

Rands & Sense

For Trouble Times



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STEWARD

The Cost of Living



MONDAY – The Giver of Gifts



James 1: 17 *For every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.*

How Great Thou Art: <https://www.youtube.com/watch?v=tSx-wqDiEY4>

God – creator of the universe, all powerful, Lion of Judah, ever-loving. The giver of all things. Yet in our attempt to understand Him and put Him in a context which we can fathom, we reduce this Lion of Judea to little more than a household pet. We will never understand the extent of God's power and love but we can look afresh at God and see that He is the giver of all that we have.

We thank God not so much for what He has given, but for what He is. God gives to us and provides for us, not because **we** are good, but because **He** is good. He gives to ALL, the just and the

unjust because His giving is not dependent on our goodness.

To such generosity – what is our response?

One would certainly hope it isn't accumulate as much as you can. Surely in response, our spirits overflow with gratitude to the point where giving to others is the **ONLY** fitting response.

Today let us see beyond the many things we have been given to the Giver Himself. And to seek to do more than simply be appreciative of the gifts, but to endeavour, by the power of the Holy Spirit, to do more like the Giver does.



Prayer: Lord God, You are all powerful and loving. You are the giver of life itself. Help me to become a giver and a blessing to others. Give to me a spirit of generosity. AMEN

TUESDAY – Ownership or Stewardship



1 Chronicles 29: 14 [David says] But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from You, and we have given You only what comes from Your hand.

The Bible says everything belongs to God.....hmm. What about my house, my car, my family? Or my salary – I worked for that.

We do not enter this world with a little suitcase of possessions, nor do we leave with one. So what happens in between?

The word “mine” has become awfully important in modern society. Our self-worth and identity are all too often tied up in our possessions.

Way back in the Garden of Eden, God put Adam and Eve in charge (Genesis 1: 26) of God’s creation. Note that God didn’t say they owned it. His intention was then, and is today, that we become His stewards. And as such we become accountable to God for all

that we have and what we do with it.

Ownership is necessary for a lawful society; but it is also illusive. Things come and go; and are bought and sold. The only guaranteed permanence is God’s love for us. For the rest – we are just passing through.

Jesus told His disciples to leave everything and just come. Come and follow. The burden of possessions would have slowed them down – literally and figuratively. Lighten up then and just follow Jesus. Share what we have, give away what we don’t need, and take only what is necessary.

- How are you going to respond to Jesus’ call: come follow and be My stewards?



Prayer: Lord, help me to lighten up. Help me to see that I do not need all the baggage. Help me to be a steward of what I have gathered along the way in a manner that would make You smile.

AMEN

WEDNESDAY – God’s Gift



Isaiah 41: 10 *So do not fear, for I am with you; do not be dismayed, for I am your God. I will strengthen you and help you; I will uphold you with My righteous right hand.*

Sometimes even God’s best stewards need a ‘gift’ – when life is just hard. When you just don’t have the energy to give to others. When the ache in your heart reminds you of what you have lost. When you push through bravely but at night the tears flow. When you hide your feelings because you have to be strong and be the one to help others. This is when Jesus whispers and reminds you to trust who He is.

He is the one who brought the earth into being; who parted the sea; who calmed the storm; who raised the dead; who holds eternity in His hands. This is the God you serve. And the gift He gives you is the assurance that He walks with you and offers refuge from the storm.

When the obstacles seem too big to climb over and your strength is gone, Jesus gives to you the assurance that He is faithful and His love everlasting. He gives you the gift of filling your soul. He gives you the strength to fight back. In the morning He sends the birds and the sun to replace the darkness. A gift to remind you what a mighty God He is.

Accept His gift of refuge until you are once again able to stand and be the blessing you were meant to be.

In the last 15 months of Covid, life has been hard. Let us reach beyond the isolation to each other. Even the strongest of us need to feel the presence of each other.



Prayer: Lord You are my strength and my defense; You are my salvation. You are my God and I will praise You. Thank you for taking care of me. AMEN

Blessing: <https://www.youtube.com/watch?v=hw-Z2Vfskvo>

THURSDAY – Stewards for Christ



1 Corinthians 4: 1 & 2 (CEB) So a person should think about us this way—as servants of Christ and managers of God’s secrets. In this kind of situation, what is expected of a manager is that they prove to be faithful.

Every faculty you have, your power of thinking or of moving your limbs from moment to moment, is given you by God. If you devoted every moment of your whole life exclusively to His service you could not give Him anything that was not in a sense his own already C S Lewis

So then if all that we are and have are from God, how can we be the most effective stewards of His creation?

Gratitude – thank God for all the things that are in our life. Family, friends, food, shelter, health. An attitude of gratitude changes perspectives. Note that “thanksgiving” is made up of “thanks” and “giving”. You cannot be thankful without giving.

Trust that God will provide – hardest of all is to trust that God will provide for your needs, especially financially. This tends to lead to holding on to what we

have in case we do not have enough for ourselves.

Contentment – we need to be clear about our needs and wants. Adam Hamilton says it so well “*We must learn to WANT what we already HAVE*”. The world is going to tell us otherwise.

Be a giving example to others – we can show our children how to tithe, save, live on a budget and be generous. We can be an example for living more simply.

Live within your means – examine your lifestyle. Does it match your income? Don’t be tempted to keep up with the proverbial Jones’. Don’t give in to the adverts selling you extravagance.

Be stewards of our time and talents – these too have been given by God. We are to be God’s hands in this world.

For where your treasure is, there your heart will be also (Matthew 6: 21)



Prayer: Lord as I walk with You, teach me to be a better steward of Your gifts. Help me to want the simple things in life and give to me a heart for people. AMEN

FRIDAY – Givers or Takers



2 Corinthians 9: 6-8 Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.

Jesus had much to say about money. He teaches us to make a LIFE and not a LIVING. Not least of which is a call to live more simply. Many who, in later years, have downscaled, testify to how liberating it is to get rid of all the STUFF. Jesus is saying: don't wait until retirement!

The Bible is quite clear about FIRST giving a tenth of our earnings to the Lord. We then have the 90% left over. From a business point of view, this is quite a good deal! But that first 10% seems to be so important to us.

God is not against wealth – Abraham, Isaac, Joseph and Joseph of Arimathaea (to mention just a few) were wealthy men devoted to and serving God with

their wealth. It is not about a legalistic tithe. Paul says it is about giving what you can, gladly and with a cheerful heart.

Our giving tells us something about ourselves: Where our trust is; how strongly are we bound to money; how grateful we are; and how we view the work of the church; and what people mean to us. Have you presented your budget to the Lord in prayer?

Stewardship is part of discipleship, and discipleship is a journey; and journeys help us grow. Turn your face to Jesus, put on your boots and walk in faith where He leads. You will undoubtedly grow in giving! And just perhaps, you will find a joy beyond measure.



Prayer: Lord do what You need to do to change my heart. Give me the courage to accept that change and the faith to trust You. Create in me the desire to give more to others than to myself. AMEN

Fill Thou My Life: https://www.youtube.com/watch?v=a91_3VYRiZo

SIMPLIFY

INEXPENSIVE HAPPINESS



MONDAY – Wisdom



Matthew 6: 24 *No one can serve two masters, for either he will hate the one, or he will be devoted to the one and despise the other. You cannot serve God and money.*

Jesus spoke more about money than He did about anything else except the Kingdom of God.

Trevor Hudson in “Seeking Serenity” says the following:

“The wisdom we receive from Him about the way we relate to our finances contrasts deeply with the wisdom of the world.

The witness of countless followers through the ages is that, as we open our hearts and minds to the teachings of Jesus about money and possessions, we enter more deeply into the peace and serenity offered us by God.”

While Jesus does not say that money is evil, He does remind us that it should never capture our

hearts and minds. When we give money the first claim on our lives in place of God, we put our souls in danger.

Money has a spiritual power that seeks to claim our attention and secure our trust. Giving in to this will result in us being its servants and relying on it instead of relying on God.

How important are money and possessions in your life?

What do you think about the most?

How do you spend your time and money?



Prayer: God, in our everyday lives we need money to be able to house, clothe and feed ourselves. Help us to understand that our ability to earn comes from You and that it is a gift. AMEN

<https://youtu.be/pN4tPkX0MG0>

TUESDAY – Using our means well and wisely

 **1 Timothy 6: 6-12 ESV** *But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils.*

How we view our money is important. When we realise that all we have actually belongs to God we begin to understand that we have a responsibility to use our money wisely.

“God worked with many affluent people in the Old and New Testaments. Abraham, David and Job were all wealthy and in a good relationship with God. In the New Testament there were wealthy women who supported the disciples, also Nicodemus and Joseph of Arimathea who used their considerable wealth to care for the body of Jesus. In each instance, each person managed their finances wisely for the greater good of God’s purposes.” Trevor Hudson

How do we ensure that we manage our money wisely and well? A close look at the monthly expenses will tell us how we are doing. How much is set aside as saving? How much is spent on necessities? How much is spent on education? How much is spent on entertainment?

Do you have a monthly budget or do you just spend and hope that things will work out?

Are there areas of your spending where you could adjust your budget?



Prayer: Father we need Your wisdom and guidance as we take a close look at our finances. Help us to prioritise those things which are pleasing to You and which will serve Your Kingdom. AMEN

https://youtu.be/3IGN6Fq_mIU

WEDNESDAY – Providing for the future



Philippians 4: 12 *“I know what it is to have little and I know what it is to have plenty.”*

When we are in times of plenty the wise thing is to save. This requires honesty, planning and looking to God for wisdom.

In Genesis 41: 34-36, we read, *“Let Pharaoh proceed to appoint overseers over the land and take one-fifth of the produce of the land of Egypt during the seven plentiful years. And let them gather all the food of these good years that are coming and store up grain under the authority of Pharaoh for food in the cities, and let them keep it. That food shall be a reserve for the land against the seven years of famine that are to occur in the land of Egypt, so that the land may not perish through the famine.”*

Living within our means in order to save will take planning – shopping can be limited to the things we need – a list is a great idea. Take a good look at your monthly expenditure,

are there items which could be eliminated so that you have something extra to share with those who are not as fortunate?

Be generous with your money by investing in God’s Kingdom through supporting your local church so that outreach programmes are enabled to reach those whose living is often from hand to mouth.

Remember that when you feel your finances are constrained, there is always someone who is in greater difficulty than you.

Do you have a savings plan?

How can you financially contribute to ensuring that our community feels supported?



Prayer: Jesus Your life spoke of Your love for Your people. Help me to use my finances in such a way that Your love may be felt by others.
AMEN

<https://youtu.be/V0Byp7aK2DA>

THURSDAY – Taking action



Psalm 22 *A good name is more desirable than great riches; to be esteemed is better than silver or gold. Rich and poor have this in common. The LORD is the Maker of them all. Verse 9* *The generous will themselves be blessed, for they share their food with the poor.*

Psalm 22 vs 7 says the following:

The rich rule over the poor, and the borrower is slave to the lender.

Wise words indeed, borrowing gets us into further debt.

Here is some sound advice from Trevor Hudson:

“When we put God first in our financial life, we resist the temptation to live off money we don’t have. That small credit card in our wallet has tremendous power. It deceives us into believing that we always have money; that we can spend big and buy anything we want. When we follow this false wisdom the results are tragic. Few things rob us more of peace and serenity than debt. We express our trust in God when we decide to draw the line not to accumulate bigger debt, but to deliberately act against it and begin to live within our means. As we step out in faith in this regard, God will give us all the grace and wisdom we need.”

Psalm 22: 9 *The generous will themselves be blessed, for they share their food with the poor.*

As we take a hard and honest look at our money habits, perhaps you could consider the following questions:

What economic changes do you need to make in your life?

Is it possible for you to save, even a small amount regularly?

How could you better serve God with your finances?



Prayer: God I want to trust You more and more not only with my finances but with my life. Help me to grow in my trust. AMEN

<https://youtu.be/ErwiBz1QA4o>

FRIDAY – Saving more than money



Psalm 24: 1 *The earth is the Lord's and the fullness thereof, the world and those who dwell therein*

Today we widen our vision and we look at ways of saving not only money but saving our earth with all its resources for generations to come. Let us walk lightly on our earth, only using as much as is needed.

Food wastage is a worldwide problem, try to use everything you buy. So much food is unused and thrown away. As God's people we have a responsibility to make sure that we don't waste our resources.

Let's use recyclable bags, propagate our own plants and share them. Plant a vegetable garden and share your produce with your neighbours. Buy in bulk with friends. See what you may have in your home that can be put to use or donated to someone in need.

Spend time with the family and play games or go for a walk together rather than pay for entertainment.

There are so many ways in which we can tread lightly and ensure that there is enough for all.

What is your greatest financial or environmental concern at present?

How could you make a difference?

What ideas could you implement to assist those who are struggling?



Prayer: God of all creation, You have provided so plentifully for Your people. Teach us to be wise in our use of Your gifts and to share them freely with others that no one may go hungry or in need. AMEN

<https://youtu.be/Qt2mbGP6vFI>

SHARE:

LIVING WITH MARGINS



MONDAY – How much is enough?



Deuteronomy 24: 19-22

Verse 19 *When you are harvesting in your field and you overlook a sheaf, do not go back to get it. Leave it for the foreigner, the fatherless and the widow, so that the LORD your God may bless you in all the work of your hands.*

After having wandered in the wilderness for forty years, the Israelites are about to enter and occupy Canaan. In Deuteronomy God gives them guidelines or “rules for living”. Until now they have been a nomadic people. Now they are going to settle down and make a new life in a new land.

I have no doubt they are excited at the prospect of settling down and starting a new life. Sowing and ploughing the land. Reaping the fruits of their labours. God urges them to think of those amongst them who are vulnerable and less fortunate - the foreigner, the fatherless and the widow.

“Deuteronomy¹⁹ *When you are harvesting in your field and you*

overlook a sheaf, do not go back to get it. Leave it for the foreigner, the fatherless and the widow, so that the Lord your God may bless you in all the work of your hands.”

How much is enough? Enough means harvesting, having sufficient to live off and to be reasonably happy. But it also means sharing what we have in excess with those who are less fortunate and do not have sufficient to eat and drink.

Oprah Winfrey once said “Be thankful for what you have; you’ll end up having more. If you concentrate on what you don’t have, you will never, ever have enough.”



Prayer: Lord thank You that I have enough for my daily needs. Help me to be mindful of the needs of others. AMEN

TUESDAY – Who are the weak and vulnerable?



Leviticus 23: 22 *‘When you reap the harvest of your land, do not reap to the very edges of your field or gather the gleanings of your harvest. Leave them for the poor and for the foreigner residing among you. I am the Lord your God.*

In Ruth Chapter 2 we read how Boaz, a land-owner and a relative of her mother-in-law, Naomi, allowed Ruth to gather sheaths of wheat along the edge of the wheat fields. Ruth was a Moabite woman and considered to be a foreigner. In those days as a widow, she was also marginalised. Yet Boaz took pity on her and allowed her to glean what was not harvested.

So who are the weak and vulnerable in the 21st Century? Have you thought who are in our community that are “weak or down-trodden” and need our compassion?

During lockdown last year there were some wonderful stories

shared of how “bottles of hope” (dried rice, beans etc) were packed and distributed to the hungry in Mooiplaas. Soup kitchens were started to feed vulnerable children who no longer received a meal at school – often the only meal that they would have had that day. Such wonderful examples of generosity that was shown, and still are being shown to vulnerable, elderly, and needy.

When we consider our resources, it is not just our money but also our time and tangible resources that we can share to make a difference.

We all know a “Ruth” that we can reach out to. Who is your Ruth?



Prayer: Heavenly Father, please help me to reach out and share my resources with the weak and marginalised. AMEN

WEDNESDAY – Stewardship



1 Timothy 5: 8 Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever.

Rev John Wesley in his sermon the “Use of money” reminds us that we are ‘stewards’ not ‘proprietors’ of the resources that God has given us. He goes on to say -

“First, provide things needful for yourself; food to eat, raiment to put on, whatever nature moderately requires for preserving the body in health and strength. Secondly, provide these for your wife, your children, your servants, or any others who pertain to your household. If when this is done there be an overplus left, then “do good to them that are of the household of faith”. If there be an overplus still, “as you have opportunity, do good unto all men”. In so doing, you give all you can;

nay, in a sound sense, all you have: For all that is laid out in this manner is really given to God. You “render unto God the things that are God’s”, not only by what you give to the poor, but also by that which you expend in providing things needful for yourself and your household.”

Prayerfully seek God’s guidance as to how He wants you to be a good steward of your money and share your resources.

“What counts in life is not the mere fact that we have lived. It is what difference we made to the lives of others that will determine the significance of the life we lead.”
Nelson Mandela



Prayer: Heavenly Father, please teach me to live according to Your will and to get my priorities right. AMEN

THURSDAY – A spirit of generosity



Luke 12: 13 – 21

In the parable of the rich fool, we read how a rich man whose land was fertile and produced abundant crops was more interested in building bigger barns and storing more and more for himself. Maybe the parable should be called “the rich and foolish man” for his harvest was probably stale and spoilt before he could enjoy the fruits of his labour.

God rejoices when we are extravagantly generous.

2 Corinthians 9: 6-8 (NIV):

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.”

In **Acts 20:35** Luke reminds us that through “*hard work we must help*

the weak”. He goes on to remind us of the words of Lord Jesus Himself: “*It is more blessed to give than to receive.”*

Packing up a family home, at the end of lockdown, and downscaling to a smaller and more manageable-sized home provided us with the wonderful opportunity of being able to pass on household items that, in some cases, we had forgotten we still had. How often we are like the rich fool that hoards. How liberating it is to be able to share the once-loved, but no longer needed, items with others.



Prayer: Lord, please grant me a spirit of extravagant generosity. Guide me as I manage the resources that You have so generously given me. AMEN.

FRIDAY: Where life change happens



Reread the readings for Monday and Tuesday this week – we read in Deuteronomy about setting aside a portion of our resources for the vulnerable.

In **Deuteronomy 26: 13** tithing is presented as a theological obligation and not a philanthropic gift. Paul and the disciples of the early church not only gathered in small groups to worship and pray, they also ate together and shared what they had with each other and the needy. Some of the church members needed clothes and shelter, some were elderly and needed care. Some needed financial support.

So often we feel led to make a difference but don't know where to start. West View provides many opportunities to make a difference through its various missions - both practically and financially. There are so many opportunities to be God's hands and feet in our community. In addition, as members of West View our tithe

enables us as a church to address the needs of our members.

We can achieve so much more when we work as group - your home group or the ministry that you are part of. Be not only God's hands and feet, but His eyes and ears as you become aware and sensitive to the needs of those around you. Speak to the members of the West View ministries so that you can see where you can make a difference.

Make it the prayer of your heart to hear God's prompting how He would like you to use your resources - time, money, possessions.

Life change happens when we heed the call "hear I am Lord, send me" - Isaiah 6: 8.



Prayer: Lord, please give me ears to hear, eyes to see and a heart to know where I can make a difference in your Kingdom. AMEN