

GENEROSITY CURRICULUM



SPRING 2025



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RULES FOR ENGAGEMENT:

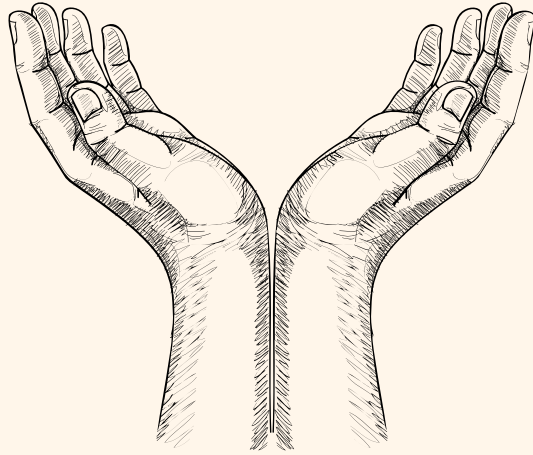
How should we act as we engage in this? Think how you can ask questions like:

“What does this topic look like in my life?”

**“Do my spending habits communicate a love and devotion to Jesus?
Why or why not?”**

“Do I include Jesus in how I spend my money?”

The goal is a transparent and real look into what the Bible says about generosity and how that plays out in your life, as you explore this in community. This is an opportunity to learn about generosity and stewardship, and to transparently do this private work in the public setting of your trusted community. This is not an opportunity to get the people in your group to change their giving. Please refrain from rebuking the money habits of your peers, or the church at large.



GENEROSITY CURRICULUM



WEEK 1



PERSPECTIVE: LEGACY AND
THE BREVITY OF LIFE

Do I know why I am doing what I am doing, and do I know *who* I am doing it for?

Core Truth:

Whether we are younger or older, Jesus calls each of us to leave a godly legacy rather than pursue our own comfort or fame.

1. Identify key words or phrases in the question and answer above, and state their meaning in your own words.

Write your answer here...

2. What questions or issues does the core truth raise for you?

Passage Introduction:

Here Moses captures the transitory nature of life. Psalm 90 is consistently addressed to God, and is the only Psalm of Moses.

The primary purpose of Psalm 90 is revealed in its closing prayer, meditating on the frailty of man, in light of God's eternity. The eternity of God is shown through three stages: First, as measured by the history of His people, as he has ever been their dwelling place. Second, by creation, as he was before all. Third, whether we go forward or backwards, God is God, and in light of this, we see the frailty of our being. To God, a thousand years are nothing. Yet, the constancy and eternity of God is our hope, not our legacy, our strength, or our possessions, but God's life, legacy and power.

Satisfaction, gladness, and success in work must all come from the proper understanding of man's frailty compared to the eternal Lord.

MEMORY VERSE

PSALM 90:12

“So teach us to number our days that we may gain a heart of wisdom.”

Inductive Bible Study & Study Questions

1. Read Psalm 90:1-4, 8-12. What does this say about the brevity of our lives?

2. Note that God is said to be “our dwelling place for all generations.” Why is this significant? What does this say about other things we might mistakenly believe as our dwelling place?

3. How might we fall into the thinking that our lives are not as frail and temporary as they are?

4. What is significant about how “God return[s] man to dust, and...” (90:3)?

5. What do you think it means when Moses says, “teach us to number our days” (90:12)?

6. How might this passage speak to our dependence on God? How might this passage speak to our legacy in comparison with God’s legacy?

Week 1: Perspective: Legacy and the Brevity of Life

Reading: Recalibrate Your Life: The Next Generations and the Brevity of Life (pg. 27-28)

Moses captured the transitory nature of human life in Psalm 90:

Teach us to number our days

that we may get a heart of wisdom. (Psalm 90:12)

In this oldest of the psalms, the only one written by Moses, we have the perspective of a wise and godly man looking back on his journey at the end of a long life. At first, he recalls God's faithfulness across times and epochs:

Lord, you have been our dwelling place in all generations.

Before the mountains were brought forth, or ever you had formed the earth and the world, from everlasting to everlasting you are God. (Psalm 90:1-2)

Moses, by this point in his life, had the wisdom to know we should never live presumptuously but should live in expectation of the Spirit of God working in our lives; he had seen God do so repeatedly, rescuing his children in the wilderness even when they did not deserve it. ⁴ He contrasts the nature of the everlasting God with human life, which is fleeting and returns to dust (Psalm 90:3).

Moses continues with a perspective on time. A millennium feels long from a human point of view, but for God it's like a day—a blip on the timeline of eternity. Moses then uses two metaphors to drive home the brevity of life:

You sweep them [generations] away as with a flood; they are like a dream, like grass that is renewed in the morning: in the morning it flourishes and is renewed; in the evening it fades and withers. (Psalm 90:5-6)

Week 1: Perspective: Legacy and the Brevity of Life

The mindset is this: a generation comes, builds its buildings, and achieves some feats. But as soon as everything is built (sometimes even before the work is finished, it's as though a flood comes and washes it all away. Using another analogy, Moses says each generation is like grass— sprouting anew one day, withered and gone the next,

A. W. Tozer gives a similar metaphor in *The Knowledge of the Holy*, drawing from a verse in the book of Job. "The days of the years of our lives are few, and swifter than a weaver's shuttle. Life is a short and fevered rehearsal for a concert we cannot stay to give. Just when we appear to have attained some proficiency we are forced to lay our instruments down."

Have you seen weavers working a loom? They take the shuttle and shoot it across the loom, then down. This was a brilliant way of fast-forwarding long before such technology existed. The analogy is that of one day after another whizzing past, and before you know it, the weaving is complete.

Such is the nature of life.

If you've ever stood on the ocean shore observing the tide, you'll catch the vision that both Moses and Tozer are communicating.

Humans and all their earthly achievements are like those huge, grand sandcastles — impressive for a moment, but as soon as the tide comes in, they're swept along with whatever other rubble or ocean debris surrounds them- seaweed, shells, dead jellyfish, etc. Before long you'd never know any of it was there. All that's left is the foundation. The question we all wonder is, 'Am I building sandcastles that will be knocked down and forgotten forever once I die?' In other words, Am I writing my name on water? Or am I living in a way that will make a permanent mark? Is there a sure foundation I can build on — something I can do or be that will never get swept away?

Scripture contends that our lives do matter, not only collectively but individually, and that each of us can serve as a link from one generation to the next. In other words we can leave a positive, godly legacy that makes an eternal imprint. And we need not wait to begin building this legacy.

Week 1: Perspective: Legacy and the Brevity of Life

Legacy From God's Standpoint (29-30)

The Bible speaks of "legacy" using terms such as inheritance, offspring, generations, and descendants. Some of the most poignant passages about what it means to live and leave a godly legacy are found in the psalms. In Psalm 145, for example, the psalmist (David) writes:

*One generation shall commend your works to another,
and shall declare your mighty acts.*

*On the glorious splendor of your majesty,
and on your wondrous works, I will meditate.*

*They shall speak of the might of your awesome deeds,
and I will declare your greatness.*

*They shall pour forth the fame of your abundant goodness
and shall sing aloud of your righteousness. (Psalm 145:4-7)*

The following passage bears a similar sentiment:

*O God, from my youth you have taught me,
and I still proclaim your wondrous deeds.*

*So even to old age and gray hairs, O God, do not forsake me,
until I proclaim your might to another generation,
your power to all those to come. (Psalm 71:17-18)*

Psalm 78, attributed to Asaph, focuses almost exclusively on the coming generation. Notice the warning to those who forget God and refuse to repent and live for him:

*He made their days vanish like a breath,
and their years in terror. (Psalm 78:33)*

The lives of these the work they accomplished during the end in terror. Moreover, the work they accomplished during their earthly sojourns has no lasting meaning — it's utterly destroyed:

Week 1: Perspective: Legacy and the Brevity of Life

*He gave their crops to the destroying locust
and the fruit of their labor to the locust. (Psalm 78:46)*

Of course, all crops and livestock die eventually, but the point is symbolic. The final verdict of their work represents the opposite of what Moses prays for:

*Let the favor of the Lord our God be upon us,
and establish the work of our hands upon us;
Yes, establish the work of our hands! (Psalm 90:17)*

Here, we see the first important truth that we must grab hold of if any of us is to have any kind of lasting legacy: it is God who gives us a legacy. He establishes our work (here, we're referring to work in a broad sense) and makes it meaningful. Try as we might to establish our own legacies, the blessing of having our lives count from a kingdom standpoint is his to determine. A second important truth about legacy is closely related to the first. Legacy from a biblical standpoint is about God, not us. If our primary concern is that we are remembered, we've missed the point of life.

Psalm 45 teaches us instead that perpetuating God's name is what counts— and it's what makes our lives count:

*I will cause your name to be remembered in all generations; therefore
nations will praise you forever and ever. (Psalm 45:17)*

This prayer echoes the spirit of Psalm 145. Notice that passage (145:4-7) focuses on God, not on us. While his people are given the privilege of living forever in his presence, the key to legacy on earth is a desire to honor the Creator, who binds every generation together.

Don't Wait to Prioritize Legacy (38-39)

As we think about legacy, we can make several mistakes. One is to overemphasize our biological progeny as the recipients of our legacy. Another is to overemphasize material belongings, thinking only in terms of wills and estates, especially finances and physical assets. A third mistake relates to age and time.

When we're younger, we tend to overemphasize the future, thinking we'll get around to doing the things that matter and will make a long-term impact later, after we're done with the more urgent business of working to make money, support ourselves and our family, and so on. Elizabeth, a single twenty something, expressed this tendency this way:

"Even though cognitively I know that I'm leaving a legacy now, I often feel like I'm being prepared to leave a legacy.... I can't shake the sensation that I'm waiting for something to happen at which point I will start leaving my actual legacy and living my actual life. But I don't really know what snap I'm waiting for!" Our legacy on earth has already begun; it is not built later in life but throughout our lives, every single day, based on how we spend our time, talent, and other resources. We aren't preparing to leave a legacy; we're doing so already.

As a result, the father who chooses to spend a little less time at the office and a little more time at home while the kids are still young makes a wise sacrifice. Likewise, the young, single woman who invests spare time that she has now (and may not have later if and when she marries) is building her legacy as she mentors young girls struggling with self-image and helps them see their worth and value in Christ. The college students who work as Christian camp counselors over the summer are reaching youth in ways that older adults might not be able to; they too are contributing to their legacy. These are but three examples. Bottom line: Legacy isn't just for later. On the flip side, as we age we can tend to underestimate our older selves and think our best years are behind us. While our health and physical vitality may wane and our circle of influence may shrink, the greatest opportunity to make an impact on the next generations can come toward the end of life.

In large part this is because in our later years we tend to have

- more free (flexible) time
- more resources (tangible and human ones)
- greater wisdom and skills (the kind that comes only from experience)

Of course, these are not universally true, but they are general trends. And if we are wise, we will seize the uniqueness of the season called Old Age and spend it on the things that truly matter. This doesn't mean we never play golf, take a trip, pursue pleasures, or even spoil the kids and grandkids. Hear us clearly when we say there is nothing necessarily wrong with taking time to golf, helping a grandchild pay for college, even spoiling them a little, or traveling the globe. It truly is never too early nor too late to leave a lasting legacy.

Reading Follow-Up Questions:

1. What key principles in this reading stuck out to you?

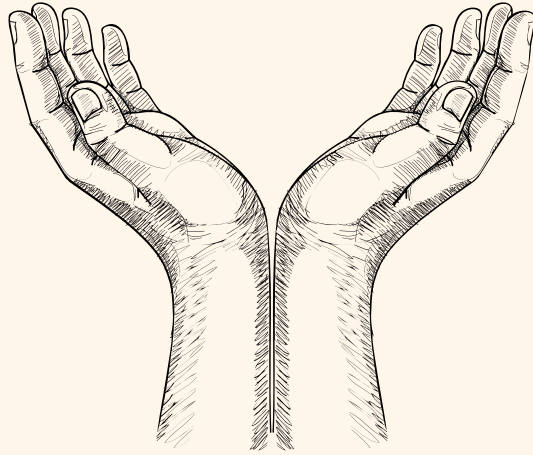
2. "Am I building sandcastles that will be knocked down and forgotten forever once I die? Am I writing my name on water?" -- Where may you see evidence of this in your life?

3. According to the reading, what is the foundation of our lives? (p. 28)

4. What does the reading reveal about how the Bible speaks of legacy?

5. What are three mistakes the author emphasizes when it comes to legacy? (p. 38)

6. "Our legacy on earth has already begun...We aren't preparing to leave a legacy; we're doing so already." How might this type of thinking influence how you live and think right now?



GENEROSITY CURRICULUM



WEEK 2



PERSPECTIVE: TREASURING
GOD AND TREASURING PEOPLE

Generosity is defined as giving to someone something of value more than what is expected. How can someone be generous to God and others by looking at what one gives?

Core Truth:

A well-lived life focuses first on a right relationship with God, followed by a right relationship with others and ourselves.

Passage Introduction: This is the central theme of love in Christianity. The passages highlight the sacrificial love of God, who sent his Son, Jesus Christ, to atone for the sins of humanity. It stresses that God's love for us is unconditional and undeserved, as it is not based on our own love for Him but on His love for us. Moreover, the passage urges believers to reflect this love in their relationships with one another.

10 This is love: not that we loved God, but that he loved us and sent his Son as an atoning sacrifice for our sins. 11 Dear friends, since God so loved us, we also ought to love one another.

MEMORY VERSE

1 JOHN 4:10-11

This is love: not that we loved God, but that he loved us and sent his Son as an atoning sacrifice for our sins. 11 Dear friends, since God so loved us, we also ought to love one another

Inductive Bible Study & Study Questions

1. Identify keywords or phrases in the question and answer above and state their meaning in your own words.

2. What questions or issues does the core truth raise for you?

3. What does the word "right" mean to you and how does that appear in everyday life?

4. Why is the central theme of Jesus's message Love?

5. When you look at love as sacrificial, does that change your definition of love?

1. Who are the friends John speaks of, and why use that word?

2. The word "ought" refers to a duty or responsibility. Why is loving each other the way God loves us a responsibility?

3. John 3:16-17 is one of the most commonly known verses. This emphasizes God's love for the world and His purpose in sending Jesus as a sacrifice for humanity. Do you think God expects that level of sacrifice for each other? Why or why not?

4. Do you think God expects that level of sacrifice for each other? Why or why not?

5. Romans 5:8: underscores the unconditional nature of God's love. Do you think loving unconditionally is realistic? Describe a time you tried it and what happened.

6. Ephesians 5:2 encourages believers to imitate Christ's sacrificial love in their own lives. What does that look like for you daily?

Week 2 : Perspective: Treasuring God and Treasuring People

Reading: Recalibrate Your Life (pg. 61–68)

Defining Love

Relationships are the currency of heaven, then, and our love for others evidences our love for God. But before we delve into what makes relationships work on a practical level, we need to understand what it means to see and love people as God wants us to see and love them. Besides the tremendous confusion today about human sexual love (eros) and romantic relationships (a confusion that isn't new— just resurrected in new ways), there is a common temptation in every age to view people and relationships in a utilitarian manner. We love and give and serve because others have done the same for us or because we expect them to do so in the future. In other words the fleshly instinct is to view and use people for our selfish purposes, sometimes even unconsciously, whether it's to feel better about ourselves, to gain a sense of personal significance or worth, or to further ourselves somehow. We even do this with our family members, including children!

Borrowing loosely from Augustine, we can define love as the steady intention of the will toward another's highest good. This definition emphasizes the biblical idea that love is not a feeling but a 11 choice, an act of the will. Aiming for others' highest good takes us away from a people-pleasing approach and a permissive approach that offers approval of behavior without regard for God's standards, focusing instead on that which is truly good for a person, from God's viewpoint.

In a broad sense the highest good, of course, is that a person may know and love God. Far from permitting us to take an excessively tough or harsh approach toward others (especially when their sin becomes evident to us), this definition challenges us to model the character of Christ in how we love others—with compassion, patience, kindness, self-lessness, and all the other traits found in 1 Corinthians 13:4-7. This love isn't flabby, nor is it cheap: "God demonstrates His own love toward us, in that while we were yet sinners, Christ died for us" (Romans 5:8 NASB). God's love for us is causeless and undeserved. His love led him to give up his most prized possession, his Son. "God's love is manifested in the fact that he is a giver. From the beginning, he has given even though people have rejected his gifts more than received them."³ Likewise, our relationships with people are to be fueled by the love, grace, and kindness our Creator has shown us, not by what they have done for us or by what they can or will do for us. This runs counter to our fleshly instinct!

Week 2 : Perspective: Treasuring God and Treasuring People

Love in Action

Myriad Scriptures emphasize the causeless nature of God's love. Let's look at one snapshot in the life of Jesus to understand better how this divine love is applied to day-to-day relationships. In Mark 5:21-43 Jesus is surrounded by crowds, as was typical. Suddenly, one of the most important religious rulers in town, Jairus, comes to him and throws himself at Jesus' feet, begging him to heal his sick daughter. Jairus has done nothing for Jesus (that we know of), and yet Jesus drops everything to help him.

As Jesus goes, however, he welcomes a second interruption. This time it's not an influential man but a marginalized woman (remember, in that society women did not hold the status they do today). This woman had been sick with a bleeding affliction for twelve years, and because of her uncleanness she would not have been allowed to enter the synagogue that entire time. This woman had no positive marks in the religious-piety column; because of her social status (an outcast) she would likely never be able to do anything to thank Jesus if he were to help her. And yet again Jesus ignores the pressures from the crowds, stops everything to heal her when she touches his robe, and speaks tenderly to her, "Daughter, your faith has made you well; go in peace, and be healed of your disease" (v. 34). Jesus' delay seems to have irritated at least some members of Jairus's household who thought Jesus was now too late to help them and thus shouldn't be bothered anymore (v. 35). But the Lord continues with his mission and goes on to do another miracle— raising the elite man's daughter from the dead.

Jesus' willingness to halt his activities to help individuals one on one, people who had done nothing for him or could do nothing in return, is instructive. The Son of God could have been the busiest man on this earth, unwilling to be bothered with a father's concern for his daughter or with a poor woman's malady. But Jesus never saw himself as too important to serve anyone God put in his path. God his Father and the people he came to save were his chief priorities (in that order), and nothing could derail him from that focus. We too are called to set aside our agendas and embrace the unexpected moments and interruptions in our day-to-day living, seeing every relational encounter as an opportunity to show another person the love of God. True love for others isn't a matter of talk. It is acted on in deeds of service that consider others' needs above our own. While this attitude may go unnoticed by the world, it is greatness in the kingdom of God. Francis Schaeffer wrote that "there are no little people" in God's kingdom; likewise, there are no little (or inconsequential acts of love if they are done with the right attitude (Matthew 25:40). 4 For this reason we must never measure the value of our lives by the world's standards but by love— the love God has shown us through his Son, and the love he pours in and through us to others (1 John 4:10-11).

Week 2 : Perspective: Treasuring God and Treasuring People

Relationships Without Regret

If you talk to people approaching the end of their lives (or those who interact often with such people, like hospice and palliative care workers), it is almost without exception that some people's primary end-of-life regrets are in the area of relationships. A high percentage wish they had:

- spent less time working and more time with family, especially their kids when they were young
- done more for other people
- been a better spouse or parent

When we recalibrate, we do well to pay close attention to the relationships in our lives so we will avoid such regrets.

If people and relationships are so important, why do we fail in them so often? Of course, there are myriad reasons, many of them rooted in human sinfulness (e.g., pride, fear, selfishness).

When sin first entered the world, remember that Adam and Eve covered themselves—they hid both from God (the relationship of primary importance in their lives) and each other (as shame and blame took over, breaking their communion as a couple). So human failure in relationships dates to the fall. Yet in Christ we find the power for success in this area—an ability to enjoy genuine community where there was once alienation, to love (friend and foe alike) instead of hate.

With our security in him we find the courage to reconcile with others, even if it means admitting our wrongdoing or risking being hurt or persecuted or slandered. With our identity in him and not in our performance or possessions, we find the motivation to place eternal souls above other, temporal priorities.

Besides human sinfulness, many of us fail in relationships simply out of neglect — we don't work on them. We may conveniently focus on those who are easy to love while ignoring people we don't like very much or with whom our relationships never seem to improve. Yet even the best of relationships hit rough spots and can take a downward turn. The second law of thermodynamics comes in handy here. This law is about degeneration and decay. Essentially, it says that the quantity of useful energy in a closed system gradually diminishes over time.

Week 2 : Perspective: Treasuring God and Treasuring People

This principle can apply not only to thermodynamic systems but to other systems, including the web of human relationships. The bottom line is this: Relationships left to themselves atrophy.

They fall into disorder and diminish in quality without a steady infusion of intentional energy. We see this in marriages often. Romantic or erotic love simply can't sustain a marriage over the long term; even friendship has its limits in marriage because humans are inherently sinful and selfish. As time goes by, without an intentional choice to be other-centered, a man and a woman eventually descend into a self-centered, broken (or breaking) relationship. They may still choose to live under the same roof (often for pragmatic reasons), but the initial sense of intimacy fades and they become near-strangers to each other.

All relationships face similar dangers and, like marriage, take effort.

We cannot take a passive approach, because relationships simply will not sustain and grow themselves. Many of us are experts at postponing the effort we need to put forth in our relationships. We are all guilty of this to some degree if we're honest. We presume upon the future. We Prioritize the urgent - the project at the office, the chores around the house, and other obligations. In the process we defer our care and love for the people right in front of us until a later date. But what if that date never comes? There will always be something urgent competing for our attention!

Personal technology has made this natural tendency worse. We can live in the same household, be in the same room as another person, and if we're too immersed in our phones or other devices, almost imperceptibly over time we slowly lose touch with the people around us: with others, with God, even with ourselves. It is too easy to start to believe the lie that a small rectangular device is all we need —that what is happening in the world of our devices is more urgent and more important than what is happening in the tactile world around us. Nearly all of us who use a device connected to the internet fall into this temptation.

And we all must continually guard against it. There can be nothing worse than getting to the end of our lives and realizing we spent years of our lives staring at a screen —yes, sometimes toward good ends, but more often than we'd like to admit toward wasted and futile ends.

Phones are a helpful tool for some aspects of relationships, but they are poor masters and are no substitute for real presence and fellowship.

Reading Follow-Up Questions:

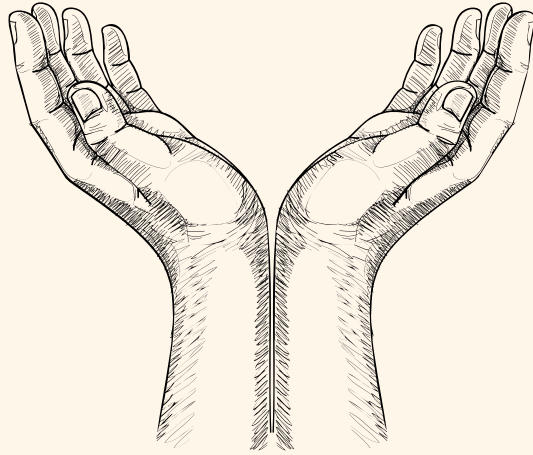
1. What is meant by “relationships are the currency of heaven,” and what does that have to do with anything?

2. Without looking at your bible, give examples of how Jesus put relationships first on a day-to-day basis.

3. Augustine discusses how love isn’t a feeling but a choice. What does this mean to you?

4. Just imagine for a second that someone pops into your office, or the kids come home and say “I want to talk when you are just about to lie down.” What do these types of interruptions do to your state of being? Are you joyful or frustrated? Why?

5. What is meant by “relationships left to their own atrophy”?



GENEROSITY CURRICULUM



WEEK 3



STEWARDSHIP: STEWARDING TIME

If we are saved by grace alone why is there a need to explore our gifts and talents and give God our time?

Core Truth:

God has blessed each of us with different gifts. It is His desire that we search our hearts and explore these gifts. By each of us combining our gifts we can build one body in the church. In doing so we will glorify Him.

Passage Introduction: This passage starts by discussing time from two different perspectives. Chronos, meaning clock time and Kairos, seizing the time we have to accomplish what God desires for us. We are reminded that none of us know exactly how much time we have here on Earth but we are reassured that we have exactly enough minutes to accomplish all God desires from us. Therefore, we are challenged to be good stewards of the time God has given us.

God also provides us with different gifts that we are expected to hone in on and utilize for His glory. Some of these gifts are readily seen, while others maybe hidden deep within us until such time that God has determined for us to explore and use.

Ephesians 5:15-17

15 *Be very careful, then, how you live—not as unwise but as wise, 16 making the most of every opportunity, because the days are evil.*

17 *Therefore do not be foolish, but understand what the Lord's will is.*

MEMORY VERSE

1 PETER 4:10

10 Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms.

Inductive Bible Study & Study Questions

1. Paul here cautions against unwise living. What are some examples of unwise living that he may have in mind?

2. What are the opportunities Paul may have in mind as he encourages "making the most of every opportunity?"

3. What do you think is meant by the days being evil?

4. What does Paul mean by the Lord's will here?

Week #3 - Stewardship: Stewarding Time

Reading: Recalibrate Your Life Stewarding Time (161-165)

Making the Most of Time

A less moribund way to think of the stewardship of time is found in Paul's words in Ephesians 5: 15-16 (NASB): "Be careful how you walk, not as unwise men but as wise, making the most of your time, because the days are evil." We hear a lot about time management. But a standard joke among seminar speakers is, "Nobody manages time!" And it's true. Time marches on; it cannot be stopped or started; it cannot be added to or subtracted from. No one can truly manage time. But we can steward the time we are given-making the most of it (some translations say "redeeming it"), as Paul says, seeing it as a gift from God.' Of course, the older we get, the more cognizant we tend to become that life is comparatively brief, and time is precious.

Not one of us knows how long our lives will be. Thus, it is wise for us never to presume upon the future. We make a serious mistake if, while young or even in our middle years, we assume our candle is long and our hourglass has abundant sand. This error usually shows up in the way we spend our days-devoting far more time to temporal activities (that have little eternal consequence) than we would if we knew we only had a year to live (hence tool 3). Some of us are more prone to procrastinate or get distracted, while others of us are prone to overwork or become overcommitted. Both ends of the spectrum display shortcomings in the area of stewarding time.

The reality is that each of us has exactly the amount of time God has allocated for us to accomplish his purpose for us on earth (Psalm 139:16). We do not need to fret or presumptuously dawdle when thinking about the length of our lives. Jesus lived until his early thirties and accomplished all that he was called to do; Moses lived to 120 and completed the mission God gave him as well. Knowing that God gives each of us the time we need—not one hour more or less —naturally shifts our focus from seeing time in terms of numbers (days and years, or chronos time) to seeing time in terms of opportunities (the content we fill those days and years with, or kairos time).

Week #3 - Stewardship: Stewarding Time

Stewarding Opportunities: Case Study: Boswell's Father

There is considerable agreement that the eighteenth-century writer Samuel Johnson was the most widely accomplished man of letters in English history. His friend and biographer, James Boswell, wrote *The Life of Samuel Johnson* (1791), considered to be the finest biography in the English language. Boswell was the oldest son of a strict, aloof Scottish judge. As a child the younger Boswell relished the rare attention shown to him by his father. A story is often told of James, who, as an adult, spoke about a special day his father took him fishing, remembering what they talked about and what he learned. It was a day he never forgot, marking him for the rest of his life. However, when Judge Boswell died and his own journals and papers were being organized, someone checked his diary to see what he recorded on that day of fishing that had meant so much to his young son. The diary entry for that date contained one line: "Gone fishing with my son; a day wasted."

That sad account illustrates the two different concepts of time, *kairos* and *chronos*.

James Boswell's father was focused only on *chronos*, defining a productive day by worldly standards; he totally missed the importance of *kairos*, the opportunity to be with his son. James, on the other hand, probably lost track of *chronos* as he reveled in the *kairos* of being with his father.

Kairos moments cannot be measured or planned. They can occur over a short period (in a brief encounter at a store or on the street, for example) or as a season of our lives (for example, a time when you're placed under a particular boss with whom God is clearly using you to share and model the gospel). *Kairos* opportunities are events that God orchestrates, often sovereignly putting you together with a certain person in the right place at the right time (*chronos*). We probably receive several *kairos* opportunities per day, but many of us steamroll past them due to busyness, or we're blind to them because we are not tuned in to the priorities and heart of God. This is partly why recalibrating regularly (even weekly or monthly) is so valuable. As we get older we may feel time is slipping through our fingers,

Week #3 - Stewardship: Stewarding Time

Stewarding Opportunities: Case Study: Barry

Barry, a grandfather in his early seventies, offers a contrasting example to James Boswell's father. A practicing lawyer for nearly five decades, Barry gradually transitioned into retirement. In 2020, about three years into full retirement, he wrote, "I am finding that it is satisfying to work 18 and live at a slower pace and to disengage from finding meaning in business-level productivity; now I am gaining more appreciation and satisfaction in doing the routine affairs of life, which in the past were great interruptions and heavy burdens." Still, Barry— who spent years in a profession where "time is money," with every minute accounted for and billed to the client—has to intentionally remind himself of God's view on how he spends his time. This comes to mind when I have been playing hide-and-seek for fifteen minutes with our granddaughter, and it is about to drive me crazy, but she wants to keep at it; I stop and think, so what's the most important way for me to spend the next few minutes? Keep doing this or get frustrated that it's not "productive"? Wisely investing our time means we will sometimes spend time doing things (e.g., fishing or playing hide-and-seek) that seem small and insignificant, like a waste. Stewarding time also means sacrifice (of whatever we could be doing instead).

When we see our time as God's and treat it accordingly, we will fill our days with those things that he wants us to—prioritizing what he prioritizes.

Reading Follow-Up Questions:

1. If you only had a year to live what one thing would you most want to accomplish?

2. Have you ever had a Kairos moment? A time when you knew God had put you somewhere for a specific purpose?

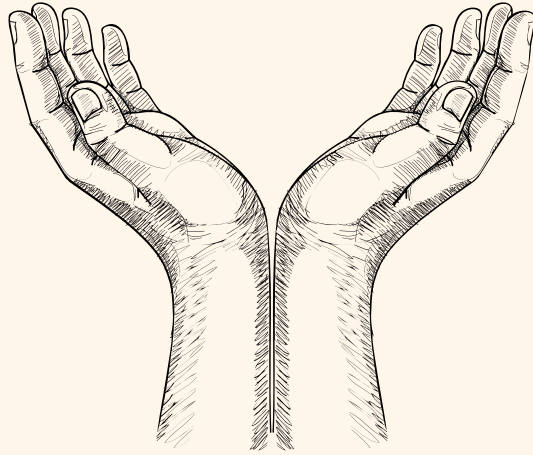
3. Have you ever been called to do something you did not think you were qualified to do? Did you succeed? Did you feel God's help throughout the process?

Prayer

Father, teach me to live with two days in my calendar: today and that Day. May I be open to your promptings, not insisting on my own agenda but following your lead in how I spend the time you have given me. May I define a productive day by your standards rather than by the world's metrics.

Thank you for the ways you have uniquely wired and gifted me. I ask you to reveal these talents to me and to show me how you want me to use them for Your glory and the good of others.

Amen.



GENEROSITY CURRICULUM



WEEK 4



STEWARDSHIP: STEWARDING TALENT

What talents has God given you and how is He calling you to use them?

Core Truth:

There are two types of talent: natural, which we are born with, and spiritual, which we develop along our Walk with Jesus. As we mature, we discover talents we didn't have before, strengthen the ones we already had, and find new outlets to utilize our unique skill sets. In their own way, everyone adds value to a community by expressing the talents God has granted them.

Passage Introduction:

In chapter 12, Paul writes to the Romans to explain individualism within Christian community. He explains how every follower of Jesus has skills and talents which are valuable on their own, but when one person's talents join with another, and many others, they complement each other to form one body - the Christian community is a body - which works together to glorify God in all it does.

Romans 12:3-8

3 For by the grace given me I say to every one of you: Do not think of yourself more highly than you ought, but rather think of yourself with sober judgment, in accordance with the faith God has distributed to each of you. 4 For just as each of us has one body with many members, and these members do not all have the same function, 5 so in Christ we, though many, form one body, and each member belongs to all the others. 6 We have different gifts, according to the grace given to each of us. If your gift is prophesying, then prophesy in accordance with your faith; 7 if it is serving, then serve; if it is teaching, then teach; 8 if it is to encourage, then give encouragement; if it is giving, then give generously; if it is to lead, do it diligently; if it is to show mercy, do it cheerfully.

MEMORY VERSE

ROMANS 12:4-8

6 We have different gifts, according to the grace given to each of us. If your gift is prophesying, then prophesy in accordance with your faith; 7 if it is serving, then serve; if it is teaching, then teach; 8 if it is to encourage, then give encouragement; if it is giving, then give generously; if it is to lead, do it diligently; if it is to show mercy, do it cheerfully.

Inductive Bible Study & Study Questions

1. Why does Paul say our gifts differ from our neighbor's?

2. Is one person's talent judged to be more important than another's?

3. What "function" do our individual gifts play?

4. How can you use your gifts to "exhort" (encourage) the people around you?

5. How do a person's talents "[belong] to all the others" in a community?

6. How does "sober judgment" allow us to recognize our own talents?

Week #4 - Stewardship: Stewarding Talent

Just shy of her fiftieth birthday, Julia Woodman, an army wife and homemaker, went back to school. Her husband had recently retired, and her youngest daughter had entered college. During this time of transition she looked down her own path, searching for the next step to take, when she had an epiphany during a retreat at a Benedictine monastery in Oregon. A monk there encouraged her in what she worried was a "harebrained idea," saying, "How do you know that God has not put that [idea of going back to art school] on your heart? God has created you with a sound mind, and one of the ways he trains people is through artists." The rest is history. Julia, now in her eighties, became a master silversmith who "integrate[s] spiritual devotion into her pursuit of artistry. Her work has won multiple awards and is featured in collections throughout the United States as well as abroad.

Julia's late-career start in metalwork wasn't out of the blue. She was exposed to industrial design earlier in life at the Pratt Institute, specifically a principle of "synthesizing beauty and utility," and was thus aware of her inclination toward sculpting? But it wasn't until she was seeking her MFA—at an age when many are thinking about winding down their careers—that she realized her talent in silversmithing. "All of my success," Julia is careful to highlight, "has to do with the power of prayer."* Crafting each piece to the glory of God, Julia seeks inspiration from God and his Word. A cross she made for a cathedral in Atlanta, for example, was "inspired by the imagery of Psalm 19: 'God's word is sweeter than honey, even the honey that drips from the comb. Comprised of a series of gold comblike shapes, the cross vividly evokes nectar with a spiritual aura. Julia has no plans to retire as long as she's physically able to do what she loves to do, is specially skilled to do, and (she quips) "keeps [her] off the streets.'

Julia's story is a beautiful example of an ordinary person finding her extraordinarily unique purpose throughout a lifetime, on God's time-table. She is also a wonderful model of someone who is stewarding her talent well. Note that for her, silversmithing is a combination of innate skill (a knack wired into her by God) and training; spiritually speaking, she can use this skill to 21 produce something that points to the Creator God, or she could use it to point back to herself or to something else in the creation. Thankfully, she has chosen to glorify God with it.

Week #4 - Stewardship: Stewarding Talent

What have we been given?

First Chronicles 29:14 says, "All things come from you, and of your own have we given you." This verse points to the wide scope of our stewardship before God. "All things" come from God-and we owe them all back to him. These things encompass not only our material wealth and belongings but also intangible gifts-including our skills and talents, both developed and undeveloped ones, innate and acquired. For the use of all these we are accountable to the One who gives them. From what he has given us, we give back to him by investing them (on his behalf) for his purposes.

The apostle Paul echoes this idea in a verse we've seen before: "Who regards you as superior? What do you have that you did not receive? And if you did receive it, why do you boast as if you had not received it?" (1 Corinthians 4:7 NASB). The context of these words is important. There was "jealousy and strife" among the Corinthian believers; divisions had arisen over allegiances to certain leaders. Some followed Apollos, some followed Paul, some followed others. Most likely these allegiances were focused on the talents of certain leaders—their teachings, their styles, their charisma, or other traits. But Paul shut down such reasoning by reminding them that no one possesses gifts that did not come from God. In that sense all leaders are equal as servants (or stewards) of God who have been gifted to accomplish different things for him: "I planted, Apollos watered, but God gave the growth" (1 Corinthians 3:6).

When God bestows gifts and roles, there's no room for boasting or bragging. There's only room for faithfulness-wisely investing the talents God has given. "It is required of stewards that they be found faithful" (1 Corinthians 4:2).

What can we give?

To faithfully invest our talents and abilities, we first need to know them.

Identifying our gifts is a lifelong task, and they may change (or the way we use them may change) across the seasons of our lives. Julia Woodman had hints of her silver-crafting gift earlier, but she didn't truly become aware of and nurture it until midlife.

We can think of talent in two realms: natural abilities and spiritual abilities. Of course, these two realms overlap; there is no fixed line of demarcation between them. People of all spiritual beliefs have the first kind (natural or innate gifts); they may include athletic, musical, artistic, organizational, insightful, or service-oriented talents. Many evaluative tests exist to give handles for grasping your talents. Perhaps the most helpful indicator, however, is to see where success is achieved or fruit is born. When success in school or on the job is realized, that is an indicator that talents are coming to the fore.

Week #4 - Stewardship: Stewarding Talent

Spiritual gifts, on the other hand that is, those bestowed by the Spirit— are only given to born-again Christians. The Bible says the Holy Spirit "apportions [gifts] to each one individually as he wills" (1 Corinthians 12:11). These gifts include things like teaching, exhorting, prophesying, administration, and healing, and they are for a clear purpose: the edification (building up) of other Christians and for service. Every Christian has one or more gifts as the Spirit determines, and they may vary over time. Spiritual gifts are described in Romans 12, 1 Corinthians 12, and 1 Peter 4, while role gifts (given by Christ to the church) are outlined in Ephesians 4. One way to determine which spiritual gifts you have been given is to be involved in service and to look for fruitfulness and the affirmation of others who observe your ministry. As a caveat, ability and success go hand in hand sometimes, but not always. God may call us to something in our weakness to show us his all-sufficiency. There are plenty of examples of pastors who were called to their roles but who got severely anxious (physically sick) every time they preached, even after years of practice. Moses himself was not a gifted orator (Exodus 4:10), but God still used him-along with his brother as his mouthpiece —to speak to his people.

Both natural and spiritual abilities can be seen, ultimately, as gifts of God that we can use either for his glory as he leads or for our own glory. Ideally, over time, there is a convergence of passion, gladness, success, fruit, and human need in a person's life — but sometimes it takes time to see this convergence, and sometimes it never comes (at least not completely). Our goal should be to discover the talents God has given us as well as we can to be in tune with what we truly enjoy (what makes us tick) and to intentionally seek to merge these in a way that is honoring to the owner.

Recalibrating

Talents typically emerge— and change - slowly over time. Naturally speaking, we recognize our talents as we mature. Spiritually speaking, we recognize our spiritual gifts after becoming a Christian as we begin to follow God's leading in service to Christ.

It is never too late to take a fresh look at what your talents are, naturally or spiritually. If you are younger, seek advice and counsel. Find an appropriate mentor who can guide you in the expression of your abilities. If you aspire to missionary work, for instance, talk to your pastor and your family, but also talk to present-day missionaries and read about missionaries of the past-letting all of these voices speak to you, but never to replace the ultimate Counselor, the Holy Spirit.

If you are in midlife, you may have already found the intersection of passion, ability (natural or spiritual), and needs (what pays the bills) — if so, great! If not, we recommend you make use of tool 7. Be open to new leadings and understandings of your gifts.

If you are in the senior season of life, you are in the best position of all, especially if you have been released from commitments to an employer or to a certain (higher) monthly income threshold. Those who are older may find deep human needs just waiting for your talents to meet 23 them. Brainstorm ways you might translate your natural gifts, honed over years of experience, to something you are still physically and mentally able to do and that will honor God. (For example, if you're a retired school teacher or professor, consider teaching Sunday school or starting a discussion/study group in your home.) Whatever your stage of life, look at yourself as a gifted creation of God. Seek him for his guidance about your calling and for continued understanding about how your talents should be used for his glory.

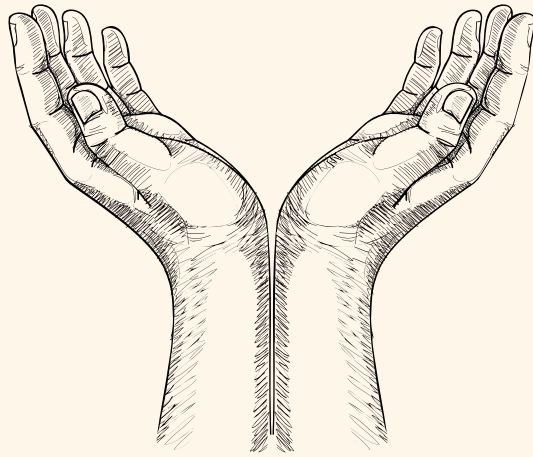
Reading Follow-Up Questions:

1. What are the talents/gifts God has given you? Which ones bring you the most joy?

2. Who is someone whose talents you admire? What talents do they have that you don't?

3. Have you seen your talents evolve over time, or discovered a new talent later in life?

4. Have you found someone whose talents complement yours?



GENEROSITY CURRICULUM



WEEK 5



STEWARDSHIP:
STEWARDING TREASURE

What attitude and practice should followers of Jesus have regarding managing the money God gives them?

Core Truth:

Followers of Jesus have an intentionality regarding money, not anxiously over-desiring the pursuit of it, but faithfully stewarding it as a temporal tool. Putting your hope in money and prioritizing only the short-term benefits of treasure “relax, eat, drink, and be merry” with no regard for eternal uses of wealth, are two mindsets the disciple watches, so as to not give one’s heart to.

Passage Introduction:

Jesus’ teaching in this parable contrasts the use of treasure for temporary or eternal purposes. Jesus tells this parable in response to a brother who wanted his elder brother to split the inheritance equally, even though Deuteronomy 21:17, held that in Jewish law the firstborn son receives a double portion of the family inheritance. Jesus warns him against the over-desiring of attaining wealth on this earth.

Luke 12:13-21 (Parable of the Rich Fool)

Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.” Jesus replied, “Man, who appointed me a judge or an arbiter between you?” 15 Then he said to them, “Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.” And he told them this parable: “The ground of a certain rich man yielded an abundant harvest. 17 He thought to himself, ‘What shall I do? I have no place to store my crops.’ “Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. 19 And I’ll say to myself, “You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.” “But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’ “This is how it will be with whoever stores up things for themselves but is not rich toward God.”

MEMORY VERSE

MATTHEW 6:20-21 (NIV)

20 But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also.

Inductive Bible Study & Study Questions

1. What is covetousness? When Jesus says "Watch out! Be on your guard against all types of covetousness..." what types of covetousness would you say you have to be careful of?

2. In verse 16, what is noticeable about the rich man's land "producing plentifully?"

3. Why does God call the man a fool based on the man's conversation with himself in verses 17-19?

4. Looking at verse 20, as you think about the things you have acquired in your life, "whose will they be?"

5. Is the problem laying up treasure for oneself, or not being rich towards God, or both? Why?

6. Jesus later says, "where your treasure is, there will your heart also be" (Luke 12:34). Jesus is pointing out here that what we value reveals the state of our heart. If you were to answer the question, what would those closest to you say are the things you value most? Why?

Recalibrate Your Life: Stewarding Treasure (pg. 176-180)

Total Accountability

So far, our discussion of investing our lives wisely has focused on a few fundamental truths:

1. Every human being was created to be a steward of God, and Christians are called to embrace that role.
2. Everything we have comes from and belongs to God. We are simply managers or investors of what he has entrusted to us.
3. With trust comes accountability.

This third truth speaks to a legalistic versus laissez-faire attitude toward money. It's impossible to be accountable for that which we haven't bothered to count or measure. For example, in the well-known parable about the stewardship of money in the Gospels (Matthew 25:14-30), the wealthy man didn't give his servants "some money" with instructions to "do something with it" until he returned. No, he gave one servant five talents (a talent being an ancient Greek monetary measure equivalent to about sixteen years of day-laborer pay), a second servant two talents, and a third servant one talent. Based on the owner's response on his return, he expected that the servants would invest the bounty (however little or much) and produce a return. In this example counting and measuring were expected - something that is easy to do with money. In addition, no amount of money was too small to be invested for God's purposes.

We see from this parable that accountability has a test even higher than profit or loss: faithfulness? God has entrusted each of us with some amount of wealth, whether great or small. But he holds us all accountable to himself with how we use our wealth. No matter our financial situation we can use the money we have to honor and worship God by recognizing that he owns all things and that we are stewards of what he has given us.

Consider the three examples of good stewards mentioned in chapter nine: Joseph, Jesus, and Paul. In managing Potiphar's entire household and property, Joseph would have been expected to keep accounts and ledgers to show Potiphar. On the other hand, it is conceivable that Potiphar didn't micromanage the other servants under his charge. Just as God doesn't expect us to record how we spend every second of our day, it is possible to be a good steward without accounting for every single penny. One can be a good steward of finances without being a harsh steward.

Week #5 - Stewardship: Stewarding Treasure

Jesus was 100 percent accountable to God as a servant (Philippians 2:7). Yet Jesus was never anxious or budget-driven. Money wasn't ignored, but it wasn't a driving motivation either. It was a worldly tool. Jesus exemplified what it means to live a faithful but not an anxious life, particularly concerning treasure. His balanced approach to stewardship — being neither too casual nor too uptight about tangible resources — is seen in his interaction with scribes and Pharisees over their one-sided approach to stewardship (Matthew 23:23-24). These Jewish leaders were fastidious about their tithing to God, even counting out their herb seeds to make sure God got His share. While not condemning their painstaking attempts to be 800 stewards of their culinary treasure, Jesus rebuked them for ignoring "the weightier matters of the law: justice and mercy and faithfulness" (v. 23).

Paul (like Jesus) seems to have had little money of his own. However, he was careful not to be a financial burden on the churches he ministered in Acts 20:34, 1 Corinthians 4:12, 1 Thessalonians 2:9, and Thessalonians 3:8. He plied his trade as a tentmaker when he needed 27 Money for his support (Acts 18:3). And he was equally careful when handling other people's money. He personally delivered the funds entrusted to him by the churches in Macedonia and Achaia to the church in Jerusalem, acting as steward of their treasures to bring them safely across land and sea (Romans 15:25-33). The man who identified faithfulness as the chief trait of a good steward showed it in his own ministry (1 Corinthians 4:2).

So, is financial stewardship a matter of ledgers or a matter life-style? Both! Faithfulness is the test, and God knows each of our hearts.

Leveraging the Temporal for the Eternal

If faithfulness is the test, we better ask the obvious question: faithfulness to what and to whom? Obviously, we're to be faithful to God and to what he expects and values, as best we understand it. But there is a deeper dimension to faithfulness with treasure. Many teachers and preachers note that Jesus talked more about money and possessions than about any other topic. At first, we might conclude this emphasis to be a kind of priority ranking. Money is important; money is tempting; money needs to be handled and managed carefully. That is all true, of course. But it seems that what Jesus is emphasizing is the need to use money toward a deeper end than earthly needs.

As with everything God provides, we have a choice with money: Do I spend it with a temporal or an eternal mindset? Money spent on satisfying our ambitions has a short shelf life. Even investments that pay dividends to future generations will ultimately reach their life span when this world ends. But money invested for eternal purposes will never stop paying dividends and is sure to please its ultimate Owner. That's not to say we avoid paying our bills or purchasing necessary material items — God gives us money to meet our needs — but the way we do these things matters. We can and should use our finances to give toward what will last: our relationship with God and others.

Week #5 - Stewardship: Stewarding Treasure

The teaching of Jesus in Luke 12:13-21 contrasts the use of treasure for temporal or eternal purposes. This parable of the rich fool (which we discussed earlier in relation to sinful presumption about the future) brought a warning from Jesus about greed. Jesus told this parable because a brother wanted his (apparently older) brother to split their inheritance equally, even though in Jewish law the firstborn son received a double portion of the family inheritance (Deuteronomy 21:17). In response Jesus warned him about greed: "One's life does not consist in the abundance of his possessions" (Luke 12:15). Ultimately, the Lord's message was to avoid the error of treasuring the temporal over the eternal.

Jesus immediately illustrated this warning with the parable of the rich fool, centered on a wealthy farmer who had an exceedingly prolific crop. Lacking storage space for his abundance, the farmer decided to tear down his barns and build bigger ones to "store all [his grain and goods]" (Luke 12:18). He then realized that his abundance would allow him to "relax, eat, drink, be merry" for years to come (v. 19). But before his plans were realized, God took his life and called him a fool, asking him, "The things you have prepared, whose will they be?" (v. 20). Jesus concluded the parable with this teaching: "So is the one who lays up treasure for himself and is not rich toward God" (v. 21). That is, such a man is a fool.

Let's be clear: the point of this parable is not that wealthy people die before being able to enjoy their wealth. Neither is the point that it's sinful to accumulate a lot of treasure. The point is that we can either honor or dishonor God in the way we use wealth. Putting our hope in temporal wealth is fleeting, as we have no guarantee concerning the length of our life. To put it colloquially, no one has ever seen a hearse pulling a trailer. You can't take it with you.

That is the essence of Jesus' teaching in Matthew 6:19-21. While it's one's life that can be cut short in the parable of the rich fool in Luke 12, it's wealth that can disappear according to Matthew 6. Moths can consume garments, rust can deteriorate metal objects, and thieves can break in and steal money and valuables. Nothing (materially) is guaranteed, except for the fact that God will "supply every need" we have when we have it (Philippians 4:19). Economies, banks, and safeguards are fickle and undependable. We can be rich one day and poor the next.

Week #5 - Stewardship: Stewarding Treasure

There is a better plan. "Lay up for yourselves treasures in heaven, whether neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also" (Matthew 6:20-21). Those last words are among the most misapplied in the church. Jesus does not say, "Where your heart is, there your treasure will be." Many preachers have exhorted listeners, "If your heart is right with God, you'll give to God!" While this is true in one sense, that's not the point of this passage in Matthew. Rather, Jesus is pointing out that what we value reveals the state of our heart. If we value money, our treasure is on earth. If we value God, our treasure is in heaven. From this we learn that when we give to God, our heart becomes focused on God. Such is the power of treasure in our life!

Recalibrating our heart requires action: submitting our finances to the will of God and giving generously as he commands. But how exactly do we convert temporal treasures into eternal investments? The fact is it will look different in every person's life. One person may be called to buy a larger house that accommodates a lot of people for hospitality; another may be called to buy a smaller house or to keep renting to free up funds for giving toward missions or other ministries.

The point is to hold a loose grip on money and the things it secures for us. Everything should be on the table before God, even funds that may be tied up in a foundation or set aside for kids' inheritance. Why? Because as the saying goes, "If you're giving while you're living, you're knowing where it's going." Or, like those in the investment world like to say, "Money always travels to where it is treated best." And we know God, as the original Owner, will treat our money better than this world will treat it. What we invest with Him (for His kingdom purposes) will pay returns that never end, both through the edification of the church and the salvation and building up of individual souls.

Reading Follow-Up Questions:

1. What from the reading did you find the most helpful?

2. What questions do you have about the reading?

3. Does this reading convict, challenge, or comfort you? Why?

Prayer

Father, thank you for the gift and privilege of entrusting me with the money you've given me. I confess it is so easy to become entangled in the pursuit of money and the overvaluing of an abundance of possessions.

By your grace, may I treasure things of eternal value, that my heart may be for things in Heaven. May I be a faithful steward of the money you give me. And may I use my earthly treasures for eternal investments.

Amen.