



Stewardship on Sundays



While Jesus was in Bethany, reclining at the table in the home of Simon the Leper, a woman came with an alabaster jar of very expensive perfume, made of pure nard. She broke the jar and poured the perfume on his head...

Mark 14:3

**The Church of Scotland
Stewardship and Finance**

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Introduction

A biblical story of “stewardship” is found in Mark chapter 14:1-11. It is the story of the woman who poured her life savings over Jesus as he reclines as a guest in Simon’s house.



The woman gives Jesus everything she possesses. Her life savings are poured over Jesus. What a terrible waste! A few drops of her ointment would have been more than adequate to express her respect, but she pours the whole lot over him.

This outpouring was an act of sacrificial giving, something that can be difficult for us to comprehend as we often think in terms of economy of time, money and resources. I am deeply challenged by such sacrifice and I find the story an inspiration for the way in which we do stewardship in the Church of Scotland.

Stewardship is a way of life that calls believers in Christ to:

- receive God’s gifts with gratitude;
- cultivate these gifts responsibly;
- share them sacrificially;
- and return these gifts with increase to God.

In 2011 the General Assembly instructed all churches to participate in the National Stewardship Programme. Many churches have now embarked upon this journey and many have spoken about how their involvement in the National Stewardship Programme provided a new direction in worship, mission and ministry. Those churches noticing the greatest impact of the National Stewardship Programme are invariably the churches that make use of a Stewardship Consultant. The encouragement, enabling and guidance provided by a consultant is an invaluable resource.

However, the Stewardship and Finance Department are developing other resources to assist churches in becoming stewardship communities. This collection of “Stewardship on Sundays” is one such resource and we hope that you will be able to use it within your congregational life.

The material is provided from worship leaders from different denominational backgrounds. Those who have contributed come, likewise, from different theological backgrounds. The information is simply for you to use, change, or discard as you wish.

Each chapter is divided into sections that include a Call to Worship, Prayers, Bible readings, Sermon and Suggested hymns. Not yet included are talks for children, but a second edition of this book should be available shortly and that shall include suggestions for presenting a stewardship message to the younger ones in our church families.

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Andrew Sangster kindly produced the design of the alabaster jar of perfume on the front cover.

Coping with debt

Call to Worship

Our call to worship is from I Corinthians 13:

And now faith, hope, and love abide, these three; and the greatest of these is love. / Cor. 13:3

God of Gods:

We come to worship today to hear your good news,
to hear of faith, hope and love
ringing out from your kingdom.

We know that doubt, fear and hatred
can shake even the strongest.

Shape us into faithful hopeful people,
fill us with your love that passes all understanding.

We pray this together in the name of Jesus Christ, Amen.

Bible reading

2 Kings 4:1-7

Prayers

Bless us Lord as we, your humble servants, come before you on our stewardship journey to grow in your likeness.

May we be ever mindful of the blessings that you have bestowed upon us on a daily basis.

Help us to understand that as we grow in stewardship together as individuals, faith communities and as a nation, we grow only because of your goodness. May we use this time on earth that you have given us to make a difference and to open our eyes to the little things of life.

When we accept the challenge of stewardship and see your face in the downtrodden, in the sick, in the dying, in the unborn, may we know it is only because of your grace that we are able to accept that challenge.

Dear Lord, thank you for earthly sustenance that gives us the strength of body to do our work. But, more so, thank you for your spiritual food that fills us with the grace and knowledge that we are indeed Your people. Be with us, touch our hearts, invigorate our minds and give us the energy to go forth and grow in your image. Amen.

Sermon: The Widow's Oil

Let us begin with a question: How did your grandmother manage her money?

She probably had to cope with rationing both during and after the war. She probably had a horror of credit, although necessity may have meant she used a pawn shop or borrowed from a local lender. She may have saved in a tin and, just like millions today, she may not have had a bank account.

Even if she did, there were no debit cards, credit cards, internet banking, ATMs, Direct Debits and so on. Oh, and she had no fridge, no TV, no central heating, no laptop, DVD, she would not know what a "Google" was and she spent Mondays in the wash house turning the mangle! These, they tell me, were the good old days!

How on earth did she manage her money so well when for most people of her generation money was scarce? Did you spot the clue in the bible reading for today: 2 Kings 4:1-7?

Does anyone remember jam jars on the mantelpiece at home? It was a simple but powerful form of budgeting. There was a jar for food, for rent, for gas, for insurance, one for giving to the church and so on. There was a simple rule: you never took the money out of one jar to pay a different bill. It was simple but worked. In times of scarcity and hardship jam jars helped people budget and make the best of what they had.

What's the connection between our gran's jam jars and this powerful story of God's provision of oil for an indebted widow?

The theme of today's service is personal debt and it is a problem that affects, literally, millions of people in our country. It may affect you today; it might well affect someone you love; it will be a burden for someone you know - a burden they may not want admit to, they may not know where to get help but they will be struggling to bear it.

The first message from this Bible reading is a promise for each and every person in this congregation and this community and it is this: the God who hears the cry of the widow is the same God who knows and cares for our financial needs. Jesus himself said that God knows our need for food and clothing and shelter. The widow went inside, closed the door and set out her empty jars and trusted God to fill them. For some people the jars really are empty. For others our empty jar is a maxed-out credit card, an overdraft which we depend on each and every month and that nagging anxiety that always goes with lack of control over our finances.

There is a second promise in this reading. That promise is also a challenge because we have to use all that God has given us in a godly and faithful way. And that is much, much more than just what we put in the offering on a Sunday. The book of Deuteronomy asks a powerful and timely question: Can a satisfied, affluent people remain faithful to God?

Hear what Moses has to say about managing money and possessions in the promised land:

So then, you must never think that you have made yourselves wealthy by your own power and strength. Remember that it is the LORD your God who gives you the power to become rich. He does this because he is still faithful today to the covenant that he made with your ancestors.

There is much for us to mull over in this Bible reading. It speaks to us also about personal debt.



The Bible passage takes us to a hard world where people are poor, they get in debt and creditors come knocking on the door. In our story, a widow cannot pay her debts and the creditor takes her children into bondage as payment of the debt. It is not clear if they are young or older children but we know from the Bible that people were sold to pay off debts.

The grief of the widow is for her children's loss of freedom but also for her own loss of security. Without a husband or children she has little or no economic status and loses her security and identity. So what lessons are there for us in this Bible passage?

Debt hits the poor hardest:

Half of indebted households have incomes of less than £7,500. And if you are poor or you don't have a bank account or a good credit rating you can't get one of these (hold up a credit card); but you might get one of these (hold up a store card). They look the same but the interest rate on this one is 14.9% (or 0% for a year); the interest on this one is 29%. And if you need to rely on doorstep lending, all perfectly legal, you will pay a lot more than this. 50%-100% is not unusual.

Debt touches the whole of our society:

Let me read you a short story from Keith Tondeur.

"Recently I led worship at an informal evening service in the Midlands. After I had spoken the minister said he would like to ask the first question which was, "Do you really believe debt is a problem here in what is an affluent part of the city?" Looking at the number of people in the church my reply was simply in the affirmative. The minister then said he found this very hard to believe, but at that moment a lady actually stood up and said, 'I'm sorry but you don't know your congregation very well.'"

Debt is in every part of society and in every church. Remember the Widow's husband was a Godly man, a servant of the prophet himself.

Debt destroys lives and families

One GP report estimated that 45% of adults had money worries. A survey by Christians Against Poverty found that 69% of indebted adults had visited their GP and 39% were on medication. Stress and related illnesses are common with 3.8 million people taking time off work due to money problems. Debt splits families apart. Couples don't talk about money and will often hide problems from their partners. Around 70% of relationship breakdowns cite money as one of the significant problems.

Listen to the story of one lady:

"I have been off work now for four months with the worry of these debts. It's like they don't listen. I've written letters saying I am sorting out a budget and a debt management plan. Then yesterday I got a letter from one of the banks and it was as if they had not read my letter to them. And after writing the letters it just got worse.

The phone starts ringing at 9.00 in the morning and does not stop until 9.00 at night. It is worst at tea time and Saturday mornings.

They come to the door and when I cried once and closed the door he just stood shouting on the other side. One company is far worse than the rest and I only owe them £69.

It's the tone they use when they speak to you, like I'm dirt. We don't answer the door now if we don't know who it is. One company said if I paid a lump sum they would settle for 80% but we just don't have it. Yesterday when I found out just how much we owed one company I felt I was at the end of the road. It feels like there is no escape."

The problem is there. How does this biblical story help us to deal with all of this?

The widow had debts but she only called to Elisha when the creditor took her kids. Often it is the threat of court proceedings that gets people to act. A Christian was heard to say that it would be easier to admit to being an alcoholic than to admit to a debt problem.

The widow takes the hardest step of all when she asks for help.

Once the widow had asked for help the next thing she does is ask for jars from her neighbours. Debt can be a lonely and isolating experience and it is important to meet with other people.

If your neighbour or a friend came to you with a debt problem would you know where to take them for help? Does the church have simple pastoral support for people with debt problems or anxieties around money.

I think there is something else here. Once the miracle had happened and the widow has plenty of oil she goes back to Elisha for advice on what to do next. We may well need professional help and advice to solve a debt problem.

However, what if there is no debt problem?

When it comes to money and possessions how willing are we to seek counsel or to be accountable to God? Would we seek the same counsel about living faithfully and spiritually around money that we might seek if we were making a big investment or spending on a big holiday

Many will not be in debt - but do we seek spiritual guidance in times of abundance as well as times of need?

Suggested hymns

All hymns numbers are CH4, unless otherwise stated

Look forward in faith	237
The great love of God is revealed in the Son	358
Take my life, Lord, let it be	502
Amazing Grace	555
The King of love my Shepherd is	462

Being Shrewd

Call to Worship

Here we are Lord!

We come from the busy-ness of our daily lives
from the hubbub of our work and play
from the hue and cry of the world around us,
we come to worship you.

In this hour, we long to meet you,
to feel your presence surrounding us,
enveloping us, loving us.

We long to settle into silence,
laying aside our worries and our cares,
aware of your presence around us,
before us, behind us, within us.

Come, Lord Jesus.

Prayers

Good and gracious God,

We thank you for all we are, and all we have.

Everything is a gift from your infinite generosity.

We marvel how bountiful is your kindness.

We rest in appreciation of your enduring mercy.

As we explore our responsibility to be good stewards, fill us with the compassion of Jesus, your Son. Give us eyes to see the needs of those around us, in the faces of our neighbours near and far. Give us hearts that are moved by the pleas of those who cry out.

On behalf of the children, the refugees, the sick, and the suffering - give us hands that are eager to share what has been entrusted to us. For the homeless and those alone in their homes - give us feet to venture wherever the Spirit leads.

As we resolve to be mindful of the needs of others, we pray that you in-still in us your generosity, your kindness, and your mercy.

Free us from all attachments to the things of this world. Keep us focused in our mission of good stewardship. In Jesus' name we pray.

Amen

Bible Readings

Luke 16:1-9

Sermon

Frank had always loved nice stuff, but he was not well paid most of these things were unaffordable. Things had changed recently, though. His co-workers first noticed the new iPod. Then it was the new clothes, the week-long luxury cruise, and even the new car. Everyone thought it was a mid-life crisis; they had seen it before in others.

His co-worker, Matt, was suspicious, though. He peered into some of Frank's expense account records, and he discovered a number of charges that he didn't think were legitimate.

The next morning, Frank's boss called him in. Frank was told that he had 24 hours to give an accounting for a long list of questionable expenditures. Frank went pale. His hands got sweaty. As he walked back to his office, he knew he was in trouble. There was no way he could legitimize those charges. He knew that he would be fired tomorrow.

"What am I going to do?" Frank said to himself. "How will I find another job? I'm 54. I don't want to join the dole queue, and I don't want to work at McDonalds."

Frank had an idea. He had friends. If he didn't have his job anymore, he still had his friends. He started to plan. He quickly arranged for five of them to receive generous "gifts" for the charities of their choice – he sent the money straight from the company account to his friends by an internet banking payment.

The next day Frank turned in the feeble explanation of his expense reports. He was fired within the hour. Fortunately, Frank now had some very grateful friends. One of them got Frank a new job with a higher salary. One of them paid Frank's mortgage for three months.

A few weeks later Frank was called back into his old office by his former boss. The fraudulent charity gifts had been discovered. His boss went on about how immoral Frank's actions were, but suddenly he stopped short. He said, "I've been thinking. Let's keep this between us. I'm suspending any charges against you."

Frank was stunned. He said, "Really? Why?"

Frank's boss said, "Let's just say I've never seen such a display of shrewdness before."

The story you just heard may sound strange and slightly familiar at the same time. It is my attempt at modernizing one of the parables Jesus told — the Parable of the Shrewd Manager in Luke 16:1-9.

This parable has been defined by many as one of the most troublesome of Jesus' parables. It raises a number of questions. Why would Jesus want us to follow the example of someone who cheats his master? How would you like it if someone taught your child to imitate the practices of Enron's former CEO?

This morning, we're going to first take a closer look at this parable to understand the story, and then we're going to look at its implications in our lives.

The story begins with a rich man whose manager took care of his business. Word got to the master, though, that the manager was being wasteful. The master called the manager in to his office and demanded an explanation. When confronted with the charge, the manager gave no answer. Instead of being immediately fired, though, the manager was given a window of opportunity. The master requested an audit to verify the charges levelled against the manager. The manager's dismissal was inevitable, but it was not yet final or public. Time was short.

The manager panicked. He didn't know what he would do after he lost his job. It would be embarrassing for someone who used to collect bills to become a temporary hired hand. Suddenly, he figured out a plan. He called in his master's debtors one by one and reduced their debts. Since he still had his position as manager, the changes in the debts were binding. With his actions, he knew that he had just made new friends who would gratefully help him in the future. The manager had used his resources with effort and imagination in looking out for his future well-being.

The master soon found out about what the manager had done. But instead of being furious, the master commended the manager. To us, the master's reaction is unexpected and difficult to understand.

It's important to note that the master did not commend him for his morality. The master did not say that what he did was a good thing. The master commended him specifically for his shrewdness. The master was impressed with how much effort and creativity the manager had used. The master was simply a defeated foe and had to admit the superior tactics of his adversary.

The most troublesome thing, however, is not the story. The biggest surprise is that Jesus uses this story as a positive example for His followers. Jesus says through this parable and the following verses that we should be shrewd like the manager. But instead of being shrewd for our own interests, we must be shrewd for God.

We are all managers. God has entrusted to each one of us temporary resources. These resources are described in verse 9 as worldly wealth. Our money, positions, relationships, spiritual gifts, time, and energy are all resources and forms of wealth.

As managers, we are to use our resources for God with effort and imagination. As Jesus says in verse 9, we are to win spiritual friends, essentially followers of Christ, with the resources God has given to us.

Shrewdness can be difficult to define. For some of us, shrewdness brings up images of shady car salesmen, politicians, and businesspeople. To be shrewd, however, means to use your resources with effort and imagination. Shrewdness is not a negative thing in itself. What matters is how we use our shrewdness. We must be shrewd for God.

In verse 8, Jesus says that Christians need to learn a lesson in shrewdness from the world. In the secular world there are a lot of people who successfully expend large amounts of effort and imagination in looking out for their own interests very successfully. Bill Bowerman shrewdly redefined a running shoe design when he poured rubber into his waffle iron. The result of his experiment was a design for the base of a running shoe which was later used by Nike. We see shrewd business practices on tv programmes too, like The Dragons' Den, or The Apprentice.

Unfortunately, sometimes we Christians are not shrewd. Many Christians put much more effort and imagination into teaching in "real schools" than in teaching Sunday school. Some of us haphazardly run committee meetings in a way that would never fly in the secular world. We may present the Gospel to others with little thought and imagination.

We must be shrewd for God. One Minister put it like this: "Ministries cannot become great without dreamers who weary of only maintenance year in, year out. We need more [people] who have the creativity and tenacity to break with boredom and try the unusual."

We should be shrewd in worshipping. Maybe you shrewdly figure out that you can more effectively pray while walking instead of sitting.

We should be shrewd in connecting. Maybe you shrewdly prepare a Sunday meal at home before going to church and then seek out new people to invite home after church.

We should be shrewd in inviting. You might involve yourself with a secular group to develop relationships with unbelievers. We should think (scheme perhaps?) about how to bring the message of salvation through Jesus Christ to our community with the same effort and imagination that we use in developing a strategic plan for marketing our product in the secular world.

Shrewdness for God has eternal rewards. It's only through the love and grace of God through Jesus Christ that any of us will find a place in heaven. We can't get to heaven by anything that we do, no matter how shrewd it is. But Jesus says in verse 9 that we will be welcomed into eternity by the friends of God that we have made through our effort and imagination in serving God.

Examine your own life and determine how you can increase your shrewdness for God. Look at how God is calling you to serve him and review your resources. Becoming shrewder does not necessarily mean doing more. Many of us do things for God poorly because we are too busy. Being shrewd means doing a few things well with effort and imagination.

Be shrewd for God.

Suggested hymns

All hymn numbers are from CH4, unless stated otherwise.

Be thou my Vision	465
O Lord my God! When I in awesome wonder	154
Take this moment, sign and space	501
Make me a channel of your peace	528
Thy hand, O God, has guided	511

Modern Money Myths

Call to Worship

Are any among us suffering? We will pray.

Are any cheerful? We will sing songs of praise.

Are any among us sick? We will call on the name of the Lord.

We come to worship in the name of God our Creator,
Jesus our Saviour, and the Holy Spirit who sustains us. Amen.

(based on James 5:13-16)

Reading

2 Corinthians 8:1-7

Prayer

Lord, we thank you for bringing us together in your name.

We have come to speak and to listen, to pray and to share,
that we may better understand what it means to be your disciples
and to be the stewards of your many gifts.

We believe that you are present among us as you promised, Lord;
and so with confidence, we bring our prayers before you:

That like the good steward in the Gospel, we may be ready when the Master comes, we pray
to the Lord.

Lord, hear our prayer

That we may know and do what you ask of us, and so be found
trustworthy, we pray to the Lord.

Lord, hear our prayer.

For our church, that we will be a beacon of your love in this community.

Lord, hear our prayer

For all the people of our parish, that our work may touch them and help
them to live out more fully your call to discipleship.

Lord, hear our prayer

For our Kirk Session, that they will have the strength and wisdom
to shepherd your people.

Lord, hear our prayer

For all those who work throughout our parish, that we may work
effectively in concert with them.

Lord, hear our prayer

For all those who are touched by the ministry that our efforts support,
that they will recognize you as the ultimate source of that help.

Lord, hear our prayer

"That the Holy Spirit, whose gracious action guides us to Jesus Christ, will enlighten us all
and help us to renew our commitment as the Lord's
disciples and as stewards of his bountiful gifts," we pray to the Lord.

Lord, hear our prayer. Amen

Sermon

How would you define “stewardship”? Perhaps it might be easier if you shout out some words you think relate to stewardship?

Very often we associate money with stewardship. Yet the very mention of the word “money” in church leaves us feeling somewhat uncomfortable. Money, and in particular the money we offer to God on a Sunday, is a private affair. We do not relish sermons that challenge us on this subject.

In the 2 Corinthians 8, the apostle Paul talks about our stewardship. His emphasis is not on our giving by guilt - because we have to. Nor is his emphasis on giving with a grudge - because we ought to. But his emphasis is upon giving with grace - because we want to.

He even begins with grace in the first verse of 2 Corinthians 8. The Corinthian church was not giving to the Lord's work. When we are not spiritual we are generally not generous. Paul encourages them by using the Macedonians as an example. The Macedonians had suffered greatly for the faith, and yet they gave so sacrificially for the Lord's work. They excelled in what Paul called "the grace of giving" (2 Cor. 8:7).

As Paul wrote these words, the Jerusalem church was being scattered throughout the world. There was a depressed economy. However, the Greeks in Corinth were doing well financially. But they were not giving to the Lord's work as they should. Thus, the apostle writes and uses the Philippians, the Bereans, and the Thessalonians as examples to them. Little did those Macedonians know that when they gave what they did, they would influence us 2,000 years later.

Now, there are some modern money myths from Corinth that need to be dispelled today. The Corinthians were living with these myths and seeking to justify their lack of giving to the Lord's work because of them. In so many ways the church of the Western world today is living with these same money myths.

Myth No. 1: Only people with money should give

"...their deep poverty abounded in the riches of their liberality" (2 Cor. 8:2).

Some people say only people with money should give. Let Bob or Bill do it. He has the money. We often exclaim, "If I had their money, I would give." This notion that only people with money should give is just a myth, though.

Paul said that these people gave out of "a great trial and out of deep poverty." They gave out of what? Stock reserves? Certificates of deposit? Savings? No, out of "deep poverty" and "great trial." The Greek word translated "trial" in 2 Corinthians 8:2 is the same word that means "purging." The word picture is of a precious metal that is heated until the liquid impurities rise to the top and are scraped off. Pure metal is left, and when it is cool it's stronger than ever. Here were people who were being tested. The heat was being turned up on them. Yet out of this great trial, they gave to the Lord's work.

The apostle also says that they gave out of "deep poverty." The word means "rock bottom destitution." They had lost their jobs. But circumstances did not keep them from giving. The people in Macedonia did not buy into the myth that those in Corinth did, that only people with money should give.

Our Lord Jesus destroyed myth No. 1 when He encountered the widow with her last coins. We all know the story well. A lot of people would counsel her to keep it. They would tell her that only people with money should give. And they would have robbed her of a great blessing and us of a great example. Jesus commended the widow, not because of *what* she gave, but rather *how* she gave. She gave out of her want and not out of her resources.

It is a myth that says that only people with money should give. The greatest givers are most often those with little. This is because it is not what we give but how we give that matters most to Christ. Look at the Macedonians. What an example they are to us today. They gave out of "great trial and deep poverty."

Myth No. 2: It is unpleasant to give

"...that in a great trial of affliction the abundance of their joy and their deep poverty abounded in the riches of their liberality" (2 Cor. 8:2).

Some say it's unpleasant to give. Many think we would be happier if we kept our money for ourselves. There is great joy in giving. It is said of the Macedonians that they gave with "the abundance of their joy."

The Lord Jesus destroyed myth No. 2. He said, "It is more blessed to give than to receive." Think about that at Christmas time. When you and your family are all around the tree opening gifts, what do you do? Do you watch the one who is opening the gift? Try to watch the expression on the giver's face, which is filled with delight upon seeing the recipient enjoying the gift. It is written all across the giver's face! This is why parents like Christmas so much. Because it is fun to give! The only reason some of us have not found the "abundance of joy" in giving is because we simply have not practiced it.

It is a myth to say that it is unpleasant to give. Those who know what it is to have an open hand with God have joy. We remember back in Bethany this very expression of blessing. Jesus said of the woman in Bethany that she had done "a beautiful thing to Him." Perhaps she walked home on a cloud with joy in her heart that night. The Macedonians gave out of an "abundance of joy." It is a myth to say that only people with money should give, and it is an equal myth to say that it is unpleasant to give.

Myth No. 3: Giving results in a lack of resources

"...their deep poverty abounded in the riches of their liberality" (2 Cor. 8:2).

Some fear that if we give, we will not have enough for ourselves. It is a myth to say that giving results in a lack of resources. Some of us never add the supernatural into the economic equations of life. This is myth No. 3. Jesus Himself said, "Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your lap. For with the same measure that you use, it will be measured back to you" (Luke 6:38). Listen to the message of the Macedonians: "In a great trial of affliction the abundance of their joy and their deep poverty abounded in the riches of their liberality" (2 Cor. 8:2). Some of the richest people we know are poor, and some of the

poorest people we know are rich! Some have what money can buy, and some have what money cannot buy.

The Lord Jesus destroyed myth No. 3 one day in Galilee when He took a little lad and a little lunch and taught us all a lesson. The boy left home with all of the potential of the world that day and didn't even know it. His giving started a chain reaction. He gave to Christ. Christ gave to the disciples. The disciples gave to the crowd. The crowd gave back to the disciples. And all because the boy gave "beyond his ability" (2 Cor. 8:3). He "abounded in riches."

It is a myth to say that giving results in a lack of resources. Many who are here today can attest to that very fact today. The fact is often that our lack of giving is what results in our lack of resources. God will never allow us to be the loser when we are faithful to His Word and obedient to His will. There are many modern money myths from Corinth that need to be expelled.

How should we then give?

Some are probably uncomfortable today by modern money myths from Corinth. Where do we get our motivation in stewardship? Paul relates it in the context of these verses when he says, "For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, that you through His poverty might become rich" (2 Cor. 8:9).

Our Lord laid aside His glory and became poor. He laid aside His glory and stooped down to earth. He veiled His deity in a cloak of humanity.

Paul said, "You know the grace of our Lord Jesus Christ." He did not leave heaven gritting His teeth nor clenching His fists. It wasn't obligation that caused Him to give. It was grace! The soldiers did not drag Him up the Via Dolorosa screaming and kicking. No, they led Him like a sheep to the slaughter. No wonder Paul concludes his discourse on giving in 2 Corinthians by saying, "Thanks be to God for His indescribable gift!" (2 Cor. 9:15).

Suggested hymns

Give Thanks with a Grateful Heart	180
Dear Lord and Father of mankind	485
I'm not ashamed to own my Lord	645
Brother, sister let me serve you	694
Praise God from whom all blessings flow	807
Now thank we all our God	182

Time, Our Most Precious Resource

Call to Worship

(from Psalm 24)

The earth is the Lord's and all that is in it,
the world, and those who live in it;
**for he has founded it on the seas,
and established it on the rivers.**

Lift up your heads, O gates!
and be lifted up, O ancient doors!
that the King of glory may come in.

Who is this King of glory?
**The Lord of hosts,
he is the King of glory.**

Bible Reading

Ecclesiastes 3:1-8; Philippians 1:3-6

Prayer

Lord, you alone are the source of every good gift,
of the vast array of our universe,
and the mystery of each human life.
We praise you and we thank you
for your great power and your tender, faithful
love.

Everything we are and everything we have
is your gift,
and after having created us,
You have given us the greatest of all gifts, your son, Jesus Christ.

Fill our minds with His truth
and our hearts with His love,
that in His Spirit
we may be bonded together into a community
of faithful, caring people.

In the name and spirit of Jesus,
we commit ourselves to be good stewards
of the gifts entrusted to us,
to share our time, our talent
and our material gifts as an outward sign
of the treasure we hold in Jesus.
Amen.

Sermon

A few years ago there was a song in the charts that had a chorus that went like this:

*I'm in a hurry to get things done
I rush and rush until life's no fun.
All I really gotta do is live and die,
But I'm in a hurry and don't know why.*

The sentiment expressed is a common problem in our modern day living. Many of us live lives in such a hurry. Our modern day society conditions us in such a way that we cannot do anything other than live life in the fast lane – we have digital cameras with instant photos; we have microwave meals with dinners ready in 2 minutes; we have fast food restaurants; we pay for priority boarding on our aeroplanes to avoid queuing; we correspond by email and text to avoid lengthy delays between correspondence. Many of these modern day mechanisms were meant to be labour saving devices, but in reality many of them have simply added to the stress and rush of life.

In contrast, the Bible never says that Jesus rushed anywhere. He was usually busy, but found time to pray a lot. His total ministry was accomplished in three short years, but he found time to play with children, to investigate a fig tree, to take a nap during a boat ride, to rest at noon-time beside a well, and to attend a wedding reception.

The Bible does not say, "If you hurry, you can catch up with God." It does say, "Be still (or cease your striving) and know that I am God." (Psalm 46:10). Jesus did not say, "Join up with me and I will work you eighteen hours per day." Jesus said, "Come to me, all you who are weary and burdened, and I will give you rest." (Matthew 11:28). Here are three biblical guidelines for managing time well. Each one starts with the letter "P" - purpose, priority, and plan.

Purpose

First, in order to manage time well, we must know our PURPOSE. Paul stated it well in Ephesians 4, verse 15: ". . . we will in all things grow up into him who is the head, that is Christ." So, our purpose is to become mature in Christ. How do we do that? By receiving his salvation, being useful in his service, and becoming Christ-like in character.

Our culture disagrees. For many Scots, we believe that our main purpose is to be happy and/or successful. But we Christians know we are not on this earth primarily for the pursuit of happiness, wonderful as that may be. Maturity in Christ is our goal.

Now, maturity is one of those things that cannot be hurried. It takes time. Bruce Wilkinson, author of "Secrets of the Vine," says this: "God doesn't want you to do more for him. He wants you to be more for him."

Priority

Once you know your purpose, then you're ready for the second key word in managing time well. That word is PRIORITY. Priority just means knowing which things are more important and which are less. Once we know our purpose, our priorities should emerge. Jesus said, ". . . seek first his (God's) kingdom and his righteousness." (Matt. 6:33)

Do you know the true story of Charles Schwab and Ivy Lee? Schwab was president of Bethlehem Steel. Lee, a consultant, was given the usual challenge: "Show me a way to get more things done with my time." Schwab agreed to pay him "anything within reason" if Lee's suggestion worked. Lee handed Mr Schwab a sheet of paper with this plan written on it:

"Write down the most important tasks you have to do tomorrow. Number them in order of importance. When you arrive in the morning, begin at once on No. 1 and stay on it until it is completed. Recheck your priorities. Then begin with No. 2 . . . then No. 3. Make this a habit every working day. Pass it on to those under you. Try it as long as you like. Then send me your cheque for what you think it's worth."

That one idea turned Bethlehem Steel Corporation into the biggest independent steel producer in the world within five years. How much did Mr. Schwab pay for that idea? He sent a check to Mr Lee for £25,000, with a note attached saying that this was the most profitable lesson he had ever learned.

When our priorities are not healthy and clear, we end up attempting more things than we should and not doing any of them really well. That causes stress. Setting priorities is tough because we have to make hard choices and say no to some things. Often we have to say no to good things so that we can say yes to the best things.

Jesus made an interesting statement about priorities in John 15, verse 2. He seemed to be talking about a grapevine, but really had people in mind. He said, "... every branch that does bear fruit, he (God) prunes so that it will be even more fruitful."

Expert vine-growers point out that the vine's ability to produce growth increases each year, but without intensive pruning, the plant weakens and its crop gets smaller. The same principle applies to people. Pruning activities and commitments helps you become even more productive and creative. Most of us are spread too thinly because we hate to make tough choices and sometimes say no.

I know one young father in our parish who loves golf, but he has put the clubs away for a few years. He said to me, "When my child gets old enough to play golf with me, I will start again. But right now I can't see spending most of my Saturdays away from the family." That's a statement about priorities.

Plan

Once your purpose and priorities are settled, then you're ready for the third time-management word — PLAN. We have probably all heard the well-used phrase: — "The one who fails to plan, plans to fail." Paul gave very similar advice to the Ephesians: "Be very careful, then, how you live - not as unwise but as wise, making the most of every opportunity." (Eph. 5:15-16)

The Psalmist said, "This is the day that the Lord has made. Let us rejoice and be glad in it." (Ps. 118:24)

My grandmother had a saying she possibly borrowed from somewhere else: "Like sands through an hourglass, so are the days of our lives". She was right. And sand never runs upward in the hourglass. Each grain of sand, like each day, is unrepeatable. It is a distinctive 24-hour gift from God, and we are stewards of each day. If we know our purpose, we can devise our priorities. Then if we express those priorities through a daily plan, we will become excellent managers of time.

And guess what - none of us ever writes the last chapter of our lives. That is in the hands of God. God completes our earthly story with his holy benediction, and escorts us across the great divide into eternity. Paul expressed it this way: "He who began a good work in you will carry it on to completion until the day of Christ Jesus." (Phil. 1:6)

So, you don't have to be the person described the song:

*I'm in a hurry to get things done
I rush and rush until life's no fun.
All I really gotta do is live and die
But I'm in a hurry and don't know why.*

The cure for the "hurry" disease is to know your purpose, establish your priorities, and day by day, work your plan. And to God be the glory.

Suggested hymns

For the Fruit of All Creation	231
Spirit of the Living God	619
Let us talents and tongues employ	673
How deep the Father's love for us	549
Lord, you have come to the seashore	532
Guide me, O thou great Jehovah	167
We sing the praise of him who died	405
Praise to the Lord for the joys of the earth	165

Throw it down!

Call to Worship

(from Psalm 95)

Come, let us make a joyful sound to the rock of our salvation!

**For the Lord is a great God,
and a great King above all the earth.**

Let us worship and bow down before the Lord, our Maker!

**For he is our God,
and we are the people of his pasture.**

Bible Reading

Exodus 4:2-5

Prayer

(invite 5 children to read aloud the bold print)

The world says, "Buy and accumulate things."

God's Word says, "Life is not made up of how much a person has." (Luke 12:15)

The world says, "Wealth is our security."

God's Word says, "I will say about the Lord, 'He is my place of safety.'" (Ps. 91:2)

The world says, "We deserve the best."

God's Word says, "The Lord blesses us with favor and honor. He doesn't hold back anything good from those whose lives are without blame." (Ps. 84:11)

The world says, "Give so that you may obtain favors and praise from others."

God's Word says, "Lend to them without expecting to get anything back. Then you will receive a lot in return." (Luke 6:35)

The world says, "Gratify your self in every way."

God's Word says, "Let Christ's word live in you like a rich treasure. ... Do everything you say or do in the name of the Lord Jesus. Always give thanks to God the Father through Christ."

—Adapted from "Preparation for Giving" by Bryan Jeffery Leech,

Sermon

"Be creative with the scriptures." That was the advice of one of my university professors. He was not suggesting his students be unfaithful to God's word. He wanted us to look beyond the words to all possible meanings wrought from the characters, emotions and situations found in each biblical passage.

The story of Moses begs for such creativity. Moses is one of the most interpreted characters in the Bible - to the point that most of us think that he looked like Charlton Heston! Consider the story of Moses on Mount Sinai -- his first encounter with God. Here was a man, once lieutenant to the most powerful man in the civilized world, now "self-deposed" to the rank of shepherd - one of the lowliest of jobs. Even worse, he was working for his father-in-law!

But in this moment, he was face-to-face with Almighty God -- a situation he, and most people of his day believed would bring instant death. Put yourself in Moses' sandals as they speak.

"What's that in your hand, Moses?"

"It's my shepherd's staff."

"Throw it down."

Now this is not just a walking stick that Moses used. The staff, or rod, as the scripture calls it, was essential to making a living as a shepherd. It was a tool. Shepherds used the crooked end to pull sheep back into the herd when they strayed. It was a handy extension of their arm -- to grasp things just beyond their reach.

The blunt end was important, too. If a wild animal attacked, the shepherd could use the end to poke it away. He could also use the staff like a baseball bat and beat back offenders if needed.

The staff was, indeed, a necessity for making a living, and sometimes for simply staying alive. No shepherd dared leave home without it. The rod was indispensable, essential, vital to the everyday life of the shepherd.

"Throw it down."

For all Moses knew, God was telling him to get rid of his rod. He might never see it again. And it was a good rod. It had just the right grip and flex and swing weight. Moses was used to it.

There were many fond memories attached to that rod, too. The wild animals he had fought off. The sheep he had saved. The comfort and support it gave him when he twisted his ankle a few months ago. Moses could buy or cut a new rod, but it just wouldn't be the same.

"Throw it down."

God was asking Moses to throw down that one possession that was most important. A tunic, a cloak, a few coins, even a sandal or two would not have made much difference. But to throw down his rod was to give up his means for making a living. To get rid of it could mean death in the desert where wild animals and poachers thrived.

The Bible simply says that Moses threw the rod down. I suspect there was considerably more thought put into it than what appears in the text. We might have expected Moses to say, "I depend on this rod. I need it. How am I supposed to survive without it?" We do not see such words, though. Without making a big deal about the dilemma facing Moses, we read, quite simply, "he cast it on the ground."

Are there things that we hold in our hands that are so important to our livelihood and safety? Chances are, if we were to conduct a scientific survey, we would identify some basic material possessions which all of us consider essential to our health and well-being: homes, cars, clothes, food, and, of course, money or financial resources. I suspect, if we were to narrow it down to the one most important possession of all, it would be our money. If we had to give up all else and begin fresh with only one material possession, we would choose money. We could, after all, use money to purchase all the other necessities -- food, clothing, shelter.

Money tends to be the one thing we hold onto tighter than anything else. It is, after all, the one thing we have which provides all the essentials, and even some of the luxuries we need and expect in life. We take great pains to make sure we have enough and to keep from spending it too quickly.

We complain when bills come due and we have to part with some of our hard-earned money. Sometimes we even try to put off paying by waiting until the last due date. We even live in a culture where someone else will pay for us:

0% APR for your new car;

or "buy your new kitchen now and pay nothing for the first year".

We have Christmas club accounts to save for anticipated annual expenses. We have special accounts for our children and grandchildren's education. We have ISA's, pension investments funds, annuities and cash plans.

Yes, we save our money to meet our own needs - and we must. We spend our money freely to provide the best life possible for our kids - and that is admirable. We save our money for retirement and special needs and rainy days - and we should. But ask us to spend our money on God and his church? How dare we?

Dare we hear what the Bible says about our money?

We do not want to hear it. Yet if we do, dare we give a fitting proportion of our income to the church? Dare we follow Jesus' word to sell all that we have, give to the poor and follow Him? Dare we set aside an amount in-keeping with our income so that special

offerings will not have to be taken? Dare we give the last coins we have to God?

"What is that in your hand? Throw it down."

Moses held in his hand his most valuable possession. And he dared throw it down. It turned into a snake, and like most of us, Moses ran. Then God asked him to pick it back up again. We can almost imagine how Moses must have felt – pick it up again? By the tail? I can't. I don't want to!

We play the same game when it comes to giving. We know Paul's New Testament word to "set aside an amount in keeping with your income" - what we sometimes call "proportionate giving". Then we look at today's financial economy and society. We think about things like recessions and market corrections. We look at the unemployment statistics. We think about the fact that economic upturns and downturns come about because of the insights and opinions of a single economist. And we panic.

Our decisions to keep more and give less say less about our financial savvy than they do about our faith. What we do with our money is an indicator of our Christian commitment.

This particular story of Moses is akin to the story of Abraham and Isaac on the mountain. God asked Abraham to sacrifice Isaac - to give up the promised heir. In Abraham's mind, this would end the promise of becoming a great nation. But Abraham obeyed. And the great nation came to be.

God asked Moses to throw down his most valuable possession - to give up his source of living, his security. Moses obeyed. And when he did, God allowed him to pick it back up. Look what happened when Moses released his staff to God. God allowed him to receive it back - and to use it to the glory of God. With the rod, Moses parted the Red Sea. With it he saved the wanderers by bringing forth water from the rock. With the rod of God, he oversaw the conquest of enemies and led the people to the Promised Land.

Are we willing to throw down our most valuable possession?

What will happen if we throw down our money? Perhaps God will ask us to pick it back up again, and use it to the glory of God in his church.

We may not part the Red Sea, but we might open doors of opportunity for people to enter the promised land of salvation and the fellowship of the Church. We may not strike water from a rock, but we may feed hungry children and families in our communities who come upon hard times. We may not conquer enemies, but we may provide the resources to overcome obstacles standing in the way of becoming all we are here to be and to do.

When Moses threw down his rod, he did not know what to expect. When God allowed him to pick it back up, Moses performed miracles remembered throughout human history. When we trust God enough to throw down our possessions in support of His church, we cannot know what to expect.

Suggested hymns

Spirit of the Living God	620
May the mind of Christ my Saviour	536
O Jesus I have promised	644
Will you come and follow me	533
Think of a world without any flowers	155
Who put the colours in the rainbow?	143
Praise, my soul, the King of heaven	160

A word on the National Stewardship Programme...

Many churches across the length and breadth of the country have now embarked upon the National Stewardship Programme. Here are some of the comments from those who have taken part:

Our Stewardship Consultant was an essential, enthusiastic and motivating influence during the planning process of our stewardship programme.

Our planning began in November 2011 and our Gathering took place 6 months later - somehow, we even managed to induct a new Minister during all of this.



STRICHEN & TYRIE PARISH CHURCH

Oakshaw Trinity-a celebration



Our Stewardship Programme produced an increase in offerings of £17,228, plus an anticipated increase of £2817 in the annual tax reclaim.

The assistance given by the Consultant was invaluable in our planning and in the production of our material for the Giving for Growth programme.

At our Gathering we had pop-up banners, displays and leaflets explaining the impact of our giving locally, nationally and internationally.

We even found a new Minister during our Stewardship Programme - so we have plenty to celebrate.

Armadale give TIME to God

Armadale Parish Church have just completed a Seasons for Stewardship Programme on the theme of "time".

After hearing from their Stewardship Consultant, Margot Robertson, the Planning Group set aside September for their programme, "Time to Connect". Throughout September there was:

TIME for Leisure

a Family Service followed by the Big Picnic outside the church halls. Bouncy Castle, puppets, crafts and musical items. A DVD was made of this day and will be distributed to those who could not attend.

TIME for Church

Re-dedication Service for Groups and Organisations. 40 children from the SS and uniformed organisations came together and sang a song. Those who had won the "Design a Logo" for the Programme publicity were given tokens.

TIME for Others

Back to Church Sunday plus presentations to the two local charities. 2 members of the church also offered to join the Street Pastors' Team.

TIME for God

Prayer, reflection and 2 Communion Services attended by 250 people.

Rev Julia Wiley said: "Our Consultant helped us with a Programme about 'time' and we had a wonderful time together. We have learned so much about our time for God, time for Church, time for others and time for leisure."

For any advice or ideas on Stewardship Programmes for your church, please contact:

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