's short.

None of us will ever say, "I wish I had watched more Netflix or spent more time scrolling Facebook."

Consider this image from the gospel of Luke:

Luke 16:25 CSB

²⁵ " 'Son,' Abraham said, 'remember that during your life you received your good things, just as Lazarus received bad things, but now he is comforted here, while you are in agony.'

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This man wasted his life and He is in eternal suffering. He also saw that his family was wasting theirs, too.

Do you think this man desired another moment of time?

Time's value in eternity is immense, so we must be faithful now.

Consider these words from the writer of Hebrews:

Hebrews 5:12 CSB

¹² Although by this time you ought to be teachers, you need someone to teach you the basic principles of God's revelation again. You need milk, not solid food.

QUESTION: What does that say is an expectation for our use of time?

We should be using our time to grow in spiritual maturity.

Any questions?

TRANSITION: Next, let's talk about the use of our possessions for godly living.

The Disciplined Use of Possessions

INTRO: Let's talk a minute about our money, about our things.

We know we are supposed to take care of our families, to care for their physical needs.

- 1 Timothy 5:8

1 Timothy 5:8 CSB

⁸ But if anyone does not provide for his own family, especially for his own household, he has denied the faith and is worse than an unbeliever.

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We know the Bible has an expectation that we care for ourselves our family because it is a spiritual issue. If we don't, then Paul tells us that we have denied the faith.

Think about why the use of our money and possessions is so important.

QUESTION: How do we get money?

We usually spend time and labor to earn it.

Normal people spend a great deal of their lives in exchange for money.

Therefore, how we spend it reveals our priorities, reveals what is in our hearts.

Let's look at some very important principles to keep in mind.

Look at these two passages:

Psalm 24:1 CSB

¹ The earth and everything in it, the world and its inhabitants, belong to the LORD;

and again

Exodus 19:5 CSB

⁵ Now if you will carefully listen to me and keep my covenant, you will be my own possession out of all the peoples, although the whole earth is mine,

1. God is **first-owner** of everything you own.

- [Psalm 24:1](#)
- Exodus 19:5

You are merely a resource manager, a steward, for the things you call your own.

We are temporary inhabitants of the homes we live in.

We are temporary drivers of the cars we drive.

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The food in our cabinets will one day be gone, and the cabinets themselves will belong to someone else.

We have to understand all these things belong to God. It is all His.

We don't actually own anything.

You may accept that in theory, but does your life show it?

Consider this:

When we talk about giving, we usually ask, "How much of my money should I give?"

The better question is,

"How much of God's money should I hold back?"

When we place cash, or a check, or submit online giving, we should be convinced in our hearts that all we have belongs to God.

And, we should be committed to using all of it as He wants.

TRANSITION: Which leads to our second point.

2. Giving is an act of worship.

- [Philippians 4:18](#)
- Deuteronomy 16:16

Notice Paul's thank-you note...

Philippians 4:18 CSB

¹⁸ But I have received everything in full, and I have an abundance. I am fully supplied, having received from Epaphroditus what you provided—a fragrant offering, an acceptable sacrifice, pleasing to God.

Paul is telling the church at Philippi that their generous financial gift to him was more than just an act of giving to the work of God, and was an act of worship to God.

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There also seems to be an expectation on God's part that we give often.

Consider this:

Deuteronomy 16:16 CSB

¹⁶ “All your males are to appear three times a year before the LORD your God in the place he chooses: at the Festival of Unleavened Bread, the Festival of Weeks, and the Festival of Shelters. No one is to appear before the LORD empty-handed.

Think about this. Each time the men of Israel gathered to worship together they were to bring an offering to the Lord.

Now, we meet at least weekly, should we be any less willing to give. Think about having something tangible in your hands to give to the Lord each time we gather.

TRANSITION: Let's move on to our next point.

Notice what Jesus commends in this passage:

Mark 12:41-44 CSB

⁴¹ Sitting across from the temple treasury, he watched how the crowd dropped money into the treasury. Many rich people were putting in large sums.

⁴² Then a poor widow came and dropped in two tiny coins worth very little.

⁴³ Summoning his disciples, he said to them, “Truly I tell you, this poor widow has put more into the treasury than all the others.

⁴⁴ For they all gave out of their surplus, but she out of her poverty has put in everything she had—all she had to live on.”

Question: What would motivate this woman to give all she had?

She trusted God would provide for her.

So, our next point is that...

3. Giving is an act of **faith** in God's provision.

- [Mark 12:41-44](#)

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So, think about this. Your giving is directly attributable to how much you trust God to provide for you.

If you don't think God will provide for you, you don't give anything.

If you think God will provide all your needs, you give generously.

Your giving communicates how much faith you have in God to care for you.

Question: What does your current level of giving communicate about your faith in God?

TRANSITION: Let's look at another example of giving in Scripture:

Listen to what Paul says about the churches in Macedonia.

2 Corinthians 8:1-5 CSB

¹ We want you to know, brothers and sisters, about the grace of God that was given to the churches of Macedonia:

² During a severe trial brought about by affliction, their abundant joy and their extreme poverty overflowed in a wealth of generosity on their part.

³ I can testify that, according to their ability and even beyond their ability, of their own accord,

⁴ they begged us earnestly for the privilege of sharing in the ministry to the saints,

⁵ and not just as we had hoped. Instead, they gave themselves first to the Lord and then to us by God's will.

QUESTION: How does Paul describe the lifestyle of the Macedonians?

They were living in extreme poverty. Yet they gave with joy, and generously, above their ability.

QUESTION: What do you think Paul meant by that?

They gave sacrificially. They gave more than it would appear they could afford.

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Though they were poor, they chose to go without what little they had.

So, our next point is this:

4. Giving should be **sacrificial and generous.**

- 2 Corinthians 8:1-5

Giving isn't sacrificial unless it is a sacrifice. Unless it affects your lifestyle, unless it hurts a little.

It's not about ratios, or percentages because a tithe may not affect some people's lifestyle at all.

While on the other hand, if someone is extremely poor, 10% would be monumental.

Human nature tends to this pattern:

The more money we make, the smaller percentage we seem to give. Christians are making more money than ever but are giving less.

Consider this poll from 2018...

- When surveyed, 17% of Americans state that they regularly tithe, while only 5% actually do.
- 1.5 million people tithe out of the 247 million U.S. citizens identifying as Christians (Sharefaith).
- The average giving by adults who attend US Protestant churches is about \$17 a week, \$74 per month, \$884 per year.
- 37% of regular church attendees and Evangelicals don't give money to church.
- 77% of those who tithe give 11%–20% or more of their income, far more than the baseline of 10%.
- U.S. Christians collectively make \$5.2 trillion annually—nearly half the world's total Christian income (Health Research Funding).

Source: *nonprofitssource.com and vancopayments.com*

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Question: Consider your giving. If someone were to look at the way you spend your money, would they agree it was sacrificial and generous?

Let's look at the next point.

READ:

Luke 16:10-13 CSB

¹⁰ Whoever is faithful in very little is also faithful in much, and whoever is unrighteous in very little is also unrighteous in much.

¹¹ So if you have not been faithful with worldly wealth, who will trust you with what is genuine?

¹² And if you have not been faithful with what belongs to someone else, who will give you what is your own?

¹³ No servant can serve two masters, since either he will hate one and love the other, or he will be devoted to one and despise the other. You cannot serve both God and money.”

QUESTION: According to Jesus, if we are not faithful with our possessions, in the way we handle worldly wealth, what does He say about us?

5. Giving reflects spiritual **trustworthiness** .

- [Luke 16:10-13](#)

Question: How should we apply this truth?

The use of your money is one of the best ways to evaluate your spiritual trustworthiness. In other words, if you can't be trusted with things you can see and touch, why would Jesus trust you with more highly valuable spiritual things?

If you truly love God and are living for His kingdom, it would reflect in your giving.

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If you are truly submitted to Christ, in every area of life, you would see it in your bank statement.

The Checkbook tells the tale.

TRANSITION: For our next point, consider this question.

QUESTION: What emotion do you think God wants you to experience in your giving?

God wants you to enjoy giving.

READ:

2 Corinthians 9:6-8 CSB

⁶ The point is this: The person who sows sparingly will also reap sparingly, and the person who sows generously will also reap generously.

⁷ Each person should do as he has decided in his heart—not reluctantly or out of compulsion, since God loves a cheerful giver.

⁸ And God is able to make every grace overflow to you, so that in every way, always having everything you need, you may excel in every good work.

Discuss each phrase:

v. 6 The person who sows sparingly will also reap sparingly.

v. 6 The person who sows generously will also reap generously.

v. 7 Each person should do as he has decided in his heart

v. 7 not reluctantly or out of compulsion

v. 7 since God loves a cheerful giver

v. 8 God is able to make every grace overflow to you

v. 8 so that in every way, always having everything you need,

v. 8 you may excel in every good work.

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QUESTION: What is the opposite of out of compulsion?

God does not want you to give with a grudge, but willingly....

6. Giving should be done **willingly**, thankfully, and cheerfully.

- 2 Corinthians 9:7

Churches do not send a bill on behalf of the Kingdom of God. Your giving should be a reflection of your love for God, not out of legalism.

You are free to give, or not to give.

But, when you do give, you either give grudgingly, out of duty, or out of thankful joy.

Paul says we should just the third option, of a thankful joy.

QUESTION: What can motivate us to give joyfully?

Remember, you are giving to God only what is His in the first place. It is all His, and He wants it for His kingdom.

TRANSITION: Here is our last point.

READ:

1 Corinthians 16:1-2 CSB

¹ Now about the collection for the saints: Do the same as I instructed the Galatian churches.

² On the first day of the week, each of you is to set something aside and save in keeping with how he is prospering, so that no collections will need to be made when I come.

QUESTION: Why do you think Paul gave these instructions to the church at Corinth and the churches of Galatia?

Paul was aware of many needs among the people of God and he wanted to make sure the churches had made preparations to help, and were ready to give.

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So, our last point is:

7. Giving should be **planned and systematic**.

- [1 Corinthians 16:1-2](#)

Notice three things:

- They were to give on the ***“first day of the week”*** until Paul comes. These church members were probably paid daily, but were told to gather and give each Lord’s Day. Most likely with the church gathered.

- He says this to ***“each of you”***

All who claim to be believers were expected to contribute to the overall need. We can’t excuse ourselves because we give our time and talents to the church. We are all expected to do that as part of stewardship. But God also owns our money and we are just managers for Him.

- Then he says, ***“in keeping with how he is prospering.”***

The more God prospers you, the more you should give proportionally.

There is no % goal given in the New Testament. In other words, there is no basis for thinking that once you achieve 10% you stop progressing.

That is not biblical.

Examples of two who give **“reverse-tithe”**; give 90%, keep 10%:

- R.G. LeTourneau - Christian businessman, manufacturer of earth-moving equipment.
- Rick Warren¹ - Saddleback Church.

QUESTION: What are some ways to apply this principal?

- Plan your giving systematically: General Budget, Missions, Benevolence, Charities
- Give more as God prospers you. When you get a raise, plan to give more of that to God. As God raises your standard of living, raise your standard of giving.

¹ Rick Warren is not mentioned as a commendation of his philosophy of ministry, only to commend his willingness to forego much of his material in order to re-invest in kingdom work.

Going Deeper with Stewardship

1. Have you considered you will stand before God and give an account of your use of time and money? What changes do you need to make?
2. Meditate on [Eccl. 3:1](#). In what areas of your life are you too rushed or that make you physically or emotionally drained?
3. What are the benefits of a systematic giving plan?
4. What specific steps are you willing to take to implement needed changes in your giving?