

# **Bearing Fruit for Jesus**

**A Three-week Stewardship Emphasis**

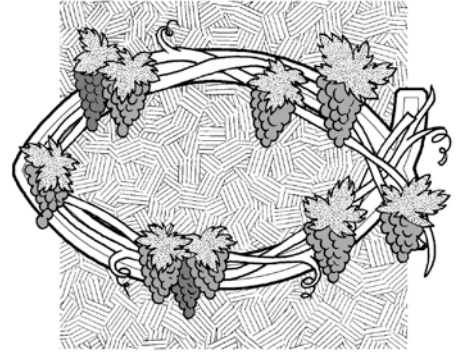
# Bearing Fruit for Jesus



**Coming Soon!**



# *Bearing Fruit for Jesus*



## **Leader's Info**

### A Three-week Stewardship Program/emphasis:

- Fruitful Use of Time
- Fruitful Use of Talents
- Fruitful Use of Money

### Program Goal:

The goal of this three-week stewardship program is to address whole-life Christian stewardship: time, talents, and money. There is a focus one week on time, another on talents, and another on money. Through this program, the members of your church will grow in their understanding of Christian stewardship and grow as stewards.

### Bible Study Participation:

To grow as stewards, we need to be reading and studying God's Word. Every effort should be made to increase Bible study attendance. Personal invitations will be helpful. To show the importance of Bible study, council members, elders, and other church leaders should be encouraged to attend. There are three Bible studies.

### Apple Day:

You may want to consider having an Apple Day (first Sunday of program is suggested) when you either distribute apples to people as they leave worship or decorate the church with apples. This activity will serve as a reminder to members to go and bear spiritual fruit. A black and white or a colored Apple Day flyer can be found on the program CD.

### Time and Talent Survey:

With the focus of the first two weeks on time and talent, you may want to have your members fill out a time and talent survey. The file is identified as Trifold Time and Talent Survey.

### Harvest Sunday:

Members are encouraged to make financial commitments to the Lord through their church. Commitment forms are to be mailed out just prior to the start of the program along with a commitment letter and the trifold brochure "Bearing Fruit for Jesus." Commitment forms should also be distributed with the bulletins/worship folders on Harvest Sunday.

Every effort should be made to make Harvest Sunday a special and meaningful day. To show the joy and importance of making a commitment to the Lord, you may want to have balloons and/or other decorations. You could provide some special snacks. Some churches have found that inviting a special guest preacher is helpful. You may want to celebrate Harvest Sunday with a special catered luncheon or have a potluck luncheon.



## **CD Files listed Alphabetically**

- Answer guides Bible studies
- Apple day flyer
- Apple day messages
- Banner
- Banner information
- Bible study week one
- Bible study week two
- Bible study week three
- Bulletin message prior to start of emphasis
- Bulletin messages week one
- Bulletin messages week two
- Bulletin messages week three
- Children's message for week one
- Children's message for week two
- Children's message for week three
- Clip art
- Commitment form (Harvest Sunday)
- Commitment form (Harvest weekend)
- Devotions for week one
- Devotions for week two
- Devotions for week three
- Devotions title page
- Flyer - coming soon
- Lay reader talk week one
- Lay reader talk week two
- Lay reader talk week three
- Letter from pastor
- Letter to members who have not turned in a commitment form
- Letter to thank members for their financial commitment
- Newsletter articles (2)
- Overview of program
- Sermon for week one
- Sermon for week two
- Sermon for week three
- Sermon for week three power point
- Stickers
- Time and Talent Survey
- Time line
- Trifold brochure to be sent with pastor's letter
- Trifold brochure week one
- Trifold brochure week two
- Trifold brochure week three
- Worship suggestions week one
- Worship suggestions week two
- Worship suggestions week three

Because some of these files are JPEG, you will need to access them through My Computer.





# Bearing Fruit for Jesus

Jesus said, “Go and bear fruit” (John 15:16).



## 1<sup>st</sup> Sunday: Fruitful Use of Time

### Apple Day

(This is only a suggestion)

After the worship service, pass out apples to members as they exit the church. Also distribute Apple Day flyers that encourage them to go and bear spiritual fruit.

Another option would be to place apples in bushel baskets and on counters, etc., instead of handing out an apple to each person. An Apple Day flyer should be given to each person. The flyers (found on program CD) may be printed by your church.

### Worship Service Reminders

- Distribute the trifold brochure “Fruitful Use of Time” with the bulletins.
- Print Bulletin Messages in the bulletins.
- Ask a lay person to share a testimonial or ask someone to read the lay reader talk in the program CD.
- Use children’s messages, worship suggestions, and sermons on program CD.

## 2<sup>nd</sup> Sunday Fruitful Use of Talents

### Time and Talent Survey

(This is only a suggestion)

Include a time and talent survey in each worship bulletin or folder. During the worship service give members a few minutes to complete the survey. Those who are unable to finish may bring them to church the following weekend. The surveys are found on the program CD (Trifold time and talent survey).

### Worship Service Reminders

- Distribute the trifold brochure “Fruitful Use of Talents” with the bulletins.
- Print Bulletin Messages in the bulletins.
- Ask a lay person to share a testimonial or ask someone to read the lay reader talk in the program CD.
- Use children’s messages, worship suggestions, and sermons on program CD.

## 3<sup>rd</sup> Sunday Fruitful Use of Money

### Harvest Sunday

In this service, members will be asked to make their financial commitments to their Lord through their church. They have received their Commitment Forms in the mail, but you should place another commitment form in each bulletin. Prior to asking people to place their commitment forms on the altar, set aside some time for those who need to complete their forms.

Suggestions to make this a very special day: provide some special snacks, put up some decorations, invite a guest pastor to preach, offer a harvest luncheon or potluck.

### Worship Service Reminders

- Distribute the trifold brochure “Fruitful Use of Money” with the bulletins.
- Print Bulletin Messages in the bulletins.
- Ask a lay person to share a testimonial or ask someone to read the lay reader talk.
- Use the worship service material found on program CD.

# Bearing Fruit for Jesus

## Program Time Line



### **Preceding the Program**

Make copies of Bible Studies, Daily Devotions, and Trifold Brochures

Develop a banner (see files: Banner and Banner information)

Newsletter Articles

“Bearing Fruit for Jesus” one month prior to program.  
“Coming Soon—Bearing Fruit for Jesus” placed in the newsletter just prior to the start of program

Letter from Pastor, Commitment Form, and Trifold brochure “Bearing Fruit for Jesus”

Mail to members so they receive them immediately before the beginning of the program.

Bulletin Messages

Place clipart “Coming Soon! Bearing Fruit for Jesus” in bulletins two to three weeks prior to program. There is a bulletin message for the week prior to the program plus one for each week of the program to be placed in the bulletin.

### **The Three-Week Stewardship Program**

First Week

Daily devotions for the week passed out one week prior (one per household)

(Consider having an Apple Day)

Bulletin message  
Trifold brochure “Fruitful Use of Time”  
Testimonial or Lay reader talk “Fruitful Use of Time”  
Children’s message  
Worship suggestions  
Sermon: “Living With the End in Mind”

Second Week

(Consider using Trifold: Time and Talent Survey)

Daily devotions for the week  
Trifold brochure “Fruitful Use of Talents”  
Bulletin message  
Testimonial or Lay reader talk “Fruitful Use of Talents”  
Children’s message  
Worship suggestions  
Sermon: “Using What You’ve Got”

Third Week

(Commitment / Harvest Sunday)

Daily devotions for the week  
Bulletin message  
Trifold brochure “Fruitful Use of Money”  
Distribute commitment forms  
Testimonial or Lay reader talk “Fruitful Use of Money”  
Children’s message  
Worship suggestions  
Sermon: “First Things First”

### **After the Program**

Letter to those not returning a commitment

Send reminder letters to members who failed to return their commitment forms.

Letter to those who turned in a commitment

Send thank-you letters to members who returned commitment forms.

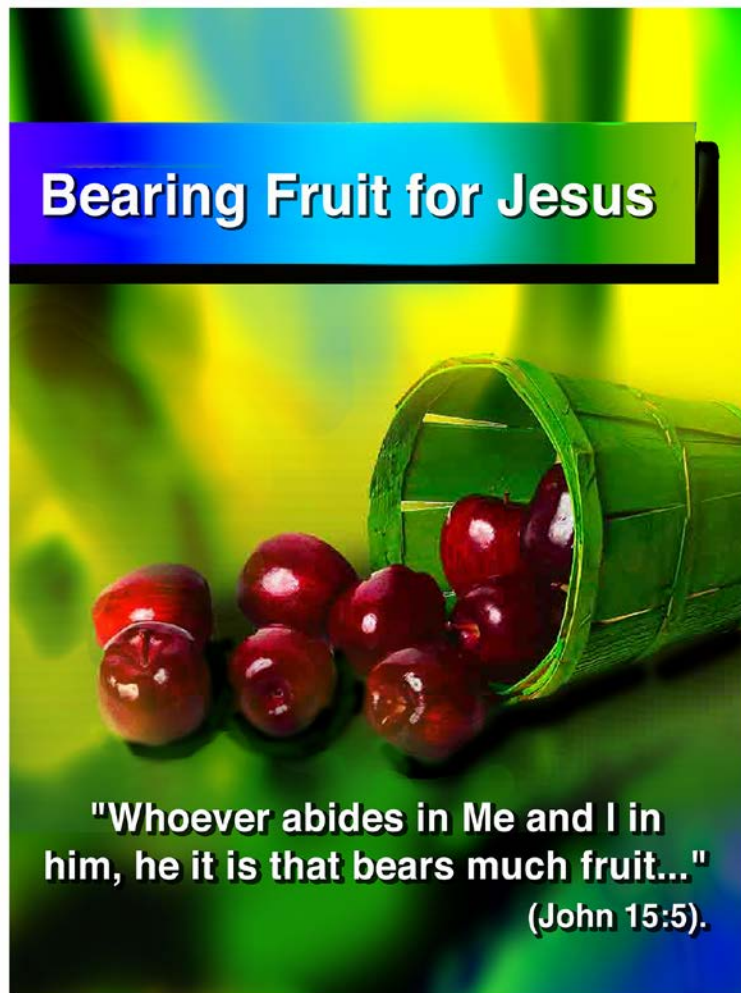


## Banner

A banner can be helpful in bringing attention to the stewardship emphasis. To create a banner, the picture below is available for you to use. The picture is located in the file titled: "Banner." Email the file or download the file on a CD or flash drive to give to the printing company.

Suggestion:

At my church, we have used 30 inch by 40 inch banners because they can be clipped on foam board that comes in 30 inch by 40 inch at business supply stores. We placed the foam board and banner on a tripod easel. The estimated cost for a 30 inch by 40 inch banner would be approximately \$55.00 which will vary depending on your location.



Fruit illustrations found in file “Fruit Pictures.”





## Coming Soon—Bearing Fruit for Jesus

In the next couple of weeks, you will hear a lot about bearing fruit because our stewardship theme for this year is **Bearing Fruit for Jesus**.

Fruit trees are one of the many wonders of God's creation. To see the beauty of the tree and its fruit, to enjoy its taste, and to realize that it all came from a tiny seed is almost beyond our comprehension. An apple seed is planted in the ground, and, with water and sun as nourishment, miraculously a seedling surfaces that develops into a fruit tree. After a period of time, the apple tree fulfills its mission by bearing apples.

We, as Christians, are like that apple tree. We, too, have been fed and nourished by God so we can bear fruit. *"You did not choose Me, but I chose you and appointed you to go and bear fruit—fruit that will last"* (John 15:16). Jesus tells us *"I am the Vine; you are the branches. If a man remains in Me and I in him, he will bear much fruit; apart from Me you can do nothing"* (John 15:5). The life and power of any plant is found in its vine. The vine uses the branches to produce its fruit. The branch is simply a growth of the vine, produced by it, and appointed to bear fruit. The branch exists only because the vine makes it possible.

Fruit characterizes the life of the Christian steward. When we stay firmly connected to Jesus, we are told that we *"will bear much fruit."* Christ has given us the task of ministering to the needs of others and spreading the Gospel. As we stay connected to Him through His Word and Sacraments, we discover God's perfect will for us, and we are empowered to please Him by bearing fruit (Colossians 1:9-10). God has created us to bear fruit (Ephesians 2:10), but only through Christ is it possible for us to do so.

*"Since we live by the Spirit,"* Paul exhorted, *"let us keep in step with the Spirit. Let us not become conceited, provoking and envying each other"* (Galatians 5:25-26). As children of God, we have this fruit because His Spirit lives in us, not as a result of our own efforts. We do cease to bear fruit when we give in to our sinful natures, becoming, in Paul's words, *"conceited, provoking and envying each other."* We are to *"have nothing to do with the fruitless deeds of darkness"* (Ephesians 5:11a), but are to *"live as children of light (for the fruit of the light consists in all goodness, righteousness and truth) and find out what pleases the Lord"* (Ephesians 5:8b-10).

Go and bear fruit!

A newsletter article to be used a month or two preceding the program

## **Bearing Fruit for Jesus**

It is exciting to inform you that our stewardship theme for this year is **Bearing Fruit for Jesus**. This will start on (DATE). The following is an introduction to what God's Word says about bearing fruit:

Jesus said, *"Abide in Me, and I in you. As the branch cannot bear fruit of itself, unless it abides in the vine, so neither can you, unless you abide in Me. I am the vine, you are the branches; he who abides in Me, and I in him, he bears much fruit; for apart from Me you can do nothing"* (John 15:4-5). Fruit characterizes the life of the Christian steward. It is interesting to note that, in this passage above, Jesus did not say, "You should bear fruit." He stated that when we abide in Him, it follows naturally that we will bear fruit.

Paul explained to the Galatians what that fruit is: *"The fruit of the Spirit is love, joy, peace, patience, kindness, goodness, gentleness, faithfulness, and self-control."* *"Since we live by the Spirit,"* Paul exhorted, *"let us keep in step with the Spirit. Let us not become conceited, provoking and envying each other"* (Galatians 5:25-26). As children of God, we have this fruit because His Spirit lives in us. We do not bear fruit as a result of our own efforts, but we do cease to bear fruit when we give in to our sinful natures, becoming, in Paul's words, *"conceited, provoking and envying each other"*.

Just as fruit needs light for its growth and maturation, so do Christians need to have their lives illumined by Christ. They then are able to produce spiritual fruit and shed that light on the world around them. Ephesians 5:11 cautions us to, *"Have nothing to do with the fruitless deeds of darkness"* but to *"Live as children of light (for the fruit of the light consists in all goodness, righteousness and truth) and find out what pleases the Lord"* (Ephesians 5:8-9).

We discover God's will through His word and through prayer. As Paul prayed for the Colossians, we, too, can ask God *"to fill [us] with the knowledge of His will through all spiritual wisdom and understanding...in order that [we] may live a life worthy of the Lord and may please Him in every way: bearing fruit in every good work..."* (Colossians 1:9-10).

God has plans and uses for our lives. When we abide in Christ, we will be fruitful. We will discover and follow His plan, and we will use the gifts He has given us in ministry to the people of the world.



## Bulletin Messages:

Place in bulletin two to three weeks prior to program

### Bearing Fruit for Jesus

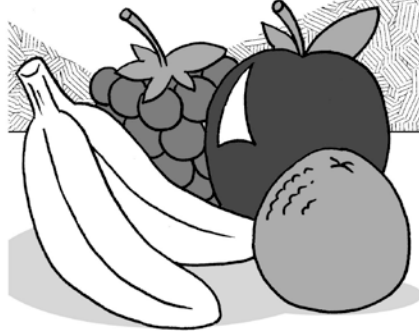
This year's stewardship theme is **Bearing Fruit for Jesus**. Jesus said, "*You did not choose Me, but I chose you and appointed you to go and bear fruit—fruit that will last*" (John 15:16). Fruit characterizes the life of the Christian steward. Christ living in us enables us to bear fruit. Join us on Sundays \_\_\_\_\_, \_\_\_\_\_, and \_\_\_\_\_ in both worship and Bible study as we learn together how to be faithful and fruitful stewards.

## Bearing Fruit for Jesus

**BECAUSE CHRIST ABIDES IN US AND WE IN HIM, WE CAN BEAR FRUIT.**

"You did not choose Me, but I chose you and appointed you that you should go and bear fruit and that your fruit should abide, so that whatever you ask the Father in My name, He may give it to you" (John 15:16).

"Go and bear fruit."  
~ John 15:16



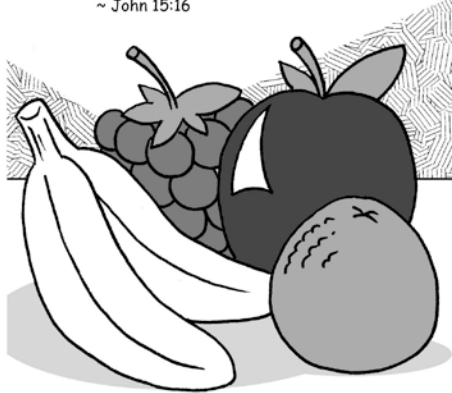
Coming  
Soon!

Bearing Fruit  
for Jesus

## Being Fruitful

Fruit characterizes the life of Christians. The Apostle Paul tells us what that fruit is: *"The fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control"* (Galatians 5:22-23). This fruit will be evident in the lives of Christians as a natural outcome of Christ's living in us.

"Go and bear fruit."  
~ John 15:16



Jesus said, *"If a man remains in Me and I in him, he will bear much fruit; apart from Me you can do nothing"* (John 15:5b). It is interesting to note that Jesus did not say, "You should bear fruit." He stated that, when we abide in Him, it follows naturally that we will bear fruit. We are the branches, and we must stay firmly connected to the Vine in order to be mature and fruitful. Jesus calls each of us to abide in Him. Only as Christ

lives in us are we enabled to bear the fruit of His character.

Christ left the task of spreading the Gospel to His apostles, a small number, but, empowered by the Holy Spirit, a virtual army. Through the ages, we, Christ's disciples, strengthened by Word and Sacrament, have continued to be fruitful as we persist in carrying out the purpose for which we remain on this earth.

Abiding in Christ, we minister to the needs of others as Jesus, the Vine, did during His life on earth. We feed the hungry, give water to the thirsty, entertain the stranger, clothe the naked, and visit the sick and the prisoner (Matthew 25:37-39), all in the name of Christ.

Through prayer and study of His Word, we seek to discover God's perfect will for us, and we ask, as the Apostle Paul did, that God would *"...fill [us] with the knowledge of His will through all spiritual wisdom and understanding...in order that [we] may live a life worthy of the Lord and may please Him in every way: bearing fruit in every good work..."* (Colossians 1:9-10).

## How Can We Bear Fruit?

Fruit is not an attitude we psych ourselves up to attain. We are

incapable of training our minds to think only good and pure thoughts so that our resulting actions can be then applauded as well. We know that, try as we might, on our own we are unable to bear fruit. Yet we are told to *"bear fruit—fruit that will last"* (John 15:16). Through Christ, we can fulfill that command. He stated, *"I am the Vine; you are the branches"* (John 15:5a). Jesus is the Vine Who bears the weight of the branches, Who provides the needed support, Who gives life-giving nourishment and energy to us, His branches. Connected to Christ, the Vine, we branches do what comes naturally to any healthy fruit tree: we bear fruit.



Some branches appear to be connected to the Vine, but they're not bearing fruit. Something is wrong with the connection. God, the Father, is the Master Gardener Who cuts off those branches that are not bearing

fruit (John 15:2), and He prunes the healthy branches so they can become even more fruitful.



“Remain in Me,” Jesus said. “Abide in Me, and you’ll be able to bear much fruit. Apart from Me you can’t do anything.” “Love each other as I love you,” Jesus commanded. And then He promised to send the Helper, the Holy Spirit. It is by the Holy Spirit working through God’s Holy Word and Sacraments that we abide in Jesus and bear fruit that brings glory to the Father.

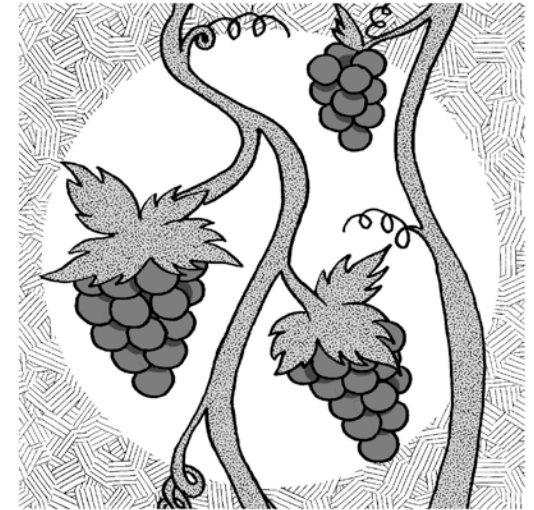
### **Chosen to Bear Fruit**

*“You did not choose Me, but I chose you and appointed you to go and bear fruit—fruit that will last”* (John 15:16). God has chosen each of us to be fruitful. The Holy Spirit shapes

and molds us, His chosen people, through a lifelong process of sanctification so we can become fruitful. He calls, gathers, enlightens, and keeps us in the one true faith. *“...From the beginning God chose you to be saved through the sanctifying work of the Holy Spirit...”* (2 Thessalonians 2:13b). St. Paul tells us that it is the Holy Spirit, Who, through Word and Sacrament, brings us to faith and preserves us in it. He gathers Christians together as one body and gives gifts to each believer so that all the members might be strengthened. Again we read the words of St. Paul: *“Now to each one the manifestation of the Spirit is given for the common good”* (1 Corinthians 12:7). He enlightens us so that we can know what God’s will is, and He equips us to do it. He guides and directs our paths and is with us each step of the way. He has called us out of darkness into God’s light to declare His praises (1 Peter 2:9). God has chosen to create, redeem, and sanctify us *“...in order that we might bear fruit to God”* (Romans 7:4b).

Stewardship Advisors  
248-644-6150  
Copyright © All rights reserved

# *Bearing Fruit for Jesus*

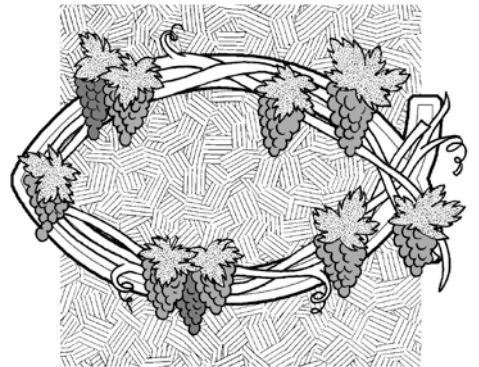
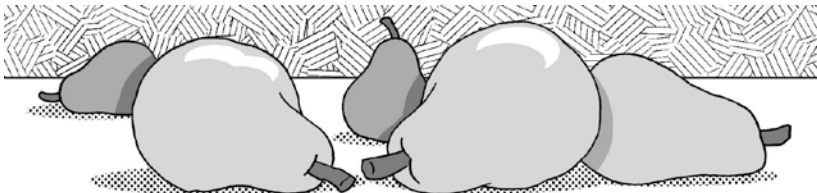


“I am the Vine; you are the branches. If a man remains in Me and I in him, he will bear much fruit”  
(John 15:5).





# Clip Art



## Letter to accompany commitment form and trifold brochure

Dear Friend in Christ,

Greetings in the name of our Lord and Savior, Jesus Christ!

In the coming weeks our congregation will be involved in an exciting stewardship program titled **Bearing Fruit for Jesus**. Jesus said, *“I am the Vine; you are the branches. If a man remains in Me and I in him, he will bear much fruit”* (John 15:5). When we abide in Jesus, it follows naturally that we bear fruit. Fruit characterizes the life of a Christian. During the three-week program, we will grow in our understanding of how we bear fruit for Jesus.

Under the banner of **Bearing Fruit for Jesus**, you are invited to join us in this program as we grow as stewards of all that God gives us. The sermon messages and Bible studies will offer these weekly themes:

- (Date) Fruitful Use of Time
- (Date) Fruitful Use of Talents
- (Date) Fruitful Use of Money (Commitment Sunday)

God prepares and equips us so we can use all of His gifts to His glory. God’s deeds of fruit are seen in and through us as we use the gifts that He has given to us, giving reasons for others to praise the Father in heaven (Matthew 5:16).

It is my/our prayer that you will attend the Bible study sessions, which will open up God’s Word so you can better understand what it means to bear fruit for Jesus. May we all grow stronger in our commitment to serve Him as we continue to experience all the blessings He entrusts to us.

Please return the enclosed commitment form to church on Harvest Sunday (Commitment Sunday) \_\_\_\_\_ or return it to the church office when convenient. (Extra commitment forms are available). I/we ask that, as you approach your commitment decisions, you seek God’s guidance in prayer. Let love guide you in your decision.

Serving and working together in Christ,

Pastor \_\_\_\_\_

P.S. Remember all the ministries of \_\_\_\_ (CHURCH NAME) \_\_\_\_ in your prayers always.

## Thank-you letter to members who turned in a Commitment Form

Dear Fellow Christians,

Greetings in the name of our risen Lord and Savior, Jesus!

Thank you for your commitment to \_\_\_\_\_ [Church Name] \_\_\_\_\_. Your commitment will further God's work at our church. The generosity of so many people supports our ministries for children and youth, the elderly, the sick, the shut-ins, our staff, and our facilities, along with outreach and missions.

The **Bearing Fruit for Jesus** stewardship program helped us understand that, in order to bear spiritual fruit, we need to stay connected to Jesus (John 15:4-5). Giving is one of the special ways we bear fruit for Jesus as we put our faith into action. Through the fruit of giving, we give honor and praise to God, extend God's kingdom, and support those in need.

We will keep you and the entire congregation informed on the work of our ministries throughout the year so you can see your contributions in action.

Thank you again for sharing your blessings and being a partner in this journey of faith. May God's blessings be with you as you faithfully manage all that He has entrusted to you.

In His love,

Pastor \_\_\_\_\_

## Letter to members who have not turned in a commitment form

(To be sent about two weeks after Harvest/ Commitment Sunday.)

Dear Member,

*"We always thank God, the Father of our Lord Jesus Christ, when we pray for you, because...of your faith in Christ Jesus and of the love you have for all the saints"* (Colossians 1:3-4). Through the faithful stewardship of the Body of Christ here at \_\_\_\_\_ (church name) \_\_\_\_\_, we are able to proclaim the Gospel here and in the mission field, both in word and in deed.

During our recent stewardship program, **Bearing Fruit for Jesus**, we have focused on how Christ enables us to bear fruit. Spiritual fruit characterizes the lives of Christians. Jesus said, *"Remain in Me, and I will remain in you...If a man remains in Me and I in him, he will bear much fruit; apart from Me you can do nothing"* (John 15:4-5). In this passage, Jesus did not say, "You should bear fruit." He stated that, when we remain in Him, it follows naturally that we will bear fruit. We are the branches, and we must stay firmly connected to the Vine in order to be mature and fruitful. Jesus calls each of us to stay connected to Him. Only as Christ lives in us are we enabled to bear the fruit of His character.

How can we respond to who God is what He has done and continues to do for us? Are you willing to make a commitment to Him? Your commitment card has not yet been received. Perhaps you're still praying about it; maybe you've forgotten it; maybe it's been lost. We are enclosing another card and ask that you complete it and return it to the church office at your earliest convenience.

Thank you and may God continue to pour out His blessings on you as you bear fruit for Jesus.

In Christ,

Pastor\_\_\_\_\_



# **Fruitful Use of Time**

**Week 1**



**"Whoever abides in Me and I in him, he it is that bears much fruit..."**

**(John 15:5)**

## Worship Suggestions

(Week one—Fruitful Use of Time)

### **Hymns**

Opening hymn:	“Open Now Thy Gates of Beauty”
Sermon hymn	“Our God, Our Help In Ages Past”
Offertory	“Fruitful Trees, the Spirit’s Sowing”
Closing hymn	“With the Lord Begin Your Task”

### **Litany:**

**Leader:** God, You have honored us with the opportunity to be stewards of Your kingdom. Help us, Lord, to carry out the tasks You give us faithfully and responsibly.

**People:** Lord, thank You for the privilege of being Your stewards. Help us to **bear fruit for Jesus**.

**Leader:** As Your stewards, we pray that You will fill us with Your wisdom and strength so that we may use our time, talents, and treasures in ways that glorify You.

**People:** Lord, thank You for the privilege of being Your stewards. Help us to **bear fruit for Jesus**.

**Leader:** Dear Jesus, in Your ministry here on earth, You became our model for stewardship. You lived the perfect life of stewardship in our place. Because of Your love, sacrifice, and obedience, we are delivered from the Law to the Gospel of stewardship.

**People:** Lord, thank You for the privilege of being Your stewards. Help us to **bear fruit for Jesus**.

**Leader:** Help us, Lord, to be faithful instruments through which You work. Through our hands and feet You bring love and care to the needy; through our lips You tell others of Your life-saving Gospel; and through our minds, hearts, and checkbooks You support the work of Your Church.

**People:** Lord, thank You for the privilege of being Your stewards. Help us to **bear fruit for Jesus**.

### **Readings:**

Lesson:	Ecclesiastes 3:1-8
Epistle:	2 Peter 1:5-11
Gospel:	Luke 13: 6-9

## Bulletin messages for week 1

### **Bearing Fruit for Jesus**

“Fruitful Use of Time” is our theme for this week. Time is one of God’s most precious gifts to us so we don’t want to squander it. When we seek God’s divine guidance through His Word and prayer, we can accomplish much more with our time. We pray that the Bible studies and sermon messages will help us to be fruitful with our time as well as with our talents, and money, which will be our focus the following two weeks. Our prayer is that this series on bearing fruit will challenge you to grow spiritually and to bear more fruit for Jesus. May God’s Holy Spirit fill each of us as we grow, serve, and work together.

## *Bearing Fruit for Jesus*

**THE AMOUNT AND QUALITY OF TIME WE SPEND WITH GOD DETERMINES THE RELATIONSHIP WE HAVE WITH HIM. WHERE WE SPEND OUR TIME SHOWS WHAT OUR VALUES ARE.**

“Look carefully then how you walk, not as unwise but as wise, making the best use of the time, because the days are evil” (Ephesians 5:15-16).



## Lay reader talk – Week 1

### Fruitful Use of Time

Today is the first Sunday of our stewardship emphasis **Bearing Fruit for Jesus**. Our focus today is on time. Does it seem that life is on fast forward? Our hectic schedules keep us moving from one activity to another. We live lives so filled we almost need to check every hour to see what we're doing or where we have to be next. With our fast-paced lifestyles, we often fail to give God, the giver of time, any time and attention. We enjoy God's gift of time, but how we use it often fails to give Him honor, glory, and thanks.

Our lives have begun to be programmed by our daily, weekly, and monthly planners. In fact, if we look at our calendars we can identify our priorities regarding our time. Is time with the Lord receiving proper priority in your life? God gives us His Word and Sacrament for the forgiveness of sin and the strengthening of our faith. Do you take time to be in the Lord's house to receive His gifts? Do you take time in private to thank Him for His gifts? Jesus said, *"Come to me, all you who are weary and burdened, and I will give you rest"* (Matthew 11:28). If we willingly and joyfully set aside time dedicated to worship and private Bible study and prayer and allow Him to direct the use of all our time, we will be greatly enriched and refreshed.

God's time is a very special gift we cannot afford to waste. If we want to live lives as faithful and fruitful stewards, we must leave time on our busy schedules for the Lord. *"My times are in [God's] hands"* (Psalm 31:15). He will enable us to find the time for things we want to do, and He will give us the desire as well to spend time with Him. *"There is a time for everything and a season for every activity under heaven"* (Ecclesiastes 3:1).

If we give God priority on our schedules, we will never regret it. The blessings of God are greater than any worldly rewards or successes. Time spent on furthering our careers or worldly interests can give us power, fame, or wealth, but nothing compares with the peace and joy found by spending time with our Savior.

# Bearing Fruit for Jesus

## Bearing Fruit for Jesus



Jesus said, “*I chose you and appointed you to go and bear fruit-fruit that will last*” (John 15:16).

Today is *Apple Day!* Let these apples be a reminder to bear fruit of faith by what you think, say, and do.

*Ask Jesus to show you an opportunity to bear fruit in His name by...*

- † helping a family member, friend, or neighbor.
- † witnessing about Jesus.
- † sharing words of encouragement and kindness with others.
- † inviting someone to come to church with you.
- † giving a special gift to the church or someone in need.
- † giving someone a ride to church.
- † committing more time to read and study God’s Word.
- † committing more time to prayer.
- † involving yourself in church activities.



*“This is to My Father’s glory,  
that you bear much fruit,  
showing yourself to be  
My disciples”*

(John 15:8).





# Bearing Fruit for Jesus



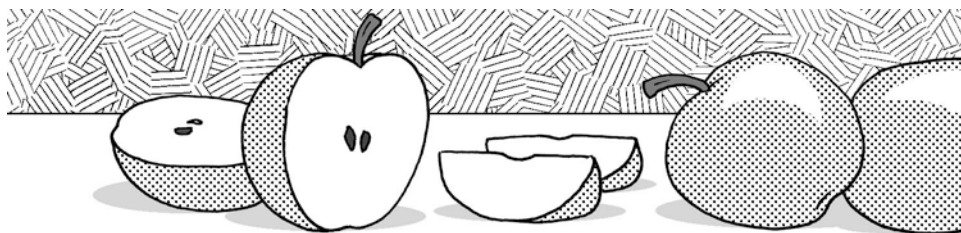
Jesus said, “*I chose you and appointed you to go and bear fruit—fruit that will last*” (John 15:16).

Today is **Apple Day!** Let these apples be a reminder to bear fruit of faith by what you think, say, and do.

Ask Jesus to show you an opportunity to bear fruit in His name by...

- † helping a family member, friend, or neighbor.
- † witnessing about Jesus.
- † sharing words of encouragement and kindness with others.
- † inviting someone to come to church with you.
- † giving a special gift to the church or someone in need.
- † giving someone a ride to church.
- † committing more time to read and study God’s Word.
- † committing more time to prayer.
- † involving yourself in church activities.

*“This is to My Father’s glory, that you bear much fruit, showing yourself to be My disciples”* (John 15:8).



Bulletin message

### **Today Is Apple Day!**

Upon leaving church, you will be given an apple. We hope you will not only enjoy the taste of the apple and benefit from its nutritional value, but we especially want the apple to remind you of the spiritual fruit that Jesus has chosen and appointed you to bear (John 15:16). Ask Jesus to show you opportunities and to equip you to bear fruit of faith by witnessing, serving, befriending and encouraging others. As the Apostle John exclaimed, *"This is to My Father's glory, that you bear much fruit, showing yourself to be My disciples"* (John 15:8).

OR

### **Today Is Apple Day!**

Apples are displayed today to remind you of the spiritual fruit that Jesus has chosen and appointed you to bear (John 15:16). Ask Jesus to show you opportunities and to equip you to bear fruit of faith by witnessing, serving, befriending and encouraging others. As the Apostle John exclaimed, *"This is to My Father's glory, that you bear much fruit, showing yourself to be My disciples"* (John 15:8).

## Children's Message – Week 1

Text: John 15:8

What's your favorite fruit?

I asked you what your favorite fruit was, but, you know, I don't even know if I could really pick a favorite fruit because there are so many that I like so well. In fact, that's kind of nice, because one of the things that I always enjoyed eating when I was growing up was something called fruit cocktail. Did you ever have that before? It's just a bunch of mixed fruit in kind of a nice sweet, syrupy, really tasty juice, which I think is about 90% sugar. Nevertheless, I always liked those fruit cocktails – what I called a fruit cup. I just loved those, they're delicious.

Well, you know, God likes fruit, too, and He created all the fruit that we have. He likes apples, strawberries, raspberries, grapes, bananas, plums, peaches, lemons, and limes. He likes all the fruit. God created all of the fruit, but do you know what God's favorite fruit is? (Pastor takes answer from children.)

God's favorite fruit is Christians. That's a strange fruit, isn't it? But that's what God wants to see – Christians bearing fruit. You're not going to grow apples on your hands, are you? No, but God wants to see you bearing fruit. And what kind of fruit does God want to see you bear? Bad fruit? No. Good fruit? Yes. What might be some good fruit that you would bear as a Christian? You're God's favorite fruit. What kind of fruit does He want to see you bear?

Well, let's think for a minute. What kind of fruit does an apple tree bear? Apples. How about a banana tree? Don't banana trees grow grapes? No, they don't, do they? In fact, grapes grow on vines, don't they? Apple trees bear apples, lemon trees bear lemons, lime trees bear limes, and it just goes on. So what kind of fruit do Christians bear? You see, when you tell other people about Jesus and what He means to you and how much He loves you—that He died for you and that He loves you and forgives you—that can draw other people to love Jesus, too. Because of Jesus' love for them, they in turn may come to love Him. Christians bear other Christians, but you've got to share Jesus with others to make them part of the tree—the Christian tree. Think about that and talk about it with your parents and remember that God has called us to be fruitful Christians.

Let's pray: Dear Jesus, I want to be fruitful. I want to share Your love so others will know You and become Christians, too. Help me, Jesus, to do this in Your name. Amen.

## Tick Tock

David said, “*My times are in Your hands...*” (Psalm 31:15). Are you using your time in wise and fruitful ways? Of all the gifts God gives us, time is one of the most valuable, because it’s not something we can reclaim. Therefore, we must make the most of it while we have it. All the time we have is a trust from God to be used for doing the things that bring Him honor and praise.



God gives long lives to some, short lives to others, but all of us are given the same 1,440-minute or 24-hour day. Our concern is not how many of these days God will give us, but to use every hour God does give us to please Him and accomplish the tasks He sets before us.

“Time is everything. Anything you want, anything you accomplish—pleasure, success, fortune—is measured in time” (Joyce C. Hall).

What is important to us is indicated by how we spend our time. A quick perusal of our calendars, day planners, or smart phones will reveal our priorities. Christ said, “*Where your treasure is, there your heart will be also*” (Matthew 6:21). We know He was talking about financial treasures, but certainly time is a precious commodity, a treasure, and how we spend it tells us where our hearts are. If we acknowledge God as the Giver of time, will we not want to make time for Him? The amount and quality of time we spend with God determines the relationship we have with Him. How we spend our time shows what is important to us.

The apostle Paul reminds us how we should spend our time and where we should focus: “*So we fix our eyes not on what is seen, but on what is unseen. For what is seen is temporary, but what is unseen is eternal*” (2 Corinthians 4:18).

“*Be wise in the way you act...make the most of every opportunity*” (Colossians 4:5). Whatever length of time God gives us, we must make it count, doing those things that fulfill His purpose and bring glory to Him rather than recognition for ourselves. Therefore, if our activities as Christians are not noticed by those around us, we are not discouraged, for “*We are not trying to please men but*

*God, Who tests our hearts*” (1 Thessalonians 2:4b).



## Planning the Use of Your Time

The central principle of all personal organization of time is simple: time must be prioritized and allocated. Most of us learned this about money a long time ago. When we discovered that we rarely had enough money to do all the things we wanted to do with it, we found it prudent to sit down and think through our financial priorities. When money is limited, we budget. When time is in limited supply, the same principle holds. If we tend to be disorganized, we would be wise to adopt a budgeting perspective. We begin by determining the difference between the fixed—what we must do—and the discretionary—what we would like to do. It may mean that, if we want to be in command of our time, we will have to say “no” to certain activities.

## Sowing Time Wisely

*"Remember this: whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously"* (2 Corinthians 9:6). Time, as well as other areas of life, is affected by God's principle of sowing and reaping. If we spend our time unproductively, we will not reap the rewards in the same way had we invested our time wisely. If we sow little, we will reap little. The would-



be athlete who spends no time building up his body finds himself on the bench, if he's chosen for the team at all. The aspiring musician who spends no time practicing her instrument is not the one who earns the solo performance. The Christian who spends time in the Word of God and taking part in the Sacraments during regular worship discovers that his faith carries him through the

valleys of his life. He knows that it was time well spent.

Our attention and energy must be focused on Godly things to live each day to its fullest. Today we accomplish yesterday's dreams as well as build a solid foundation for tomorrow's visions. Life offers us the gift of time and the freedom, within our Christian value system, to use it as we choose. The choices we make with time produce the consequences of our lives.

Peter Drucker said, "Time is the scarcest resource, and unless it is managed, nothing else can be managed." Without goals and priorities, our schedules can be lost in the "rat race" of the day. If we do not plan wisely, we often find ourselves asking the question, "Where did the time go?" When our time is structured and organized, we will be in control of our time rather than time controlling us. If we use the minutes and hours wisely, the months and years will take care of themselves.

Stewardship Advisors  
888-783-2790  
Copyright © All rights reserved

# Fruitful Use of Time



First Week:

**Bearing Fruit  
for Jesus**



# Bearing Fruit for Jesus

## Sermon: Week 1

### “Begin With the End in Mind: Living as Fruitful Stewards in Time”

Grace to you and peace from God our Father and our Lord and Savior Jesus Christ. Amen.

Today, we begin our stewardship program **Bearing Fruit for Jesus**. For this week, our focus is on being fruitful with our time.

The text is from Ecclesiastes 3:1: *“There is a time for everything, and a season for every activity under heaven...”*

Come with me for a little learning adventure. Listen carefully. Imagine you see yourself going to the funeral of a loved one. You arrive at the church and walk in. You see friends and family, and you feel the shared sense of loss and grief that fills their hearts. You walk up to the casket at the rear of the sanctuary and come face-to-face with yourself. This is your funeral. All these people have come to honor you, and you hear them expressing feelings of love and appreciation for your life. As you take a seat and wait for the service to begin, you look at the service folder in your hand. There are four speakers. The first is from your family, the second is a friend, the third is a co-work or neighbor, and the fourth is your pastor.

Now think deeply. What would you like each of these speakers to say about you and your life? What kind of husband, wife, father, or mother would you like their words to reflect? What kind of son or daughter or cousin were you? What kind of friend have you been? What kind of worker or neighbor were you? How would your pastor describe your Christian life? How would those who know you best remember your relationship to them? Bottom line: how would you like to be remembered when you die? You will be thought of in definite terms. (To say, “I don’t care; I’ll be dead anyway;” is not an option I’m giving.) If you participated seriously in this exercise, you revealed some of your deep, fundamental values, principles, and beliefs. (*Seven Habits of Highly Effective People*, by Stephen Covey).

Time is a gift from God, and, if Christians will begin each day with the end in mind, it could change lives. Every day we live under God’s grace. We live with saving faith in Jesus Christ Who died and rose victoriously that we might live the abundant life as fruitful stewards of time.

Let me put it this way: To begin with the end in mind isn’t to be focused on “What will others think of me when I’m dead and gone?” Rather, how differently would I use the time God has given to bear witness of His grace at work in my life? When we consider how we will be

remembered upon our death, it awakens our sense of urgency for living what I call a Christ-ful, fruitful life.

It means, I am connected to Christ as the true vine; I am one of the branches, so connected as to take my life from Him, and to bear fruit. *"I am the vine; you are the branches. If a man remains in Me and I in him, he will bear much fruit; apart from Me you can do nothing."* (John 15:5). Jesus is telling us that as branches we will bear fruit as long as we stay connected to Jesus, the Vine. In order for us to be fruitful with the time God gives us, we need to stay connected to Jesus. My time and life has meaning from beginning to end. And even then, the end is only the beginning of all eternity. In Christ, you will be fruitful stewards of time.

When people in their eighties were asked, "What would you do differently if you had life to live over?" Their response was threefold: Risk more, reflect more, and leave a legacy (something that would last beyond their time here).

What did they mean by "risk more?" Gamble? Invest more money in the Stock Market? Live with reckless abandon? Drive like there were no tomorrow? (Some are doing this already!)

Rather, for the Christian, doesn't it mean using our time to share boldly, confidently, and openly share the love of Christ, risking ridicule and rejection for the reward of eternal life for all who believe? Doesn't it mean using our time with a non-Christian to share Christ with him? How about risking a relationship by using your (ultimately) limited time to share your faith.

*"All over the world this gospel is bearing fruit and growing, just as it has been doing among you since the day you heard it and understood God's grace in all its truth"* (Colossians 1:6). It was because the early Christians were willing to risk it all for the sake of Christ that the church grew in the power of the Holy Spirit.

Reflect more. What does this mean? It has a two-fold or dual meaning here. To pause and think; to retrace the past; to stop and smell the roses; ponder; or reflect as the moon reflects the sun in the night sky, or a mirror reflects the image before it. By the use of our time, we should reflect such a life filled with fruit that others would know decisively that we are Christians. (*"Produce fruit in keeping with repentance."* Matthew 3:8).

We need to use our time to reflect on the richness of God's grace revealed in His Word. We need to use our time to reflect on the power and benefits of Baptism and the Lord's Supper and for living for all time and eternity. AND, we need to be closer to Him Who is the Light of the world that we might more brilliantly reflect His light and love to the world, to others. *"Let your light shine before men, that they may see your good deeds and praise your Father in heaven"* (Matthew 5:16). Jesus doesn't want us to hide our lights. He wants the world to see His light shine through us.

Leave a lasting legacy. “Begin with the end in mind.” Your use of time (how you prioritize and live your life) each day sends a powerful message to others regarding what you value the most.

Toward the end of the 19th century, Swedish chemist Alfred Nobel awoke one morning to read his own obituary in the local newspaper. It read: “Alfred Nobel, the inventor of dynamite, who died yesterday, devised a way for more people to be killed in a war than ever before, and he died a very rich man.” Actually, it was Alfred’s older brother who had died; a newspaper reporter had bungled the epitaph. But the account had a profound effect on Nobel. He decided he wanted to be known for something other than developing the means to kill people efficiently and for amassing a fortune in the process.

So he initiated the Nobel Prize, the award for scientists and writers who foster peace. Nobel said, “Every man ought to have the chance to correct his epitaph in midstream and write a new one.” Few things will change us as much as looking at our lives as though they are finished. (*Is It Real When It Doesn’t Work?* Doug Murren and Barb Shurin; quoted in *Leadership* by Rex Bonar, Summer, 1991)

There is a time for everything under heaven. This is your time, a gift from God. It is your appointed time. For such a time as this the Lord has appointed you to live as a fruitful steward of the days and years He will give. The Spirit is our powerful source of strength for living as fruitful stewards of time. Begin with the end in mind, because the end is the beginning of forever with Jesus! Amen.

# **Fruitful Use of Talents**

**Week 2**



**"Whoever abides in Me and I in him, he it is that bears much fruit..."**

**(John 15:5)**

## **Worship Suggestions**

(Week two—Fruitful Use of Talents)

### **Hymns:**

Opening hymn: “Awake, My Soul and With the Sun”  
Sermon hymn: “Lord of Glory, You Have Bought Us”  
Closing hymn: “Forth In Your Name, O Lord, I Go”

### **Litany:**

**Leader:** Lord God, we ask that You would bless us with a zeal to be Your stewards as we serve You by serving others. Help us, Lord, to share Your love with those around us.

**People:** Lord, by your grace, I pray that you will give us the desire and the ability to **bear fruit for Jesus.**

**Leader:** Lord God, we thank You for Your grace which enables us to understand that we were created for Your purpose, not ours. Change our mindset from what we want to do to what You want us to do.

**People:** Lord, place in us a desire to please You in all that we think, say, and do.

**Leader:** Lord God, You direct us in Your Word to give freely because we have received freely. By Your grace, make us channels through which Your blessings can flow.

**People:** Help us Lord, to be fruitful stewards of the opportunities You give us to use our time, talents, and money.

**Leader:** Lord God, we ask that You would bless each of us with a desire to become faithful stewards who practice Godly stewardship. Grant us, Lord, generous hearts that want to give and to serve.

**People:** Through Jesus we pray. Amen.

### **Readings:**

Old Testament: Job 29:11-17  
Epistle: 1 Peter 4:10-11  
Holy Gospel: Matthew 25:14-30

## Bulletin messages for week 2

### **Bearing Fruit for Jesus**

“Fruitful Use of Talents” is our theme for this week. God has blessed us with talents and abilities which we are to use to carry out His purposes. Our talents can be used to extend His Kingdom and in service to others. We pray that the Bible studies and sermon messages during the program **Bearing Fruit for Jesus** will help you to grow first in your relationship with our Lord and then in your serving and giving. Next week we focus on ways we can bear fruit with our money. Please bring your commitment cards to church next Sunday. See you in church!

## *Bearing Fruit for Jesus*

**EACH OF US RECEIVES UNIQUE  
TALENTS AS GIFTS FROM GOD.  
GIFTS ARE TO BE USED TO GLORIFY  
HIM AND FOR THE GOOD OF MEN.**

“As each has received a gift, use it to serve one another, as good stewards of God’s varied grace” (1 Peter 4:10).





## Lay Reader Talk – Week 2

### Fruitful Use of Talents

Today is the second week of our series **Bearing Fruit for Jesus**. Our focus this week is on our talents. Have you ever stopped to consider the differences in people? Why is it that everyone is unique in his or her own way? Some people are able to take apart engines of cars, while others hardly know where to add the oil. Some can build houses, while others can barely nail boards together. Some sew fashionable clothes for their families and buy their bread at the store, while others cook and bake beyond compare but don't even own a sewing machine. How wonderful is God Who has so created and endowed us with varying gifts that we become interdependent! This was God's plan for the church. Together we form the Body of Christ where each part functions as part of the greater whole. In 1 Corinthians 12:12-31, Paul, the Apostle, expounds on this whole idea. He reminds us that just as each physical organ or body part has its own importance and offers a unique contribution to the whole body, so does each disciple have gifts that are different, yet equal, and indispensable to the functioning of the Body of Christ, the Church.

There are thousands of occupations in today's world, each requiring a special talent. There are needs for carpenters, cooks, mechanics, tailors, pastors, teachers, farmers, servers, students, police officers, and many we've never even heard of!. The important thing to note here, however, is that God has given to someone the ability to fulfill every need. Here are many opportunities to let our lights shine among men that they may see their good works and glorify their Father in heaven (Matthew 5:16). As we are working, using God's various gifts, it is important how we do our jobs, for work provides a beautiful opportunity to witness to those around us.

We read in 1 Peter 4:10, *"Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various form."* So let's use the talents and abilities He has given us the best way we can. Paul said, *"Whatever you do, work at it with all your heart, as working for the Lord, not for men"* (Colossians 3:23). Let's begin and live each day with the joy and vigor that come from hearts filled with thanksgiving to God for His love, His guidance, His presence, and His strength in whatever we do. The world does notice how we work, does hear how we speak, and does watch how we behave. Let us let people see the love of the Lord through us.

## Productive Stewards

God gives us different abilities and talents in all areas of life so that we may do His work. Not only is God the source of our abilities and talents, He gives us motivation to develop them and opportunities to use them in His service. Whether we are given many or few talents, we are to be thankful for what we receive and use them to extend His kingdom and in service to others.



God wants us to be productive people. The Apostle Paul wrote, *“For we are God’s workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do”* (Ephesians 2:10). God wants people *“eager to do what is good”* (Titus 2:14). He does not appreciate laziness, idleness, or fruitlessness. He calls us to bear fruit (John 15:16), to serve (Ephesians 6:7), to give (Matthew 10:8), to love (Matthew

22:37-38), to witness (Ephesians 3:7), and to obey (John 14:23). God seeks people through whom He can work. Through our lips, He tells others of His life-saving Gospel; through our hands and feet, He brings love and care to the needy; and through our minds, hearts, and checkbooks, He financially supports the work of the Church

As Christians, we are called into ministry. Through faith, we become more than just spectators. We are God’s representatives who are called to serve, just as our Master, Jesus, ministered to the people of His time. *“I have set you an example that you should do as I have done for you”* (John 13:15). Our ministries take place wherever we are.

## Tapping into God’s Strength

Because of God’s grace, Paul writes, we *“can do everything through Him Who strengthens [us]”* (Philippians 4:13). When we abide in the Lord, we have the same strength Paul had to be fruitful. If the connection to Jesus is ever broken, our source of strength is severed. When we remain in Jesus, we share Christ’s power. *“I have been crucified with Christ and I no longer live, but Christ lives in me. The life I live in the body, I live by faith in the Son of God, Who loved me and gave Himself for me”* (Galatians 2:20).



## Putting our Talents to Work

As we look at our God-given talents we may empathize with Moses, who told God many times that he was not qualified to do what God was asking (Exodus 4). In spite of Moses’ excuses, God had plans for him. God turned Moses’ “no” into a “yes.” When we have been asked to serve or help within the church, we may even have borrowed some of Moses’ excuses, such as, “I’m too busy,” “I’m not experienced,” “I’m too old,” “I’m too young,” “I’m not good enough,” “I could never do that,” or “Someone else is more capable than I am.”

Scripture is full of instances where God has used ordinary people like us to accomplish extraordinary things. He chose a stammering Moses to lead His people out of bondage, self-

serving fishermen James and John to spread the Gospel, impulsive Peter's confession upon which to build His Church, and an unhealthy Paul to be the first great missionary of the Christian Church. God uses imperfect people, those whom the world considers weak and flawed, to extend His Kingdom. We read about them in the Bible, and we are inspired by their examples. Like them, when we allow ourselves to be used by God in whatever way He chooses as He takes our meager talents and blesses them, we become examples for others.



We have also been charged by Him to use those talents to serve others and bring them the love of Jesus. *"Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms"* (1 Peter 4:10). We are not perfect, nor do we know all there is to know about God's Word. Yet we, like Moses, James, John, Peter,

and Paul, are privileged by God's grace to participate in the work of His Kingdom.

### **Open to the Possibilities**

God has blessed us with gifts and talents, but the decision is ours whether or not we will use those talents for the work of the Lord. If we decide to use them, then we are free also to choose how best to serve Him. Are we open to the possibilities before us? Are we willing to explore and grow? We should be, because we are redeemed people who depend on the Holy Spirit daily to empower us to use our God-given talents for God's kingdom. God created and blessed us so that we may make a difference in our churches, communities, and the world. God will always equip us for the tasks He gives us to do. With His help we will find ways our talents can glorify Him, and we will each hear God's words, *"Well done, good and faithful servant!"* (Matthew 25:21).

Stewardship Advisors  
888-783-2790  
Copyright © All rights reserved

# *Fruitful Use of Talents*



Second Week:

**Bearing Fruit  
for Jesus**

## Service Opportunities

(Please check areas of interest)

### Adult Education

- ☐ Bible Class Leader
- ☐ Small Group Leader
- ☐ Small Group Host

### Building Maintenance

- ☐ Carpentry
- ☐ Church Clean-Up Day
- ☐ General Labor
- ☐ Handyman
- ☐ Heating/ Cooling/ Electrical
- ☐ Painting
- ☐ Plumbing

### Care Ministry

- ☐ Adopt a Shut-in
- ☐ Funeral Luncheons
- ☐ Prepare Meals (for the sick)
- ☐ Prayer Chain
- ☐ Provide Transportation
- ☐ Visitation

### Children's Ministry

- ☐ Nursery Volunteer
- ☐ Sunday School Teacher
- ☐ Substitute Teacher
- ☐ Vacation Bible School Aide/Teacher

### Church Boards/Committees

- ☐ Assimilation
- ☐ Christian Education
- ☐ Church Properties

- ☐ Council
- ☐ Elders
- ☐ Evangelism
- ☐ Family Life
- ☐ Fellowship
- ☐ Missions
- ☐ Stewardship



### Drama

- ☐ Cast
- ☐ Crew
- ☐ Director

### Hospitality Ministry

- ☐ Greeter
- ☐ Sunday Coffee
- ☐ Usher
- ☐ Welcome and Information

### Men's Ministry

- ☐ Bible Class Leader
- ☐ Event Coordinator
- ☐ Leadership Team

## Music

- ☐ Instrumentalist
- ☐ Adult Choir
- ☐ Men's Choir
- ☐ Women's Choir

## Office Support

- ☐ Bulletin Assembler
- ☐ Data Entry
- ☐ Mailbox Stuffer
- ☐ Newsletter Editor
- ☐ Office Assistant
- ☐ Receptionist
- ☐ Telephoning
- ☐ Website Maintenance

## Property Maintenance

- ☐ Gardening
- ☐ Landscaping
- ☐ Lawn Care
- ☐ Shrub Care
- ☐ Snow Removal

## Women's Ministry

- ☐ Bible Class Leader
- ☐ Circle Member
- ☐ Event Coordinator
- ☐ Leadership Team
- ☐ Retreat Committee
- ☐ Quilting

## Youth Ministry

- ☐ Bible Study Leader
- ☐ Chaperone
- ☐ Event Driver
- ☐ Event Leader

## Tell Us About Yourself

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zip \_\_\_\_\_

Email \_\_\_\_\_

Phone \_\_\_\_\_



What is your current time availability?

I can volunteer:

☐ Once per month

☐ Twice per month

☐ Once per week

☐ Afternoons ☐ Evenings

☐ Weekends only

☐ Project-centered commitment

☐ As-needed commitment

*"Serve wholeheartedly, as if you were serving the Lord, not men..."*  
(Ephesians 6:7).



*"Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms"*  
(1 Peter 4:10).

# Bearing Fruit for Jesus



Jesus said, *"I chose you and appointed you to go and bear fruit—fruit that will last"*  
(John 15:16).

## Time and Talent Survey

## Children's message - Week 2

**Props:** a handful of seeds and a pot in which to place the seeds

**Text:** 2 Corinthians 9:6

What do you see in my hand? (Show the seeds in your hand to the children and allow them to answer. You may even tell them what kind of seeds you have.) What happens to this seed (Pick up one seed and hold it up for all the children to see.) if I plant it in the ground? (Let children respond.) How many plants will I get if I put one seed into the ground? What if I plant two seeds? What about three seeds? (Allow the children to answer after each question and continue the questions until you've used all the seeds you have.)

The more seeds that I put into the ground, the more plants I get. Agree? (Give children time to grasp your concept.) Another word for planting is "sowing" and another word for picking is "reaping." The Bible uses these two words, but it doesn't mean just plants.

What the Bible says is, *"Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously"* (2 Corinthians 9:6). The Bible here is talking about us. What this verse tells us is that if we spend time and effort in developing our abilities and talents they will grow. For example, if you want to learn to play the piano some day you have to sow a lot of time and effort in practicing so you can play. In the same way, if you want to play tennis, you must sow your time practicing. In anything that is important to you, you have to sow your time and energy to make it happen.

God gives us our talents, and, interestingly, one of the best ways to thank Him is to develop our talents by sowing the needed time and effort. A second way is to use our talents in ways that give Him honor and glory. So in your prayers thank God for the talents that you have and ask Him to show you ways to use them to help others.

**Let's pray:** Dear Heavenly Father, thank You for loving us. Thank You for the talents You give us. Help us to show our gratitude by developing them and using them so they can be used to extend Your Kingdom and to help others. In Your holy name we pray. Amen.

# Bearing Fruit for Jesus

## Sermon: Week 2

### “Using What You’ve Got”

The text is from 1 Peter 4:10-11: *“Each one should use whatever gift he has received to serve others, faithfully administering God’s grace in its various forms. If anyone speaks, he should do it as one speaking the very words of God. If anyone serves, he should do it with the strength God provides, so that in all things God may be praised through Jesus Christ. To Him be the glory and the power for ever and ever. Amen.”*

May the grace and mercy and peace of God be multiplied to each one of you through the hearing of His Word. Amen.

This sermon is the second in a series on **Bearing Fruit for Jesus**. Last week we talked about the use of our time. Today we will talk about the use of our talents. We all know someone who is more talented or who has more skills and abilities than we do. Helen Traubel was a concert soprano, and she also wrote two mystery novels. Thomas Jefferson was a lawyer, scientific farmer, politician, and statesman. Martin Luther was a theologian, linguist, and hymn writer. Sarah Palin was a governor and is an author and speaker. It sometimes seems as if some people have dozens of talents, while we have only a few.

Every single person has been given talents, abilities, and gifts. God, in His grace and in His wisdom, has given each one of us certain talents and gifts. He gives us the ones we can use the best and with which we can accomplish the most. He doesn’t overload us, nor does He overlook us. He gives us the talents and the gifts that can best accomplish His purpose through us. The talents that we receive are unique in each one of us because of our personality and our character.

To one person He gives many, to another a few. One is the best for this; another is better at something else. Whatever we are and whatever we have, these are all gifts from God. St. Paul says in 1 Corinthians 4:7, *“What do you have that you did not receive?”*

In the Parable of the Talents, Jesus commended those who used their talents for Him. He says of them, *“Well done, good and faithful servant!”* (Matthew 25:23). To the person who failed to use his talents, the Lord said, *“You wicked, lazy servant.”* The talents God gives are of many different kinds: leadership, creativity, mechanical ability, housekeeping, encouragement, caring, etc. Maybe you can’t sing solos, but you can sing to the glory of God in worship. Maybe you can’t teach, but you can write encouraging letters or notes or send a card or make a telephone call to someone who needs to be lifted up.

A group of women were discussing ways in which they could serve in the church. Some were teaching Sunday School, some were singing in the choir, and two of them played the piano. Charlotte said that there wasn’t much that she could do except knit and crochet and do needlework. Well, that started something. We’ll come back to that later.

We each have different talents and gifts and abilities. What are the abilities that you have? The talents? The gifts? The skills? Are you using them? Do you have unused abilities? Whatever you have, God wants you to “use what you’ve got.”



Our God-given gifts are not just for serving ourselves. They are not given to us just so that we can make more money or get ahead or be more successful. They are not given to us so that we can be more desirable. They are not given to us so that we can sell our skills and our abilities.

We have a choice. Do we want to be self-centered or God-centered? Do we use all we are to serve our own selfish interests or to serve God and His purposes? St. Paul says in 1 Corinthians 4:2, *"It is required that those who have been given a trust must prove faithful."* Jesus said in Luke 12:48, *"From everyone who has been given much, much more will be demanded; and from one who has been entrusted with much, much more will be asked."*

When we look at our own God-given gifts we often approach the use of them in the same way Moses did. He had lots of excuses for not using the gifts that had been given to him. "Who am I? I am a nobody. You want me to lead the Israelites out of Egypt? I can't lead. I could never do that. I can't talk in front of a group. I don't have any experience. The people won't believe me. I'm too young. Ask somebody else who's more capable and more qualified." Do any of these sound familiar? In spite of all of his excuses, God had plans for Moses. He turned Moses "NO" into a "YES". God used him mightily to accomplish His purpose.

God blesses us and gives us talents for a reason: to equip us to serve Him and His people. God has given us eyes and ears, hands and feet so that our bodies function effectively. In the same way God has given us talents and skills and abilities as members of the body of Christ, for the good of our church and our community. Peter makes it very clear that every single individual should use his gifts to serve God and others.

In Jesus' parable in Matthew 25, each person received at least one talent from God. It belonged to God, and it was to be managed and taken care of for Him. Each person was responsible for what was given to him and was expected to give an account of what he did with his gift. Each was required to produce results with the gift that was given to him. The one who refused to use the talents he had had them taken away and was thrown into the darkness where there would be weeping and gnashing of teeth.

Earlier I spoke about Charlotte who said she couldn't do much except knit and crochet and do needlework. When she said that almost everyone who heard it said they wanted to learn to do what she was able to do. A few weeks later a class was scheduled at the church, and 16 ladies showed up for the class. They learned and practiced until they could all make something. They were all happy, and Charlotte was richer because she had shared her talents and her life with others.

That's not the end of the story. Nancy taught others how to do the same thing. One is using her skills to knit mittens for needy school children. Another makes bedroom slippers for elderly patients in a nursing home. All of this happened because one woman was willing to share the talents that she thought didn't count for anything. Use your talents and God will multiply them for good many times over.

Scripture is full of examples where God used ordinary people like us to accomplish great things for the Lord and the Church. He chose a stuttering, stammering, tongue-tied Moses to lead the Israelites out of slavery. Peter was very impulsive; yet God used his great faith to help to build the Church.

From the very beginning, God has poured His life out for each one of us. He created us in His image to be like Him in every way. He had a plan to redeem us from sin and to secure our eternal life. His love for us was so great He gave up His one and only Son on the cross for us. He has done everything He could so that we would know His love for us in this life and for our eternal life.

He invested Himself in us and He expects a return on His investment. He gave us talents, skills, gifts, and abilities, and He expects us to use them to serve Him and others.

When you invest money in stocks or mutual funds or bonds, you do so with the intent of getting a good return on your investment. God's goal is the same. Sometimes He gets a very poor return on His investment. How sad for God and for us and for others when we say, "He's got the brains if he would just use them." "She is really gifted if she would just apply herself." "He could really be good at his job if he would just put his mind to it." "She could get straight A's if she wanted to." What a poor return on God's investment. In the church, there are a lot of people who could play a musical instrument. When we ask for volunteers, you would think no one in the congregation had ever heard of Middle C.

God uses imperfect people to do great things for Him and to extend His kingdom. St. Thomas often doubted Jesus, but he learned to follow with commitment and dedication. St. Paul, who resented Christians and was determined to destroy them, became the first great missionary of the Christian Church. They used their talents and abilities to proclaim that God is Lord of all and that Jesus Christ is the Son of God and Savior of the world.

When you think that you are unimportant and that you are really insignificant, then it's time for you to hear the Gospel again – the Good News of just how much God thinks about you and how much He cares for you. He considered you so important that He laid down His very life for you. He redeemed you from the power of sin with His own precious blood. He will love you forever. One day He will come back to take you home with Him forever.

When we allow ourselves to be used by God He will take our meager talents and bless them and use them to build His kingdom and to reach lost people. In the process, we become examples for others around us. St. Paul says in 2 Corinthians 9:13 *"Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the Gospel of Christ."* You don't have to be a Bible scholar to serve, but maybe you know how to use the telephone.

All of our talents and abilities are to be used so that God is praised and so that His purpose is accomplished. With the Lord there is no such thing as unemployment or retirement. There is no time to be bored and lazy. There's no time to sit back and let somebody else do it. Each of you has received at least one gift to be part of God's purpose in touching lives with His Gospel. If you have the gift of mercy, then use it to help the hurting and comfort the grieving. If you have the gift of leadership, use it to carry out plans and accomplish great things for God and the Church. If you have the gift of giving, then use it to support the Church and other special needs and causes.

What interests and skills and abilities has God given you to use or develop in your role as member of the body of Christ here in this congregation? Do you have the gift of hospitality? Are you good at visiting new people or shut-ins? Perhaps you are good at plumbing, electrical work, painting, ushering, praying, and helping. Maybe you are good at listening, organizing, teaching, singing, and writing. Perhaps you have good office skills and enjoy doing computer work or administration. Some of you may feel tired and burned out. Peter reminds us that God will provide the strength for us to serve.

Jesus gave us a perfect example of serving. He came not to be served, but to serve and to give His life for a ransom payment for all of our sins (Matthew 20:28). He wasn't interested in getting credit or in getting ahead. He wasn't even thinking of what it would cost Him. He gave His life for His enemies and for His friends. He gave Himself for the sins of every man, woman, and child of the past, present, and future.

The concept of serving doesn't come naturally. Our inborn desire is to serve ourselves and to take care of our own needs. Serving is contrary to what our society promotes: recognition, achievement, success, power, and control. In servanthood there is no glory, no spotlight, and no fame.

As we hear the Word of God in worship, Bible class, and in our devotions, we are encouraged and strengthened. As we receive the body and blood of Christ Jesus in the Sacrament of Holy Communion, we are strengthened and empowered for serving. In His promises, He gives us strength and power to become fruitful stewards.

We are like trees planted next to streams of water (Psalm 1:3). We produce fruit. Whatever we do prospers because we do it to the glory of God, and He uses and blesses all of our efforts.

Use all of the talents that you've got, whether two or half a dozen or more. You will be a blessing to God, to the Church, to the community, and to your family. God loves you with all that He has. Serve Him and one another with your talents and with all that you have.

Prayer: O Lord, help me discover my talents and give me the willingness to use them for You and for others. Amen.

# **Fruitful Use of Money**

**Week 3**



**"Whoever abides in Me and I in him, he it is that bears much fruit..."**

**(John 15:5)**

## **Worship Suggestions**

(Week three—Fruitful Use of Money)

### **Prayer:**

O God of fulfillment, You provide all manner of excellence that our lives may be fruitful. Give us also the needed spirit of willingness so that the fruits of righteousness and joy may prevail on the earth; through Your Son, Jesus Christ our Lord. *Amen*

### **Hymns:**

Opening hymn: “Come, You Thankful People, Come”  
Sermon hymn: “Jesus, Priceless Treasure”  
Closing hymn: “Now Thank We All Our God”

### **Litany:**

**Leader:** Heavenly Father, in the beginning You created heaven, and earth and You saw that it was good.

**People:** Lord, thank You for the privilege of being stewards of all Your creation. Help us to act as managers and not owners. Open our eyes and minds to see that You own all things, control all things, and sustain all things.

**Leader:** Dear God, by Your grace, You transform our stewardship from specific acts into a lifestyle of stewardship. With new hearts, we are eager to do good works that please and honor You.

**People:** Lord, grant us wisdom, strength, and conviction to live each day faithfully as stewards of Your blessings.

**Leader:** Lord God, in our lifestyle of stewardship, we commit our lives, gifts, and resources to serving You and fulfilling Your will for our lives.

**People:** Lord, help us to use all that we are and have in ways that give You honor and glory.

**Leader:** Dear Lord, as Your Holy Spirit works in us through Word and Sacraments, You teach us to become givers rather than takers. You change us into people who understand stewardship to be a joy rather than a duty.

**People:** Grant us, Lord, faith to **bear fruit for Jesus.**

### **Readings:**

Old Testament: 1 Chronicles 29:10-16  
Epistle: Colossians 1:9-13  
Gospel: Matthew 6:19-24, 33

## Bulletin messages for week 3

### **Bearing Fruit for Jesus**

This is our final week in our three-week stewardship emphasis **Bearing Fruit for Jesus**, and our theme is “Fruitful Use of Money.” Today is “Harvest Sunday” when we make our financial commitments to the Lord through our church. A personal relationship with Jesus impacts everything we do, including how we manage and give our money. With God’s guidance, wisdom, and strength, we can bear fruit with our money. Abiding in Jesus enables us to bear fruit with all that God entrusts to us.

### *Bearing Fruit for Jesus*

**UNFORTUNATELY, MANY CHOOSE  
A WORLDLY FOCUS, AND THEY  
DON’T DISCOVER UNTIL LATER  
IN LIFE, IF AT ALL, HOW EMPTY  
THE PURSUIT OF WORLDLY  
SUCCESS IS.**

“For what will it profit a man if he gains  
the whole world and forfeits his soul?  
(Matthew 16:26)





## Children's Message – Week 3

1 Corinthians 16:2

We're going to do the Children's Message a little differently this morning, if we may. I'd like to invite this morning, not just the children, but each child with the person from his/her home who writes the checks—who puts the check in the envelope. Would you please join me and come forward just for a few minutes? I guarantee I'll put a smile on your face this morning.

I selected a few apples just to share this message with you. This apple this morning represents our offering—our gift to God, OK? Imagine that. We say, "Lord, this is our gift for You." (Pastor polishes an apple and places it proudly on the altar.) But I'll just bet that before that offering each week there are many other things that have to be taken care of, aren't there? There are many other responsibilities—many other things that you have to write checks for, right? Many other envelopes to put money into. So we can't bring our apple up right now, can we? We have to take it back again. (Pastor picks up the apple.)

I'm wondering, what are some of the things that our money goes for, before it gets up here (Pastor indicates the altar.)? Pastor takes suggestions from the group or offers some of his own. For example: college tuition, rent, mortgage payment, taxes, food, clothing, utilities, insurance, etc. At the mention of each item, he takes a bite (or slices a piece) of the apple. Some items warrant two or more bites. He continues taking suggestions until nothing is left of the apple but the core.)

You know, there's something different about that apple. Oh, well. Lord, now this is Yours. (He again places the apple on the altar.) Boy, it doesn't look as good anymore, does it?

What I would encourage you to think about is that there are many demands that are placed upon your income. Consider this thought. It's something that we've practiced in our home for many years now—and it's just a habit now. I make certain that the first check—the very first check that is written from our income for that particular pay period—the first check that I write goes to the Lord. That's where it starts. In my mind, I'm working up to the point where I'm putting first things first. I encourage you to put the Lord first and maybe as a habit or a pattern of giving, make the first gift an offering to Him.

Let's pray. Dearest heavenly Father, there are many and various great demands upon the income that You have provided for us through our employment or other ways. We ask Your blessing upon all that we have, so that it will stretch far. Let us seek the rich blessing of putting You first in all of our giving—in all of our time, our talents, and also our treasures. Lord, bless us in this endeavor, in the name of Jesus Christ. Amen.

## Lay Reader Talk – Week 3

### Fruitful Use of Money

This is our third and final week focusing on our theme **Bearing Fruit for Jesus**. Today we focus on money. Do you take credit for your financial success, or do you acknowledge that God has made it possible? So often we hear or read stories about the self-made millionaire. He himself and others as well may give sole credit for his accomplishments to his own hard work, his ingenuity, and/or his “good luck.” This false thinking has seized us for generations. Moses warned the Israelites about it. He said, “*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...*” (Deuteronomy 8:17-18).

Money is one of Satan’s most effective tools to separate us from an intimate relationship with our Lord. Love for money can grow stronger than love for our Lord. The writer of Hebrews wrote, “*Keep your lives free from the love of money and be content with what you have...*” (Hebrews 13:5). The Apostle Paul warned, “*For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs*” (1 Timothy 6:10). In Mark 10:17-22, we read of the Rich Young Man who “*went away sad, because he had great wealth*” which Jesus, knowing that his wealth barred him from a relationship with God, asked him to give up.

Oswald Chambers wrote on this subject as well: “Not every man can carry a full cup. Sudden elevation frequently leads to pride and a fall. The most exacting test of all to survival is prosperity.” In the book of Genesis, Joseph faced many temptations. He could have been bitter toward his brothers. He could have given in to the sexual advances of Potiphar’s wife. He could have been filled with anger for being wrongly accused and put into prison. Having survived the tests of adversity, he then was subjected to the test of success in status and in financial prosperity. He did not become proud; money did not separate him from his God. He knew that God was the source of all his prosperity, for “*the Lord was with Joseph and gave him success in whatever he did*” (Genesis 39:23).

What is your perspective on your money and possessions? Do you tend to pat yourself on the back, or do you remember that it is by God’s grace that you are what you are and have what you have? Staying in God’s Word and asking for His will, not your own, will bring honor to God and peace to your soul.

# *Bearing Fruit for Jesus*

*Jesus said, "Go and bear fruit" (John 15:16).*

## **“Harvest Weekend”**

### **Commitments to Christ and our Church**

#### **I COMMIT TO BE FRUITFUL WITH MY TIME:**

I will spend an average of \_\_\_\_\_ minutes per day in personal Bible reading over the next year.

I will attend \_\_\_\_\_ group Bible study(s) per month.

I will faithfully worship \_\_\_\_\_ times per year.



#### **I COMMIT TO BE FRUITFUL WITH MY TALENTS:**

I will do the following \_\_\_\_\_  
\_\_\_\_\_

#### **I COMMIT TO BE FRUITFUL WITH MY MONEY:**

As a fruitful steward of my/our material resources, my/our firstfruit commitment for the year 2011 will be

\$\_\_\_\_\_ weekly or \$ \_\_\_\_\_ annually.

*(Prayerfully consider the faith goal of tithing).*

Name (s) \_\_\_\_\_  
(please print)

### **My Fruitful Response:**

#### **Time:**

I commit to:  
\_\_\_\_\_ Personal Bible study  
and prayer time  
\_\_\_\_\_ Group Bible studies  
\_\_\_\_\_ Regular Worship

#### **Talents**

I commit to:  
\_\_\_\_\_ Serving with my  
talents  
\_\_\_\_\_ Developing my  
talents

#### **Money**

I commit to:  
Weekly commitment of  
\$ \_\_\_\_\_

*(Retain this portion for  
personal record)*

# Bearing Fruit for Jesus

Jesus said, "Go and bear fruit" (John 15:16).

## "Harvest Weekend"

### Commitments to Jesus and our Church

#### I COMMIT TO BE FRUITFUL WITH MY MONEY:

God calls us to give according to how we are blessed.  
*"Each of you must bring a gift in proportion to the way the Lord your God has blessed you"*  
(Deuteronomy 16:17 NIV).



As a fruitful steward of my/our material resources, I/we will with God's help make every effort to grow in the grace of giving by giving

1 2 3 4 5 6 7 percent or more \_\_\_\_\_ of my (our) income.

My (our) faith offering each week will be \$ \_\_\_\_\_

*(Prayerfully consider the faith goal of tithing).*

Name (s) \_\_\_\_\_  
(please print)



-----  
Keep for your records

My Fruitful Financial Response:

I commit to weekly commitments of

\$ \_\_\_\_\_

# *Bearing Fruit for Jesus*

*Jesus said, "Go and bear fruit" (John 15:16).*

## **“Harvest Sunday”**

### **Commitments to Christ and our Church**

#### **I COMMIT TO BE FRUITFUL WITH MY TIME:**

I will spend an average of \_\_\_\_\_ minutes per day in personal Bible reading over the next year.

I will attend \_\_\_\_\_ group Bible study(s) per month.

I will faithfully worship \_\_\_\_\_ times per year.



#### **I COMMIT TO BE FRUITFUL WITH MY TALENTS:**

I will do the following \_\_\_\_\_

\_\_\_\_\_

#### **I COMMIT TO BE FRUITFUL WITH MY MONEY:**

As a fruitful steward of my/our material resources, my/our firstfruit commitment for the year 2011 will be

\$\_\_\_\_\_ weekly or \$ \_\_\_\_\_ annually.

*(Prayerfully consider the faith goal of tithing).*

Name (s) \_\_\_\_\_

(please print)

### **My Fruitful Response:**

#### **Time:**

I commit to:

\_\_\_\_\_ Personal Bible study  
and prayer time

\_\_\_\_\_ Group Bible studies

\_\_\_\_\_ Regular Worship

#### **Talents**

I commit to:

\_\_\_\_\_ Serving with my  
talents

\_\_\_\_\_ Developing my  
talents

#### **Money**

I commit to:

Weekly commitment of  
\$ \_\_\_\_\_

*(Retain this portion for  
personal record)*

## Serving God or Money

Jesus said, *“For where your treasure is, there your heart will be also”* (Matthew 6:21). Will we choose to serve the Lord with our lives and resources or be choked by the materialistic ways of the world? (Matthew 13:7, 22). There is no middle ground. Jesus didn’t say it is difficult to serve both God and money. He said it is impossible to serve both (Matthew 6:24). Our treasure is either in heaven or on earth. We can’t live our lives with a disclaimer that says, “Lord, I’ll serve you with my heart but not with my money.” Our relationships with Christ should impact everything we do, including how we handle our money. Jesus encourages us to *“seek first His kingdom and His righteousness, and all these things will be given to [us] as well”* (Matthew 6:33).

## God’s Ownership

It is easy to adopt the attitude that we, rather than God, own the things we possess. We may believe that our cars, our houses, our computers, and our money belong to us. After all, didn’t our hard work and sweat make it possible for us to acquire all we have? Only through God’s gift of faith are we able to understand the words of Deuteronomy 8:18: *“But remember the Lord your God, for it is He Who gives you the ability to*

*produce wealth...*” All we own and all we accomplish are gifts of God’s grace.



Scripture is clear about God’s ownership. *“‘The silver is Mine and the gold is Mine,’ declares the Lord Almighty”* (Haggai 2:8). In the words of King David, *“The earth is the Lord’s, and everything in it, the world, and all who live in it”* (Psalm 24:1). In Psalm 50:10 we read, *“... for every animal of the forest is Mine, and the cattle on a thousand hills.”* Clearly God is the owner, and we are humble, fruitful stewards, we pray, of what He entrusts to us.

## Seek God’s Wisdom

God, Who lavishes us with His love, grace, and mercy, also wants to fill us with His wisdom. *“For the Lord gives wisdom, and from His mouth come knowledge and understanding”* (Proverbs 2:6). Even with God’s wisdom, money issues will cause life

to be challenging and confusing. Because we live in a fallen world, God’s wisdom will not eliminate setbacks, problems, and disappointments with our money, but we know that He is in control and provides for us. He will help us make proper choices and decisions with our money. With His wisdom, we see things more clearly, for He promises: *“I guide you in the way of wisdom and lead you along straight paths”* (Proverbs 4:11). We see a greater purpose for our lives and money. No wonder Solomon wrote in Proverbs 3:13-14, *“Blessed is the man who finds wisdom, the man who gains understanding, for [wisdom] is more profitable than silver and yields better returns than gold.”*



## Give Cheerfully and Generously

It has been said, “We make a living by what we get, but we make a life by



what we give.” This statement communicates the blessedness of giving. In the words of Billy Graham, “God has given us two hands—one to receive with and the other to give with.” As nice as it is to receive gifts, it is even more meaningful to give them. When we give, we quickly discover the true joy in giving. We have all experienced the excitement and thrill of giving someone a special birthday, Christmas, or anniversary gift. We can’t measure the joy of watching the happiness that our gifts bring to others.



Acts 20:35 records Jesus words, “*It is more blessed to give than to receive.*” Jesus knew that the act of giving returns more to us than what we give. God wants only the best for us when He asks us to give. He uses our generosity to build His Kingdom and to strengthen and bless us as givers.

We are fulfilled and enriched through a generous, giving spirit. When we give freely and fully, we discover the key to living. Giving is a privilege and a joy and can change our lives.

In the matter of God’s gifts, we can choose to be channels or terminals. What we do with God’s money demonstrates our spiritual maturity. Some share sacrificially with God and others, others give proportionately from their incomes, and still others hoard what they receive. God wants us to be channels of His blessings, and He enriches us so we can be blessings to others. We are blessed to be a blessing. “*You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God*” (2 Corinthians 9:11). Lasting happiness and contentment come from employing our lives and possessions in service to God and others.

Stewardship Advisors  
888-783-2790  
Copyright ©All rights reserved

# Fruitful Use of Money



Third Week:

**Bearing Fruit  
for Jesus**

# Bearing Fruit for Jesus

## Sermon: Week 3

### “First Things First”

Grace to you and peace from God our Father and our Lord and Savior Jesus Christ. Amen. This is the third and final message for our stewardship series **Bearing Fruit for Jesus**.

The text is from Matthew 6:33: *“But seek first His kingdom and His righteousness, and all these things will be given to you as well.”*

“Which will bring you the greater return on your investment? [A] One dollar a week for 52 years, or [B] one penny a week doubled for 52 weeks?” Choose either option A or option B. This illustrates how people today are unsure, confused and unclear about the choices they make until they have by a process of addition or multiplication calculated the potential return on their investment. Option “A” sounds appealing, but adding the figures only nets you \$2,704. Now for option “B”, take out your calculators and you will soon realize that the power of multiplication would make you billionaires in less than 52 weeks! The difference is between addition and multiplication. Faithful investment of treasures to support the work of the kingdom of God multiplies ministry and reaps a fruitful harvest.

During a visit to Korea, two American businessmen were highly amused to see a young farmer hitched to a plow that was guided by his father. Later they learned that both father and son were Christians who had sold their only ox to provide money for a new church building. “What a stupendous sacrifice!” exclaimed one businessman. “Not really,” replied a missionary accompanying the Americans. “They were only sorry they had but one ox to give to the Lord’s work.” That’s the spirit of putting first things first. That’s what it means to seek first the kingdom of God! That’s what it means to live as fruitful stewards of treasures.

Yet, among Christians today, there are few willing to make such a sacrifice and commitment to the kingdom of God. (Instruct 1/5<sup>th</sup> of the congregation to stand and quote the following). In a 1995 stewardship survey of pastors and regional leaders in 16 church bodies, 90 percent agreed that in most congregations, 20 percent of the people contribute 50 to 80 percent of the financial support for ministry. (Those standing may be seated)

Why are the 20 percent willing to contribute so much and the 80 percent content to give so little? Some are content to have a little bit of God in their lives, to give a little bit to God in their offerings, and thereby represent the withering, sickly, infected, shriveling, fig tree which bears no fruit. The law says: “Cut it down. Why should it take up the ground?” The Gospel

says: "Give it another year. Let's fertilize, cultivate, water, and pray for fruit. If it bears no fruit next year, then cut it down" (Luke 13:6-9).

Too many Christians are confused and unclear about addition versus multiplication when it comes to investing in the kingdom of God. In their confusion, they choose to give little or nothing in proportion to what they have received. What percentage of your income is an investment in the kingdom of God? How much do you put in the offering plate? Are you growing in your giving? More fruitful this year than last? Committed to being more fruitful next year? First things first. Is Jesus represented as first in your giving of treasures? Your financial commitment today and for 2011 is a reflection of your faith. If you are growing in your faith, you'll also grow in your giving.

Some evening when you have a few moments, retrieve your old checkbook registers and read through the entries. Or maybe it's your old credit card statements that chronicle your spending habits and preferences. Whichever you choose, you may find it interesting, and perhaps somewhat startling, to discover just how the money you've earned has been spent.

The entries will read like a family journal. They record major events, vacations, visits to the mall, vacations, travel, how expensively you dress, or how extravagantly you furnish your home. The total spent in each category will pinpoint the things that make the greatest demands on your income – either because of need or by choice. The entries reflect what you have prioritized and value.

Such a checkup might also reveal our spiritual temperature. Are you hot, cold, lukewarm? Is there a pulse? The contributions given to the work of the Lord compared with the expenditures for the things of life offer some clues. If nothing has gone to support the ministry of the Lord Jesus Christ, or to people in need, but large sums were spent for personal gratification, we need to examine our values related to our treasures. We show what we love by what we do with what we have. "Where your treasure is, there your heart will be also" (Matthew 6:21).

What does it mean to put first things first? Matthew 22:37-39: "Jesus replied: 'Love the Lord your God with all your heart and with all your soul and with all your mind.' This is the first and greatest commandment. And the second is like it: 'Love your neighbor as yourself.'" Give as if you love the Lord your God with all your heart, soul, and mind ... give as if you love your neighbor as yourself.

Paul wrote in Philippians 3:8-11: "What is more, I consider everything a loss compared to the surpassing greatness of knowing Christ Jesus my Lord, for Whose sake I have lost all things. I consider them rubbish, that I may gain Christ and be found in Him, not having a righteousness of my own that comes from the law, but that which is through faith in Christ—the righteousness that comes from God and is by faith. I want to know Christ and the power of His

*resurrection and the fellowship of sharing in His sufferings, becoming like Him ..."* I want to be like Christ!

Our church is a "first things first" church where God's Word is truth and where the sacraments of Baptism and the Lord's Supper are faithfully administered. Our church is a "first things first" church with a vision for missions and ministry. Our church is a "first things first" ministry where we serve and work together in Christ with time and talents. Our church is a "first things first" congregation where all people are cared for, where families are nourished, where marriage is uplifted, where young and old are encouraged to live fruitful lives. It begins in your heart, touches your home, and extends to your fruitful use of time, talents and treasures.

Bearing fruit as stewards of time, talents, and treasures is the fruit of faith that seeks first the kingdom of God and His righteousness. Then, everything else will fall into place. It means I am connected to Christ as the true vine; I am one of the branches, so connected as to take my life from Him, and to bear fruit. *"I am the vine; you are the branches. If a man remains in Me and I in him, he will bear much fruit; apart from Me you can do nothing."* (John 15:5). Connected to the Christ of the cross and empty tomb. In Christ, you will be fruitful stewards of time, talents, and treasures. Amen.

# *Bearing Fruit for Jesus*

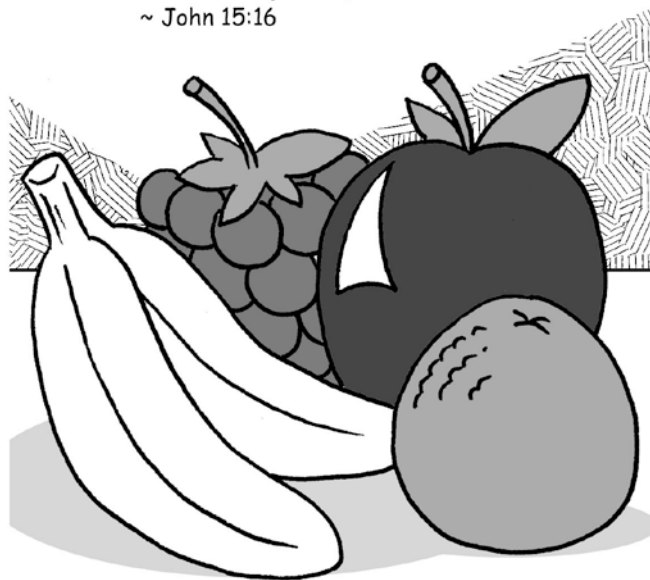
## **Bible Studies**

Bible Study 1: "Bearing Fruit"

Bible Study 2: "Fruitful Use of Our Time and Talents"

Bible Study 3: "Fruitful Use of Our Money"

"Go and bear fruit."  
~ John 15:16



## *Stewardship Advisors*

2225 E. 14 Mile Rd.  
Birmingham, MI 48009  
248-644-6150  
stewardshipadv@aol.com

# *Bible Study 1*

## *Bearing Fruit*

### **Prayer:**

Dear Lord, thank You for loving us so lavishly. Thank You for Your grace and mercy. Help us to show our gratitude to You through our thoughts, words, and actions. Use this Bible study to help us see how we can bear fruit that helps others, extends Your kingdom, and gives You glory and honor. Thank You for the opportunity to be in Your service. In Jesus' precious name we pray. Amen.

### **Objectives of Study:**

To help God's people

- understand what spiritual fruit is.
- understand how we can bear fruit.
- respond to God's love by bearing fruit.
- know that God has called us and given us His Spirit to sanctify us.



### **What Is Fruit?**

An apple seed is planted. Soon a seedling is seen coming up through the surface of the soil. The rain and sun nourish it, and, as it grows, branches start spreading out from a sturdy trunk. The tiny apple seed grows and develops into a mature tree with willowy branches waving in the breeze. It is a beautiful thing to behold; yet, something more is expected. Apples! An apple tree isn't what it was meant to be until it produces fruit.

We, as Christians, are like that apple tree. As God chose apple trees to bear apples, so He has chosen us to bear spiritual fruit. Fruit is what is expected of all Christians. *"You did not choose Me, but I chose you and appointed you to go and bear fruit—fruit that will last"* (John 15:16). Paul explained to the Galatians what that fruit is: *"The fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control"* (Galatians 5:22-23). This fruit will be evident in the lives of Christians as a natural outcome of Christ living in us. *"Those who belong to Christ Jesus have crucified the sinful nature with its passions and desires. Since we live by the Spirit, let us keep in step with the Spirit"* (Galatians 5:24-25).

In the Sermon on the Mount (Matthew 5, 6, 7), Jesus called His followers salt and light. Our “saltiness” and our “light” are manifested by the fruit we bear through our thoughts, attitudes, and actions. Salt, by its nature, must be salty. Light must shine. We don’t light a lamp and put it under a basket, Jesus said. How ridiculous! No, we are salty because God made us salt. We let the light of Jesus shine through us so people “*may see [our] good deeds and praise [our] Father in heaven*” (Matthew 5:16).

Thus we see that fruit is one of God’s gifts to us. He is the one Who makes fruit grow in us—fruit that nourishes us and blesses our lives and fruit that reaches out to others. This fruit (“*[our] good deeds*”) looks good. It seems to say, “*Taste and see that the Lord is good*” (Psalm 34:8). And those who taste are satisfied. The light is enticing. It looks warm and inviting. And those who enter it come to know Jesus, “*the true light that gives light to every man*” (John 1:9).



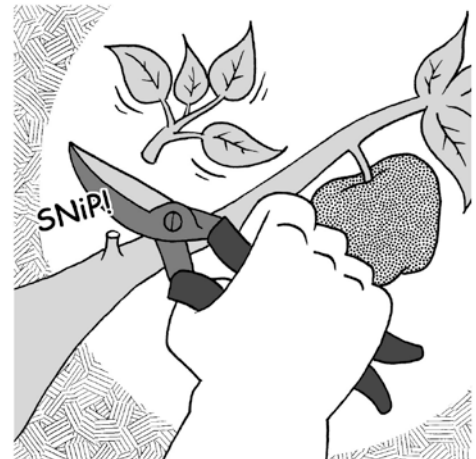
### How Can We Bear Fruit?

Fruit is not an attitude we psych ourselves up to attain. We are incapable of training our minds to think only good and pure thoughts so that our resulting actions can be then applauded as well. We know that, try as we might, on our own we are unable to bear fruit. Still, as believers, we know that Jesus would not choose us and point us to a task we would find frustrating and impossible to complete. We know that, through Christ, we can bear fruit. He stated, “*I am the Vine; you are the branches. If a man remains in Me and I in him, he will bear much fruit; apart from Me you can do nothing*” (John 15:5). Jesus is the Vine Who bears the weight of the branches, Who provides needed support, Who gives life-giving nourishment and energy to us His branches. Connected to Christ, the Vine, we branches do what comes naturally to any healthy fruit tree: we bear fruit.

Jesus calls each of us to remain or abide in Him. Only as Christ lives in us are we enabled to bear the fruit of His character. Roger C. Palms wrote the following:

That’s what life in Christ is all about—abiding. It is not the fruit-producing that matters, it is the abiding. The producing comes from the vine; the branches are only the fruit bearers. To be an abiding branch is to be a fruitful branch. The fruit will come. And the fruit that is borne, whether it be large fruit or small, abundant or not so abundant, is His doing. Our role is to be attached to the vine, to fit into our place—to abide.

Some branches appear to be connected to the Vine, but they’re not bearing fruit. Something is wrong with the connection. God the Father is the Master Gardener Who cuts





off those branches that are not bearing fruit (John 15:2), and He prunes the healthy branches so they can become even more fruitful.

“Remain in Me,” Jesus said. “Abide in Me, and you’ll be able to bear much fruit. Apart from Me you can’t do anything.” “Love each other as I love you,” Jesus commanded. And then He promised to send the Helper, the Holy Spirit. It is by the Holy Spirit working through God’s Holy Word and Sacraments that we abide in Jesus and bear fruit that brings glory to the Father.

### **Questions for Discussion:**

1. Read John 3:5; Romans 6:3-5; Titus 3:4-7. How do you become connected to Jesus?
2. Identify the gardener, the vine, the branches. Describe their roles.
3. Read John 15:1-17. What is necessary for you to bear fruit?
4. Read Romans 7:4. What do you learn from this verse about bearing fruit?
5. Read Philippians 1:2-11. What is the fruit of righteousness?
6. Read Colossians 1:9-10. What does Paul pray for regarding the Colossians?
7. How do you abide in Christ?
  - Psalm 119:28, 107
  - Matthew 18:20; Hebrews 10:25
  - John 6:53-56
  - Romans 10:17
  - Galatians 3:26-27

### **Chosen to Bear Fruit**

*“You did not choose Me, but I chose you and appointed you to go and bear fruit—fruit that will last”* (John 15:16). God has chosen each of us, first of all, for creation. God picked the day and the appointed place for each of us to be born. As children of God, we are special and unique people whom God loves because we are His chosen people and treasured possessions (Deuteronomy 7:6). He knows each of us by name (John 10:3) and the number of hairs on our heads (Matthew 10:30). People and friends may reject us, but God created us the way He wanted us and promises never to leave us (Hebrews 13:5). Part of this promise is that He doesn’t leave us as we are, but matures us through the circumstances of life as He develops His character in us (Romans 5:3-5). He created us out of love that endures forever.

Unfortunately, we responded to God’s great love for us by listening to the lies of Satan and rebelling against God. We broke our fellowship with Him, Who, in His infinite wisdom and mercy, already had a plan in place to restore us to Himself. Once again, God showed His love for us by giving His Son to die for us, redeeming us from the power of sin, death, and Satan. Just as He chose us for creation, He chose us to be His redeemed people. *“Who will bring any charge against those whom God has chosen? It is God who justifies”* (Romans 8:33). God gives us His unmerited favor, grace, and forgiving love.

*For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God—not by works, so that no one can boast. For we are God’s workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do (Ephesians 2:8-10).*

As chosen and redeemed people we are to serve, love, and obey God by carrying out His command to love our neighbor as ourselves. In Christ we are new creations, dead to sin and freed and eager to do good works “...so that we serve in the new way of the Spirit...” (Romans 7:6).

The Holy Spirit shapes and molds us, His chosen people, through a lifelong process of sanctification so we can become fruitful. He calls, gathers, enlightens, and keeps us in the one true faith. “...From the beginning God chose you to be saved through the sanctifying work of the Holy Spirit...” (2 Thessalonians 2:13b). St. Paul tells us that it is the Holy Spirit, Who, through Word and Sacrament, brings us to faith and preserves us in it. He gathers Christians together as one body and gives gifts to each believer so that all the members might be strengthened. Again we read the words of St. Paul: “Now to each one the manifestation of the Spirit is given for the common good” (1 Corinthians 12:7). He enlightens us so that we can know what God’s will is, and He equips us to do it. He guides and directs our paths and is with us each step of the way. He has called us out of darkness into God’s light to declare His praises (1 Peter 2:9). God has chosen to create, redeem, and sanctify us “...in order that we might bear fruit to God” (Romans 7:4b).



### **Questions for Discussion:**

8. Read 1 Corinthians 3:5-9. What is Paul telling you about your responsibility as God’s fellow worker? What does it mean to be in partnership with God?
9. Why is Ephesians 3:14-20 so empowering to all who abide in Christ and He in them?
10. Read Titus 3:14. What does Paul exhort you to do?
11. How can the fruit of good works give God glory?
12. Read James 2:14-17. What is the relationship between faith and good works?

### **Prayer:**

Dear good and gracious Heavenly Father, we thank You for Your Holy Spirit Who transforms us into people who bear fruit for You. Continue to guide and direct us so we can be more and more fruitful. Thank You for allowing us to be Your hands, mouth, and feet. In Jesus’ most holy name we pray. Amen.



## *Bible Study 2*

# *Fruitful Use of Our Time and Talents*

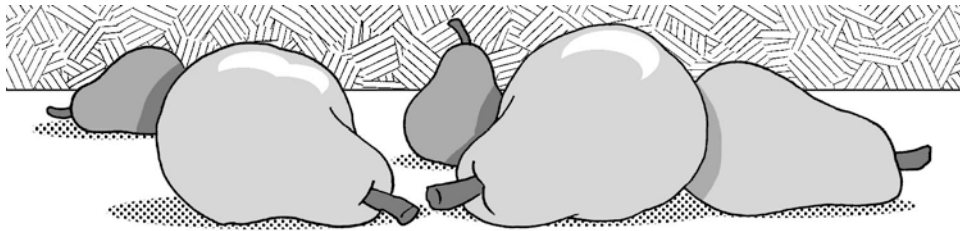
### **Prayer:**

Dear Lord, everything comes from You. In Your hands are strength and power. We thank You for the opportunity to gather together to study Your Word as it pertains to being fruitful with our time and talents. Grant us wisdom and guidance so we can be faithful in how we use all our gifts. Help us to be the faithful stewards You've called us to be. In Jesus' holy name we pray. Amen.

### **Objectives of Study:**

To help God's people

- understand that our time is in God's hands.
- be more responsible with the use of our time.
- understand our responsibility to develop our talents.
- understand the need to use our time and talents in service to others.



### **Fruitful Use of Our Time**

Life is a sacred trust, and so is the time in which we live it. It is God's intention that we, His people, fill our time with worthwhile activities in the service of God and others. Time is our life. If we waste time, we waste life. Time, like money, is important, but, unlike money, it cannot be stored up. We can use time only when it is there.

Some of us are given long lives, some short, but all of us are given the same 1440-minute or 24-hour day. We need not be overly concerned as to how many of these days God will give us, but rather use each day wisely to please Him by being fruitful. All the time we have is a gift from God, and we are to be fruitful stewards with His time.

Psalm 31:15 reads, *"My times are in Your hands..."* We must be careful not to get so wrapped up in ourselves and the ways of the world that we foolishly waste our time. Living wisely includes proper time for worship, time for service to others, and time for self-improvement and enrichment. *"Be very careful, then, how you live—not as unwise but as wise, making the most of every opportunity, because the days are evil"* (Ephesians 5:15-16).

Our society pulls at us with all kinds of diversions which crowd our lives with things of no eternal value. Our calendars, day planners, or smart phones will tell us what we value as

priorities. When we acknowledge God as the giver of time, how can we behave in a way that says we have no time for Him?

In order to use our time productively, we must control it. Keys to controlling time include setting goals, deciding on priorities, and making plans. Without goals and priorities, our schedules can be lost in the “rat race” of the day, and our lives lose balance. It is easy to fall into the trap of allowing one activity, usually our work, to consume our time at the expense of other necessary activities. We need to spend time with our families, building relationships with others, and nurturing our faith.

In Luke 10:38-42, we find the account of Jesus visiting the home of His friends, Mary and Martha, in Bethany. Luke tells us that, while Mary sat at the feet of Jesus *“listening to what He said,”* Martha was distracted by all the preparation that had to be done and complained to Jesus about Mary not helping her. *“‘Martha, Martha,’ the Lord answered, ‘you are worried and upset about many things, but only one thing is needed. Mary has chosen what is better, and it will not be taken away from her.’”* As stewards, we learn from these verses that time spent with Jesus is time spent productively. Perhaps we, like



Martha, have allowed too many activities to keep us too busy to study God’s Word and spend meaningful time in prayer. Perhaps we have even gotten into the habit of looking at the Sabbath as just another day to sleep late, play golf, go fishing, or work some overtime. John 15 discusses at length the importance of abiding in Christ. As branches on the Vine, we will be nourished by Christ Himself who will help us “keep the main thing the main thing.” The Holy Spirit will guide us into making proper choices so that our work will not just be “busyness” but produce real fruit.

1. Excluding the time you spend at work, how do you spend the majority of your time?
2. What are some of the things you are doing that distract you from prayer and reading God’s Word?
3. In what ways does God’s principle of sowing and reaping (2 Corinthians 9:6; Galatians 6:8) relate to time and opportunity?
4. What counsel does Paul share in Ephesians 5:15-17?
5. List your biggest time wasters.  
\_\_\_\_\_  
\_\_\_\_\_
6. How can you be more fruitful with your time?

## **Fruitful Use of Our Talents**

As stewards, we are to recognize our God-given human abilities and use them to carry out God’s purposes. The stewardship of our abilities includes three essential areas: self-evaluation, self-development, and self-involvement.

Self-evaluation is the important process of determining our areas of strength and skill. Understanding our God-given potential will help make us more fruitful in our stewardship, and the knowledge of our capabilities will help us better develop and utilize our gifts.

Self-development is a thoughtful and deliberate effort to enhance our aptitudes, skills, and interests to the highest degree possible. We need personal motivation and discipline to bring about the development. We demonstrate discipline when we take extra educational classes, read manuals or pertinent material, and make out daily agendas. In the quest for more satisfying rewards, we, as stewards, may need to forego some momentary pleasures. Becoming what God intends us to be may require self-denial and self-discipline.



Self-involvement implies that we desire to use our identified and developed talents for God's purposes. As His stewards, we will be willing to share ourselves in ways that fit our individual strengths to the service of God. Our personal involvement may include such areas of commitment as singing in the choir, serving on church committees, landscaping church grounds, evangelism, personal witness, driving people to church, and praying with the discouraged. As we become more and more interested in others, we will see the opportunities God gives us to be fruitful with our talents.

As we look at our God-given talents we may empathize with Moses, who told God many times that he was not qualified to do what God was asking (Exodus 4). In spite of Moses' excuses, God had plans for him. God turned Moses' "no" into a "yes." When we are asked to serve or help within the church, we may even borrow some of Moses' excuses, such as, "I'm too busy," "I'm not experienced," "I'm too old," "I'm too young," "I'm not good enough," "I could never do that," or "Someone else is more capable than I."

Have we taken time to reflect on the possible ways God can use us? We are unique creations of God, designed to live out the plan and purpose He has prepared in advance for us (Jeremiah 29:11). In order to ensure that we are indeed seeking to use our talents to build up God's kingdom, we may want to adopt one of Benjamin Franklin's habits. Each day he would ask himself two questions. In the morning his question was: "What good shall I do today?" At the end of the day he asked himself, "What good have I done today?" If each of us would develop such a deliberate effort to share our talents, certainly there would be no limit as to how God could use us. We often underestimate what God can accomplish through us. God's mighty power can make even our most feeble efforts to serve Him bear fruit.

Scripture is full of instances where God has used ordinary people like us to accomplish extraordinary things. He chose a stammering Moses to lead His people out of bondage, self-serving fishermen James and John to lead His Church and spread the Gospel, impulsive Peter's confession upon which to build His Church, and an unhealthy Paul to be the first great missionary to the Gentiles. God uses imperfect people, those whom the world considers weak and flawed, to extend His kingdom. We read about them in the Bible, and we are inspired by their examples. Like them, when we allow ourselves to be used by God in whatever way He chooses, He takes our meager talents and blesses them and makes us examples for others. The

Apostle Paul wrote in 2 Corinthians 9:13, *“Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the Gospel of Christ, and for your generosity in sharing with them and with everyone else.”* We have been blessed by God with special talents (1 Peter 4:10). We have also been charged by Him to use those talents to serve others and bring them the love of Jesus. We are not perfect, nor do we know all there is to know about God’s Word. Yet we, like Moses, James, John, Peter, and Paul, are privileged by God’s grace to participate in the work of His kingdom.

7. What does 1 Peter 4:10 say about the use of your talents?

8. Do you know which talents you possess? Are you using them? Do you have any underdeveloped talents or abilities?

List your talents:

9. What does 2 Corinthians 9:8 mean to you?

10. What does Matthew 28:20 promise that will equip you to use your gifts properly?

11. According to 2 Corinthians 9:13 what is the ultimate result of your service?



### **Prayer:**

Dear heavenly Father, thank You for blessing us with time, abilities, and talents. Help us to use them in ways that give You honor and glory. Keep us always in Your grace that gives us victory over sin and death. In Jesus’ precious name we pray. Amen.





## *Bible Study 3*

# *Fruitful Use of Our Money*

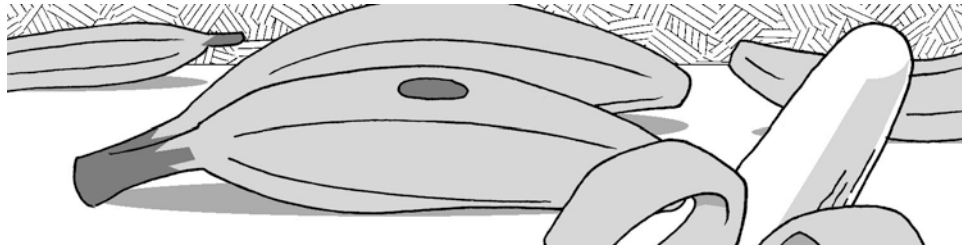
### **Prayer:**

Dear good and gracious heavenly Father, thank You for being so generous to us. We especially thank You for the most indescribable gift, the gift of grace through Your Son, Jesus. Thank you for the opportunity again to study Your Word. As we focus on the fruitful use of money, grant us wisdom and counsel so we can manage and use it in ways that are pleasing to You. Give us loving and giving hearts so we use every opportunity to share with others and to extend Your Kingdom. In Jesus' precious name we pray. Amen.

### **Objectives of Study:**

To help God's people

- acknowledge that God is the source and owner of money.
- understand that we are accountable for how we use money.
- bear fruit in the giving of money.



### **God Owns Our Money**

Of all the gifts God gives, money is usually the one we struggle with the most. Unfortunately, many of us allow money to become the center of our lives and the pursuit of more money to become the greatest passion in life. What we choose to do with our money and possessions reflects our sense of values and the depth of our faith and trust in God. For some of us, money represents power, security, and happiness. For some, the accumulation of money is an end in itself. Jesus warns us in Matthew 6:24, *"You cannot serve both God and Money."* If money is our treasure, our hearts will follow. If God is our treasure, money is a tool that bears fruit when it is used to extend God's Kingdom and help the needy.

Money, like all other things, is a gift from God. *"But remember the Lord your God, for it is He Who gives you the ability to produce wealth, and so confirms His covenant..."* (Deuteronomy 8:18). God provides us with both our abilities and means of employment to enable us to earn the money we need for food, shelter, clothing, and more. He provides generously for us, so we have no need to be anxious about what we will eat, drink or wear (Matthew 6:28-32).

We are to receive and use God's gifts with thanksgiving (Philippians 4:6) and be cognizant of the fact that, as God's stewards, we are caretakers of His money, which is only on loan to us. When we acknowledge that all we own belongs to God, we begin to understand our responsibility to be faithful in the management and use of what we have been given. As the servants were accountable to their Master in the Parable of the Talents (Matthew 25:14-30), we are accountable to God for how we use our money. God wants us to be faithful stewards of the resources He entrusts to us. As fruitful stewards, we will use God's money in the way He directs us to use it. God may choose to give us extra money not to raise our standards of living, but to raise our standards of giving. When God is the center of our lives, we will bear fruit in the way we manage and give it.

### Questions for Discussion:

1. How can the hoarding of money hurt your relationship with God? [Think about the Rich Man and Lazarus (Luke 16:19-31).]
2. Why are financial decisions spiritual decisions?
3. How does the way you spend money reveal your priorities?
4. How can God use money to confirm a direction for you?
5. Why can prosperity be a bigger risk for you spiritually than adversity?
6. What is the difference between seeing money as a means to an end or as the end itself?



### Choosing Wisdom or Money

*"Wisdom is a shelter as money is a shelter, but the advantage of knowledge is this: that wisdom preserves the life of its possessor"* (Ecclesiastes 7:12). God speaks very clearly through Solomon about what money cannot do and what wisdom can. Both provide shelter, but only wisdom is life-preserving.

If we choose the shelter of money, we will find that life is filled with turmoil and anxiety. In Ecclesiastes 5:12b we read, *"but the abundance of a rich man permits him no sleep."* Acquiring money for the purpose of providing security for ourselves is foolish, because it is transient. Money cannot offer us peace, a future, or hope. If we do not accept money as a tool that God places in our hands to bear fruit for His purposes, we become fixated on the lure of the worldly things money can purchase. We may find a temporary shelter in money, but only God's wisdom can preserve our lives.

As followers of Christ, we know that God is the source of all good things. *"To the man who pleases Him, God gives wisdom, knowledge and happiness, but to the sinner He gives the task of gathering and storing up wealth to hand it over to the one who pleases God"* (Ecclesiastes 2:26).

If we choose the ways of the world, our lives become centered on amassing temporary pleasures and treasures. The person who pleases God, however, is given the wisdom and knowledge to see the evil in the worldly society in which he/she lives. Solomon wrote in Proverbs 8:11, “...wisdom is more precious than rubies, and nothing you desire can compare with her.” Wisdom, knowledge of God, and faith in Him cannot be taken away from those who possess these gifts. Fortunes may be won and lost, but Godly wisdom perseveres. God provides us the strength to rise above the temptations we face so that we do not lose track of wisdom as a worthy goal to pursue, for it teaches us that only God can provide peace, joy, and contentment.

## Fruitful Giving

It has been said we have been given two hands so we can receive with one and give with the other. It is nice to be on the receiving end, but it is even more meaningful to be the giver. Jesus said, “*It is more blessed to give than to receive*” (Acts 20:35). Jesus knew that our acts of giving return to us more than what we give. God wants only the best for us when He asks us to give. Giving should not be an onerous obligation, but an opportunity. Through our giving, God is able to make an impact in our world. He uses our generosity to build His Kingdom and to strengthen and enrich us as givers.



The God who dwells in us is a loving God and, therefore, a giving God. Only because of God’s love within us is our giving made possible. “*We love because He first loved us*” (1 John 4:19). The Lord set the example of giving motivated by love. “*For God so loved the world that He gave His one and only Son, that whoever believes in Him shall not perish but have eternal life*” (John 3:16).

Our giving is a way to show our appreciation to God for the greatest gift of all—our redemption. We honor God with our joyful responses to His love, promises, and faithfulness.

Giving is something that does not often come naturally, but God’s grace virtually compels a response to His love (2 Corinthians 5:14). The depth of God’s love within us makes us cheerful, fruitful givers who view giving as an opportunity, not an obligation. God’s grace empowers us to be fruitful with our lives and resources.

The basic urge of our secular society is to “get.” This self-centered and self-seeking attitude contrasts with the exhortation to Christians to give. The Christian’s focus is centered on God and others. We become fruitful and live abundantly as the Holy Spirit changes us from self-regarding to regarding others, from getting to giving, from selfish ends to spiritual ends.

## Changing Selfishness into Generosity

By God’s grace, appropriated to us through Word and Sacrament, we are transformed in our thinking. “*Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come!*” (2 Corinthians 5:17). As new people in Christ, we seek ways and opportunities to share not just our money, but all of God’s gifts with others. Our selfish hearts are transformed into hearts filled with a desire to share God’s blessings to us with others. We share the experience of

Zacchaeus, who had lived a selfish life as a tax collector, but, after meeting Jesus, became a new creation, one filled with a generous spirit (Luke 19:1-10).

Through faith, God's people are moved to give even when they do not have as much as Zacchaeus. In Genesis 8 and 9, we read of Noah's sacrifice. Descending from the ark, Noah did not have much. Yet, as a first act of worship for the protection he and his family received, Noah built an altar and sacrificed some of the clean animals as burnt offerings. Noah made the sacrifice because he trusted that God would continue to provide for him. That same faith and trust that empowered Zacchaeus and Noah to give enabled the Widow of Zarephath (1 Kings 17:7-24) to give the last of her food. The widow in Luke 21:1-4 was also able to give all of her money to God because she put her complete trust in Him.

Because of God's grace given freely to us, we do not have to continue living as selfish people. We can become detached from our money, seeing it as a tool to be used for God's purposes. When we surrender our wills to God, He will enable us to become less interested in our money and demonstrate the fruit of generosity.

### Questions for Discussion:

7. Why do you think Solomon chose to compare wisdom to money? How do they compare?
8. According to the Apostle Paul, how much and when are you to give (1 Corinthians 16:2)?
9. What is proportionate or percentage giving?
10. Thomas Jefferson said, "When the heart is right the feet are swift." What did he mean by that phrase?
11. What is the meaning of each of these verses?  
Luke 6:38  
Luke 12:48  
2 Corinthians 9:11  
Malachi 3:8
12. Firstfruits giving is giving to God the first and best of the blessings He gives you. In what ways does God enrich you for faithful, firstfruit, and proportionate giving?
13. Memorize Proverbs 3:9 and ask God for the strength and wisdom to honor Him with your resources.



### Prayer:

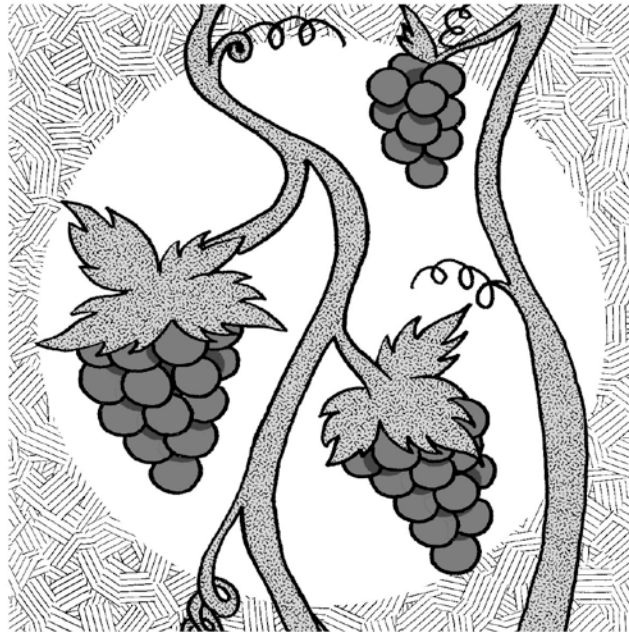
Heavenly Father, thank You for the many blessings You pour out on us—blessings that provide for our needs and blessings to share with others. Help us, Lord, keep a loose hold on our worldly riches. Forgive us when we are distracted by the glitter of the world and we fail to acknowledge You as our true treasure. In Jesus' name we pray. Amen.

# *Bearing Fruit for Jesus*

---

## **Answer Guide**

---



## *Stewardship Advisors*

2225 E. 14 Mile Rd.  
Birmingham, MI 48009  
248-644-6150  
stewardshipadv@aol.com

## Bible Study 1

1. John 3:5. Water refers to Baptism during which we receive the Holy Spirit.

Romans 6:3-5. Baptism is a means by which we enter into a relationship with Jesus. Through the work of the Holy Spirit, we are reborn.

Titus 3:4-7. Baptism is a means of our rebirth.

2. Gardner: God

Vine: Jesus

Branches: You and I

In the analogy of bearing fruit in nature, the Gardner (God) provides all that is needed for trees and vines to bear fruit. He supplies the seeds, water, and nourishments for the plants to grow. He cuts down trees, vines, or branches that don't bear fruit. In order for trees, vines, or branches to bear more fruit, He prunes.

Jesus is the Vine. The Vine supports the branches. Branches connected to the Vine receive nutrients needed to bear fruit. If the branches become disconnected, they lose their ability to bear fruit.

The branches bear the fruit. As long as there is a good connection, fruit will come.

3. John 15:1-17. Fruit comes from a new life in Christ. Because Jesus lives in us, we no longer live for ourselves, but are willing to give up our lives in service to Him. Abiding in Jesus enables us to bear fruit.
4. Romans 7:4. Through Jesus' death and resurrection, the law has lost its hold on us. We now belong to Jesus. We have been freed to bear fruit. Our union with Jesus compels us to serve Him which is seen in our fruit.
5. Philippians 1:2-11. When we abide in Jesus, we exhibit the fruit of righteousness, that is, we act in a Christ-like manner and we do the works God wants us to do. Because we are in Christ, we begin to act in ways that reveal His nature.
6. Colossians 1:9-10. Paul prays that God would so fill them with His knowledge and wisdom that they would be able to live lives worthy of the Lord by bearing fruit in every good work.
7. Psalm 119:28, 107: Being in God's Word  
Matthew 18:20; Hebrews 10:25: Being in worship  
John 6:53-56: Partaking in the Lord's Supper  
Romans 10:17: Hearing the Gospel  
Galatians 3:26-27: Through Baptism
8. 1 Corinthians 3:5-9. As God's fellow workers, we become His hands, feet, and mouth. As His children, we have access to His resources, and His purpose becomes our purpose which is to share the Gospel with all people that they might be saved (1 Timothy 2:4). In a partnership, we are united with God to reach the lost. We plant and water, that is, share the Good News and disciple believers, but we rely on God to do His life-saving work.
9. Ephesians 3:14-20. When we tap into God's strength, we can do extraordinary things. Abiding in Jesus gives us His grace and power. By His grace, our God gives us even more than we ask for.
10. Titus 3:14. Paul exhorts us to do "what is good" that we might provide for ourselves and be productive with God's gifts to us.

11. When others see the good works that we do, they see God at work within us which gives God glory. When asked about any aspect of our Christian lives, we have opportunity to witness to God's power within us (1 Peter 3:15).
12. James 2:14-17. Good works give evidence to faith. If there are no good works, faith is dead.

## Bible Study 2

1. Personal response.
2. Personal response.
3. Time and opportunity wasted can never be recalled. What we don't sow can't be reaped. On the other hand, giving time to our churches, to our families, and to our neighbors and using the opportunities God gives us for service will reap harvests immeasurable.
4. Ephesians 5:15-17. Paul urged his readers to make wise use of every opportunity.
5. Personal response
6. Personal response
7. 1 Peter 4:10. The Holy Spirit gives to each of us at least one talent which we are to use for the common good.
8. Personal response
9. 2 Corinthians 9:8. Personal response. Noticeable in this verse are the superlatives: all grace, all things, all times, all that you need, every good work! What can we learn here is that God does it all!
10. We can be saying "no" to God. It can be that we don't trust God to provide the resources needed for the work He's called us to do.
11. Matthew 28:20. Jesus promised to be with us forever. We are not on our own to do the work God calls us to do.
12. The processes of self-evaluation, self-development, and self-involvement (see pages 27 and following) will help us to be equipped to serve God and His kingdom through the employment of our gifts.
13. 2 Corinthians 9:13. The ultimate result of our service is that God will be praised for our obedience and generosity.

## Bible Study 3

1. Luke 16:19-31. Hoarding our money reflects lack of faith in God's provision and undue concern for our own security. As we stockpile our resources, we will begin to place our confidence in our money and find our security in what we own instead of depending on God to provide for our needs. Wise use of our money, giving some, saving some, and using the rest with discretion and good judgment, shows appreciation for the gifts that God has given us
2. When we acknowledge that God is the source of all we are and have, then all of life's decisions and choices affect our relationship with our heavenly Father. The Christian life is not one that can be compartmentalized. Just as ". . . *whoever keeps the whole law and yet stumbles at just one point is guilty of breaking all of it*" (James 2:10), so it is with our financial lives. If we are disobedient to God's direction regarding our finances, our spiritual life suffers, because we are sinning.

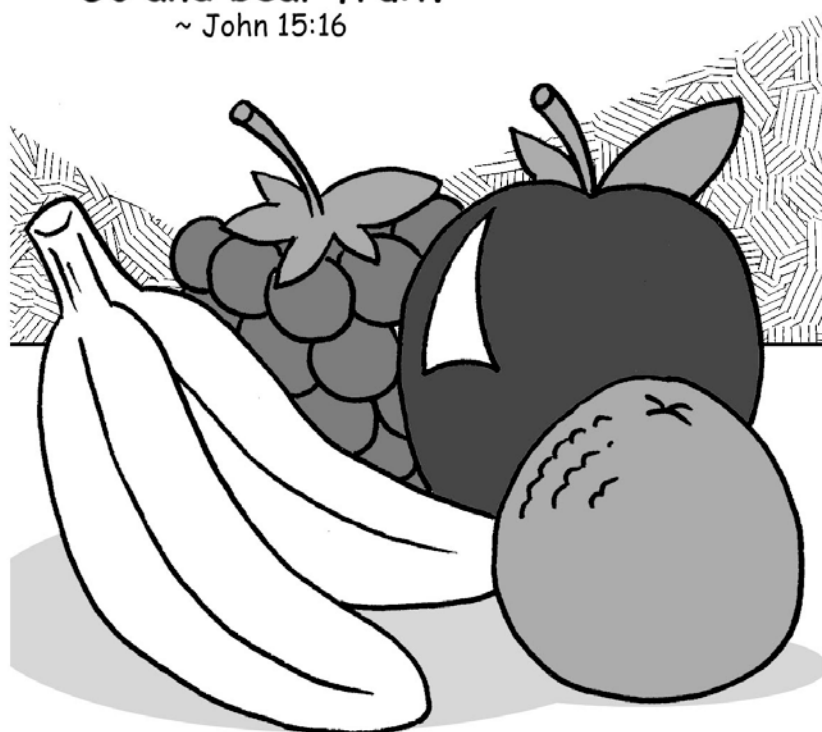
3. Your checkbook will show clearly what your priorities are. *"Where your treasure is, there your heart will be also"* (Matthew 6:21). Is all your money going to satisfy your temporal needs and desires, or are you giving God your firstfruits?
4. God may make money available to us so that we may choose a certain career path or make a purchase, or He may choose to withhold those resources from us to deter us from that path. We know from His Word that He will always provide for us so that we might be able to share with others (2 Corinthians 9:11).
5. Unfortunately, many times prosperity leads us to forget God. Joshua reminded the Israelites that God *"... gave [them] a land on which [they] did not toil and cities [they] did not build . . ."* (Joshua 24:13) and exhorted them to *"... fear the Lord and serve Him with all faithfulness"* (Joshua 24:14). The people with one voice promised they would, but when the battles were over and "the livin' was easy," they forgot God. Then adversity struck, and they again remembered the Lord Who had given them *"... the ability to produce wealth, and so confirm His covenant . . ."* (Deuteronomy 8:18). Christians of today seem to follow the same path of calling on God when in need and going their own way, independent of Him, when their lives are going well.
6. When money itself is our goal, it becomes our treasure, and Jesus warned us that *"...where your treasure is, there your heart will be also"* (Matthew 6:21). When money is the means to achieve the goal, it becomes a tool that God gives us to use to be a blessing to others (Romans 12:13; Hebrews 13:16; 2 Corinthians 9:11).
7. The lure of money is strong. We educate ourselves with the hopes of obtaining a job in which we can earn a lot of money. We watch the market and invest our money hoping it will earn a big profit. We store our money away, thinking that when we have "enough" of it, we will be secure. Solomon himself was very wealthy and at least struggled with, if he did not succumb to, the temptation to place his hope in his money. It is true, he said, money is a shelter as wisdom is a shelter. Money is handy to have. However, he continued, only wisdom is life-preserving.
8. 1 Corinthians 16:2. You are to give proportionately according to your income and regularly
9. Proportionate giving is based on one's income. We are asked to give according to what we have, not according to what we don't have (2 Corinthians 8:12). The tithe is ten percent of one's gross income.
10. When our hearts are enlightened by God's grace, we are eager to do His good works.
11. Luke 6:38 – If we give generously, we will receive even more generously. If we are not generous, we should not expect to receive blessings.  
  
 Luke 12:48 – The more abundant the gifts God gives us, the greater is our responsibility to use them in service to others.  
  
 2 Corinthians 9:11 – There is no excuse for anyone not to share what He has been given, for God promises to make us rich so that we might be able to give to others.  
  
 Malachi 3:8 – When we do not give our tithes and offerings, we are robbing God of what actually belongs to Him
12. Personal response.
13. Personal response.



**(Place Church's Name Here)**

Stewardship Emphasis 2015

**"Go and bear fruit."**  
~ John 15:16



**Daily Devotions**  
for

(Week of \_\_\_\_date\_\_\_\_)

# Daily Devotions

for the whole family!

## *Bearing Fruit for Jesus*

### Week 1

Start reading the week before the session titled:

## *Fruitful Use of Time*

### Weekday Devotions:

- Monday: Glorifying God with Our Time
- Tuesday: Keeping our Focus
- Wednesday: Sowing and Reaping
- Thursday: Time Wasters
- Friday: Waiting on the Lord

### Week 1—Monday—*Glorifying God with Our Time*

**Scripture:** *"Whatever you do, work at it with all your heart, as working for the Lord, not for men."* (Col. 3:23)

It seems that, as we grow older, we can better understand what James was saying in Chapter Four, Verse 14: *"You are a mist that appears for a little while and then vanishes."* Time does go by quickly, especially as we age. James is telling us that, in the span of eternity, our time on earth is rather insignificant.

In reading God's Word, it is clear, however, that God is more interested in what we do with our time than the length of time that He gives us. As God's children, our focus shouldn't be on asking God for longer lives, but, rather, we should be more interested in asking Him and ourselves the question: "What can I do with my time that will please Him and give Him the glory that He deserves?" First and foremost, God wants us to spend our time with Him in prayer and worship and the study of His Word so that we are then empowered to serve and glorify Him. We can give God glory by dedicating our daily tasks to Him. Our hands and feet can be doing routine and mundane things, but our hearts and minds can be focused on the Lord.

By God's grace, we can use well the time God has given us. As Paul wrote, *"Be very careful, then, how you live—not as unwise but as wise, making the most of every opportunity, because the days are evil."* (Ephesians 5:15-16) By wisely using our time to the glory and honor of God, we can live this life abundantly.

**Prayer:** Lord, help me to put You first when planning my daily schedule. Grant me wisdom so that I use my time in ways that give You glory. In Jesus' holy name I pray. Amen.



## Week 1—Tuesday: *Keeping our Focus*

**Scripture:** “Whoever serves Me must follow Me; and where I am, My servant also will be. My Father will honor the one who serves Me.” (John 12:26)

**H**ave you ever felt that life is so full of distractions and that there are such pulls on your time that you have lost your focus? As God’s stewards, our goal is to live our lives for God’s purpose according to His grace given us by the Holy Spirit through Word and Sacrament. Getting our priorities straight and sticking to them is one of the most difficult tasks we face. We are called to be faithful and not misdirected by the world, our flesh, or Satan.



It is challenging, but, with God’s help, it is possible to keep God at the center of our busy lives and to keep some of life’s diversions from consuming our time. Because God promises that, when we call on Him, He will give us the strength to overcome any temptations, we are able to say “yes” to Him and “no” to the temptations of the world (1 Corinthians 10:13). God does not shield us from temptations, but He sustains us while we are facing them. With God’s help, we are able to recognize that much of life is meaningless when compared to the times we spend in God’s Word, prayer, worship, and service to His people. Our goal is to keep “the main thing the main thing,” which is to love, serve, trust, and obey our heavenly Father.

**Prayer:** Father, I thank You for the gift of life. Please grant me Your wisdom so I can see the foolishness of my ways. Help me, Lord, to use my time wisely so that I may glorify You. Amen.

## Week 1—Wednesday: *Sowing Time Wisely*

**Scripture:** “Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.” (2 Corinthians 9:6)

**T**ime, as well as other areas of life, is affected by God’s principle of sowing and reaping. If we spend our time unproductively, we will not reap the rewards in the same way had we invested our time wisely. If we sow little, we will reap little. The seeds we sow will determine our harvest. The would-be athlete who spends no time building up his body finds himself on the bench, if he’s chosen for the team at all. The aspiring musician who spends no time practicing her instrument is not the one who earns the solo performance. The Christian who spends time in the Word of God and taking part in the Sacraments during regular worship discovers that his faith carries him through the valleys of his life. He knows that it was time well spent.

If we do not plan wisely, we often find ourselves asking the question, “Where did the time go?” When our time is structured and organized, we will be in control of our time rather than time controlling us. When we sow generously, we will reap bountifully.

Life offers us the gift of time and the freedom, within our Christian value system, to use it as we choose. The choices we make with time produce the consequences of our lives. Peter Drucker said, “Time is the scarcest resource and unless it is managed, nothing else can be managed.”

Somebody once tried to frighten the cowboy entertainer Will Rogers by asking him, “If you knew you had only forty-eight hours to live, how would you spend them?” The wise Rogers replied, “One at a time.” Seeing each day as a gift from God will help us use it properly.

**Prayer:** Lord, help me to sow my time wisely. Amen.

## Week 1—Thursday: *Time Wasters*

**Scripture:** “Teach us to number our days aright, that we may gain a heart of wisdom.” (Psalm 90:12)

**T**he lack of goals, priorities, and plans contributes to a loss of time. There are other time wasters, such as procrastination, excess television and/or computers, wrong priorities, and never saying “no.” All these habits steal time and keep us from pursuing the best God has for us.

What are we doing with our time? We are often less productive than we want to be because we are trapped in the “emergencies” of the moment. Possibly one of our biggest problems with controlling our time is letting the urgent crowd out the important, which has been termed the “tyranny of the urgent.” Those things that confront us the most loudly are likely not the most important. Stephen Covey said, “Urgent matters are usually visible...They’re usually right in front of us and often they are easy, pleasant, fun to do, but so often they are unimportant.” When we allow ourselves to get wrapped up in urgent things, we can feel stressed, impatient, strained, and often empty.

Having our goals and priorities in place will help us not to get bogged down in the urgent and less important things. When we fail to prioritize, we are deciding not to make needed decisions as to what is important and what is not. Self-discipline helps us keep our priorities straight. If we are too busy to attend church or pray or too preoccupied to read God’s Word, we need to take another look at our priorities. The primary consideration in the use of time is to do the will of God and to live in harmony with God’s plans for us. With God’s help, we can avoid a hurried lifestyle which interferes with an intimate relationship with Jesus.

**Prayer:** Father, help me to prioritize wisely my time. Amen.



## Week 1—Friday: *Waiting on the Lord*

**Scripture:** “I waited patiently for the Lord; He turned to me and heard my cry.” (Psalm 40:1)

**W**e have been emphasizing the need to make every moment count and the importance of using our time in significant and worthwhile ways. Action has been the key in our discussion so far, but sometimes the best use of time may not be to go forward with haste but rather to pause and wait. God knows the best time for everything. If we desire to walk with Him, we will follow His instructions, even if it means waiting. What we want to do or desire to have may be acceptable to God, but God’s timing could be different than ours. If He tells us to slow down and wait, He does this for our benefit. We need to trust Him and wait for His direction.

With our limited insight and insistence on having things now, we are likely to question God’s timing. God only wants what is good for us, and that may include waiting. “*Wait for the Lord; be strong and take heart and wait for the Lord.*” (Psalm 27:14). Our timing needs to be God’s timing. God acts on behalf of those who wait for Him. God may not tell us why He is asking us to wait, but we can be assured He is listening.

God may want us to wait for one of several purposes. He knows that, at times, to give us something immediately could be harmful for us. We could be unprepared to receive that for which we have prayed; we may have improper motives or need stronger faith. He may have a much better plan in mind. God is in control, and we know that He will not grow tired or weary of providing for us (Isaiah 40:28b).

**Prayer:** Lord, Give me patience as I wait for You to provide what is best for me. Amen.

# Daily Devotions

for the whole family!

## *Bearing Fruit for Jesus*

### Week 2

Start reading the week before the session titled:

## *Fruitful Use of Talents*

### Weekday Devotions:

- Monday: Making a Difference
- Tuesday: Faithful in All Things
- Wednesday: Living with Conviction
- Thursday: Faithfully Using Our Talents
- Friday: Devoted Stewards

### Week 2—Monday: *Making a Difference*

**Scripture:** “...In Christ we who are many form one body, and each member belongs to all the others.” (Romans 12:4)



God's stewards can make a difference as we serve the Lord in His kingdom through the Church. God will empower us so we can faithfully use our God-given talents. God did not give us life, gifts, and talents without giving us also the ability to have a positive impact for Him in our churches, communities, and the world. God will always equip us for the tasks He gives us to do. Think of the account of the tongue-tied Moses whom God equipped to be the leader of a vast nation. Study the life of David, an obscure shepherd boy, whom God prepared to be king. Marvel at God's patience with Gideon who asked for test after test before he was confident enough to undertake the task God entrusted to him. We might find new situations and challenges to be a bit risky or uncomfortable, but just as God was with Moses, David, and Gideon, He will be with us.

It is important and essential that we do our parts to support the body of Christ. We could easily compare this cooperation to that of a basketball team, which requires the contribution of each player. The guards need to bring the ball down the court, run the offense, make the correct passes, and contribute in scoring. The forwards need to rebound and score, as well as does the center. All of the positions have to contribute on defense. Each team member plays a unique role and is valuable to the team. If one of them fails to contribute, the whole team suffers. We each have a part to contribute on God's team. We can be effective in reaching the unchurched and encourage the church when we all contribute. God gives us talents and gifts so we can use them to His glory in His church. When we let God work through us, we can make a difference.

**Prayer:** Father, help me to use my talents for Your kingdom so I can make a difference in the lives of others. Amen.

## **Week 2—Tuesday: Faithful in All Things**

**Scripture:** *“Whoever can be trusted with very little can be trusted with much, and whoever is dishonest with very little will also be dishonest with much.”* (Luke 16:10)

In the above verse, Jesus is saying that faithful stewards will handle God’s gifts faithfully regardless of whether they have few or many gifts entrusted to them. What we do with what we have shows our faithfulness.

A faithful person will do the small things well. One day a young man went to a bank to apply for a job. After his interview, he was leaving the bank and happened to notice some small trash on the floor. He picked it up and put it in the waste paper basket. Seconds later, he helped an elderly lady with the door. Unknown to the young man, the man who had interviewed him for the job was observing him. The young man was promptly summoned back and given the job. The employer’s comment: “Anyone who pays attention to the small things as you just did needs to work here.”

We may have the attitude that God won’t be concerned with the small amount of money or other gifts that we have been given. In the Bible, God spoke mightily through the little that people had. God used the widow and her two mites to teach us a lesson about sacrificial giving. He used the small amount of flour and oil that the Widow of Zarephath had to demonstrate obedience. Jesus used the loaves and fish of a young boy to reveal how God can magnify a small gift. God commended their faith with small things.

We should ask ourselves how we are handling the seemingly small things in our lives. Are we handling small things well in our homes and jobs? With God’s help, we can be faithful with all that we’ve been given. Through our faithfulness, God will be glorified.

**Prayer:** Dear Lord, all that I have comes from You. Help me to use all things to Your glory. Amen.

## **Week 2—Wednesday: Living with Conviction**

**Scripture:** *“So then, just as you received Christ Jesus as Lord, continue to live in Him, rooted and built up in Him, strengthened in the faith as you were taught, and overflowing with thankfulness.”* (Colossians 2:6)

For sports fans, March Madness is an exciting time of the year. People spend many hours watching their favorite teams playing in the NCAA College Basketball Tournament. Among basketball fans, there is great interest with and dedication toward the sport of basketball.

Where is your interest? We all have passions in life that occupy our time, thoughts, and energy. Many people we know have different interests than we do. Some of us are runners, hunters, or travelers, while others are avid readers, coin collectors, or crossword puzzle enthusiasts. Some of our interests may be note-worthy in that they can impact life itself or they may be very insignificant as far as importance in life.

When our interest in God’s Church and Jesus deepens into conviction, it comes from the power of the Holy Spirit. God transforms us into new people. Our intimate relationship with Jesus is demonstrated by the way we use our time, talents, and money for His purposes. We eagerly devote time daily to the reading of God’s Word as well as spending time with Him in prayer. We attend weekly church services and Bible studies where we worship the Lord and receive His nourishment. We also commit a generous portion of our money to give to the Lord through giving to our churches and to others. Our lives and blessings are used in His service. May God bless and strengthen our conviction for Him.

**Prayer:** Dear good and gracious Father, I thank You for choosing and inviting me to be part of Your Kingdom. Grant me faith that I may live with conviction the life You set before me. Amen.

## Week 2—Thursday: Faithfully Using Our Talents

**Scripture:** *“For we are God’s workmanship, created in Christ Jesus to do good works, which God has prepared in advance for us to do.”* (Ephesians 2:10)

As we look at our God-given talents we may empathize with Moses who in the fourth chapter of Exodus told God many times that he was not qualified to do what God was asking. In spite of Moses’ excuses God had plans for him. God turned Moses’ “no” answer into a “yes.”

When we have been asked to serve or help within the church we may even have borrowed some of Moses’ excuses, such as, “I’m too busy,” “I’m not experienced,” “I’m too old,” “I’m too young,” “I’m not good enough,” “I could never do that,” or “Someone else is more capable than I am.”

God has given us talents to multiply and to be used in service for others. In the Parable of the Talents found in the 25th chapter of Matthew, the Master (God) entrusts three servants with different amounts of talents or abilities. They were given varying degrees of abilities, but the Master expected all three to use their talents faithfully. The Master made each servant accountable for what he did with his talents. The Master was very unhappy with the servant who chose to do nothing with what was given to him.

God has blessed us with gifts and talents, but the decision is ours to use those talents for the work of the Lord or just for our own benefit. We are encouraged by Peter to use our talents to serve others. *“Each one should use whatever gift he has received to serve others, faithfully administering God’s grace in its various forms.”* (1 Peter 4:10) With God’s help we will find ways our time and talents can make a difference and we will each hear God’s words, *“Well done, good and faithful servant”* (Matthew 25:21).

**Prayer:** Father, help me use my talents in Your service. Amen.

## Week 2—Friday: Devoted Stewards

**Scripture:** *“Each one should use whatever gift he has received to serve others, faithfully administering God’s grace in its various forms.”* (1 Peter 4:10)

Christian stewardship is more than being an agent or administrator of God’s property. As God’s stewards, we live for Him and are controlled by Him. As stewards, we have a full time vocation and a full time calling. Our stewardship calls for total devotion. It is a way of life that is expressed in conduct, character, and actions. Jesus places us in a position of high status. He said, *“I no longer call you servants, because a servant does not know his master’s business. Instead I have called you friends, for everything that I learned from My Father, I have made known to you.”* (John 15:15) We can be faithful in our stewardship because God gives us the desire and all we need to accomplish His purposes through us. The Apostle Paul wrote, *“For we are God’s fellow workers; you are God’s field, God’s building.”* (1 Corinthians 3:9) Not only are we God’s friends, we are His fellow workers. God’s purpose becomes our purpose. We work together with our Heavenly Father to unite all people under the lordship of Jesus. The friend and fellow-worker partnership grows into a Father-son relationship. *“So you are no longer a slave, but a son; and since you are a son, God has made you also an heir.”* (Galatians 4:7) As His children, we become part of a family that works together and loves one another. As part of a family, each of us uses the gifts he has received to serve our common purposes and goals, the administration of God’s grace. God has chosen to make us His stewards with all privileges and responsibilities of stewards.

**Prayer:** Lord, thank You for choosing me to be Your steward. Help me to devote my time, talents, and money for your purposes. In Jesus’ precious name I pray. Amen.







## Daily Devotions for the whole family!

# *Bearing Fruit for Jesus*

## Week 3

Start reading the week before the session titled:

## *Fruitful Use of Money*

### Weekday Devotions:

- Monday: Becoming Rich
- Tuesday: Firstfruits Giving
- Wednesday: Is God Calling Me Foolish?
- Thursday: Living as Contented People
- Friday: Warnings about Money



### Week 3—Monday: *Becoming Rich*

**Scripture:** *"For where your treasure is, there your heart will be also."* (Matthew 6:21)

**T**hrough the working of the Holy Spirit, Who opens our hearts and minds to understand God's Word, we learn that riches do not consist of money. In fact, riches have nothing to do with money. We can have very little money and be very rich or be very wealthy and be impoverished. True riches have to do with a right relationship with Jesus Who brings us satisfaction, joy, love and peace and Who enables us to *"take hold of that which is truly life."* (1 Timothy 6:19)

Material possessions do not constitute real riches, as many have discovered to their sorrow. Material things are transitory. What we possess materially can be lost in a variety of ways. Our investments in the stock market can decline in value or be lost, and our possessions can be taken from us through rust, obsolescence, or thievery. Our property could burn, and businesses can fail. All material things can be gone very quickly.

The wise person who desires to be rich will look at Jesus' words. Enlightened by the Spirit, he will understand what God's Word means when it speaks of the lack of foundation material riches provide. He will understand what a poor investment wealth alone is. He will see that true riches are found in investing in eternity, in laying up *"treasures in Heaven."* (Matthew 6:20) How insightful C. S. Lewis was when he wrote, "He who has God and everything has no more than He who has God alone." Let us not settle for the riches the world offers but embrace wholeheartedly the treasure of Jesus and His good gifts.

**Prayer:** Lord, help me to put my trust and faith in You rather than in material things. I thank You for Your incomprehensible love demonstrated in the gift of Your Son, Jesus. Amen.

## Week 3—Tuesday: *Firstfruits Giving*

**Scripture:** *“Bring the best of the firstfruits of your soil to the house of the Lord your God.”* (Exodus 23:19)

**F**irstfruits giving means that we give to God first rather than as leftovers after our own needs and wants are met. When we give our firstfruits, no matter what the gift, we acknowledge that God is first in our lives and that He is the giver of all that we have. Firstfruits giving expresses the special relationship that we have with Jesus.

Firstfruits giving had its origin in the Old Testament. In Exodus 23:19 we read, *“Bring the best of the firstfruits of your soil to the house of the Lord your God.”* The Israelites were required to give the first part. *“Honor the Lord with your wealth, with the firstfruits of all your crops...”* (Proverbs 3:9) Because the culture in the Old Testament was agricultural, the people brought crops and animals for their firstfruits offering. Acknowledging God as the owner of the harvest, Old Testament believers willingly returned to Him their firstfruits.

God gave us His first and best when He gave His one and only Son. Jesus took human form and was born of the Virgin Mary for our salvation. As His people, we receive with humility and respond with generosity. We give our firstfruits because God has given us life and all of life’s resources. Love for the Lord makes our firstfruits giving possible. When we give off the top as a priority, we are responding in faith to God’s goodness to us.

**Prayer:** Father, in Your Son, You gave all You had for me. Help me to give my firstfruits in response to Your love for me. Amen.



## Week 3—Wednesday: *Is God Calling Me Foolish?*

**Scripture:** *“But everyone who hears these words of Mine and does not put them into practice is like a foolish man who built his house on sand.”* (Matthew 7:26)

**O**n two separate occasions, Jesus used the word foolish to describe man’s thoughts and actions. As we examine the reasons that prompted Jesus to refer to man’s foolishness, we need to ask ourselves the question: “Is God calling me foolish as well?”

In Matthew 7:24-27, Jesus said there are two kinds of people. There are those who hear what Jesus says and respond to His ways. Sadly there are others who hear His words but, like the foolish man, fail to put them into practice. The people who reject His words are like people who build their houses on sand. We all know what happens to houses built on sand. Just as concrete supports houses, God’s Word, when received and applied in our lives, supports and strengthens us.

The second reference to Jesus’ calling man foolish is the Parable of the Rich Fool (Luke 12:13-21). Because he reaped such a bountiful crop, the wealthy farmer tore down his existing barns to build bigger ones to store his produce. Jesus didn’t call him foolish because he built bigger barns, but because he gave God no credit for his success. The rich fool saw his wealth as his own. Jesus said, *“You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?”* (Verse 20)

We are just as foolish if we don’t put God’s Words into practice. We will live shallow, self-centered foolish lives rather than rich, God-centered faithful lives. If we follow and serve Jesus, we won’t hear Him call us foolish, but we will hear Him say, *“Well done, good and faithful servant!”* (Matthew 25:23)

**Prayer:** Lord, grant me faith to rely on You for all things. Amen.

### Week 3—Thursday: *Living as Contented People*

**Scripture:** “...I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty.” (Philippians 4:11-12)

**H**ave you ever fantasized what it would be like to win millions in a lottery? If you were a multimillionaire, you could have virtually everything you wanted. The sixty-four thousand dollar question is: “Would you be better off than before you won the lottery?” Does winning the lottery bring contentment? What is the secret of contentment? Is contentment to be found in satisfying every desire? According to the Apostle Paul, the key to contentment is to be found in God, not in ourselves and what we possess. At times, Paul lived with an abundance of things, and, at other times, he lived in need. However, he said that he had “*learned the secret of being content in any and every situation.*”

If we are not content with what we have now, we will not be content with what we have in the future. John D. Rockefeller, one of the wealthiest people of his time, said all he needed to have enough was just a little bit more. We will find contentment when we realize our greatest need is not for more material wealth but a need of the heart, a need for God. Contentment, therefore, comes from God and not from things. We can remain content even in the absence of material things. Only Christ can take away our appetite for things for He fills us with Himself. He removes our attitude of greed and replaces it with the spirit of contentment. Jesus fills our lives, filling the inner void that material things cannot satisfy.

**Prayer:** Dear Heavenly Father, I thank You for providing for my needs and for the promise that You will always provide for me. I pray, Lord, that You will teach me to find my contentment in You. Amen.



### Week 3—Friday: *Warnings about Money*

**Scripture:** “Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.” (Ecclesiastes 5:10)

**P**aul wrote his friend Timothy about the consequences of loving money: “People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.” (1 Timothy 6:9-10) Paul warned Timothy about the danger of money becoming his security and god. If we are obsessed with money, it becomes our heart’s desire and our dearest treasure, and our thoughts and activities will become preoccupied with having more of it. When money has a hold on us, it is nearly impossible to give money to God and others because we, like the rich young ruler (Matthew 19:16-24), will be unable to part with it. Only by God’s grace can we confront money’s power to possess us and give it away freely and cheerfully. Then we will see money as a tool that God gives us to provide for our needs and for the help and support of others who are in need.

Jesus said, *For where your treasure is, there your heart will be also.*” (Matthew 6:19-21). These words from Jesus tell us that our hearts will follow our treasure. If our treasure is money, even though it has no lasting value, we will choose to store it up. When God is our treasure, money no longer has control over our lives, and money becomes a tool for good. God will open our eyes so we can see opportunities where our money can be used to further His kingdom.

**Prayer:** Dear Father in heaven, help me to use the money You have entrusted to me as an instrument for good. I pray that You will grant me a generous heart. I pray in the name of Jesus, my Lord. Amen.



## To Pastors and Stewardship Leaders:

I, along with my wife Phyllis, have spent the past 17 years developing Christ-centered stewardship resources. We have authored two books, *Becoming Money Wise* and *Life at its Best: Living Wisely in an Unwise World*, several stewardship Bible studies, and many annual stewardship emphases. Our stewardship material has been used by over a thousand different churches. I serve currently as the chairperson for the Michigan District Stewardship Committee. We are both active and involved at Our Shepherd Lutheran Church (LCMS) in Birmingham, MI. Our three adult children along with their spouses and five grandchildren live in Michigan and Texas.

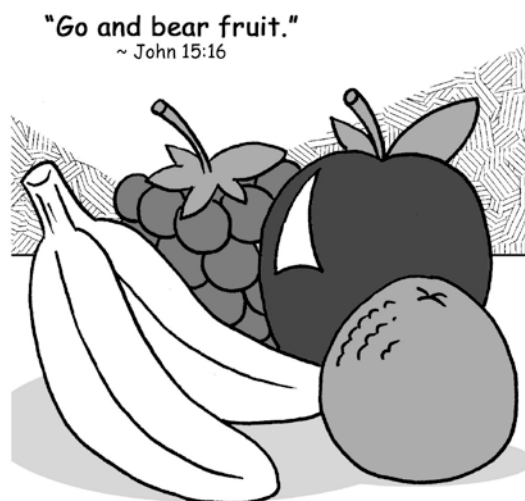
I pray that God is honored through this emphasis, and I pray that the members of your church are drawn closer to Him through the emphasis **Bearing Fruit for Jesus**.

Your Fellow Steward,  
Ron Chewning  
Stewardship Advisors  
stewardshipadv@aol.com

Thanks to Scott Jung for the drawings and John Mittelstadt for the cover and flyers.

Churches that purchase this emphasis are permitted to reproduce any of the materials on the CD for use within your church.

Additional stewardship resources can be found at [stewardshipadvisors.org](http://stewardshipadvisors.org).



# **Bearing Fruit for Jesus**



**"Whoever abides in Me and I in him, he it is that bears much fruit..."  
(John 15:5).**



# **Bearing Fruit for Jesus**



**A Three-week Stewardship Emphasis**

# **Bearing Fruit for Jesus**



**A Three-week Stewardship Emphasis**





















# Bearing Fruit for Jesus

A Three-week Stewardship Emphasis



Fruitful Use of Time  
Fruitful Use of Talents  
Fruitful Use of Money

**Ron and Phyllis Chewning**

Stewardship Advisors  
2225 E. 14 Mile Road  
Birmingham, MI 48009  
248-644-6150  
stewardshipadv@aol.com

Copyright © 2015 All rights reserved

Introducing:

# *Bearing Fruit for Jesus*

## A Three-week Stewardship Emphasis

### The weekly themes are:

- Faithful Use of Time
- Faithful Use of Talents
- Faithful Use of Money

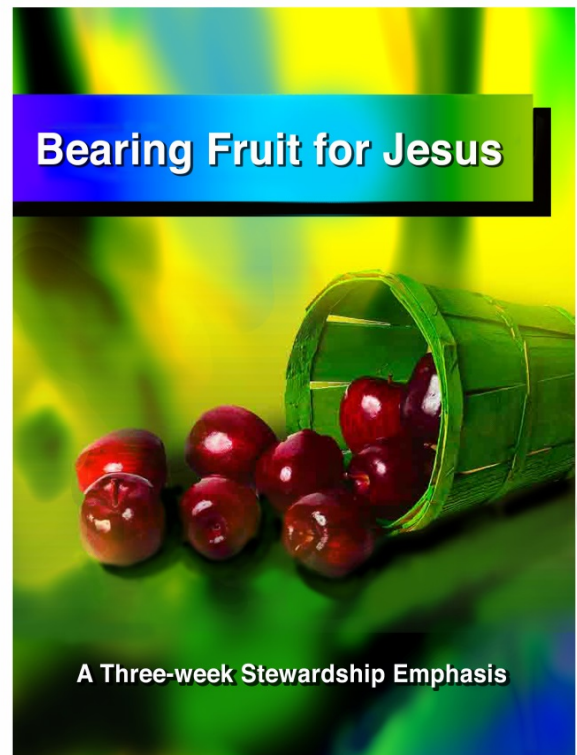
### Emphasis Three-ring Binder and CD: \$80.00

(plus shipping)

(All the material in the binder and on the CD are reproducible)

### Emphasis offers the following:

- Bible studies (3) plus answer guide
- Bulletin messages (4)
- Children messages (3)
- Commitment form
- Daily devotions (15)
- Flyers (2)
- Lay reader talks (3)
- Letters (3)
- Newsletter article
- Sermons (3)
- Timeline
- Trifold brochures (4)
- Worship helps (3)



---

## Order Form

Please send "Bearing Fruit for Jesus" @ \$80.00 plus shipping to:

Name \_\_\_\_\_ Church \_\_\_\_\_

Address \_\_\_\_\_

Churches will be billed

Send to:

Stewardship Advisors

2225 E 14 Mile Rd.

Birmingham, MI 48009

Call:

248-644-6150

Email:

stewardshipadv@aol.com