We ask the question, “What is the prescription for Spiritual Health?” In answering this question, we settled on four primary components that if present in the life of a Christian or in the life of a church would always be there. Mission; Evangelism; Discipleship; Stewardship; these MEDS are the focus of workshops and small group materials created by the staff of the West Virginia Baptist Convention. It is our prayer that you and your congregation are on the road to Spiritual Health and that you are taking your MEDS.

STEWARDSHIP

Table of Contents

My Time: God’s Plan p. 3

My Money: God’s Business p. 6

My Abilities: God’s Tools p. 9

My Stuff: God’s World p. 12

**Stewardship is recognizing and celebrating how we use the material and personal resources with which we have been blessed to build the kingdom of God in our personal finances, in our work, and in our mission giving.**

**MY TIME: GOD’S PLAN**

**“Remember the Sabbath Day” Exodus 20: 8**

Time is the only resource given equally to each of us. Every person on this planet gets the same 24 hours a day – 168 hours a week. While some cultures, some occupations, some people have different understanding of time; the amount of time is the same.

 Why is it that some days we seem to have more time than others? Why is it that some people seem to never-ever have time? Could it be that we have forgotten or neglected the idea of time as a precious non-renewable resource? How easy it is for us to forget that time is one of the many gifts from God given for us to use for God’s purposes.

 In this exercise, you are to reflect on how you used your time this past week and allocate the 168 hours given to you in the following categories: (10 minutes)

* Sleep
* Work
* Television
* Prayer/Bible study
* Driving/riding
* Eating
* Family activities
* Recreation
* Worship
* Other
	+ - * + TOTAL = 168

Now take 15 minutes and share as a group how you feel about how you have used your time this past week.

* Were you surprised about how your time was used?
* Did you really use the time the way you wanted to?
* Do you think you used your time in a way the pleased God?
* What must you change to be a better steward of God’s time entrusted to you?

Stewardship is recognizing that everything we have has been given to us by God to be used as God desires. This includes our time. Our priorities of time are a reflection on our life’s priorities. There is no question that we spend our time doing what we love with those we love. The question is: are we honoring God with our use of time?

When God gave us rules to live by as a society recorded in Exodus 20, God said; “Remember the Sabbath day by keeping it holy. Six days you shall labor and do all your work, but the seventh day is a Sabbath to the Lord your God.” (vs. 8-10)

It is not coincidence that a tithe (10%) of our time for a week is 16.8 hours – about one waking day. However, we have filled our lives so full that we live without margin and fail to take time for God. Even when we are in church, we are often so busy doing things that we do not have time for worship to keep a Sabbath to the Lord.

 Read Ecclesiastes 3: 1 – 8 and reflect on the idea that there is a time for everything. (15 minutes)

* How does God want you to order your life to better use the gift of time?
* In what ways do I waste time and how can I reduce that waste?
* Do I live each day as a gift from God?

Time is a precious gift from God. A resource we must value and use for God’s plan.

**MY MONEY: GOD’S BUSINESS**

**“Where your treasure is…” Matthew 6:21**

Jesus spent more time talking about money than he did talking about prayer. Sixteen of the 38 parables (42%) are about money and possessions. The Bible has 500 verses on prayer, and over 2000 on money and possessions. It must be important!

 Getting people to talk honestly about money is very challenging. It has been proven that people are far more willing to talk about their marriage and relationships than they are about their finances. Yet, money and possessions are often the primary source of conflict in our relationships with each other. Money and possessions are also a very likely hindrance in our service to God.

 Money is one of the many resources God entrusts to us to use. We are often tempted to think it is “our money” to do with what we please; to buy what we want. But the fact is that it is not “our” money, but God’s and we have been trusted to use it wisely according to God’s purposes. With the blessing of wealth comes responsibility.

It has been said many times that one can clearly see where one’s heart is by a simple look at how they use their treasure. A quick look at someone’s check register or bank statement is a great way to help them evaluate if they are honoring God with their money.

Read together Matthew 6: 19 – 21 then individually reflect on how you used your money this past month. Look at your spending for the past month and estimate the percentages spent for the following: (10 minutes)

* Giving
* Savings
* Food
* Housing
* Entertainment
* Clothing
* Transportation
* Debt
* Utilities (TV is entertainment)
* Other

Now take 15 minutes and share as a group how you feel about how you have used your money the past month.

* Were you surprised about how you used your money?
* Did you use your money the way you really wanted to?
* Do you think your use of money pleased God?
* What must you change to be a better steward of God’s money entrusted to you?

Stewardship is recognizing that everything we have has been given to us by God to be used as God desires. This includes our money. Our use of money is a clear reflection on the spiritual condition of our hearts.

Jesus knew that money and possessions would always be a challenge for people in their relationship with God. It is too easy to let these things replace God and become idols in our lives. In our consumer culture, we are driven to possess instead of honoring God in our use of money.

Read 2 Corinthians 9: 6 – 11 and reflect on the idea that God will always meet your needs. (15 minutes)

* Do you honor God with your giving?
* Heart follows treasure – where is your treasure?
* How do you feel about verse that states we will always have enough to be generous? (v. 11)

**10-10-80 Christian Spending Plan –. Give God 10%; Save 10%; and live on 80%. Try it! It works!**

Money and possessions are gifts from God. They are resources we must value and use for God’s business.

**MY ABILITIES: GOD’S TOOLS**

**“…he gives them to each one…” 1 Corinthians 12: 11**

God has created each of us with a unique set of abilities. Each person in the church is there for a purpose. To fulfill that purpose you must use your gifts/abilities as tools in the hands of God. Everyone has a place in the Body of Christ.

In Romans 12 and 1 Corinthians 12 we learn that though there are many different parts – many different gifts – many different abilities; all were given by the same Spirit for the same purpose : to build up the Body of Christ.

It is important for each of us to understand our abilities and use them for the Lord. There are many different spiritual gift assessment tools available to help you identify your gifts, but most of us already have a pretty good understanding of what we are good at and what we like to do. Take the next 10 minutes and answer the following questions to help you name your abilities.

* What are the primary skills used in your work?
* What ministries to do you do in the church?
* What talents and/or artistic abilities to you have?
* How are you using your abilities in God’s service?

Now take 15 minutes and discuss as a group each others’ abilities and how they might be used as God’s tools as you study 1 Corinthians 12 together.

* Are any of the gifts more important than any of the others?
* Distinguish between presentable gifts and unpresentable gifts and the honor given to each.
* What abilities have you not yet surrendered for God’s use?

Stewardship of our abilities recognizes that all that we are and all that we have the ability to do has been given to us by God to use as God desires. This includes every aspect of our lives and work. Honoring God with our abilities puts God first in our use of them. Have you really considered your vocation and work as a ministry to honor God?

Jesus told the parable of the talents to illustrate the importance of using what we have been trusted with to honor the master. Read Matthew 25: 14 – 30 and reflect on how you have been using or hiding your abilities. (15 minutes)

* Which servant most reflects you? Why?
* In this parable talents are units of money; however the lesson also applies to our abilities. Are you using or hiding your abilities?
* Do you use your abilities for the Lord?
* In what ways can you be a better steward of your abilities as you serve the Lord?

Our abilities are gifts from God. All that we have and all that we are has been given to us to be used as God’s tools in the work God has for us to do.

**MY STUFF: GOD’S WORLD**

**“The earth is the Lord’s…” Psalm 24: 1**

 We like our stuff! We have so much stuff that many of us have filled our closets, packed our garage, have a full out building and are now renting commercial storage space. Twenty years ago a friend of mine bought some land and put up a self storage rental unit. He has since bought land in other locations and has expanded his business several times. He even has climate controlled storage for people that want to keep their stuff at a constant temperature.

 Think about it – air conditioning for our stuff. Most likely stuff we have not used for months and in all likelihood will not use for years if ever.

 Think about how many keys you have. Take them out. Look at them. Now take five minutes to identify each key and the possession it represents. Make your list below:

**(Don’t forget the keys you left at home and what they represent.)**

 Now take the next 15 minutes to discuss as a group the impact this stuff is having on your life (good and bad).

* Do you possess the possessions or do they possess you?
* What impact do these possessions have on:
	+ Your life?
	+ Your health?
	+ Your finances?
	+ The earth?
* How does all this stuff help you honor and glorify God?
* How does your lifestyle impact the earth?

The earth is the Lord’s and all that is in it. We are not the owners of the stuff, we are only stewards. God has allowed us to have all that we have so we can use the resources entrusted to us for God’s purpose and glory.

It is important that we understand the global, environmental and spiritual impact of the decisions we make to obtain stuff. A good question to ask when we are thinking about getting more stuff is this: **“Is this what God would have me do as his steward?”**

Jesus told the story about a rich fool who had been blessed with an abundance of stuff. Read his story in Luke 12: 16 – 21 and consider how God would have you respond. (15 minutes)

* How many barns full of stuff do you need?
* How much is enough?
* How can you be a better steward of what God has entrusted to you?

As Christians we are created to be stewards of all God’s creation, our bodies, our minds, and everything we have. The core understanding of a steward is one who cares for the property of another. When we understand that all that we are and all that we have belong to God, we can then live as good stewards.

Let us truly live our lives as stewards. It is God’s world!!