



# **more than SUNDAY**

## **Adult Student Guide**

**The Lifestyle Stewardship™ Bible Study Series**

(Lessons One - Four)

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# INTRODUCTION

Stewardship is a predominate theme in Scripture. Not only was it one of Jesus' favorite topics, it flows like a river from its source in the earliest verses of Genesis to the concluding chapter of Revelation. Stewardship is a bright thread so thoroughly interwoven into the fabric of Scripture that the failure to see it could only be intentional. The **first sin** of humanity was an abuse of stewardship. The **first murder** was the aftermath of an improper offering to God. The **final act** in the human drama will be the return of the missing Master who comes to claim the world that has always, and only, belonged to Him.

The Lifestyle Stewardship™ Bible Study Series looks at the topic of stewardship in non-traditional ways. For example, you will find the word "tithe" is not discussed in these lessons. This study assumes the tithe and endeavors to move beyond basic training to other significant questions:

- What does it mean that the first job given to humankind was stewardship?
- What does it imply that we were stewards before we were sinners?
- How and why does the image of the steward in our culture today differ so greatly from its high and esteemed position in Scripture?
- Why is our participation in giving so important to our relationship with God?

Of all the remarkable things Jesus said about money, none may be more astonishing than, "If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?" (Luke 16:11) "True riches," we may assume, refers to wealth that is spiritual and eternal. Consider the statement! Is Jesus not saying that entitlement to "true riches" is contingent on how we use our material wealth? Does this not mean that financial faithfulness is an essential key to spiritual discovery and enlightenment? Could it be that the lives of spiritual enchantment and adventure for which we all long can never be ours until we have mastered mammon?

The Lifestyle Stewardship™ Bible Study Series is an adventure of discovery for those who desire access to the true riches Jesus promised.

Welcome to the journey.

*(All Scripture references are the New International Version unless otherwise stated.)*

# LESSON ONE: THE BIBLICAL STEWARD

## **Reflect: Entering the Work Place**

Do you remember your first real job? Where was it? How much were you paid? What were your responsibilities?

Most people recall their first job with fond and humorous memories. This is remarkable when you consider most *first jobs* are menial in nature and low in pay!

## **The First Job**

Genesis 1:26-28 *Then God said, "Let us make man in our image, in our likeness, and let them rule over the fish of the sea and the birds of the air, over the livestock, over all the earth, and over all the creatures that move along the ground." So God created man in his own image, in the image of God he created him; male and female he created them. God blessed them and said to them, "Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the ground."*

A first job is significant. It is a rite of passage to adulthood and an affirmation of our worth and ability to contribute to society. A first job indicates that someone recognizes our capabilities and potential. It also introduces an authority figure whose directions we are expected to follow.

Humanity's first job was stewardship – a management position. We were placed here not to conquer creation, but to cooperate with it. Humanity's role is not so much to govern the planet, but to garden it; not to kill, but to keep; not to consume the planet, but to cultivate it.

## **The Job Description**

Genesis 2:15-19 *The Lord God took the man and put him in the Garden of Eden to work it and take care of it. And the Lord God commanded the man, "You are free to eat from any tree in the garden; but you must not eat from the tree of the knowledge of good and evil, for when you*

*eat of it you will surely die."* The Lord God said, "It is not good for the man to be alone. I will make a helper suitable for him." Now the Lord God had formed out of the ground all the beasts of the field and all the birds of the air. He brought them to the man to see what he would name them; and whatever the man called each living creature, that was its name.

God's directions were broad. Adam was not presented with a long list of duties to check off every day, but was simply told to take care of things. God placed His confidence in Adam's ability to do the job and do it correctly. Adam was **given personal freedom and discretion** in caring for the garden. God encouraged Adam to bring his own abilities, viewpoint, and perspective to his work. An example was the task of naming the animals. As steward of the garden, Adam was not a *hired-hand* but rather served as a manager.

The job of stewardship was a part of God's original and undefiled plan for us. We were stewards before we were sinners. The job of steward is one of **privilege**, not punishment.

God made **provision** for Adam's needs. Adam was free to eat whatever and whenever he wanted from the abundance! Adam's faithful stewardship of the garden ensured that his needs would always be abundantly supplied. You could say the Adam participated in the first profit-sharing program. Adam took care of the garden and the garden took care of Adam.

The garden provided the place of **partnership** between God and Adam. While providing for Adam's needs, God also placed limits on the rights and privileges Adam enjoyed as manager. To go beyond the **position** of manager was to violate the principles of his partnership with God. As limits, Adam was told not to eat from the tree of knowledge of good and evil.

Chronologically, stewardship is our *first* job. While we have been given other important tasks, the job of stewardship was originally and always intended to be a **priority**.

Although the word *steward* usually brings to mind an image of a table waiter or a cruise ship employee, it can be defined as “one who acts as a supervisor or administrator of someone else’s property.” We tend to think of the steward’s responsibilities as washing dishes, scrubbing floors or cleaning tables. However, in biblical times, the role of the steward was one of high rank and regard. It was a role of service from a position of power and prestige and was more managerial than menial. The steward was more a leader than a laborer.

In today’s church, the role of steward has been downgraded. When stewardship sermons are preached, people tend to stay away. Preachers have even apologized for talking about giving. Negative feelings are reinforced when the only time stewardship is stressed is when the church budget is in trouble. Yet stewardship is best understood as a significant, important role within the church and as a lofty position to which to aspire.

Consider:

- if Christians are to rediscover the joy and excitement of giving,
- if the church is to fulfill its mission and ministry, and
- if the Kingdom of God is to grow and “Go;”

Then, the privilege, power and purpose of the steward must be:

- relearned from the Scripture,
- reclaimed from the past, and
- reapplied to daily life.

### **Responsibilities of the Job**

The position of *steward* was of great value and was difficult to obtain. To lose the position would have been devastating. For instance, in Luke 16:1-4, Jesus tells of an unfaithful steward in danger of losing his position. Panic stricken, the steward asked, “What shall I do if the Lord takes away my stewardship? I cannot dig and am too ashamed to beg.”

The position was held by those individuals who demonstrated dependability, wisdom, and faithfulness. Jesus emphasized the steward’s importance when he asked, “Who then is the

*faithful and wise manager, whom the master puts in charge of his servants...?”* (Luke 12:42) It was both a reward and a responsibility to receive the distinguished designation of steward.

A Greek word study of *steward* provides an understanding of the responsibilities that accompanied the job. Synonyms and phrases which describe these responsibilities are:

- to put in order
- to order the house
- governor
- overseer
- administrator
- house-manager

Consider the role of the New Testament “house manager.” The house manager was responsible for overseeing all household operations as well as the work of other personnel on the master’s staff. He would control the purchase of products and services related to the household and sometimes supervised the care and education of the household’s children. The household included the principal residents and their children, extended family members and their families, and the service personnel and their families. Obviously, the steward was responsible for a large number of people. The steward represented the owner, spoke for the owner, and, with some limitation, carried the authority of the owner. The steward was indeed a trusted servant.

### **A Prime Example**

Genesis 39:2-6 *The Lord was with Joseph and he prospered, and he lived in the house of his Egyptian master. When his master saw that the Lord was with him and that the Lord gave him success in everything he did, Joseph found favor in his eyes and became his attendant. Potiphar put him in charge of his household, and he entrusted to his care everything he owned. From the time he put him in charge of his household and of all that he owned, the Lord blessed the household of the Egyptian because of Joseph. The blessing of the Lord was on everything Potiphar had, both in the house and in the field. So he left in Joseph’s care everything he had; with Joseph in charge, he did not concern himself with anything except the food he ate.*

We all remember the life of young Joseph. The favorite son of Jacob, Joseph was resented by his brothers for the favoritism and coddling he received. In truth, Joseph's own attitude and behavior were not above reproach and only added to their resentment. His brothers planned to kill Joseph but instead they sold him into slavery to a passing caravan of traders. Joseph was taken to Egypt and sold to Potiphar, a high ranking officer in service to the Pharaoh.

Joseph began as a servant, but he quickly climbed the ladder of success to the high and honored position of steward to Potiphar. Joseph was recognized as a successful man, a requirement for any steward. He *found favor* in Potiphar's sight as Potiphar recognized, not only Joseph's successes, but his qualities of leadership and management as well. Joseph was so successful that he was eventually promoted to the position of domestic steward, becoming responsible for managing everything related to Potiphar's household.

As Joseph proved himself to Potiphar, he was given more and more responsibility. Eventually he was entrusted with everything Potiphar owned. His responsibilities included business affairs as well as the household concerns. In fact, Joseph was so trustworthy and effective that Potiphar no longer concerned himself with his home or business affairs. Potiphar knew they were in good hands.

Joseph realized that while he was in charge of everything Potiphar owned, he owned nothing himself. When Potiphar's wife became enamored with Joseph, he could have become entangled in a web of deceit and irresponsibility. However, recognizing the limits of his position, Joseph refused to violate the owner-manager relationship. His refusal won him the title "good and faithful steward."

## React

Joseph's management of Potiphar's resources parallels Adam's management of the garden. Review the following statements. Place a **B** beside each statement that describes both Adam and Joseph, an **A** beside those that are unique to Adam, and a **J** beside each one unique to Joseph.

- Held a lofty position of manager.
- Had great freedom.
- Faced great temptation.
- Respected the limits of his position as steward.
- Moved beyond the limits placed on the position as steward.
- Maintained the trust with his master.
- Broke the trust with his master.

What word would you use to sum up Joseph's example of a steward? Adam's? What caused one man to be successful, while the other failed? What lessons can be applied to our role as stewards?

## More Than Just a Job

Adam and Joseph are instructional examples for our role as stewards. Our appointment as stewards recognizes:

- God has confidence in our abilities, management skills, and wisdom. Demonstrating His confidence, God has entrusted a measure of His wealth to each of us.
- God has given us great freedom in our stewardship. He has not issued a long list of "do's" and "don'ts" as a part of our job description. God allows us to make management decisions without His specific instructions.
- God sees us as partners rather than servants. God treats us as responsible adults and partners in His work. He works as Owner; we work as His managers.

## Respond

How do you feel about your own appointment as God's steward? Do you see faithful stewardship as a blessing or a burden? How does your attitude and performance as a steward affect your partnership with God?

# LESSON TWO: CONDUCTING FAMILY BUSINESS

## Reflect: Joining the Family Business

Imagine a man who works hard to start and build a business. He is successful and his business thrives, providing support for him and his family. As the years go by, the children grow, and the father begins to acquaint them with the operation of his business. As time passes, the father teaches the children everything he knows about the business – from the smallest tasks to the most important decisions made in the board room. He wants his children to know and understand all of it.

One day, the father calls his children together and makes a generous offer. He says to them,

*Children, I have watched you grow and I am pleased with each of you. I now want you to become partners with me and with one another in the family business. We will change the company name to include your own. Understand, I am talking about a partnership. I will provide the best of my own participation, but your willing participation, gifts and abilities will be required. It will be **OUR** family business. Together, we can work, achieve, and succeed in accomplishing our purposes.*

What would the father's offer communicate to his children? Would it communicate love? My father wants me around? My father recognizes my abilities and appreciates me? My father trusts me and is placing his confidence in me?

What about the children's response? Would they feel joy at the invitation? Would they respond eagerly and positively?

This is the role to which Adam was called, the relationship that Joseph enjoyed, and the invitation that we have been given.

## Owning the Family Business

*Ownership* is a concept of immense consequence. It is at the root of all systems of law and jurisprudence. Without the concept of ownership, civilization, as we know it, could not exist.

*Ownership* gives us exclusive rights to our property. Our rights and privileges of ownership are protected by laws. Anyone who violates these rights is a transgressor of the law and will be held accountable.

Among life's most basic questions are: Who is the owner? Who holds the rights of ownership? Who has ultimate authority? The Bible unequivocally answers all of these questions with the response: **God owns the world!**

Psalm 24:1-2: *The earth is the Lord's, and everything in it, the world, and all who live in it; for He founded it upon the seas and established it upon the waters.*

Not only did God create the world, He retains ownership. History shows that the lands, seas, and wealth of the world have passed from nation to nation, from generation to generation, and from person to person. The operative word is "passed." What we call "ours" today will be claimed by someone else tomorrow.

God is the sole Owner of all and has never relinquished His ownership. He has never transferred ownership of one acre of land or one ounce of gold. Haggai 2:8 explains, *'The silver is mine, and the gold is mine,' declares the Lord Almighty.* Psalm 50:10 explains further: *For every animal of the forest is mine, and the cattle on a thousand hills.*

God's ownership extends far beyond the mountains and valleys of the earth. Most significant is His ownership of us – body and soul! 1 Corinthians 6:19 *Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own.*

If God owns all, how much do we own? Nothing, of course! All that exists is what God has made. God retains ownership of all He has made. We can therefore never be owners.

## Managing the Family Business

Matthew 25:14-15 *Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey.*

Notice key points as this parable is examined. First, this parable establishes clear ownership of the talents. The word "talent" is used as a term for currency. This parable is a story about money! For simplicity, let's think of a talent as a one-thousand dollar bill. Each of the stewards who received wealth knew that the money still belonged to the master. Even though the money changed hands, the ownership of the money remained the same.

Second, each steward had the master's complete confidence and trust. The master depended on the stewards' performances during his absence. The success of his business was contingent on their productivity.

Third, each steward was given enormous freedom in his management of the master's resources. The master left no specific instructions or detailed plans for them to follow. Apparently, he intended the stewards to use their own judgment. All were given a rare opportunity to demonstrate their capabilities during his absence.

Fourth, each steward received varied resources. The amount given to each steward was the master's decision. The reality of this story, as well as our own experiences, is that resources are not distributed equally.

Matthew 25:16-23 *The man who had received the five talents went at once and put his money to work and gained five more. So also, the one with the two talents gained two more. But the man who had received the one talent went off, dug a hole in the ground and hid his master's money. "After a long time the master of those servants returned and settled accounts with them. The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.' 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!' The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.' 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!'*

Each steward had the potential for equal reward. The steward who turned \$5,000 into \$10,000 received the master's commendation, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things.' Notice also the commendation received by the steward who doubled the \$2,000 into \$4,000. He received precisely the same commendation as by the steward who presented the ten "thousand dollars" to the master.

The stewards learned that it was not the amount of resources in their possession that determined their reward, but rather how they used the resources they were given. That's good news for us! Great wealth is not required in order to be a good steward. Our master's focus is solely upon what we do with what we have been given. We are responsible for our money but also the effective use of our bodies, minds, health, energy, personalities and opportunities.

Matthew 25:24-30 *Then the man who had received the one talent came. "Master," he said, "I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you." His master replied, "You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth."*

Each steward faced personal accountability before the master. The pointed question to be faced by each was, "What did you do with what you were given?" The third steward recognized that all he had received belonged to the master, but he chose to accomplish nothing with the money. The steward disappointed the master and faced his displeasure.

The message for us from the parable is clear. God owns everything and gives varying measures of His resources to us. As His stewards, we obtain our livelihood through these resources and utilize them in ways that are consistent and cooperative with His will.

### **The Purpose of Stewardship: Why should we give?**

If a questionnaire was distributed asking church members to privately record what they believe to be the purpose behind stewardship, what response could be expected? List below some possibilities:

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Did your list include? "It's how the church pays its debts." Or maybe, "It's how we pay the preacher and support the missionaries." Or even, "It is God's way of funding His Work." All of these are inadequate to a question of such magnitude. God could pay the church debts, the preacher's salary, and finance His Work without help from stewards. He does not "need" our meager resources to get Him out of a financial bind. Why, then, is God so persistent in His efforts to involve us in the matter of stewardship?

Consider the biblical pattern for partnership between God the Owner and the steward. One example is found soon after the Israelites made their escape from Egyptian captivity. God called them to build a place of worship. The Tabernacle they were instructed to build would be portable for easier transport during the wilderness sojourn.

**Exodus 35** explains that God called the Hebrews to personal giving in order to fund the Tabernacle's construction. This seems to be an unusual command since the Hebrews were just emerging from decades of enslavement. However, the people enthusiastically responded with such an extraordinary exhibition of giving that Moses had to command them to stop.

Did God actually need the Hebrews to give to build the Tabernacle? The Tabernacle was God's initiative, not theirs. God had parted the waters of the Red Sea, destroyed the Egyptian army, and fed the Hebrews daily with manna from heaven. Why not provide the Tabernacle as another miracle?

God chose to bring the Hebrews into a practical partnership with Himself. Although the Tabernacle was His idea, the Hebrews participated in its construction and funding. They were involved in His will and His work as partners in an important work. The underlying message of the Tabernacle Project is: **God was not just building a place – He was building a people!**

Another example of the biblical pattern for partnership between God, the owner, and the steward is found in King David's personal dream to build a Temple as a permanent place of worship. His dream however would not come true. God informed David that his son, Solomon, would build the temple. The temple, constructed years later, became known as Solomon's Temple and was one of the most beautiful and expensive places of worship ever erected.

Unable to complete his dream, King David turned his attention to funding the project.

**1 Chronicles 28 and 29** document David's call to the people to participate in funding the new place of worship. Once again the people of God responded with joyful and sacrificial giving. Years after its completion, the Temple had to be rebuilt. Again, the work was funded by the sacrificial giving of the people. God funded the project through the resources given by His people.

Examples of how God's work is funded can also be found in the New Testament. The serious financial needs of the early church were met with serious and significant giving by the people

of God. God worked no miracles to meet these critical needs except through the miraculous generosity of His willing people.

The evidence is abundant. God funds His work through His people. Christians, acting as faithful managers, participate in advancing God's work by giving. God's stewardship system works! It has the capacity to provide all the funds when and where they are needed. However, the system only works with a wealthy owner and a willing manager!

### **The Pattern of Stewardship: What's in an Attitude?**

As a boy of twelve Jesus understood, "I must be about my Father's business." Jesus was here as a steward on family business for His Father. So are we. God has shared His wealth with us so we can participate in His work.

The seriousness of this relationship cannot be overstated. Review the Matthew 25:26-30 account of the steward who buried his master's money. Although the steward had not wasted the master's resources with immorality or debauchery, the master was angry. It would seem that the steward didn't do much that was wrong; he just didn't do anything! Would the master have been less angry if the steward had made a bad investment and lost the money? In fact, the master scolded, "You could have at least deposited the money and drawn interest on it."

What made the master so angry? There was something in this steward's attitude and action that brought severe condemnation from his master. Could it have been the steward's casual disregard for his master's business interests? Even though the steward was aware of his master's keen business instinct, he disregarded the master's interests. The steward had the ability and the resources to do the master's job, but he lacked the willingness. The steward simply made no effort to participate in partnership with his master.

This steward's attitude can be found in the Prodigal son described in Luke 15. Like the unfaithful steward, the Prodigal son seemed to lack interest in his family's business. Instead, he said to his father, "Give me what is mine." His words reveal how he misunderstood the

relationship between owner and manager. His attitude was, "It belongs to me. I can do with it as I please."

The Prodigal son failed in stewardship and, consequently, stewardship failed him. He wasted everything he had been given and found himself with nothing. He realized, "I am a son living like a beggar, while my father's servants have everything they need." Failure to live out the stewardship relationship can make beggars of sons.

The good news, however, is that the son's foolish behavior never excluded him from his father's love and acceptance. He was welcomed home and was allowed to quickly resume his role as partner in his father's business. God always welcomes and celebrates those children who desire to work in their Father's family business!

### **The Problem of Stewardship . . . When is it Theft?**

There is one error that is easily, and commonly, committed by managers in their practice of stewardship. When managers assume those rights and privileges that belong exclusively to the Owner, a crime is committed.

#### **Consider**

**The unfaithful steward's error:** He treated the money he received as if it were his own. Believing the money was his master's, the steward behaved as if it were his own.

**The Prodigal son's error:** He claimed for himself the position of owner with all its rights and privileges. He used the father's resources as if they were his own.

**Adam's error:** Adam assumed the rights and privileges that belong only to the Owner. He made his own rules. Humankind's first sin was a sin against stewardship, a violation of the Owner-manager relationship.

When managers behave as owners, usurping the rights and privileges thereof, they become thieves. This was the message the Old Testament prophet, Malachi, proclaimed to the Jews of his day. "You have robbed God," he preached. "No," the people said, "we haven't robbed God. We're not thieves. How have we robbed God?"

How were they robbing God? They were behaving as owners. The people were not distributing financial resources in accordance with the known will of God the Owner. They were behaving as if their possessions were their property. There is an important distinction between possession of a resource and ownership of it. It is the difference between management and ownership.

This is a serious and subtle danger to which every steward is subject. Before God led the Israelites into the Promised Land, He gave them several stern admonitions. In Deuteronomy, God repeatedly warned, *"When you come into the Promised Land, do not forget how I cared for you. Do not forget how I have overcome your enemies. Do not forget the Lord who has given you cities you did not build and vineyards you did not plant."*

### **Reflect**

It can never be enough to simply believe we are stewards of God's resources. We are to live out our belief with practical, daily performance as managers striving to be productive partners with God in the family business. Our behavior must reflect, not contradict, our belief.

Reflect on the following situations and relate them to the owner-steward relationship:

1. You agreed to loan your car to a friend who desperately needed transportation for one week. Two weeks later your friend returned your car damaged, dirty, and out of gas.
2. You've deposited all of your money at one bank. The banker has used your money to generate income. However, when you request money at the bank, the banker explains that he was in a financial bind personally and had to use the money for his own expenses.
3. God has called you into partnership with Him. How and where can you practice partnership with God in the family business?

# LESSON THREE: THE SYMBOLISM OF GIVING - “WHY MONEY MATTERS”

## Reflect: What's in a gift?

Of all we do in church services today, nothing is more historically and biblically worship than when we present our gifts to God. The oldest example of this is the first offering, recorded in Genesis 4:1-6.

*Genesis 4:1-6 Adam lay with his wife Eve, and she became pregnant and gave birth to Cain. She said, “With the help of the Lord I have brought forth a man.” Later she gave birth to his brother Abel. Now Abel kept flocks, and Cain worked the soil. In the course of time Cain brought some of the fruits of the soil as an offering to the Lord. But Abel brought fat portions from some of the firstborn of his flock. The Lord looked with favor on Abel and his offering, but on Cain and his offering he did not look with favor. So Cain was very angry, and his face was downcast. Then the Lord said to Cain, “Why are you angry? Why is your face downcast?”*

For reasons that are not fully explained, Abel's offering was acceptable while Cain's was not. There is a significance beyond comprehension when a person presents an offering to God. Giving is pure worship, and yet it can be easily defiled.

This session provides an opportunity to examine the elements of the offering: the gift, and the giver.

## Look for the answers to:

- What possible significance could our gifts have to God?
- What determines a gift's value before God?
- What is the relationship between the gift and the giver?
- Does money matter to God and, if so, why?

## The Symbolism of the Gift

What is the significance of an offering? Why has the act of giving always been deemed an appropriate and necessary human response to

God? All religions have practiced *the offering*. The sacrifice of human life as an expression of religious devotion may have passed away, but offerings of every imaginable kind are still presented on a daily basis around the world. Within the Jewish and Christian traditions, the *offering* has always held a central role. Throughout the Bible, we find people giving offerings to God and God welcoming the offerings.

The gifts we bring to God are important because of the needs they meet and because of their positive impact on givers. A most important aspect of giving, however, lies in its symbolism. Only limited satisfaction is derived when we give in order to pay the church's bills. To experience the genuine joy of generosity, we must know the powerful symbolic significance of the gift.

## The Giver is in the Gift

*2 Samuel 24:18-25 On that day Gad went to David and said to him, “Go up and build an altar to the Lord on the threshing floor of Araunah the Jebusite.” So David went up, as the Lord had commanded through Gad. When Araunah looked and saw the king and his men coming toward him, he went out and bowed down before the king with his face to the ground. Araunah said, “Why has my lord the king come to the servant?” “To buy your threshing floor,” David answered, “so I can build an altar to the Lord, that the plague on the people may be stopped.” Araunah said to David, “Let my lord the king take whatever pleases him and offer it up. Here are oxen for the burnt offering, and here are threshing sledges and ox yokes for the wood. O king, Araunah gives all this to the king.” Araunah also said to him, “May the Lord your God accept you.” But the king replied to Araunah, “No, I insist on paying you for it. I will not sacrifice to the Lord my God burnt offerings that cost me nothing.” So David bought the threshing floor and the oxen and paid fifty shekels of silver for them. David built an altar to the Lord there and sacrificed burnt offerings and fellowship offerings. Then the Lord answered in behalf of the land, and the plague on Israel was stopped.*

It's often been said that "the gift represents the giver." However, the gift is more than just a "representation" of the worshiper. As we present our gift, we present ourselves. In fact, the value of the gift is determined by how much of ourselves is actually "in" the gift.

2 Samuel 24:18-25 tells an unusual story. King David could have obeyed God without any personal cost. Araunah had generously offered to David everything that was needed to fulfill God's command - the land, the wood for the altar, and even the animal to sacrifice. David could have made his offering to God without making any personal investment.

David, however, refused Araunah's offer. Why? What did David know that we don't? David understood the symbolic identification that exists between the giver and the gift. David could not offer anything to God that did not accurately reflect his relationship with God. **The gift that does not touch the giver does not touch God.**

### **My Money and Me**

The relationship between purse and person is intimate. Jesus said, "*For where your treasure is, there will your heart be also.*" Matthew 6:21 That's intimacy! Find the treasure and you find the heart.

There is a sense in which *money is me*. Most people receive their income from their employment. Suppose you work for a company forty hours per week. You give your time, energy, physical and mental abilities during those forty hours. At the end of the week, your company gives you a paycheck.

Analyze what has occurred. You have given forty hours of your life. In return, you received a paycheck. That paycheck in very real terms is you, at least part of you! Every dollar you make has you "in" it. My money is me!

Consider the implications this has on how we spend our money. To spend money is to spend life! Where I put my money is where I put my life. We are in everything we purchase because we are "in" our money.

When Jesus said, "Where your treasure is, there will your heart be also," He was speaking on

several levels. Jesus' statement refers to the intimate relationship that exists between our lives and money. We spend a great deal of our lives thinking about money; earning it, saving it, investing it, spending it, and worrying about it.

The word "heart" may refer to the emotional aspects of our lives. Money stirs emotions, touches our hopes, fears, insecurities, plans, ambitions, and more. It is no wonder that a high percentage of divorced couples identify money as a major contributor to their failed marriages. Money is a hot topic.

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Luke 22:19-20 *And he took bread, gave thanks, and broke it, and gave unto them, saying, "This is my body given for you; do this in remembrance of me." In the same way, after the supper he took the cup, saying, "This cup is the new covenant in my blood, which is poured out for you."*

At the Last Supper, Jesus presented a beautiful symbolic message in which he identified his life with the wine and the bread. As we eat the bread and drink the cup, we remember Him. In a similar fashion, we as givers, are *in* our gifts. As Christ gives himself to us *in* the bread and cup, we give ourselves to Him *in* the offering.

### **The Value of the Gift**

Mark 12:41-44 *Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling his disciples to him, Jesus said, "I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on."*

What determines the value of a gift to God? Is one gift better than another? Is God more receptive to some gifts than others? When we consider acceptance of Abel's gift and the rejection of Cain's, then we must answer yes.

What makes a gift valuable? American culture would dictate, "The more you spend on it, the more valuable the gift!" Jesus, however, never equated a person's contribution with a financial amount.

One day Jesus stood at the temple treasury to see what people gave. Jesus saw some give great sums. He makes an interesting comment about the gifts of the rich. He doesn't condemn the gifts of the wealthy, but recognizes that the gifts were given out of their abundance. They gave from the overflow and their gifts didn't cost them anything personally.

Jesus watched the widow give two small copper coins, a very small amount. In practical terms, the widow contributed nothing of real value to the Temple. However, the widow gave "all she had to live on." Those two coins represented the totality of her life. She didn't just put two worthless coins into the treasury; she put herself *in*! **The value of the widow is not found in the coins, but rather the value of the coins is found in the widow.**

### **The Value of a Gift is Determined By Its Value to the Giver**

Mark 14:3-9 *While he was in Bethany, reclining at the table in the home of a man known as Simon the Leper, a woman came with an alabaster jar of very expensive perfume, made of pure nard. She broke the jar and poured the perfume on his head. Some of those present were saying indignantly to one another, "Why this waste of perfume? It could have been sold for more than a year's wages and the money given to the poor." And they rebuked her harshly. "Leave her alone," said Jesus. "Why are you bothering her? She has done a beautiful thing to me. The poor you will always have with you, and you help them any time you want. But you will not always have me. She did what she could. She poured perfume on my body beforehand to prepare for my burial. I tell you the truth, wherever the gospel is preached throughout the world, what she has done will also be told, in memory of her."*

The greater a gift's value to its giver, the greater its value to God. The gift that touches the heart of God must first touch the life of the giver. The disciples didn't understand the actions of this woman. They condemned her generosity by suggesting the money should have been given to the poor.

The value of the perfume was equal to a laborer's annual income. In today's economy, the vial of precious ointment would have been worth tens of thousands of dollars. This was indeed a valuable gift. Unlike the widow's gift, the alabaster box had great financial value. Jesus was so impressed with the gift that he said the story would be told as a memorial to her. What made this gift so special?

Scholars have long wondered what the woman was doing with a possession of such enormous value. We know that she was Mary, the sister of Martha and Lazarus. We know she deeply loved the Lord and her actions showed that she was willing to give anything and everything to Him. Scholars suggest that the alabaster box was Mary's dowry. Eastern customs demanded that each bride bring to the marriage a dowry of great value in relation to the bride's station in society. No dowry meant no marriage.

If scholars are correct, Mary gave away her right to marriage when she poured out her dowry on Jesus. Mary's gift was of immense personal value. Mary's future life was *in* her gift. Her husband-to-be and her children-to-be were in her gift. Like the widow, Mary gave everything she had. This gift was special to Jesus because he recognized its special meaning to Mary.

### **React**

Compare the gifts of the two women. Who gave the most? What made each gift important? How were the women alike in what they gave?

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## **Some Gifts Defile God's Altar**

Malachi 1:6-8 *"A son honors his father, and a servant his master. If I am a father, where is the honor due me? If I am a master, where is the respect due me?" says the Lord Almighty. "It is you, O priests, who show contempt for my name. But you ask, 'How have we shown contempt for your name?', You place defiled food on my altar. But you ask, 'How have we defiled you?' By saying that the Lord's table is contemptible. When you bring blind animals for sacrifice, is that not wrong? When you sacrifice crippled or diseased animals, is that not wrong? Try offering them to your governor! Would he be pleased with you? Would he accept you?" says the Lord Almighty.*

Not all gifts have value before God. The Old Testament prophet, Malachi, recorded this complaint from God about the gifts of His people. God questioned the gifts of defiled bread and diseased animals instead of gifts of the *first-fruits* of the harvest and unblemished animals. The Jews had been told to give their best. The first-fruits and animals free of disease symbolized the best. Only perfect gifts truly symbolized God's worthiness. Instead of the best, however, the Hebrews gave what they no longer wanted or could no longer use.

The Jews became adept at giving less-than-perfect or costless gifts. They brought to the sacrificial altar those animals that were sick and dying instead of finding the finest animal from their flock. These givers even convinced themselves that they were worshipping God and He would be pleased to accept their offering. God's judgment of their gifts, however, was you "show contempt for my name."

We are still in danger of defiling God's altar. The act of giving is more than putting something on the altar or dropping something into the offering plate. What we give should have meaning to us. If it means little to us, it will mean little to God.

## **A New View of Giving**

True giving, as presented in Scripture, is a joyous and worshipful experience. However, giving can easily become hollow, meaningless, and rife with hypocrisy. When giving loses its meaning and message, it cannot possibly be joyful.

The Old Testament required numerous offerings be made to God. Among these were burnt, drink, fellowship, freewill, peace, grain, sin, thank, trespass, and wave offerings. The wave offering provides an example of the sense of the spirit in which offerings were to be made. The worshipers, gathered in praise and worship, would lift their hands filled with grain, bread, or even a portion of an animal sacrifice and begin to wave their offerings before God. The wave offering was a public demonstration of gratitude, praise and worship and demonstrated a people celebrating a love relationship with God. It was a joyful and symbolic way of saying, "God, we love you. We thank you. All of our resources come from You. We rejoice in Your Presence."

If the joy of giving is ever to be renewed in our churches today, we must begin to see giving in a new way, or perhaps, in the old way.

## **Giving as a Gift**

1 Chronicles 29:10-16 *David praised the Lord in the presence of the whole assembly, saying, "Praise be to you, O Lord, God of our father Israel, from everlasting to everlasting. Yours, O Lord, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O Lord, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. Now, our God, we give you thanks, and praise your glorious name. 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. We are aliens and strangers in your sight, as were all our forefathers. Our days on earth are like a shadow, without hope. O Lord our God, as for all this abundance that we have provided for building you a temple for your Holy Name, it comes from your hand, and all of it belongs to you.*

1 Chronicles 29 tells of King David 's efforts to raise money for the construction of what would become Solomon's Temple. David expresses his heartfelt commitment for the project, pledges his own financial commitment, and challenges the leaders of Israel to consecrate themselves to. The chapter documents how the leaders willingly

and joyfully make their financial commitments and finally how the people of Israel joined their leaders with joy and great enthusiasm.

Overcome with emotion by the people's overwhelmingly positive response, David seems to struggle in an effort to understand and explain the magnitude and meaning of what has occurred.

Consider the following paraphrase of David's reaction:

*Lord, everything is Yours! You have all the greatness, power, glory, victory, and majesty. Everything that is in heaven and earth is Yours. You are above all. All riches and honor and power come from You. But, Lord God, I just don't understand it. Who am I and who are these people that we are able to give so willing to You? Everything comes from You. Everything we have has come from You. The only things we have given to You are those things that were Yours in the first place.*

*God, we are just sojourners in this world. We don't own anything. We are just passing through. Not one of us will last long in this world. And now, God, somehow we have given all these resources to build a house for You. And everything we have given has come from you and belongs to You.*

David was overcome with the realization that he and his people had been given a high honor and rare privilege. God had provided a way for them to participate with Him even though God didn't need David or his people. God created the world with a word; He could build the Temple with a thought. Yet, God invited David and the Israelites to join Him in this work.

David saw this experience for what it was. God had given them a wonderful gift, the Gift of Giving. Likewise, God has favored us by giving us the opportunity and the ability to give to His Work. His invitation to join in His Work is, in itself, a gift.

## **Reflect**

Parents provide financial resources for their children who are not old enough to earn their own money. Occasionally, children use their

money to buy gifts to give back to their parents. What makes these gift so special? What do these gifts communicate?

**This is the heart of our Heavenly Father. He needs nothing from our hands. It is for our benefit and blessing that He gives to us the Gift of Giving.**

# LESSON FOUR:

## THE PRACTICE OF STEWARDSHIP – LIFESTYLE STEWARDSHIP

### **Reflect: The first step toward Lifestyle Stewardship**

#### **Reassessment of Lifestyle**

If we are to find ways to give from the treasure of lifestyle, the obvious place to start is with an accurate assessment of our lifestyle. Many people enjoy assessing the lifestyles of the rich and famous. Two areas where people can be most critical are how other people raise their children and how others spend their money. This exercise, however, is not for the purpose of assessing the lifestyles of others but our own. This lesson seeks, not to criticize or judge any specific lifestyle, but rather to help us evaluate our motivations, attitudes, and personal perspectives about our own lifestyles. Let this be a time to reflect on what we truly value in life and how we live out those values day by day.

#### **Underestimating our Wealth**

Two mistakes are commonly made when we assess our financial resources. Sometimes we optimistically overestimate our financial capabilities. This usually happens when we find something that we really want to buy! We convince ourselves that we have sufficient resources to make the purchase. However, when we consider increasing our generosity to our church or a charity, we are more likely to be pessimistic and underestimate our wealth. "This just isn't a good time," we tell ourselves.

We tend to underestimate our wealth because we compare ourselves with the financial elite of society. Richard Foster, author of *Money, Sex, & Power*, writes, "Those who own a car are among the world's upper class. Those who own a home are more wealthy than ninety-five percent of all the people on this planet." Foster continues:

*...this is not intended to make us feel guilty; it is intended to help us capture an accurate picture of the real situation in the world. We are wealthy. The very fact that we have the leisure time to read a book or watch television means that we are wealthy. We do not need to be ashamed of our wealth or try to hide it from ourselves and others.*

*It is only as we admit our wealth and quit trying to run from it that we are in the position to conquer it and use it for God's good purposes. (p. 33)*

Money raises powerful emotions in us and makes it difficult to assess our wealth. One speaker from the Brookings Institute has shared the following insights on how we communicate our wealth to those around us. He shares:

*We are continually telling other people how much we make; how much we are worth! We tell them with the cars we choose to purchase. When we mention the neighborhoods in which we live we are announcing our income bracket just as surely as if we were shouting it from the rooftop. With the clothes we wear, the vacations we take, the names we drop, the schools our children attend, we go through the day broadcasting our financial wherewithal. After doing all we can to impress our peers with our success and wealth, we come to church and act like business is so bad, times are so hard, the future is so bleak, and we are so strapped we couldn't possibly give more.*

If asked, "Are you financially wealthy?" most of us would answer in the negative. Maybe the accurate response is, "Compared to whom?" If we compare our wealth to the president of a large corporation or to a homeless person, our own financial status changes by perspective.

#### **We Live as We Choose**

For the most part, most of us live the way we want to live. Surely there are things we wish we could afford but, by and large, we find the financial resources to do the things we really want to do. Still, too often our purchases are based more on our willingness to buy than our ability to pay.

Consider the following true-life examples of how we often play games when it comes to money:

*A young minister and his wife were barely making ends meet. His wife said she needed a new pair of shoes for church attendance. The minister reacted, "I'm just not sure we can afford it this*

month. Maybe next month.” The young wife responded, “Sometimes it seems to me that when you want something we always find a way to buy it. But when I want something, it is never a good time.”

A committed Christian in North Carolina wanted to participate in the church's stewardship program by giving the largest gift of his life. As time went on, he began to think of reasons for financial caution. His daughter was a college student and his wife had just quit her job to go back to school. He began to think that there was no way he could even consider giving the church such a gift. Then he remembered that two weeks earlier he had visited a dealer showroom looking at new and expensive cars. During the time he was seriously considering purchasing a new car, he never once thought about having a daughter and wife in college.

Both examples demonstrate how easy it is to have conflicted feelings about money. When buying for ourselves, we tend to be liberal; when considering generosity, we tend to become conservative!

### **Reflect: The second step toward Lifestyle Stewardship**

#### **Reordering of Priorities - Spending by Priority**

Everyone has a priority list, whether conscious of it or not. At the top are those items we consider critically important. As we move down the list, the items become less important. That priority list is uniquely individual.

Our spending aligns with our priority list. We spend our money on those things most dear to our heart. Check stubs can provide an excellent indicator of what is most important to us. “Deep Throat” was the alias used by the unnamed source who provided information to Washington Post reporters in their investigation of the Watergate conspiracy. Deep Throat's continual advice to reporters Woodward and Bernstein was, “Follow the trail of the money! The money trail will lead you to the truth.”

Deep Throat's advice is good strategy for stewards as well. Our own money trail speaks volumes about our interests, hobbies, and personal tastes. The trail also reveals our

commitments. If you spent some time reading your own checkbook, what would it reveal to you about your priorities?

### **Reordering the Priorities - Revising the List**

Once you have made an honest appraisal of your lifestyle, you are ready to reorder your priorities. This is a trial-and-error effort that is a little like rearranging the furniture in the den. If it doesn't seem right the first time, try something else.

First, identify those expenditures on your priority list that you are willing to remove entirely and that you can easily do without. You'll never miss them!

Second, deal with the more difficult decisions. Some items you will be unwilling to remove from your priority list, but perhaps they can receive less financial attention. As you search your list, have fun and be creative! Decisions to simplify life can bring joy and freedom. Imagine that you are ransacking the household looking for something to give to God! Let no personal expense go unexamined. Don't be too austere. Know that you will need times of recreation and enjoyment. Lifestyle Stewardship doesn't require a vow of poverty. It does require an honest and mature analysis of lifestyle and a disciplined reordering of priorities.

Don't forget that you have resources that lie outside your banking accounts. Look in your closets, garage, storage shed, attic and basement. Don't exclude your investment portfolio. Giving appreciated assets, stocks, bonds, and real estate can be wise and effective ways to express generosity. Remember that God owns all.

Third, fill the vacancies you've created on your priority list with ministries and worthy causes you wish to support financially. Support liberally your church's ministry even if you give to other para-church ministries and good causes.

### **Reflect: The third step toward Lifestyle Stewardship**

#### **Reallocating our Resources**

As you identify specific changes in your lifestyle and remove, or downgrade, items in your priority list, you will begin to see that very substantial

funds can be accumulated by modifying our plans and priorities. Money can be diverted within the family budget without additional income or additional expenses. You are turning lifestyle changes into money. You are giving, not just from your bank account, but from your living.

“Giving from living” is joyful and voluntary giving. It is giving from life, not just bank accounts, and can be practiced by everyone at some level. If the willingness to give is present, Lifestyle Stewardship can provide a way to live a life of generosity and faithful stewardship.

### **Lifestyle Stewardship in Action**

Consider the following true stories of Christians who became Lifestyle Stewards.

Jim was twenty years old and mentally challenged. He was friendly and well-loved within his church. He loved his church and even though he had meager financial resources, Jim wanted to participate in stewardship.

During a stewardship campaign, Jim asked his minister for some of the church's land. When questioned why, Jim explained that he grew vegetables every spring as a source of income. With more land, Jim explained that he could raise more vegetables, and give the additional funds to the church. Jim wanted to give, but he had no money to give. Through his garden at the church, Jim was able to give \$1,500 a year to his church.

Winston and his family lived reasonably well and gave faithfully from his income as a school teacher but they wanted to give more to the church. They had a desire to give more but the budget couldn't provide the funds. Winston decided to give up their family tradition of spending the summer break camping in the mountains. They settled, instead, for a few weekend excursions. Winston took a summer job in order to be more generous to the church. Winston and his family reassessed their lifestyle, reordered their priorities, and found resources that could be reallocated. **They found how to give because they had a heart to give.**

The third example is that of a middle-aged woman in Florida who had taken a job that would enable her to buy a little red sports

car, a childhood dream. During her church's stewardship emphasis, she felt the Lord asking, “Sue, if you will go to work to buy a sports car for yourself, what will you do for Me?” Sue continued her job, but used the money as her gift to God instead of buying the car. Sue's gift reflects a genuine reordering of priorities. Although the car was important to her, something more important came along that removed the car from her priority list.

### **Benefits of Lifestyle Stewardship**

As you consider participating in Lifestyle Stewardship, consider the following benefits:

- **Lifestyle Stewardship can enable stewards to be more generous even when no additional resources are available.** It is easy to say, “When I get more, I will give more.” Giving from living enables increased giving without additional income.
- **Lifestyle Stewardship enables increased giving immediately.** Funds for giving can be found as quickly as we reorder our priority list.
- **Lifestyle Stewardship requires no vow of poverty.** Even modest adjustments in lifestyle can release substantial amounts of money for God's work.
- **Lifestyle Stewardship can be applied by children and youth as well.** While they may have no income, they do have lifestyles. A child may choose to give up a soft drink each day. A teenager may reduce the mileage on a car, saving a tank of gas a month. One less DVD or download each month could amount to hundreds of dollars a year.
- **Lifestyle Stewardship reflects the truth that God's primary interest is in our lives and values.** God's interest in our giving is rooted in His concern for our lives.

### **A Common Practice**

Lifestyle Stewardship can, at first, seem like a preposterous suggestion. However, we have all practiced Lifestyle Stewardship in other areas of our lives. In order to send children to college, buy a second home, or take a dream vacation

we have all reordered our priorities. We reassess our finances, reorder our priorities, and reallocate our resources to make our dreams come true. Lifestyle Stewardship challenges us to do for God what we have so often done for ourselves.

*A young couple in Ohio looked for ways to practice stewardship. The wife suggested that they sell her car and give the money to the church. She willingly rode the bus to work daily, even though the bus schedule required that she leave an hour earlier and get home an hour later. The couple found a way to give thousands of dollars to their church by reassessing their lifestyle and priorities.*

Was God pleased with their gift? Yes, because it came from their lives! The woman's two-block walk to the bus stop was a daily testimony of her determination to give to God.

### **The Perfect Model of Lifestyle Stewardship**

The greatest example of Lifestyle Stewardship is found in the life of Christ. As we conclude this series of lessons, let's examine the example of Christ, the perfect model of Lifestyle Stewardship.

#### **First, Jesus came to do the Father's Business.**

Among the most intriguing questions about the childhood of Jesus are, "What did He know and when did He know it?" Luke 2:49 explains, "Why were you searching for me?" He asked. "Didn't you know I had to be in my Father's house?" Even as a boy of twelve, Jesus knew why He was here. His words reveal a spirit of total dedication to the Father's Business. Jesus understood the role of stewardship.

**Second, Jesus assessed His lifestyle.** We cannot know the position of might and majesty that belonged to the pre-incarnate Jesus. However, Philippians 2:5-6 states: *Your attitude should be the same as that of Christ Jesus: Who, being in very nature God, did not consider equality with God something to be grasped. All of creation was at the disposal of Jesus. None was higher or more holy. This was His lifestyle.*

**Third, Jesus ordered His priorities.** He made a clear assessment of what was important to Him. Philippians 2:7-8 continues: *But made himself nothing, taking the very nature of a servant, being made in human likeness. And being found*

*in appearance as a man, he humbled himself and became obedient to death—even death on a cross! What was important to Jesus was doing His Father's Business. Jesus "made himself nothing." This was a voluntary decision. He humbled Himself to His Father's Will.*

**Fourth, Jesus allocated His resources.** Jesus gave His wealth to us, and took our poverty to Himself. 2 Corinthians 8:9 reveals: *For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.* He took our death and gave us His life.

**Fifth, Jesus' stewardship was rewarded.** Faithful stewardship goes neither unnoticed nor unrewarded. Philippians 2:9-11 demonstrates that reward: *Therefore God exalted him to the highest place and gave him the name that is above every name, that at the name of Jesus every knee should bow, in heaven and on earth and under the earth, and every tongue confess that Jesus Christ is Lord, to the glory of God the Father.*

The faithful steward's primary motivation is to participate fully and freely as God's partner in His vital work, but there are rewards for the faithful steward. Almost every time the Scripture tells us to give to God, there is an accompanying promise that we will receive from God. We do not give in order to receive, but we cannot give without receiving.

#### **Reflect:**

Participation in our Father's Family Business brings personal fulfillment and promised reward. The steward's greatest reward, however, will always be the Master's personal commendation, "Well done, thou good and faithful steward."

List below some of the ways that you could practice a higher level of generosity by reassessing your lifestyle, reordering your priorities, and reallocating your resources:

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