

BIBLE TEACHING AND WORSHIP GUIDE



FOR THE HOME-BASED CHURCH

Produced Weekly

***The Shrewd Manager:
Using Resources for the Highest Purpose
Luke 16:1-13***

Copy this sheet for the Gathering Time, Bible Study, and Worship Experience leaders for the next meeting of the church.

Leaders' Responsibilities:

Important: Each person who will be leading one of the three parts of a session during a Unit of sessions needs to have access to the “Basic Information for Leading the Unit of Study”. That information is often provided at the beginning of that Unit of sessions. The weekly session “Background” located in the Teacher Preparation is much more specific to that day’s study.

1. **The Gathering Time Leader** will gather all of the people together and help them prepare their minds and hearts for a wonderful worship experience before God. His/her responsibility is to introduce the congregation to the theme (content) and the Scripture that will be central to their worship experience for the day.

2. **The Bible Study Leader** will then help the people understand what the Scriptures have to say and teach us about the content of the study for the day. He/she will guide the people to make a general application of the study (ie: How does this Bible study apply to people today?)

3. **The Worship Time Leader** has the responsibility to use the theme and Scriptures to guide the congregation to make personal commitments to God's will for each one in regard to the study for the day. He/she will use others to lead in the music, taking the offering, ministry moment comments, and other activities and parts of the **Worship Time** that can aid in participatory worship.

Prior to this Coming Session:

Gathering Time Leader:

Ask two children to read the scriptures given. Copies can be found at the end of the lesson materials. Give the scriptures to the children ahead of time so they can practice reading. You may want to encourage them to say the verses from memory. Remember that home churches must constantly focus on ways to include children and youth in meaningful learning and worship experiences.

Bible Study Leader:

To open your teaching session, if possible have ready for display a selection of money, coins or bills from several different nations including one from your own country. Also, if

you can, check a foreign exchange ratio website to see how your money compares with the value of the foreign money. For instance, a Canadian dollar coin is worth approximately 11.5 Mexican pesos the year this session was written. Bring a towel or large sheet of white paper to place on the floor in front of the group and use for displaying the money.

Worship Time Leader:

Have an older child or youth tell the story about the 102 year old missionary. Give them the material ahead of time (it is available at the end of the lesson materials) and encourage them to tell it in their own words as much as is possible.

Music Sources:

To God Be the Glory, *The Worship Hymnal*, 2008, #28; CCLI 23426 Public Domain
Blessed Be Your Name, *The Worship Hymnal*, 2008, #26; 3798438
Worthy of Worship, *The Worship Hymnal*, 2008, #3; CCLI #82869

Gathering Time: (Suggested time: 15 minutes)***The Shrewd Manager:
Using Resources for the Highest Purpose*****Focal Text**

Luke 16:1-13

Background Text

Luke 16:1-15

Main Idea

Christians should use their money and other resources wisely, so as to provide for eternal purposes.

Question to Explore

What relation does how you use your money and other resources have to eternity?

Teaching Aim

To lead adults to identify ways of using their money and other resources wisely so as to provide for eternal purposes.

Gathering together:

Sing "*Worthy of Worship*"

First thoughts:**Have two different children read the following verses:**

Read Matthew 25: 21

His master replied, Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness.

1 Corinthians 4: 1-2

So then, men ought to regard us as servants of Christ and as those entrusted with the secret things of God. Now it is required that those who have been given a trust must prove faithful.

Scripture address the question of faithful use of resources – money, talent, time, influence and other areas of our life which if used wisely have the potential to bless others even as we ourselves are blessed. The good and faithful servant is invited to share his master's happiness.

When Paul speaks in 1 Corinthians the powerful words, ***“Now it is required that those who have been given a trust must prove faithful”***, he is speaking directly to us as modern day Christians. Today's parable tells the story of a steward or manager who was anything but faithful. Jesus uses this strange story to help us see how important it is that we are faithful in the small things entrusted to us.

Closing the Gathering Time:

Take time at this point to mention items of prayer concern for the church, announcements of ministry or activities, and anything else that needs to be shared with or by the congregation. Pray for these needs. Remember to praise God in prayer.

Break time! Take five minutes between sessions. Encourage children to use the washroom so that they won't need to leave during the Bible Study time.

Distribute youth/adult Bible study outlines or paper for note-taking, if available.

Also hand out the activity sheets for preschool and younger children to use during Bible Study and/or worship.

Note to the Bible Study Leader: Suggested teaching time for the Bible study should be about 35 minutes. Use the “Teacher Preparation” for your personal study during the week before the session. Use the “Bible Study Plan” for the actual session.

Teacher Preparation

The Shrewd Manager: Using Resources for the Highest Purpose

Focal Text

Luke 16:1-13

Background Text

Luke 16:1-15

Main Idea

Christians should use their money and other resources wisely, so as to provide for eternal purposes.

Question to Explore

What relation does how you use your money and other resources have to eternity?

Teaching Aim

To lead adults to identify ways of using their money and other resources wisely so as to provide for eternal purposes.

Introduction to your personal study:

In preparing for the writing of this material the author found books which discussed the parable with titles which include “The Unjust Steward” “The Rascal” “Shrewd Stewards” and “The Shrewd Manager”. All of these titles indicate that this story is about someone whose character was less than desirable. What makes the study difficult is that Jesus has the master commend the “shrewd” manager for devious behaviour. How do we understand this parable?

The teaching aim is to lead adults to identify ways of using their money and other resources wisely so as to provide for eternal purposes. This is a life long process for serious Christians.

The writer of this material and her husband are recent retirees. We are unsure of the assets we will have for the years ahead of us. We watch carefully our bank account and open with anticipation and dread communications from our financial investments. Sometimes the news is better than other times.

While writing this lesson, we received a message from a Mexican pastor whose life has been involved with ours for many years. He sent a program of a pastor/wife conference he was planning. A key presenter of small group sessions for pastors' wives, the pastors themselves, and pastors' children is our dear Elisa whom God brought into our life forty years ago. We had the privilege of investing in her life when she was 17 years old and that investment continues to bring sure and ongoing returns.

This lesson reminds us again that those investments we make in Kingdom work are eternal investments and bring ongoing rewards. Unlike the ups and downs of the financial market, God blesses us again and again through the time, energy, money, and other resources which we give for Him to use. "Faithful in a little" brings rich rewards.

Background:

Please ask for and read the information contained in the "**Basic Information for Leading the Unit of Study**", found at the beginning of this Unit. Whoever downloaded this session for you should have that material for you, as well.

The parable of the Unjust Steward (Luke 16:1-13) is regarded as one of the most, if not the most, perplexing of the parables of Jesus. At the risk of his master's trust, money, and time, the steward watches out for himself. Could the historical Jesus have promoted dishonesty by telling a parable with such a rogue as its hero? Why would the master (Jesus?) praise the steward for his unethical wheeling and dealing, which cost the master dearly? The steward pursued his self-interest without concern for his own integrity. In spite of this, he received praise from his lord. (Young, B. H., *The Parables: Jewish Tradition and Christian Interpretation*, Peabody, Massachusetts: Hendrickson Publishers, 1998, pp. 232-248).

Eugene Peterson (Peterson, E. H. *Tell It Slant: A conversation on the language of Jesus in his stories and prayers*. Grand Rapids, Michigan: William B. Eerdmans Publishing Company, 2008, p. 99ff) suggests that it is helpful to examine this parable in light of the story of the father with two sons which precedes it in Luke 14. The younger son demanded his inheritance and spent it in riotous living. The older son was resentful and unforgiving when the father received the younger son home gladly. The parable of the steward may be another example of the generous Master – forgiving even when his generosity has been abused.

Peterson indicates that the word *diaskorpidzo* is used at a critical place (Luke 15:13 and 16:1) in both stories. This word can be translated squandered, wasted or scattered. These stories are not about nice, moral people, but about people who do not get what

they deserve. Neither story has an ending in the sense that we know what the younger son does with his renewed status in the family or whether the manager experiences the good will he hoped to buy when he generously gave away his master's money.

Dr. Frankie Rainey, long-time professor of New Testament and Greek, says that it is best to start from what is not true about the parable. Jesus is not commending the manager for dishonesty. That would be counter to all we know of the nature of God and of Jesus himself. (The eighth commandment is ***Thou shalt not steal (Exodus 20:15)***).

A verse by verse analysis may help us understand the parable.

Luke 16:1: *Jesus told his disciples: There was a rich man whose manager was accused of wasting his possessions.*

Jesus is speaking here to his disciples; in the earlier story of the father and his two sons he was speaking to "the tax collectors and 'sinners' and the Pharisees and the teachers of the law" who gathered around. (Luke 15:1). In Luke 14: 25-35, Jesus spoke of the cost of discipleship to the large crowds traveling with him.

Whatever the message of the Luke 16 passage means, it was a message for the disciples who were closest to him – those who by this time should have a greater understanding of his purpose and his character.

There are two main characters in the story. The rich man apparently had so many possessions that he needed to hire a manager to help administer these possessions. Probably he was a wealthy landowner and his land was divided into small plots which were cultivated by others who returned much of the profit to the rich man.

The second character was the manager. Another word often used in Biblical stories is "steward". The manager or steward was expected to have great loyalty to the owner; he was to administer the property and wealth as carefully as if it were his own. This manager was accused of failing to do that.

No indication is given of the source of the accusation, but the rich man obviously felt it was a just one and planned to act to rectify the problem.

Luke 16:2: *So he called him in and asked him, "What is this I hear about you? Give an account of your management, because you cannot be manager any longer."* Even though the rich man demands an account of the management, it is not with the purpose of discerning the innocence or guilt of the steward. That was apparently well enough established that the rich man tells him he cannot be manager any longer. There is no reply or justification given by the manager. This seems to verify the accusation.

Luke 16:3, 4: *The manager said to himself, "What shall I do now? My master is taking away my job. I'm not strong enough to dig, and I'm ashamed to beg – I*

know what I'll do so that, when I lose my job here, people will welcome me into their houses."

If we imagine Jesus telling this story to his disciples, we can imagine his role-playing the manager's self-talk. "What will I do now? I'm not the kind of person who can do manual labour – I've never had to do that. I'll be reduced to begging for a job or even a place to live. Wait, I've got a plan and if it works right, people will want me to be in their homes."

Luke 16:5-7: So he called in each one of his master's debtors. He asked the first, "How much do you owe my master?"

"Eight hundred gallons of olive oil, he replied.

The manager told him, "Take your bill, sit down quickly, and make it four hundred."

Then he asked the second, "And how much do you owe?"

"A thousand bushels of wheat," he replied.

He told him ""Take your bill and make it eight hundred."

These are large sums. The first debtor owed 800 gallons of oil worth 1,000 denarii or three years salary for a wage earner. The second debtor owed 1,000 bushels of wheat or the produce from 100 acres of land. That would equal 2,500-3,000 denarii or eight years wages. These are impossibly high sums and would have been difficult for most of Jesus' disciples to identify with for they were simple fishermen.

Luke 16: 8-9: The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

A different view is seen in this reading in ***The Message***, an interpretation of scripture by Eugene H. Peterson.

Luke 16:8-9: Now here's the surprise: The master praised the crooked manager! But why? Because he knew how to look after himself. Streetwise people are smarter in this regard than law-abiding citizens. They are on constant alert, looking for angles, surviving by their wits. I want you to be smart in the same way – but for what is right – using every adversity to stimulate you to creative survival, to concentrate your attention on the bare essentials, so you'll live, really live, and not complacently just get by on good behaviour. The Message.

There seem to be two ways of looking at this passage. (1) The manager was dishonest in reducing the bills of the master's creditors, but was thinking ahead so Jesus commends his crafty, forward-looking use of resources.

(2) The manager may have been dishonest earlier, but in reducing the bill he is cutting out some of his own hefty commission in the hope of receiving goodwill later. If so Jesus commends him for his creative use of foresight that provides for his care later.

If we consider the second position the most acceptable, we can see that if the manager cut out his own hefty commission then he did not harm the master in this transaction. In fact, the good will generated toward the manager is actually generated for the master. The debtors assumed that the manager was still authorized to act for the master and would be grateful to both the manager and the master. If the money lost to the master was money which the manager would ordinarily have kept for himself, then the master is no worse off for the manager's duplicity.

The concept of being street wise came to have academic importance a number of years ago when Yale University professor, Robert J. Sternberg, proposed three kinds of intelligence: 1. an ability to know and understand theories, facts and obtain "knowledge; 2. creativity which includes the ability to see an old problem or situation in a new light and 3. an ability to do well in social situations – to know the right thing to say and do at the right time and place which translates into "street sense" or the ability to apply what knowledge one does have in a practical way which lands one on his/her feet in a difficult situation. Sternberg at that time was on the admissions committee for Harvard University and it interested him that students admitted with high academic qualifications sometimes did poorly in the real world.

We can see that the manger in this parable was indeed "streetwise". He knew how to make the best of a bad situation.

An unanswered question in this position would be that if the manager were in the habit of keeping a large commission for himself – that is charging considerably more than was actually owed - there should have been money put aside for the day when the master would surely become aware of his actions. This shrewd manager apparently did not only mishandle the master's money, but must have frittered away his own money as well.

Whatever Jesus' meaning was in the telling of the parable, he is clearly speaking to his disciples and thus to us about the importance of using our resources for long-term rather than short-term gain. He actually is speaking of eternal gain. Spend worldly wealth so that you are investing in those things which have eternal significance.

Luke 16: 10-12: *Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you*

with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?

Here is the heart of what Jesus is teaching his disciples. The shrewd manager stands not so much as an example of what to do as what not to do. He was entrusted with the wealth of his master and he abused that trust. However shrewd he may have been in getting himself out of a difficult situation, he had lost forever the trust of his master.

Trust is the key issue here. Trust is gained through being careful and diligent in many small details of life whether we refer to money, relationships or responsibilities. It is hard to keep on believing that in a world which so outrageously rewards athletic ability or minimal musical and entertainment ability while so many fine workers seem to trudge along in life barely making ends meet. But trust is gained through the faithful keeping of commitments of every kind – to our jobs, to our families, to tasks we have assumed in the church or community. Just doing what we have said we would do builds trust.

And failing to do what we have said we will do destroys trust. Trust once lost is infinitely hard to regain. Relationships may be patched up; responsibilities may be reassigned, but when trust is lost, things are never quite the same.

Luke 16:13: No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

In verses 8-9, Jesus has given attention to being wise in the use of worldly wealth. Use resources of time, energy, talent, and money to invest in spiritually and eternally valuable things. In verse 13, he clearly tells us that money can not be our priority. We simply cannot serve God with a whole heart if our attention is focused on obtaining more and more worldly goods.

Luke 16:14: The Pharisees, who loved money, heard all this and were sneering at Jesus. He said to them, "You are the ones who justify yourselves in the eyes of men, but God knows your hearts. What is highly valued among men is detestable in God's sight."

The teaching ends with the Pharisees sneering at Jesus. What an ugly picture. The Pharisees, who loved money, sneered at Jesus. Were all Pharisees lovers of money and would they have all sneered at Jesus? Probably not. But this group did and they have become the example by which all Pharisees are judged.

We, too, represent a group. All Christians may be judged by your friends according to the attitudes and actions you exhibit. Only one small group of Christians must take an unloving position in today's world for it to be international news and for Christians everywhere to suffer the disdain of the world.

Jesus tells the Pharisees that God knows the heart and what is valued by men may be detestable in God's sight. The disciples heard that warning and we must hear it today as well.

Your Goal as the Leader of this Bible Study:

This parable is difficult to understand. We may become frustrated if we try too hard to read meaning into Jesus' commendation of the shrewd manager. He certainly got the attention of his audience by his story and was able to continue with his strong admonition to faithfulness in small things which can lead to larger responsibilities and resources. He clearly told us that we cannot serve God and money. These teachings are absolutely clear.

As Christians, we must examine again and again the way we use the resources which we have been given. This is true whether we have a great deal or only a little. We easily are influenced by our peer group – and that may include our church group – that certain things are necessary and really a right rather than a privilege.

A young adult living on her own for the first time was amazed to find that it was cheaper to buy groceries at the store and prepare her own meals than to eat out. When she was growing up, her family ate out a great deal. Yet they were always financially in difficulties. She assumed that eating out was cheaper than preparing food at home because that was what her family did. Many of us have distorted ideas of how to properly use our money; these are learned from family, friends, and the society in which we live. Today's study gives us an opportunity to examine how reasonable some of those ideas are in light of our Christian responsibility.

The use of our resources is a litmus test of spiritual stewardship. The seductive power of money can easily distort our values. We must constantly evaluate how we spend our money as well as other resources so that there is an eternal reward for our investments.

For Personal Reflection:

What have I learned from this study?

What personal experience does this lesson bring to mind?

What is one action I will take this week to apply this Scripture passage to my life?

Bible Study Plan (Suggested time: 35 minutes)

The Shrewd Manager: Using Resources for the Highest Purpose

Regroup the church after the Gathering Time and break by singing a chorus that young children can relate to—or another praise chorus if your congregation does not have children. Children who go to their own Bible teaching session should stay with the group until after this song. Have the preschoolers and children accompany the hymn with rhythm sticks, maracas, bells, etc.

Begin by helping the group locate the **Focal Text** in their Bibles. Also, share with them the **Main Idea** to be learned from the Scriptures, and the **Questions to be Explored** by the group.

Focal Text

Luke 16:1-13

Background Text

Luke 16:1-15

Main Idea

Christians should use their money and other resources wisely, so as to provide for eternal purposes.

Question to Explore

What relation does how you use your money and other resources have to eternity?

Teaching Aim

To lead adults to identify ways of using their money and other resources wisely so as to provide for eternal purposes.

Connect with Life:

Note to the leader: If possible, collect several specimens of money from other nations. They may be coins or paper bills. Include a coin or bill from your country. Place them all on a towel or a large sheet of white paper on the floor in the middle of the group.

First, have someone identify the money from your country.

Now ask the group: Estimate the value of that coin or bill by suggesting several things that that coin or bill would purchase.

Then seek answers to this: Now let us look at money from other places. In their country, what would this money purchase? (Name the countries). If possible, beforehand, look at a money comparison chart on the Internet and get an estimated value for each bill as compared with your own currency. For instance, one Canadian dollar coin may equal 11.5 Mexican pesos.

Then state: The problem with money is that it has no value in itself unless it is made from gold, silver, or copper that has some value as a piece of metal. It only has the value or purchasing power that a nation or the world economy says that it has. Where an economy goes out of control, their money can become worthless. It is said that after the First World War, money in Germany become so worthless that a big bag of large denominations of bills would not purchase a loaf of bread. And that caused such a crisis that Adolph Hitler's political party was able to come into power and eventually allowed them to start World War Two.

Today's scripture will help us understand that money is only worth what we want it to be worth—economically, morally, ethically, and spiritually. We don't usually relate all those areas of life with money.

Guide the Study:

Read the entire passage Luke 16: 1-13. Comment that the lesson title is The Shrewd Manager: Using Resources for the Highest Purpose.

Ask: How does this story seem to lead to the theme: "Using Resources for the Highest Purpose"? Be prepared for answers which express confusion or be prepared for people to hesitate to answer at all.

Say: This parable is probably the most difficult to understand of all the parables which Jesus told.

Ask: What seems to be the problem in the story? (Jesus indicates that the master commended the manager for not collecting all the money which was owed the master).

Read the passage verse by verse as indicated in the teaching preparation materials.

Discuss the role of the manager.

Ask someone to describe the plan which the manager devised to get out of this difficult situation.

Explain the large sums of money involved in the transaction.

Ask: If the manager merely gave up his usual “commission” to buy the goodwill of the debtors, was there financial loss to the master?

Seek an answer to this question: Did he gain anything?

Talk about the three ways of looking at intelligence:

- (1) Understanding facts;
- (2) Being creative; thinking of new ways to solve problems
- (3) Being able to “land on your feet”, in a difficult situation – often involves social skills.

Ask the class if they have experienced these realities in people they know.

Tell the class: Even though the manager “landed on his feet”, he has lost forever the trust of the master.

Now ask the group: How vital is it to retain the trust of the people who are important to us?

Encourage the class to consider this: Can trust be regained once it is lost?

Say: In verses 10-13, Jesus gives the important teaching of these verses. Have someone summarize those. Be sure that someone captures the concept that being faithful in small things is important if we are to be given larger responsibilities. Ask for examples in the real world.

Ask: What does Jesus say about how we balance our commitment to God and our money?

Have the group comment on this question: Is this teaching plain and clear?

Then ask: If so, **why** is this still so difficult for us to do? **How** is it difficult?

Encourage Application:

If you have two or more youth, this is the time to give them the **Youth!!! Take Ten** page and allow them to move away from the adults and apply the lesson by and for themselves.

Seek suggestions for this question: What are ways we can invest our resources – money, time, effort, talent- in things of eternal value?

Ask the group: Is that what Jesus is teaching in the parable?

Ask someone to pray that each of you will understand and follow God's will for investing wisely for your own eternal life.

Take a five minute break to separate the Bible Study and Worship Time. Children may need to use the washroom again before worship.

Youth!!! Take Ten

Bible Study Application for Youth

You may wish to move away from the adults for the final five to ten minutes of the Bible study and help each other as youth to apply the lesson to your own needs.

The Shrewd Manager: Using Resources for the Highest Purpose Luke 16:1-13

A youth will lead the following activity and comments. No adults need to be present. If possible, teens should take turns in leading the application time.

Faithfulness in Every Thing, in Every Way, Every Day?? Absolutely!!

Do you have a job or receive money from an allowance? Have you considered that your faithfulness in this “little bit of money” will determine how faithful you may be later on when you earn a salary all of your own. The habits you establish as a young person will endure into adulthood. Sure, it’s not easy to give up a portion of what you make for God’s work, but it’s worth it. You really do want to be trusted with much in the days ahead. Young people are doing some amazing things to earn money for disaster relief, to combat the child sex trade, to help with school lunch programs and to fight cancer. Talk about some of the things young people in your community are doing to make a difference for good.

Worship Time (Suggested time: 30 minutes)***The Shrewd Manager:
Using Resources for the Highest Purpose
Luke 16:1-13*****Beginning the Service:**

Sing *To God Be the Glory* and *Blessed Be Your Name* or other songs appropriate for today's theme.

Offering:**Praying for the World:**

(Ask an older child to read or tell this story. Copy it from the final page of this session)

Recently a 102 year old missionary to northern Indian tribes in Canada spoke to the Women's ecumenical World Day of Prayer 2010 in a small town. The theme was "Let everything that has breath praise God". Women from different Christian faith traditions met all over the world that day to consider the needs of women in Cameroon and to pray for them and for peace around the world. The speaker was in a wheel chair, but her voice was strong and she spoke of some of her unique and difficult experiences and exhorted the group to never stop believing in the power of prayer. As powerful as her testimony was, a second testimony was equally important though only minimally mentioned. When the missionary's husband died when she was 92, a couple invited her to live with them and she has continued to do so until this day. The missionary had given faithfully, lived frugally and come to the end of life with few material resources. This family gave and received a blessing by caring for her in the last years of her life. They have truly learned to be faithful in little and to be entrusted with much.

Sharing Guide:

This sharing guide is written to assist the person who directs the worship time to reemphasize the teaching for the day and help guide the congregation to respond to God's call and will for their lives in regard to the scripture studied. The leader may choose to follow the guide closely. Or, he or she may wish to only use it to give direction and a concept for preparing an original message. The leader is free to choose other ways to communicate and share the concepts presented here.

Treasures in Heaven Matthew 6: 19-21

The teachings of Jesus found in Matthew 5-7 are often called the Sermon on the Mount. In Matthew 5:1 we read ***“Now when he saw the crowds, he went up on a mountainside and sat down. His disciples came to him, and he began to teach them...”***

The teachings which follow are so rich and full that Christians never exhaust their meaning. To follow our Bible Study on the Shrewd Manager, we will focus on a few verses of great meaning in Matthew 6: 19-21.

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

The shrewd manager we studied in the Bible Study did not store up treasures in heaven – he had not even stored up savings against the possibility of his losing his very lucrative position as manager of a very rich man's possessions. Here is a Biblical character with whom many people in today's world can identify.

In Biblical times, storing up of treasures consisted of building barns to store grain; finding safe places to hide jewelry or simply investing in fine furniture and clothing. We may remember a parable studied earlier in which a rich farmer planned to tear down his barns and build bigger ones in order to store the abundant crop that had been produced that year. ***“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 anyone who stores up things for himself, but is not rich toward God’*** Luke 12:20.

Certainly we have not changed much in the 21st century world. The world is living through a major financial crisis brought on by greed on an individual and corporate level. Analysts indicate that the best way to get out of the crisis is for consumers to return to buying products produced in huge factories and shipped many miles to be sold to those who already have more things than their house will hold.

How does the thoughtful and faithful Christian act responsibly in today's financial world?

We must accept that anything we store up on earth is subject to the destruction of "moth and rust". While we may need to prudently plan for retirement and carefully consider how to provide for our children's education, we need to admit that our most careful planning may go astray. Many savings plans and retirement funds have failed in recent years. The most stable investments have failed to prove successful.

A radical change of priorities must occur if we are to live happily in today's world. But it is a change which Jesus taught all those many years ago,

Luke 12: 22-34

The Jesus said to his disciples: "Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear. Life is more than food, and the body more than clothes. Consider the ravens: They do not sow or reap, they have no storeroom or barn; yet God feeds them. And how much more valuable you are than birds! Who of you by worrying can add a single hour to his life? Since you cannot do this very little thing, why do you worry about the rest?"

Consider how the lilies grow. They do not labor or spin. Yet I tell you, not even Solomon in all his splendour was dressed like one of these. If that is how God clothes the grass of the field, which is here today, and tomorrow is thrown into the fire, how much more will he clothe you, O you of little faith! And do not set your heart on what you will eat or drink; do not worry about it. For the pagan world runs after all such things, and your Father knows that you need them. But seek his kingdom and these things will be given to you as well.

Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.

Did you hear the statement ***"Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also."***

Bobbie and Regan were in their early 50's when Regan suffered an injury in the oil fields where he worked. They pondered what they should do. The heavy, hard work that Regan had spent his life doing was no longer a possibility. Bobbie had many skills, but none of them highly marketable.

They joined a group of friends who were building a new seminary for training pastors in Alberta, Canada. They purchased a small travel trailer which was to be their home for the next many years. Summer after summer and late into the fall, they were involved in

helping build churches and other missionary projects. Eventually, their ministry turned to encouraging pastors and small churches. Life was full and good and they learned to depend on God for daily sustenance.

In the winters, they went south and worked at jobs such as decorating homes for Christmas. But their heart was always in work which had eternal significance.

Unfortunately, they had an accident with their travel trailer and they no longer had even a “home”. A friend asked if they would be able to come to a large missionary training centre to help with the many, many odd jobs involved with groups coming in and out for training and renewal. Bobbie began to teach people how to quilt and this old-fashioned task became highly popular with the high tech young adults who attended the training.

All of these years later, they are no closer to owning a home or building a secure financial future. But their legacy of love and service is truly a treasure laid up in heaven.

“Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.”

Call to Commitment:

Be sure to include children and youth in identifying ways in which we can be faithful to serve God in our home, community and world right now.

Concluding the Service:

Choose a hymn or praise song to sing that reinforces the teaching of today’s session of Bible study and worship.

Use the following verses in the Gathering Time. Ask two different children to read the verses. Give the verses to them ahead of time if at all possible.

++++++(Cut here)++++++

Read Matthew 25: 21

His master replied, Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness.

++++++(Cut here)++++++

1 Corinthians 4: 1-2

So then, men ought to regard us as servants of Christ and as those entrusted with the secret things of God. Now it is required that those who have been given a trust must prove faithful.

++++++(Cut here)++++++

Ask an older child to read or tell this story during the Worship Time. Be sure to give the story to the child ahead of time so that he/she can practice reading it. Encourage them to tell the story in their own words as much as possible.

Recently a 102 year old missionary to northern Indian tribes in Canada spoke to the Women's ecumenical World Day of Prayer 2010 in a small town. The theme was "Let everything that has breath praise God". Women from different Christian faith traditions met all over the world that day to consider the needs of women in Cameroon and to pray for them and for peace around the world. The speaker was in a wheel chair, but her voice was strong and she spoke of some of her unique and difficult experiences and exhorted the group to never stop believing in the power of prayer. As powerful as her testimony was, a second testimony was equally important though only minimally mentioned. When the missionary's husband died when she was 92, a couple invited her to live with them and she has continued to do so until this day. The missionary had given faithfully, lived frugally and come to the end of life with few material resources. This family gave and received a blessing by caring for her in the last years of her life. They have truly learned to be faithful in little and to be entrusted with much.