

LESSON 3

Practical Helps for Living and Giving

–Keith Wilkinson–

How to Use this Resource

This resource contains four Sunday School lessons. These lessons can be used as a series or each as a stand-alone Bible study. The Learners' Guide follows with a plan for teaching adults. Teachers should read the Learners' Guide first and then use the Teacher's Guide to prepare.

A Parable on Management: Becoming Better Managers of What God Gives Us

Focal Scripture: Luke 16:1-23

Scratching the Surface:

Some corporations have entered our consciousness as examples of poor business ethics and dishonesty. The lives of thousands of people have been adversely affected by their dishonest actions. Dishonesty, incompetence, and mismanagement have created havoc in our recent national economy.

These may be the big ones. Sometimes we also read of lesser schemes of people in management and leadership. The reality in either case is that there will be an accounting. Does that include us? Perhaps we too are sometimes guilty of mismanagement.

I had not paid attention to the fact that a small, but growing savings account which I carried at my local bank was barely paying interest. Fortunately, a bank representative called it to my attention. He offered to transfer the funds to a more favorable interest-bearing account. I suddenly realized that I had not exercised good stewardship of my own resources by allowing money to sit with little opportunity for growth. I too was being as negligent with the gifts that God had blessed me with. I was not using them to the fullest extent possible by simply letting them languish.

A friend of mine lost his job in a company reorganization and down-sizing. While the lay-off had been devastating, it forced him and his wife to reconsider God's calling on their lives. They came to believe that God had set them aside for mission service and proceeded with preparations to enter a new area of ministry and service. Had the job change not come along, they might have delayed doing what God had called them to do. The loss of a job, and other life-altering circumstances, can sometimes become catalysts for important changes in our lives.

Jesus chose a story from the arena of work to teach an important truth about management and stewardship. His teaching resonates with our twenty-first century experiences.

Digging In

A Time for Accounting

Read Luke 16:1-2

There is nothing quite like being called to account for ourselves! In this case, the manager of a wealthy man's resources had been accused of dishonesty. His master accused him of being guilty of **“wasting his possessions.”** What the waste consisted of was not identified. Perhaps he had simply failed to take appropriate opportunities for increasing the master's wealth when they came along. Perhaps he simply made bad investments. More likely he used his master's resources for his personal well-being instead of building his master's portfolio.

Who had lodged the accusation against the manager? We are not told. Perhaps it was one of the master's clients who had seen first-hand how the accounts were being managed. Either way, the charges had been made.

The master acted decisively by calling the manager to account. He laid it on the line. He stated the charges bluntly. He asked for an accounting. He told his manager that he can no longer continue as his manager. Like a first century Donald Trump, he said “You're fired!”

Not only had the manager been accused, he quickly saw that we would soon be out of a job! Losing one's job is a traumatic experience. One's reality suddenly changes. How will I live? How will I pay the bills? What can I do to survive?

Q: Have you known friends or experienced for yourself the sudden loss of your job? What feelings did you experience? What action did you consider following the initial reaction to the loss?

Making Lemonade

Read Luke 16:3-7

As the old saying goes, “When life deals you a lemon, make lemonade!” Desperation can sometimes lead to brilliance! Such was the case of this worried manager. As he cast about for options for employment, the scenarios looked less than promising. There was always the opportunity to do hard labor—digging, for example. But it was work for stronger, younger men. He knew that he did not have the stamina for such labor. Begging wasn't a good option either. He considered it humiliating in light of his former circumstance. And if not humiliating, he knew it couldn't bring in much money.

In these circumstances, it would have been easy to slip into depression. The loss of a job and other life setbacks can sometimes make one despondent about the future.

This manager came up with a more creative solution. He realized that his best course lay in tapping the networks of relationships he had built in the course of his master's business. He decided to call in his master's clients and offer a win-win situation for himself and his master's clients. Perhaps it would be good even for his master. However that part of the equation may not have been a part of his thinking at the time.

To the first client, who owed eight hundred gallons of olive oil, he offered a settlement of the bill for half. To the second, who owed a thousand bushels of wheat, he offered a settlement of the bill for eight hundred. It was good business. The principle of settling outstanding debt through negotiated reduced settlement is an old practice. It continues even today.

Q: Do you know anyone, or have ever experienced for yourself, the settlement of outstanding debt through a negotiated reduction? What benefit does such reduction provide for the lender? What benefit does it provide for the borrower?

The Master is Impressed!

In the world of economics, shrewdness has its rewards. By creatively settling accounts with the clients, the master had been spared the agony of collecting from people he barely knew. It could have turned into a long, expensive process. Better that this manager had done the negotiating, than for himself. He was smart enough to recognize the advantage such settlements actually made for himself. As for the manager, the goodwill generated by the settlements would have paid dividends for him in guaranteeing future hospitality and perhaps employment with these clients.

Jesus is not commenting on the ethics of business economics here. He's simply telling a story with which they could easily identify. Jesus comment "I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings" may seem difficult in such light interesting. Jesus suggested the principle that building earthly relationships has rewards; so also building spiritual relationships has rewards. The difference is that they are eternal.

Trust in Little Things Leads to Trust with Bigger Things

Read Luke 16:10-13

Perhaps it is hard to identify with large corporations or large stock portfolios and a world of high finance. We may operate on a more mundane level of balancing our checkbooks each month, or just keeping up with the bills. The size of the account is not the issue. God calls on us to be faithful with what we have.

Q: What is your greatest struggle with finance each month? How do you rate your difficulty in dealing with financial matters? Extremely difficult? OK? Piece of cake?

In a real sense, the management of one's own accounts reflects his or her spiritual understanding. God has entrusted each of us with a part of His resources. How we elect to use those resources indicates our spiritual priorities. If we are dishonest with God's portion to us, how can we expect God to entrust us with a larger spiritual vitality?

It caused quite a stir. The pastor announced that each participant in the Sunday service would receive a \$100 bill. It would be theirs to spend as they wanted. The only condition was that after a week, they were to give an account of the money to the entire congregation. Suddenly, the gift seemed more like an awesome responsibility. It was. It was entrusted to the participant. He or she could spend it any way desired. Yet, there developed a sense that the money should be used as a reflection of one's sense of stewardship to God and His church.

Some invested the money in order to report a return on investment. Some used their money to buy food for the hungry to put the money to work in meeting the needs of people. Some gave the money back fearing losing or misusing it. One by one, the stories multiplied how the money had been spent, used, or invested. It became a powerful object lesson.

Q: If you were given \$100 this week to spend or use freely with the stipulation you had to report the results before the church, what would you do? What options would you consider for its use?

In a sense, we are all given an amount of money, time, spiritual giftedness or opportunity—and we are accountable for the results. Have we glorified God in how we used His gifts?

My small church gives a total of 15% of its undesignated receipts to the Cooperative Program and to associational missions. That represents 15 cents of each dollar given. Recently I asked the congregation what they could purchase with 15 cents. Answers were varied. Some bubble gum, perhaps—but not much more. I asked congregants what they could have bought for 15 cents years ago—say in the 1950's. We came up with such things as candy bars, stamps, popcorn—even some movie matinees. But still the list was not impressive. But when combined with the “15 cents” of every person who gives through our offerings, we discovered that our 15 cents, given to God, provides support for 10,000 plus missionaries, six seminaries, ministries of our state and associational conventions such as disaster relief, education, and training of church leaders. Our 15 cents went a long way in multiplying God's kingdom ministries. A little, put together, made a huge difference!.

So it is with giving ourselves. We may not offer much to God, but God blesses and multiplies our offerings, our time, talents, gifts, and opportunities to achieve phenomenal results worldwide.

Jesus said that we cannot serve two masters. We can't divide our priorities between God and Money. Only one can be served. When we choose to serve God, money takes care of itself. If we choose to serve Money, it will devour us and leave us spiritually bankrupt. If you struggle with your decision to give your offering, you have already lost the battle. If you decide up front to serve God, the decision to give an offering fades to the background and becomes a non-issue for you each week or month.

Applying Our Discoveries

How would you apply these truths to your life?

1. God will call us to account for the stewardship of His resources.
2. Dishonesty in our management exposes itself in our anxiety for the future.
3. Management of a little prepares us to be entrusted with greater things.
4. Serving God is the only priority when it comes to the role of money in our lives.

LESSON 3

Teacher's Guide

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A Parable on Management: Becoming Better Managers for What God Gives Us

Preparation:

Leading the Session:

Scratching the Surface:

1. Ask: Is it possible for large corporations to mismanage assets?
2. Ask: Is it possible for us to be guilty of mismanaging the assets God provides us?

Digging In:

3. Call on a member to read aloud the first section of the Scripture passage. Comment that Jesus was addressing His disciples. Ask: Is it possible for us to learn from a story about a dishonest person?
4. Direct attention to the “Question” section and ask participants to respond by sharing stories of people they have known who have lost jobs and the emotions they experienced.
5. Follow a similar procedure with the other Scripture passages. Encourage comments and discussion as you proceed.

Applying Our Discoveries:

6. Assign a different member to read each of the statements in this section aloud. Ask members which ones of these would find application in their lives.
7. Distribute a dollar bill (or a larger bill if you want to be more dramatic!) to each participant. Ask them to read the section about the pastor who distributed the money to his congregation. Even though the amounts may be different, the learning can be similar. Ask participants to take the bill with them this week. Give them permission to do anything they like with the money, but they must give an account of their use of the money next week.