

**“Everything in the heavens and earth is yours, O Lord”  
(1 Chronicles 29:11, TLB)**

module two



# **God's part and our part**

The Lord is owner of all



## module two

# Personal study

To be completed **prior to** module two meeting



### Scripture to memorise

"Everything in the heavens and earth is yours, O Lord, and this is your kingdom. We adore you as being in control of everything. Riches and honour come from you alone, and you are the Ruler of all mankind; your hand controls power and might and it is at your discretion that men are made great and given strength" (1 Chronicles 29:11-12, TLB)



### Practical application

Continue with your spending tracker and please complete the personal financial statement. Complete the deed of ownership (please bring it to the study to be witnessed by members of your group).

## Day one – let's review getting started

Read the getting started notes on pages 4-5 and answer:

1. What information especially interested you?
2. Comment on any personal challenges you felt after learning the three reasons why the Bible says so much about money.

## God's part and our part

### Day two

Read Deuteronomy 10:14; Psalm 24:1 and 1 Corinthians 10:26

1. What do these passages teach about the ownership of your possessions?

**Read Leviticus 25:23; Psalm 50:10-12 and Haggai 2:8**

2. What are some of the specific items that God owns?

Leviticus 25:23:

Psalm 50:10-12:

Haggai 2:8:

3. Prayerfully evaluate your attitude of ownership toward your possessions. Do you consistently recognise the true owner of those possessions? Give two practical suggestions to help recognise God's ownership.

**Day three**

**Read Deuteronomy 8:17-18 and 1 Chronicles 29:11-12**

1. What do these verses say about your abilities and ownership?

**Read Proverbs 21:1; Isaiah 40:21-24 and Acts 17:26**

2. What do these passages tell you about God's ultimate control of people?

Proverbs 21:1:

Isaiah 40:21-24:

Acts 17:26:

3. Do you normally recognise the Lord's control? If not, how can you become more consistent in knowing His guiding hand?

---

## **Day four**

### **Read Genesis 45:4-8; Genesis 50:19-20 and Romans 8:28**

1. Why is it important to realise that God uses even difficult circumstances for good in the life of a godly person?
2. How does this perspective impact you today?
3. Share a difficult circumstance you have experienced and how God ultimately used it for good in your life.

---

## **Day five**

### **Read Psalm 34:9-10; Matthew 6:31-33 and Philippians 4:19**

1. What has the Lord promised concerning meeting your needs?
2. Give an example from the Bible of the Lord providing for someone's needs in a supernatural way.
3. How do these promises apply to you today?

---

## Day six

### Read 1 Corinthians 4:2 and Matthew 25:15;19-21

1. According to these verses what are your requirements as a steward?
  
  
  
  
  
  
  
  
  
  
2. How would you define a steward?

### Read Luke 16:1-2

3. Why did the master remove the steward from his position?

### Read Luke 16:10

4. Describe the principle found in this verse.
  
  
  
  
  
  
  
  
  
  
5. How does this apply in your situation?



Please write your prayer requests in your prayer log before coming to the meeting.



## module two

# Crown notes

To be read after completing **module two** personal study

This is the most important section of the entire study, because how we view God determines how we live. In the Bible God calls Himself by more than 250 names. The name that best describes God's part in the area of money is 'Lord.'

After losing his children and all his possessions, Job continued to worship God because he knew His role as Lord of those possessions. Moses walked away from the treasures of Egypt, choosing instead to suffer with God's people because he accepted God's role as Lord of all. There are three parts to God's position as Lord.

## God's part

### Ownership

God owns all our possessions. *"To the Lord your God belong...the earth and everything in it"* (Deuteronomy 10:14). *"The earth is the Lord's, and all it contains"* (Psalm 24:1, NASB).

Scripture even reveals specific items God owns. Leviticus 25:23 (KJV) identifies Him as the owner of all the land: *"The land shall not be sold for ever: for the land is mine,"* Haggai 2:8 says that He owns the precious metals: *"The silver is Mine and the gold is Mine," declares the Lord Almighty.* And in Psalm 50 we are told that God owns the animals.

---

*"Every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it."*

**Psalm 50:10-12**

---

God created all things, and He never transferred the ownership of His creation to people. In Colossians 1:17 (NASB) we are told that *"in Him all things hold together."* At this very moment the Lord holds everything together by His power. As we will see throughout this study, recognising God's ownership is crucial in allowing Jesus Christ to become the Lord of our money and possessions.

### Our ownership or his Lordship?

If we are to be genuine followers of Christ, we must transfer ownership of our possessions to Him. *"So therefore, whoever of you does not renounce all that he has cannot be my disciple"* (Luke 14:33, RSV). Sometimes He tests us by asking us to give up the very possessions that are most important to us.

The most vivid example of this in the Bible is when God instructed Abraham *"take now your son, your only son Isaac...and offer him there as a burnt offering"* (Genesis 22:2, NKJV). When



**By studying the Bible we can expand our vision of who God is**

Abraham obeyed, demonstrating his willingness to give up his most valuable possession, God responded, *"Do not lay your hand on the lad, or do anything to him; for now I know that you fear God, since you have not withheld your son, your only son, from Me"* (Genesis 22:12, NKJV).

When we acknowledge God's ownership, spending decisions become spiritual decisions. No longer do we ask "Lord, what do You want me to do with my money?" It becomes "Lord, what do You want me to do with Your money?" When we have this attitude and handle His money according to His wishes, spending and saving decisions become as spiritual as giving decisions.

God's ownership also influences how we care for possessions, both ours and others. For example, because the Lord is the owner of where we live we want to please Him by keeping His house or apartment clean and in good repair!

### Recognising God's ownership

Our culture – the media, even the law – says that what you possess, you own. Acknowledging God's ownership requires a transformation of thinking, and this can be difficult. It is easy to believe intellectually that God owns all you have but still live as if this were not true.

Here are several practical suggestions to help us recognise God's ownership.

- For the next 30 days, meditate on 1 Chronicles 29:11-12 when you first wake and just before going to sleep
- Be careful in the use of personal pronouns; consider substituting 'the' or 'the Lord's' for 'my,' 'mine,' and 'ours'
- For the next 30 days, ask God to make you aware of His ownership. Establish the habit of acknowledging God's ownership every time you purchase an item

Recognising God's ownership is important in learning contentment. When you believe you own a particular possession, circumstances surrounding it will affect your attitude. If it's favourable, you may well feel happy, if it's a difficult circumstance, you will be discontent.

Shortly after Bill Swaim lent me his car, it was written off in an accident. Bill's first reaction was to regret the loss of his car, then he stopped and smiled and said "Lord, it all belongs to you; it never was my car, even though sometimes I felt it was." Bill was learning contentment.

**God is ultimately in control of every event**

### Control

Besides being Creator and Owner, God is ultimately in control of every event. *"We adore you as being in control of everything"* (1 Chronicles 29:11, TLB). *"The Lord does whatever pleases him, in the heavens and on the earth"* (Psalm 135:6). And in the book of Daniel, King Nebuchadnezzar stated: *"I praised the Most High; I honoured and glorified Him who lives forever.... He does as He pleases with the powers of heaven and the peoples of the earth. No one can hold back His hand or say to him: 'What have you done?'"* (Daniel 4:34-35).

God is also able to exert His control in difficult circumstances. *"I am the Lord, and there is none else. I form the light, and create darkness: I make peace, and create evil: I the Lord do all these things"* (Isaiah 45:6-7, KJV).

It is important for us to realise that our heavenly Father uses even seemingly devastating circumstances for ultimate good in the lives of the godly. *"We know that in all things God works for the good of those who love him, who have been called according to his purpose"* (Romans 8:28). The Lord allows difficult circumstances for three reasons:

### 1. He accomplishes his intentions

This is illustrated in the life of Joseph, who was sold into slavery as a teenager by his jealous brothers. Joseph later said to his brothers: *"do not be distressed and do not be angry with yourselves for selling me here, because it was to save lives that God sent me ahead of you.... It was not you who sent me here, but God.... You intended to harm me, but God intended it for good"* (Genesis 45:5, 8; 50:20).

### 2. He develops our character

Godly character, something that is precious in the sight of God, is often developed during trying times. *"We rejoice in our sufferings, knowing that suffering produces endurance, and endurance produces character"* (Romans 5:3-4, RSV).

### 3. He disciplines His children

---

*"Those whom the Lord loves He disciplines.... He disciplines us for our good, so that we may share His holiness. All discipline for the moment seems not to be joyful, but sorrowful; yet to those who have been trained by it, afterwards it yields the peaceful fruit of righteousness."*

**Hebrews 12:6, 10-11, NASB**

---

When we are disobedient, we can expect our loving Lord to discipline us, often through difficult circumstances. His purpose is to encourage us to abandon our sin and "share His holiness." You can be at peace knowing that your loving heavenly Father is in control of every situation you will ever face. He will use every one of them for a good purpose.

## God is the provider

The Lord promises to provide our needs. *"Seek first His kingdom and His righteousness, and all these things (food, shelter and clothing) shall be given to you"* (Matthew 6:33).

The same Lord who fed manna to the children of Israel during their 40 years of wandering in the wilderness and who fed more than 5,000 with only five loaves and two fish has promised to provide our needs. This is the same Lord who told Elijah *"I have commanded the ravens to provide for you.... The ravens brought him bread and meat in the morning and bread and meat in the evening"* (1 Kings 17:4, 6, NASB).

God is both predictable and unpredictable. God is totally predictable in His faithfulness to provide for our needs. What we cannot predict is how He will provide. He uses different and often surprising means – an increase in income, a reduction in cost, a state allowance/benefit or a gift. He may provide an opportunity to stretch limited resources through sales or discounts. Regardless of how He chooses to provide for our needs, God is completely reliable.

History records a story that illustrates this principle. As World War II was drawing to a

**Regardless of how He chooses to provide for our needs, God is completely reliable**

close, the Allied armies gathered up many orphans and placed them in camps where they were well fed. But despite excellent care, the orphans were afraid and slept poorly.

Finally, a doctor came up with a solution. When the children were put to bed, he gave each of them a piece of bread to hold. Any hungry children could get more to eat, but when they were finished, they would still have this piece of bread just to hold – not to eat.

This piece of bread produced wonderful results. The children went to bed knowing instinctively they would have food to eat the next day. That guarantee gave them restful sleep.

Similarly, God has given us His guarantee – our 'piece of bread.' As we cling to His promises of provision, we can relax and be content. *"My God shall supply all your needs according to His glorious riches..."* (Philippians 4:19).

### Needs versus wants

The Lord instructs us to be content when our basic needs are met. *"If we have food and clothing, we will be content"* (1 Timothy 6:8). It is important to understand the difference between a need and a want. Needs are the basic necessities of life – food, clothing, and shelter. Wants are anything in excess of needs. God may allow us to have our wants, but He has not promised to provide all of them.

## Getting to know God

God, as He is revealed in Scripture, is very different from most people imagine. We tend to shrink Him down to our human abilities and limitations, forgetting that He *"stretched out the heavens and laid the foundations of the earth"* (Isaiah 51:13). By studying the Bible we can expand our vision of who He is. The following are a just a few samples.

### He is Lord of the universe

Carefully review some of His names and attributes: Creator, the Almighty, eternal, all-knowing, all-powerful, awesome, Lord of Lords and King of kings. God's power and ability are beyond our understanding.

Astronomers estimate that there are more than 100 billion galaxies in the universe, each containing billions of stars. The distance from one end of a galaxy to the other is often measured in millions of light years. Though our sun is a relatively small star, it could contain more than one million earths, and it has temperatures of 20 million degrees at its centre. Isaiah wrote, *"Lift up your eyes on high and see who has created these stars.... He calls them all by name; because of the greatness of His might and the strength of His power, not one of them is missing"* (Isaiah 40:26, NASB).

### He is Lord of the nations

God established the nations. Acts 17:26 says, *"He (the Lord)...scattered the nations across the face of the earth. He decided beforehand which should rise and fall, and when. He determined their boundaries"* (TLB).

God is far above all national leaders and powers. Isaiah 40:21-23 (NASB) tells us *"do you not know? Have you not heard?...It is He who sits above the circle of the earth, and its inhabitants are like grasshoppers....He it is who reduces rulers to nothing, who makes the judges of the earth meaningless."* From Isaiah 40:15, 17 (NASB) we read *"the nations are like a drop from a bucket, and are regarded as a speck of dust on the scales....All the nations are as nothing before Him."*

### Your questions

**Q:** I'm totally frustrated! God says He's going to provide my needs. So, what's there for me to do? Do I have to go to work?

**A:** God has certain responsibilities when it comes to money, and He's given others to us. He's promised to provide our needs, and at the same time He wants us to work hard – for many reasons. He usually provides our needs through our work.

**God is very different than most people imagine**

## He is Lord of the individual

Psalm 139:3-4, 16 reveals God's involvement with each of us as individuals. *"You discern my going out and my lying down; you are familiar with all my ways. Before a word is on my tongue you know it completely, O Lord...all the days ordained for me were written in your book before one of them came to be."* The Lord is so involved in our lives that He reassures us *"the very hairs of your head are all numbered"* (Matthew 10:30, KJV). Our heavenly Father is the One who knows us the best and loves us the most.

God hung the stars in space, fashioned the earth's towering mountains and mighty oceans, and determined the destiny of nations. Jeremiah observed: *"there is nothing too hard for You"* (Jeremiah 32:17, NKJV). Yet God knows when a sparrow falls to the ground. Nothing in this study is more important than catching the vision of who God is and what responsibilities He retains in our finances.

## Summary of God's part

The Lord did not design people to shoulder the responsibilities that only He can carry. Jesus said *"come to me, all you who are weary and burdened, and I will give you rest. Take my yoke upon you and learn from me, for I am gentle and humble in heart, and you will find rest for your souls. For my yoke is easy and my burden is light"* (Matthew 11:28-30). God has assumed the burdens of ownership, control, and provision. For this reason, His yoke is easy and we can rest and enjoy the peace of God.

For most of us, the primary problem is failing to consistently recognise God's part. Our culture believes that God plays no part in financial matters, and we have, in some measure, been influenced by that view.

Another reason for this difficulty is that God has chosen to be invisible. Anything that is "out of sight" tends to become "out of mind." We get out of the habit of recognising His ownership, control and provision.

After learning God's part, you might wonder whether He's left any responsibilities for us. The Lord has given us great responsibility.

## Our part

The word that best describes our part is *steward*. A steward is a manager of someone else's possessions. God has given us the authority to be stewards. *"You made him ruler over the works of your (the Lord's) hands; you put everything under his feet"* (Psalm 8:6).

Our responsibility is summed up in this verse: *"It is required of stewards that one be found faithful"* (1 Corinthians 4:2, NASB). Before we can be faithful, we must know what we are required to do. Just as the purchaser of new technology studies the manufacturer's manual to learn how to operate it, we need to examine our manufacturer's handbook – the Bible – to determine how He wants us to handle His possessions.

As we begin to study our responsibilities, it's important to remember that God loves and cares for us deeply. He is a God of mercy and grace. He has given us these principles because He wants the best for us. Most people discover areas in which they have not been faithful. Don't become discouraged. Simply seek to apply faithfully what you learn.

Now, let's examine two important elements of our responsibility.

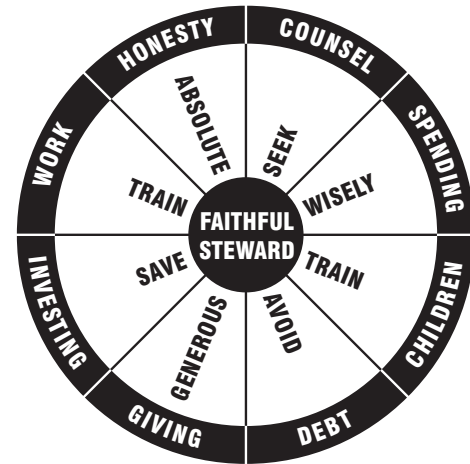
**A steward is a manager of someone else's possessions**

### 1. Be faithful with what we are given

We are to be faithful regardless of how much God entrusts to us. The parable of the talents (a talent was a sum of money) illustrates this. *“For the kingdom of heaven is like a man travelling to a far country, who called his own servants and delivered his goods to them. To one he gave five talents, to another two, and to another one”* (Matthew 25:14-15, NKJV).

When the owner returned, he held each one responsible for faithfully managing his possessions. The owner praised the faithful servant who received five talents: *“Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your Lord”* (Matthew 25:21, NKJV). Interestingly, the servant who had been given two talents received the identical reward as the one who had been given five (see Matthew 25:23). God rewards faithfulness regardless of the amount over which we are responsible.

We are required to be faithful whether we are given much or little. As someone once said, *“It’s not what I would do if £1 million were my lot; it’s what I am doing with the £10 I’ve got.”*



### 2. Be faithful in every area

God wants us to be faithful in handling all of our money. Unfortunately, most Christians have been taught how to handle only 10 percent of their income God’s way – the area of giving. And although this area is crucial, so is the other 90 percent, which is frequently handled from the world’s perspective.

As a result of not being taught to handle money biblically, many Christians have wrong attitudes toward possessions. This often causes them to make poor financial decisions with painful consequences. Hosea 4:6 reads, *“my people are destroyed from lack of knowledge.”*

## Benefits of handling money faithfully

The faithful steward enjoys three benefits.

### 1. More intimate fellowship with Jesus Christ

Remember what the master said to the servant who had been faithful with his finances: *“come and share your master’s happiness”* (Matthew 25:21). We can enter into closer fellowship with our Lord when we are faithful with the possessions He has given us.

Someone once said that God often allows a person to teach a subject because the teacher needs it! That is true for many in the area of money. While my life started in relative poverty I subsequently enjoyed more wealth than some and found how easy it was to trust in being financially comfortable. If you allow God’s Word to mould your attitude you will find, a dramatic improvement in your fellowship with the Lord. You will gain a deeper understanding of His purpose for your life when you yield your will to His in this area of your life in Him – exactly what He intends.

## 2. The development of character

God uses money to refine character. As David McConaughy explained in his book, *Money the Acid Test* (written in 1918), "Money, most common of temporal things, involves uncommon and eternal consequences. Even though it may be done quite unconsciously, money moulds people in the process of getting it, saving it, spending it, and giving it. Depending on how it's used, it proves to be a blessing or a curse. Either the person becomes master of the money, or the money becomes the master of the person. Our Lord uses money to test our lives and as an instrument to mould us into the likeness of Himself."

All through Scripture there is a correlation between the development of people's character and how they handle money. Money is regarded as an index to a person's true character. You have heard the expression 'money talks,' and indeed it does. You can tell a lot about a person's character by examining his or her cheque book and credit card statement because we spend our money on the things that are most important to us.

## 3. Having our finances in order

As we apply God's principles to our finances, we will begin to get out of debt, spend more wisely, start saving for our future, and give even more to the work of Christ.

# Principles of faithfulness

We can draw important principles of faithfulness from the Lord's parables:

## 1. If we waste possessions, God may remove us as stewards

---

*"There was a rich man whose manager (steward) was accused of wasting his possessions. 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 (steward) any longer.'"*

**Luke 16:1-2**

---

Two principles from this passage are applicable to us. First, when we waste our possessions it becomes public knowledge and creates a poor testimony. *"(The manager) was accused of wasting his possessions."* Second, God may remove us as stewards if we squander what He has given to us.

A businessman earned a fortune in just three years and then went on a spending spree. Two years later he informed his office staff that he had little left and everyone would need to economise. Shortly thereafter, he left for an expensive holiday and had his office completely renovated at a cost of thousands of pounds. God soon removed this man from the privilege of being steward over much, and eventually he found himself almost bankrupt.

If you waste the possessions entrusted to you, you may not be given more.

## 2. We must be faithful in little things

---

*"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."*

**Luke 16:10**

---

**If you waste the possessions entrusted to you, you may not be given more**

How do you know if your son is going to take good care of his first car? Observe how he cared for his bicycle. How do you know if a salesperson will do a competent job of serving a large customer? Evaluate how they serve a small customer. If we have the character to be faithful with small things, God knows He can trust us with greater responsibilities. Small things are small things, but faithfulness with a small thing is a big thing.

### 3. We must be faithful with another's possessions

Faithfulness with another's possessions in some measure will determine how much you are given. *"And if you have not been trustworthy with someone else's property, who will give you property of your own?"* (Luke 16:12).

This is a principle that is often overlooked. One of Howard Dayton's friends rented a vehicle from a friend and damaged it in an accident, he told the owner what happened and then delivered the vehicle to the owner's mechanic with these instructions: "make it better than it was before the accident, and I will be responsible for the bill." What an example!

When someone allows you to use something, are you careful to return it promptly and in good shape? Are you careless with your employer's office or plant supplies? Do you waste electricity when you are staying in a hotel room? Some people have not been entrusted with more because they have been unfaithful with the possessions of others.

God promises to do His part in our finances; our part is to grow in faithfulness.

#### Did you know?

Two of every three people would have to go into debt without the next pay cheque.



## module two

# My notes

---

### **What I learnt from studying God's part and our part:**

---

---

---

---

---

---

---

### **What I plan to do differently:**

---

---

---

---

---

---

---

---

---

### **My other notes:**

---

---

---

---

---

---

---

---

---

---