



Where Is Your Treasure?

For where your treasure is, there your heart will be also (Mathew 6:21).

When many think of treasure, pirate's booty may come to mind – or at least something with monetary value: cash, gold, jewels, land ... When many Christians hear the word *stewardship*, dollar signs, offering plate amounts, and church budget line items pop into their heads.

Today, however, we may need a reality check. Not only do we need to know where our treasure is, but how we're doing with the treasure of which God made us stewards. So ... what is stewardship – what does it *really* mean?

According to Webster, stewardship is defined as the office, duties, and obligations of a steward, who, defined, is a manager, a head of household, a caretaker, a supervisor, a director. Synonyms for steward include administrator, conductor, governor, guide, handler, keeper, president, regulator, superintendent, and one who tends.

A steward takes care of someone's treasured items, business, or valuables.

Other than money, of what God has made you a steward?

Answers will vary, but may include children, garden, occupation, volunteer work, relationships, pets, co-workers.

Pray together:

Lord God, You sent Your Son to die to bless me with life and salvation. All that I am and have come from Your gifts to me. You shower me with 24 hours in each and every day to use to glorify You. You bless me and each of Your children with talents that can be used to extend Your kingdom. You a grant me a voice and a heart to tell others what You have done for me. Yet, in the midst of all these blessings, I often forget that I am not the owner of them. Even my body is not my own. You bought me with a price -- Your precious blood. May I daily remember that and use the wisdom and experiences You have given to bless others. In Your Son's precious name. Amen

A Look at Biblical Stewardship

In the Beginning, Stewardship

Read **Genesis 2:15-20a** ¹⁵ The LORD God took the man and put him in the garden of Eden to work it and keep it. ¹⁶ And the LORD God commanded the man, saying, "You may surely eat of every tree of the garden, ¹⁷ but of the tree of the knowledge of good and evil you shall not eat, for in the day that you eat of it you shall surely die." ¹⁸ Then the LORD God said, "It is not good that the man should be alone; I will make him a helper fit for^[e] him." ¹⁹ Now out of the ground the LORD God had formed every beast of the field and every bird of the heavens and brought them to the man to see what he would call them. And whatever the man called every living creature, that was its name. ²⁰ The man gave names to all livestock and to the birds of the heavens and to every beast of the field.

What were Adam's stewardship responsibilities? *Work and keep the garden; take nourishment from the garden; name all the living creatures.*

Stewardship – Wherever and Whenever He Has Need of Us

Sometimes we become stewards when we don't plan to be a steward. This might come in the form of an inheritance or when someone quit the job and "somebody" else has to do it. Is it a case of God saying, "Tag! You're it!"?

Our role as a Steward doesn't depend on our circumstances. Read **Genesis 39:20-23; 41:25-44; 50:19-21.**

Genesis 39:20-23 ²⁰ And Joseph's master took him and put him into the prison, the place where the king's prisoners were confined, and he was there in prison. ²¹ But the LORD was with Joseph and showed him steadfast love and gave him favor in the sight of the keeper of the prison. ²² And the keeper of the prison put Joseph in charge of all the prisoners who were in the prison. Whatever was done there, he was the one who did it. ²³ The keeper of the prison paid no attention to anything that was in Joseph's charge, because the LORD was with him. And whatever he did, the LORD made it succeed.

Genesis 41:25-44 ²⁵ Then Joseph said to Pharaoh, "The dreams of Pharaoh are one; God has revealed to Pharaoh what he is about to do. ²⁶ The seven good cows are seven years, and the seven good ears are seven years; the dreams are one. ²⁷ The seven lean and ugly cows that came up after them are seven years, and the seven empty ears blighted by the east wind are also seven years of famine. ²⁸ It is as I told Pharaoh; God has shown to Pharaoh what he is about to do. ²⁹ There will come seven years of great plenty throughout all the land of Egypt, ³⁰ but after them there will arise seven years of famine, and all the plenty will be forgotten in the land of Egypt. The famine will consume the land, ³¹ and the plenty will be unknown in the land by reason of the famine that will follow, for it will be very severe. ³² And the doubling of Pharaoh's dream means that the thing is fixed by God, and God will shortly bring it about. ³³ Now therefore let Pharaoh select a discerning and wise man, and set him over the land of Egypt. ³⁴ Let Pharaoh proceed to appoint overseers over the land and take one-fifth of the produce of the land^[b] of Egypt during the seven plentiful years. ³⁵ And let them gather all the food of these good years that are coming and store up grain under the authority of Pharaoh for food in the cities, and let them keep it. ³⁶ That food shall be a reserve for the land against the seven years of famine that are to occur in the land of Egypt, so that the land may not perish through the famine." ³⁷ This proposal pleased Pharaoh and all his servants. ³⁸ And Pharaoh said to his servants, "Can we find a man like this, in whom is the Spirit of God?" ³⁹ Then Pharaoh said to Joseph, "Since God has shown you all this, there is none so discerning and wise as you are. ⁴⁰ You shall be over my house, and all my people shall order themselves as you command. Only as regards the throne will I be greater than you." ⁴¹ And Pharaoh said to Joseph, "See, I have set you over all the land of Egypt." ⁴² Then Pharaoh took his signet ring from his hand and put it on Joseph's hand, and clothed him in garments of fine linen and put a gold chain about his neck. ⁴³ And he made him ride in his second chariot. And they called out before him, "Bow the knee!" Thus he set him over all the land of Egypt. ⁴⁴ Moreover, Pharaoh said to Joseph, "I am Pharaoh, and without your consent no one shall lift up hand or foot in all the land of Egypt."

Genesis 50:19-21 ¹⁹ But Joseph said to them, "Do not fear, for am I in the place of God? ²⁰ As for you, you meant evil against me, but God meant it for good, to bring it about that many people should be kept alive, as they are today. ²¹ So do not fear; I will provide for you and your little ones." Thus he comforted them and spoke kindly to them.

What earthly things did Joseph manage while a prisoner and a servant?

As a prisoner he managed prisoners – their care and activities. As Pharaoh's servant he managed grain and harvest, all food, making reserves of food; Pharaoh's house; the land and people of Egypt itself.

What stewardship qualities does Joseph demonstrate that we, in today's world, often lack?

Stepping up when needed (in prison, interpretation of dreams, advice to Pharaoh); discernment and wisdom; live so that the Spirit of God within Him will radiate to others; comfort and kindness to others; acting in the stead of God (what some call *being God with skin on.*)

If time is short use only the Joseph or the Nehemiah example.

Sometimes a new stewardship assignment is an invitation from God.

Read (if time is available), Scan, or relate the events in Nehemiah's call to action.

Nehemiah 1-8

****This is a long reading. My advice is to read the story prior to the Bible study and give a summary of what happens in these chapters. To encourage participation, you could also ask if anyone remembers the story of Nehemiah and could relate it. (These chapters are not copied in this guide.)**

Nehemiah heard about a need, and he had to fill it. Nehemiah was a slave in the Persian Court when chapter 1 begins.

What does chapter 1 tell you about his life?

His discovery of the plight in Jerusalem, his tears, and his prayer show he was compassionate and still followed the Lord God of Israel, not the gods of Persia. Nehemiah was a cup bearer to the king, the one who tasted his wine to make sure the king wasn't being poisoned. As cup bearer, he was in the court and presence of Artaxerxes constantly. He knew how to be a servant. He knew how people with power wielded power. He, most likely, had servants under him for which he was in charge.

Consider Nehemiah's actions in chapters 2-8.

Nehemiah knew how to get help from the reigning power (Artaxerxes) and willing to return to servitude in exchange for favor, was willing to travel the long distance to rebuild Jerusalem, wise enough to do night time surveillance for the project to come, called on the power of God to assist the project, gained the confidence of the people by using their priests and leaders, didn't overwhelm any one group by making them do all the labor alone, ignored taunts and temptations from the local bullies, completed the project in record time, and, when finished read from God's Word and celebrated with the Lord.

How did Nehemiah prepare to fill the need he saw?

Permission, provisions, and protection from Persia; prayer and consecration of what was built; uniting the workers from the lowest to the highest with his own area to build; readying the Israelites to build or to fight at any given moment.

How did God equip Nehemiah to be a good steward?

Wisdom, leadership ability, steadfastness in focus, good building and engineering workers, good helpers, constant prayer, personal relationship with God.

What the lessons does Nehemiah teach about good stewardship?

Answers will vary. Put God first. Trust Him in everything. Use wisdom and discernment. Rely on Him. Don't let anything distract you from doing the will of God.

Stewardship – Love in Action

Read **Luke 19:1-10** ¹He entered Jericho and was passing through. ² And behold, there was a man named Zacchaeus. He was a chief tax collector and was rich. ³ And he was seeking to see who Jesus was, but on account of the crowd he could not, because he was small in stature. ⁴ So he ran on ahead and climbed up into a sycamore tree to see him, for he was about to pass that way. ⁵ And when Jesus came to the place, he looked up and said to him, "Zacchaeus, hurry and come down, for I must stay at your house today." ⁶ So he hurried and came down and received him joyfully. ⁷ And when they saw it, they all grumbled, "He has gone in to be the guest of a man who is a sinner." ⁸ And Zacchaeus stood and said to the Lord, "Behold, Lord, the half of my goods I give to the poor. And if I have defrauded anyone of anything, I restore it fourfold." ⁹ And Jesus said to him, "Today salvation has come to this house, since he also is a son of Abraham. ¹⁰ For the Son of Man came to seek and to save the lost."

Now, some of you may be thinking, "Zacchaeus is a lesson in good stewardship? No way! Zacchaeus' name brings to mind the Sunday school song about 'wee little man' who climbed the sycamore tree or how prideful and heartless the Pharisees were in the story or maybe even how thrilled and proud someone like Zacchaeus must have been to have an important man come to visit in his house. These are not examples of being a good steward!"

But God sees it differently. What does Jesus teach us about stewardship in this instance?

Sometimes we don't really know what stewardship is unless it's explained/taught to us – until we "get it".

We can't activate good stewardship until we know how much God loves us.

What stewardship lesson does Zacchaeus teach us?

Having money isn't the key to happiness in life. Money isn't the key to good stewardship. Salvation is. Money can't buy salvation or make me a good steward. Giving money is an outward sign of thanksgiving for the salvation with which we have been blessed.

Stewardship is Discipleship

Read **John 17** ¹When Jesus had spoken these words, he lifted up his eyes to heaven, and said, "Father, the hour has come; glorify your Son that the Son may glorify you, ²since you have given him authority over all flesh, to give eternal life to all whom you have given him. ³And this is eternal life, that they know you, the only true God, and Jesus Christ whom you have sent. ⁴I glorified you on earth, having accomplished the work that you gave me to do. ⁵And now, Father, glorify me in your own presence with the glory that I had with you before the world existed. ⁶"I have manifested your name to the people whom you gave me out of the world. Yours they were, and you gave them to me, and they have kept your word. ⁷Now they know that everything that you have given me is from you. ⁸For I have given them the words that you gave me, and they have received them and have come to know in truth that I came from you; and they have believed that you sent me. ⁹I am praying for them. I am not praying for the world but for those whom you have given me, for they are yours. ¹⁰All mine are yours, and yours are mine, and I am glorified in them. ¹¹And I am no longer in the world, but they are in the world, and I am coming to you. Holy Father, keep them in your name, which you have given me, that they may be one, even as we are one. ¹²While I was with them, I kept them in your name, which you have given me. I have guarded them, and not one of them has been lost except the son of destruction, that the Scripture might be fulfilled. ¹³But now I am coming to you, and these things I speak in the world, that they may have my joy fulfilled in themselves. ¹⁴I have given them your word, and the world has hated them because they are not of the world, just as I am not of the world. ¹⁵I do not ask that you take them out of the world, but that you keep them from the evil one. ¹⁶They are not of the world, just as I am not of the world. ¹⁷Sanctify them in the truth; your word is truth. ¹⁸As you sent me into the world, so I have sent them into the world. ¹⁹And for their sake I consecrate myself, that they also may be sanctified^[d] in truth. ²⁰"I do not ask for these only, but also for those who will believe in me through their word, ²¹that they may all be one, just as you, Father, are in me, and I in you, that they also may be in us, so that the world may believe that you have sent me. ²²The glory that you have given me I have given to them, that they may be one even as we are one, ²³I in them and you in me, that they may become perfectly one, so that the world may know that you sent me and loved them even as you loved me. ²⁴Father, I desire that they also, whom you have given me, may be with me where I am, to see my glory that you have given me because you loved me before the foundation of the world. ²⁵O righteous Father, even though the

world does not know you, I know you, and these know that you have sent me. ²⁶I made known to them your name, and I will continue to make it known, that the love with which you have loved me may be in them, and I in them.”

Jesus' prayer was not only a talk with His Father, but a teaching tool for His disciples as well as for us. Whether we have stewardship over many people and things or stewardship of only a few, what does Jesus' prayer encourage us to do?

Pray for those people and things over which we have stewardship. Praise God, recognizing that all He has given all things to each of us; we are but stewards of them. Ask for His direction in decision making and for His will to be done. Ask that God, not self, be glorified in the stewards' actions. Pray for the faith and actions of others in your stewardship. Pray for joy in stewardship and for joy for others who are serving. Ask that God's truth be revealed and that all concerned would be sanctified and kept holy. Consecrated yourself and your actions to the Lord. Pray to show the love of God to others as He has shown it to us.

What lesson is Christ impressing on you in this passage? *Answers will vary.*

For further study: Who are other stewards found in the Bible? (Luke 15, Luke 16, Matthew 21)

Stewardship in Action:

Many church stewardship programs use the four Ts of stewardship. Each year, members fill out a card for the upcoming year, listing their planned pledges to God of their time, talents, testimony, and treasures. How would you fill out your card? What would you pledge to your Lord?

Testimony _____

Talents _____

Time _____

Treasure _____

This activity can be very personal, and private and even humbling. Allow participants to have time in prayer before they contemplate their answers. Married women may also spend time with their husband discussing how their family can be stewards of their combined "Ts" at a later time. Please note: in the four Ts, *treasure* does refer to money, but please also note that *treasure* is *only* ¼ of what is being pledged, not just money. Also, *testimony* refers to making use of opportunities God provides for us to share His Word with others. You, the leader, may want to have four T answers ready to share with the participants as you feel comfortable.

Author's sample

Testimony: writing for the *Quarterly* (prayers, Bible studies, devotions, stories);

Talent: singing (choir, praise group, and in a local group which sings to raise funds for local charities);

Time: Editor of the *Quarterly*, president of my local group, choir planner and music caretaker;

Treasure: my husband and I tithe, moneys given to Mites, seeding a scholarship for missionaries for my LWML district.

Other questions for discussion (not found online)

Have participants respond to one or more of the following statements (actual statements mad in 1 or more churches):

1. It's my money until I decide to give it; then it's God's money.

2. I don't have any time to participate in extra church activities. My time is taken up by work and family.
3. I love to sing, but I won't sing in the choir.
4. I'm too afraid to talk about Jesus to my co-workers or neighbors.

Answers will vary.

Stewardship and Treasure

Before we can answer the question in the lesson's title, perhaps a further reevaluation is needed. The Holman Bible Dictionary says stewardship is, "Utilizing and managing all resources God provides for the glory of God and the betterment of His creation." Christians manage and utilize, intelligently and responsibly, the physical gifts and the gifts of the Holy Spirit that God has given.

If Time allows: Use a Concordance and find different verses on the word "treasure". There are many. Have each participant read at least 2 of the verses they found in the search.

How would you explain **Matthew 6:21** to someone learning about stewardship? How?

Answers will vary.

One study I was in says that what you feed, grows. If we think on the good things, good thoughts grow. If we think about wanting more money, goods, time, or ability and are angry or depressed that these are not ours, those thoughts grow.

The Lutheran Study Bible notes on v. 21:

Heart: the center of one's personality, including the mind, emotions, and will. The heart will dwell on whatever the person treasures most. (A cross reference to Genesis 6 says that the wicked condition of the heart cannot think on or produce good)

Strong's Concordance ... if your treasure is on earth, and lies in earthly things, your hearts will be set upon them, and be in them, in your bags, your coffers and storehouses; and so your souls will be in danger of being lost; which loss will be an irreparable one, though you should gain the whole world. But if your treasure is put into the hands of God, your hearts will be with Him, and be settled on Him; your desires will be after heavenly things; your affections will be set on things above; your conversation will be in heaven, whilst you are on earth; and that will be the place and seat of your happiness, to all eternity.

Where is your treasure? Answers will vary.

Closing Prayer: Read or sing the words to *We Give Thee But Thine Own* (LSB 781) or *Lord of Glory Who Has Bought Us* (LSB 851).