

A PLACE FOR
GRACE
IN THE CITY



A 15-Day Devotional on Stewardship

“...Everything comes from you, and we have given you only what comes from your hand.”

I Chronicles 29:14

HOW TO USE THIS STUDY

This guide provides fifteen daily bible readings, each exploring God's call to Christians to become stewards of His bountiful provision. They are intended to encourage us, to rebuke us sometimes, and to instruct us.

Money is a sensitive issue in our culture. And yet it is central to our commitment to Jesus Christ and a yardstick to measure our understanding of grace.

Explore the wide range of biblical teaching about our heart's attachment to the treasures of this world. Experience why Christian giving is such an adventure. Most of all, renew your heart and change your life, by soaking in the gospel hope which motivates us to live for his glory and to care for others.

Each day's reading has four parts. Expect to spend 20 minutes reading, meditating and praying. Another, perhaps even better, way to cover this material is to team up with a trusted friend, Grace Gathering or a fellowship group. Each day, discuss what you have learned and help each other apply the lessons.

READ

Slowly read the passage listed. The passages are relatively short, so take time to consider each phrase. If you do not understand something, you might refer to your Bible's study notes (remember that we are using the English Standard Version of the bible).

APPLY

Ponder the brief interpretation in light of the passage. What is the biblical writer trying to say? What is the main point? Using the thought-provoking questions, seek the Spirit's guidance regarding your own response to the passage. These are not quick fill-in-the-blank questions; they are intended to cause you to slow down and meditate on the truth God is teaching you. How does the biblical teaching apply to your life? Where do you need to grow or change? How has Christ already changed you?

PRAY

Pray for a genuinely transformed life enabled to live as Christ lived. You might use this time to pray for other issues as well. Praise Christ for his goodness.

DO

Daily suggestions that help drive the message in practical ways deep into your heart and life.

DAY ONE: YOUR TRUE TREASURE

READ: **Matthew 6: 19- 21:** “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

APPLY: Jesus here tells us the most important lesson about money. Our heart, our desire and hope, is tied closely to our treasure. Our money and our heart go together. We all know that, of course, to some extent. But when Jesus calls our attention to this part of our character, he confronts us.

He alerts us to the powerful tug that material wealth possesses, an allure that makes us do and act and believe contrary to our Christian confession. We say that we live for heaven. Our pocketbook shows us what we really live for. He calls us to examine where we place our money and our heart: earthly pleasures that fade away or eternal kingdom investments that last forever.

- 1. What is your true treasure? What makes your heart sing when you have it, and sink when you do not? What ‘places’ attract your finances?**
- 2. When you think about financial giving, does that create excitement in you? Anxiety? Why?**

PRAY: Pray for a renewed heart that truly treasures Christ and God, and allows your spending to follow your heart, rather than having your heart follow your spending.

DO: Look at your credit card and bank statements and get to know where your money is actually going. Does this reflect your heart’s priorities? Allow God to let you see where you truly are.

DAY TWO: GOD'S TRUE OWNERSHIP OVER ALL THINGS

READ: **Deuteronomy 8: 17-18:** "You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' But remember the Lord your God, for it is he who gives you the ability to produce wealth... "

Psalm 50: 10- 15: 10: "For every beast of the forest is mine, the cattle on a thousand hills. I know all the birds of the hills, and all that moves in the field is mine. "If I were hungry, I would not tell you, for the world and its fullness are mine. Do I eat the flesh of bulls or drink the blood of goats? Offer to God a sacrifice of thanksgiving, and perform your vows to the Most High, and call upon me in the day of trouble; I will deliver you, and you shall glorify me.""

APPLY: God created all things (see **Genesis 1**), and is the sovereign ruler over all creation. All the resources we collect and use, are and always were His. The resources of this world are the resources of His world.

This means that 'the silver is Mine and the gold is Mine' (see **Haggai 2:8**). And, to the extent that we have 'earned it,' it is God who made US and gave us the ability to produce it.

God doesn't need our money; He lets us use His money for our needs! We need him to sustain us. But we must start any understanding of money by acknowledging that it is, and always has been, His money. Every offering we give Him is a thank offering of what He has first given us! True generosity starts with the recognition that we are recipients of astonishing generosity by God.

1. **How do we view our resources? Whom do we view as their owner?**
2. **Who controls whether we are wealthy or not? Whose control determines our financial future?**

PRAY: For an awakened sense of God's loving ownership of all things and generosity in giving you all that you have, as a free gift of grace.

DO: Take a moment and record your thanksgiving (journal, laptop entry, Evernote note, email message to friend, Instagram post, etc) to God for his generous provision in your life.

DAY THREE: GOD'S OWNERSHIP OF OUR LIVES

READ: **Isaiah 43: 6 - 7:** I will say to the north, Give up, and to the south, Do not withhold; bring my sons from afar, and my daughters from the end of the earth, everyone who is called by my name, whom I created for my glory, whom I formed and made."

Ephesians 2: 8- 10: For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast. For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them.

Romans 12: 1: I appeal to you therefore, brothers, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship.

APPLY: God created us for Himself. We are not created for our glory, but His. This is true of everyone. But as Ephesians 2 points out, it is infinitely true for Christians, who have received the gift of God that is Jesus Christ. We were made for God, and re-made in the gospel to follow Christ and do what our Creator and Redeemer desires from us.

Our proper response, per Romans 12, to this is to give our whole life to Him, as a living, continuous thank offering. Our time, our talents, our abilities, our influence, our finances -all of this is His, to be used by Him, for His purposes and glory.

- 1. How does it change you to see all that you are and possess, as belonging to someone Else?**
- 2. How has receiving the grace of God in Jesus changed you? What has it brought you that you would not have? How has it freed you?**

PRAY: Pray for a new sense of God's loving ownership over you, all of you. Pray for the freedom to be able to submit all of your life to His guidance and will. Pray for a new sense of His majestic indescribable grace!

DO: Think of the five most expensive things you own and mentally label them: Given and Owned by God, for His glory. Write them down.

DAY FOUR: TRUE WISDOM, TRUE SECURITY

READ: **Luke 12: 12 – 21:** And he said to them, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.” And he told them a parable, saying, “The land of a rich man produced plentifully, and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’

And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.”’ But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ So is the one who lays up treasure for himself and is not rich toward God.

APPLY: The rich fool thought that he could trust in his grain. Yet the grain outlasted his own life. He invested his wealth with something it could not give: security. It would always be there to make his life comfortable. But the things of this world are unstable, a pile of sand ready to collapse. God's response to him is blunt: "You fool."

We think that only if we accumulate more and more we will have enough. That day never comes-'enough' is never reached. The only true security comes from trusting in God's care for his children. As Christians, we can be assured that God loves us because of Christ's work on our behalf. Therefore, we can loosen our grip on our treasures. We see them as temporary and God's kingdom as eternal.

- 1. How much money do you want left when you die? Why?**
- 2. What does becoming 'rich toward God' look like? Does that reflect your own lifestyle? Why or why not?**

PRAY: Pray for a renewed heart that treats money as a mere thing, and treats God as the only true security.

DO: Look at your long-term goals: home, retirement, children. How much accumulation of wealth is required to meet those goals? What if your lifestyle was greatly simplified-how much less would you need? Would you give away the difference?

DAY FIVE: WHOM DO WE WORSHIP?

READ: **Matthew 6: 24-34** “No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? Therefore do not be anxious, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. But seek first the kingdom of God and his righteousness, and all these things will be added to you.

APPLY: Jesus personifies wealth as Mammon. He even gives it the status of a false God, an idol, and lays down an all-or-nothing claim: if you worship wealth, you won't worship God. Our heart cannot contain two masters, two gods.

Worry is an indicator of worship. What you worry about is what you don't want to lose. Therefore, Jesus says that worrying about money and your future is an indicator of a lack of trust in God. Worse, it shows that the heart's true hope is in wealth. The only way to ever stop worrying about money is to break its stranglehold on your heart by becoming generous. When you give money away, you stop worshipping it.

- 1. If you gave so that it lowered your lifestyle, would you be worried? Of what?**
- 2. What other things do you feel you are tempted to ‘serve’ other than God?**

PRAY: For a renewed heart of generosity and freedom from worry, and a heart that rejects the idol of Mammon, or any other Idol.

DO: Exchange your idol-based daydreams with gospel ones: ‘If only I had more Jesus in my life, I could...’; ‘If I was more free of anger, I would...’

DAY SIX: TRUE CONTENTMENT

READ: **Hebrews 13:5** "Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you.'"

APPLY: In the midst of exhorting Christians to live according to the gospel the writer to the Hebrews actually commands contentment. Just as contentment is a result of trusting God, it is also the means of trusting God. To be discontent is to accuse God with being either unloving or impotent. Contentment with our life is therefore as important a virtue as love, hospitality, mercy, or fidelity.

Sadly, we live in a culture of discontent. Every day we see an average of 3,500 ads, (based on late 1990's research) each trying to convince us that what we have is not good enough. We need something new, something better, something more fashionable. Desires become hopes, which become wants, which become 'needs'. "I've just got to have that new HDTV wide-screen TV." Once the newness wears off, it's time for another new thing.

Paul advises Timothy to stay focused on the lasting joy of contentment. "But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it." (**I Timothy 6:6**)

- 1. Are you content with what you have, and who you are? If not, then why?**
- 2. How do you handle the pressure to 'keep up', or conform to a higher standard of living?**

PRAY: For a renewed heart that is content with God's provision, that isn't always looking to new things for satisfaction.

DO: Carefully look at a few ads today. What type of 'salvation' or 'better life' do they promise (approval, peace of mind, comfort! prestige, etc.)? How do they entice people into thinking that their life isn't good enough without this thing?

DAY SEVEN: A RIVAL TO CONTENTMENT

READ: **1 Timothy 6: 6-10:** “But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.”

APPLY: This famous passage is central to our view of money. Paul claims that money is at the bottom of a wide variety of sin and idolatry. Money is like a spice in the smorgasbord of sinful desires. In other words, few people lust after mere dollar bills. Instead, money plays into idolatries of security, or comfort, or approval, or power. We like money because it gets us something we want. It helps to purchase almost all other idols.

The warning flags are up. As a Christian, we are free to use money, but we should use it with caution, understanding its dangerous ability to turn our hearts from Christ to the things of this world. Jesus goes so far as to call Mammon "unrighteous" (see **Luke 16:9**)

- 1. Think about your most intense desires or dreams. How does money help you achieve them - or, what role does it play?**
- 2. What do you think when you drive through neighbourhoods where people have much more wealth than you do? How do you view their lives?**

PRAY: Pray for a wise heart that recognizes the seductive power of money to entice you toward the idols in your heart. Pray for a heart that chooses godliness and contentment over restless greed and materialism.

DO: Name one thing money will give you that you would want said about you at a funeral eulogy. Name one thing you would like said there, that money actually buys.

DAY EIGHT: GRACE- FUELLED GENEROSITY

READ: **2 Corinthians 8: 7 - 9:** “But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you -see that you excel in this act of grace also. I say this not as a command, but to prove by the earnestness of others that your love also is genuine. For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake He became poor, so that you by his poverty might become rich.”

APPLY: In one of the first recorded church fundraising letters in history, Paul appeal to one single motive for giving: the grace of Christ. Christians don't give because they should (although they do) or because it frees their life from the idolatry of Mammon (although it does).

Christians give because they know that God gave everything, even his own Son Jesus Christ, for their sakes. Grace is the motivation for giving. Giving is a response to a gift of sheer grace. Just as those who are forgiven much also forgive, those who have been given much (peace with God, eternal life, the love of Christ, the indwelling Spirit, and more) give in return.

The Macedonians understood that grace so much that even in the midst of their own difficult circumstances they happily gave beyond their ability (see **2 Corinthians 8:1-4**). They begged to give more.

- 1. Do you beg God for the privilege to give more than you do now? If not, why not? What does the New Testament church have that we don't?**
- 2. What typically motivates our giving? Guilt, duty? How can we change?**

PRAY: Pray for a free and joyful heart that experiences God's grace so deeply that we love to give generously.

DO: Take out some cash- today!- and give it away, simply because you love Jesus. Do not tell anyone about it or claim it, just do it for sheer joy!

DAY NINE: GIVING CHEERFULLY, REAPING BOUNTIFULLY

READ: **2 Corinthians 9: 6- 8:** “The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.”

APPLY: If the gospel motivates us to give by grace, then it follows that we would give gratefully and cheerfully, not out of guilt or manipulation. We enjoy giving back to the God who has given us so much in Jesus!

But this verse tells us that cheerful giving is not only a result of grace; it attracts more grace. God pours out bountiful blessings on cheerful, grace-fuelled generous giving. Joy follows grace and motivates giving; and cheerful giving multiples joy and freedom. He loves generosity.

That is why some of the most joyous people on earth are also wealthy; they have learned the secret of being rich toward God, cheerfully, and He has given them a joy beyond all natural explanation.

1. Is giving fun for you? If not, what do you think is missing for you? If yes, when do you remember it becoming so?

2. Do you see yourself growing in the love of giving?

PRAY: Pray for a cheerful, joyful heart when giving to the Lord, remembering his grace to you. Pray for an increase of joy and love in giving.

DO: Pray for a renewed joy and adventure in giving, finding a delight in blessing others and delighting God with your generosity.

DAY 10: WHAT TO GIVE? A PROPORTION

READ: **Leviticus 27:30:** “A tithe of everything... belongs to the LORD.”

1 Corinthians 16:2: “On the first day of every week, each one of you should set aside a sum of money in keeping with his income.”

APPLY: In the Old Testament, God required all believers to give a tenth of their income (pre taxes, BTW!) for God’s work and the poor. Since it was all from Him, it was still a gracious system of giving, for it acknowledged God as the source of all wealth. Many Christians still use it today as a base line for giving, and it is quoted in the New Testament as not having been abolished, so this is quite reasonable.

However, the New Testament introduces a new way of calculating giving - not a percentage but a proportion. In **1 Corinthians 15**, Paul gives a detailed account of the glories of the resurrection of Jesus. Then he transitions to the issue of worship, and giving as an act of worship. And he lays out a proportion, in accordance with our wealth, that should underlie our evaluation of what to give.

Scholars agree that the New Testament calculus of proportion was meant to be more generous than the Old Testament tithe. We should live on what we need, and give what we can. We are allowed to save, but we are also called to be radically generous in proportion to our wealth.

- 1. How do you calculate your giving? What role does God’s Word have in helping you decide?**
- 2. What do you think it would be like if all Christians actually followed the New Testament way of giving?**

PRAY: Pray for a consistent lifestyle of giving that meets New Testament standards. If you are not giving at that level yet, don’t be discouraged – be motivated and pray for God to give you wisdom in how to free up finances to give more biblically.

DO: Look over your budget to see what changes you might make to give what you feel called to give. Sign up online for regular giving to help you meet your goals.

DAY 11: THE GLORY OF GIVING TO HIS KINGDOM

READ: **Matthew 6: 19-21, 33:** “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also....But seek first the kingdom of God and his righteousness, and all these things will be added to you.”

APPLY: We have read this passage already in our study, but it bears another look, because of what it teaches about the true nature of Christian giving. When we give financially, we are not just giving to a human institution. We are changing things in heaven. We are laying up treasure in some way; we are seeking God’s kingdom and contributing to it. There is an eternal weight of glory to our giving. It is beautiful in the sight of God, and it gives Him glory when His people esteem Him worthy enough to give generously of the money they possess to build Jesus’ church. Giving is a beautiful kingdom act. It is a magnificent, weighty, pleasing act of worship to our Heavenly Father.

- 1. Do you see your giving as a strategic, God- glorifying, kingdom-enhancing act? Do you see the beauty of it, the majesty of it, as an act of worship to your Father?**
- 2. Do you see the unfading nature of the treasure you create when you contribute to His kingdom, instead of yours? Why or why not?**

PRAY: Pray for a renewed heart that sees the greatness, the strategic God-exalting power of kingdom giving.

DO: Look back at the giving you have done, with these new eyes. See the glory of kingdom advance that your giving has been tied to; the changed lives, the flourishing of the city, the gladdened hearts of God’s people.

DAY 12: THE ADVENTURE OF GIVING

READ: **I Chronicles 29: 6-9, 14:** "Then the leaders of fathers' houses made their freewill offerings, as did also the leaders of the tribes, the commanders of thousands and of hundreds, and the officers over the king's work. They gave for the service of the house of God 5,000 talents and 10,000 darics of gold, 10,000 talents of silver, 18,000 talents of bronze and 100,000 talents of iron. 8 And whoever had precious stones gave them to the treasury of the house of the LORD, in the care of Jehiel the Gershonite. Then the people rejoiced because they had given willingly, for with a whole heart they had offered freely to the LORD. David the king also rejoiced greatly... 14 "But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.""

APPLY: This passage tells the adventure of giving. David starts it off by giving, unilaterally, of his kingly wealth. Then the leaders chime in. Then the people, motivated by the leaders, follow suit - and such an abundance comes in that everyone rejoices and David exclaims in worship and awe - 'who am I and who are my people, that we should be able to give so generously?

There is a wonder and view of God that only comes through radical generous giving. The adventure awaits all of God's children who are willing to trust their Father enough to give back to Him, what He has already graciously provided. G.K. Chesterton once said: 'Every Person wants two things in life: adventure and security. Only in Christianity do you get both.'

1. How do you live both adventurously and with security as a Christian?

2. As a community, how can we live with a greater sense of adventure?

PRAY: For a renewed church that recognizes the adventure of the Christian life, the thrill of being a colony of God's people in the world.

DO: Find one thing you are afraid to do for God, and commit to doing it in the next 6 months. Tell a friend and ask them keep you accountable!

DAY 13: OUTGIVING GOD?

READ: **Malachi 3: 10 - 12:** "Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. I will rebuke the devourer for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the LORD of hosts. Then all nations will call you blessed, for you will be a land of delight, says the LORD of hosts."

APPLY: God dares you to trust Him in giving. He doesn't simply command obedience. He shows us how wildly generous he is, how quick to give out his favour. Then he says: if you belong to me, do likewise. Giving is an adventure that is rewarding beyond your wildest dreams. The joy of trust flows into every area of our life: from finances, to career, to the future, to relationships, to hard times. When we live according to our solid grasp of God's goodness our whole lives are more free and steadfast. We gain a courage that can withstand trials when we believe that Jesus Christ is committed to fulfilling his plan of redemption in us.

As the late missionary Jim Elliot said, "He is no fool who gives up what he cannot keep in order to gain what he cannot lose." Remember: You can never out give God!

- 1. How does this passage address Christians today? How does it address you?**
- 2. What are some ways that God has acted in your life following greater commitment to him and greater offering of yourself ?**

PRAY: For a renewed church that hungers to give and that sees God's remarkable outflow of his favour.

DO: Take God up on it. Give away at least ten percent of your pre-tax income. See what happens.

DAY 14: THE GLORY OF A GENEROUS COMMUNITY

READ: **Acts 2:44-47:** "All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone as he had need And the Lord added to their number daily those who were being saved. "

APPLY: The first Christians instinctively knew that their possessions needed to be shared with their brothers and sisters in Christ. Why? They had seen Jesus live in the same way. This radical unselfishness stood out as much to the people of their time as it would to modern people. Such an astounding display of generosity and mutual care, mixed with the wonders of the Holy Spirit, pierced the hearts of many.

Giving changes the world. There is no more powerful evidence of the transformation of the gospel than radical generosity.

- 1. Most people feel that modern Christians could never share their possessions like the Christians in Acts 2. Is that true? Why not?**
- 2. In a world where some philanthropists give away millions to charitable causes (often for the fame and recognition it receives), how generous would 'ordinary' Christians have to be to catch the attention of the world?**
- 3. How could our giving bring attention to Jesus instead of ourselves?**

PRAY: Pray for a renewed community of astounding grace that bears witness to the whole city of our love for Jesus.

DO: Discuss with your Grace Gathering what it would be like to have this kind of community in the heart of Toronto.

DAY 15: THE GREATEST GIFT

READ: **Hebrews 1: 1- 4:** “Long ago, at many times and in many ways, God spoke to our fathers by the prophets, but in these last days He has spoken to us by His Son, whom he appointed the heir of all things, through whom also He created the world. He is the radiance of the glory of God and the exact imprint of His nature, and He upholds the universe by the word of His power. After making purification for sins, He sat down at the right hand of the Majesty on high, having become as much superior to angels as the name He has inherited is more excellent than theirs.”

APPLY: Thinking about living and giving generously must end where it began, with the infinite generosity and grace of God. We live because Jesus lived and died for us; we give because He first gave Himself to us. But we must stop and remember WHO HE IS that gave Himself for us.

Jesus isn't just anybody. He is the very Creator God of all the Cosmos; the Reigning King of the Universe, the God of All who holds the universe in the palm of His hand. The heir of all things. The radiance of the glory of God.

The world does not continue if He does not, every moment, allow it. The world does not ever get out from the curse of sin if He does not enter into its diseased cursed state and heal it by his blood.

If we saw him face to face, His glory would blind and undo us. Yet He comes as a human, a gentle servant rabbi Shepherd, who heals, and loves, and teaches, and rises from the dead. And then dies, for us. And then rises, and sits down in regal dignity and authority and glory at his Father's right hand. This is our King. This is our Saviour. This is why we can give so freely and joyfully.

- 1. Consider the greatness of the gift of Jesus, the Creator/Redeemer who lived and died and incarnated for us. Allow it to humble and create awe in you.**
- 2. Renew your love and willingness to submit all to this King.**

PRAY: Pray for God to give you a greater sense of the glory of Jesus and the magnitude of His gift of himself to humanity.

DO: Read Hebrews 1- 8 this month to prepare for Christmas.