

Week 8: Day 50-52

Facing Fear (Nehemiah 6:1-14)

Informed, Conformed, and Transformed

Spiritual disciplines are the various practices outlined in the Bible intended to help believers grow in spiritual maturity. This maturity does not happen instantly nor does it happen automatically for the believer. Spiritual transformation is the work of the Holy Spirit in us (Titus 3:4-7). As we practice the spiritual disciplines, our actions and thoughts will grow over time to be the actions and thoughts of the One we follow — Jesus Christ.

Our prayer is that you will allow these practices to become a part of your life as a means for God to inform, conform, and transform your life.

Beneficial in Every Way

Just as the undisciplined body becomes sluggish and out of shape, the undisciplined spirit becomes weak. This is why Paul says “train yourself in godliness, for the training of the body has a limited benefit, but godliness is beneficial in every way, since it holds promise for the present life and also for the life to come.” (1 Tim 4:7-8).

The Spiritual Discipline of Stewardship

Principle #1 Ownership: God owns it all

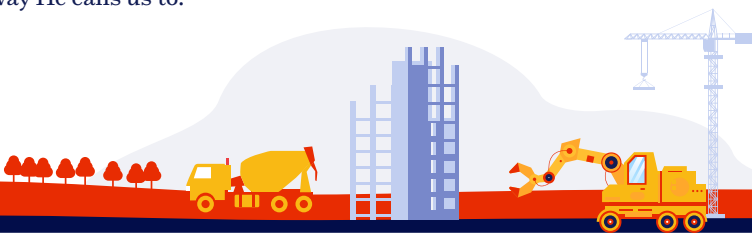
In order to understand the spiritual discipline of stewardship, we must remember that God owns everything. The Bible says, *The earth is the Lord's and everything that fills it, the world and all who live in it (Psalm 24:1); The silver is mine and the gold is mine,' declares the Lord Almighty (Haggai 2:8); Everything under heaven belongs to me (Job 41:11); The whole earth is mine. (Exodus 19:5).*

All that we have is actually owned by our God. The earth and everything in it, belong to the Lord. The world and all its people belong to Him. In Genesis 1 we read that God made man, He blessed him, and then He gave man a job to do: Be fruitful and multiply; fill the earth and subdue it; have dominion. In Genesis 2 we read God put Adam in the garden to do work: to tend and keep it - to manage the good resources of God.

Principle #2 Stewardship: We are stewards of God's Resources

We are stewards or managers of what God owns and has put in our care. God wants us to use and enjoy the things He has allowed us to have, but as stewards we must remember that they belong to God to be used for His Kingdom purposes.

While God owns everything, He wants us to be have and enjoy the things He has given us. He says in 1 Timothy 6:17: God, who richly provides us with everything to enjoy. As stewards of God's resources, we must faithfully manage His resources the way He calls us to.



The Foundation for Biblical Stewardship

“We are to take the priceless gifts that God has given us and pour them out as a sacrifice in service to Him and to our fellow man. This is what the Bible calls stewardship.”

— H. Whelchel

As we said above, Genesis 1:28 is the original call to stewardship. It’s where God first calls humanity to manage His resources using the unique gifts and talents he has endowed to every person (1 Peter 4:10). As stewards of God’s resources, we are meant to use them in alignment with His nature and character. All that we have comes from God as a result of His grace. As David says, “Wealth and honor come from you...In your hands are strength and power to exalt and give strength to all” (1 Chronicles 29:12)

Understanding this principles of ownership and stewardship helps us to develop a proper relationship with our time and money. As we learned in week 7, to seek God’s kingdom is our utmost priority. Jesus tells us to put God’s work first and do what He wants. Then the other things will be yours as well (Matthew 6:33). A good steward remembers he works for God, that God is the owner. **Look around you:**

Everything you see is God’s - the heavens above and beyond, the Earth, and everything on it. Deuteronomy 10:14

Our Most Valuable Assets

There are two things in the world that are our most valuable assets: time and money. Some may say love should be our most valuable asset. Well, you show me where you spend your time and money, and I will show you what you love. How we use our time and our money reveals what we love, what we value, and what we find fun among other things.

How often do we make plans to use your time and money wisely? We tell ourselves, I am going to bed early, but we end up spending our time watching television, playing video games, or surfing the internet until very late. How often do we make plans to save money for a big expense only to spend the money in a careless and wasteful way. *Remember Target and Amazon are just spending traps to lure us into a black hole of online shopping. The convenience of a Prime membership can quickly lead to overspending.*

📄 Tips to avoid Amazon’s black hole of shopping:

1. Delete the App - it can be way too easy to open the app and start shopping. Deleting the app can help you avoid the temptation to shop when you’re bored.
2. Turn off one-click ordering - If you really want to make a purchase on Amazon, add it to your cart and then check out.
3. Delete your stored payments. Each time you go to checkout, you’ll have to put in your payment information.
4. Set a spending limit by giving yourself an Amazon Allowance; a gift card with a spending limit.
5. Unsubscribe from sales emails. Resist the urge to buy products you don’t need by unsubscribing from those emails.

These added step can force you to stop and reconsider an item before you confirm a purchase.



Everything comes from you,
and we have given you only
what comes from your hand.

1 CHRONICLES 29:14



Disciplined Stewardship

Discipline matters. Can we discipline ourselves to go to bed at a good time so we don't have to rush to get to work? Can we discipline ourselves to avoid careless spending on a bunch of small things that don't really matter. Can we discipline ourselves to actually save money? Can we use our time well spending meaningful and intentional time with family and friends? Can we wait on buying that new FILL IN THE BLANK so we can help someone who is in need?

If we are not actively practicing the Spiritual Discipline of Stewardship, our best intentions to use our time and money wisely will give way to our old familiar selfish habits and patterns. But if we incorporate the discipline of stewardship in our lives, we will break the grip of greed on our hearts.

A Good Steward is Humble

What do you have that God hasn't given you? And if everything you have is from God, why boast as though it were not a gift? (1 Corinthians 4:7)

A Good Steward is Willing

It doesn't matter how much you have. What matters is how much you are willing to give from what you have. (2 Corinthians 8:12)

A Good Steward is Accountable

As God's steward, an overseer must be above reproach—not self-absorbed, not quick-tempered, not given to drunkenness, not violent, not greedy for money. (Titus 1:7)

A Good Steward is Trustworthy

This is how one should regard us, as servants of Christ and stewards of the mysteries of God. Moreover, it is required of stewards that they be found faithful. (1 Corinthians 4:1-2)

A Good Steward is Generous

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. (2 Corinthians 9:6)

A Good Steward is Selfless

Command them to do good, to be rich in good deeds, and to be generous and willing to share. (1 Timothy 6:18)

As Christians our bank account shows our love for God. Our screen time shows where our focus is. There is no magic pill for practicing the Spiritual Discipline of Stewardship. As with many things in life, growth takes time and discipline. Spiritual disciplines are the same. Remember as we said before maturity does not happen instantly or automatically for the believer. Without focused effort a disciplined pursuit we end up scrolling through life like Instagram at seven in the morning. We find ourselves laying in bed while we should be getting ready for the day. Spiritual discipline takes practice.



Overview: Nehemiah 6:1-14

We can't allow fear to move us off our assignment.

Starting in Nehemiah chapter 6 we see the enemies of God's people Sanballat, and Tobiah, and Geshem show up again. They heard that Nehemiah rebuilt the wall and there was no breach left in it, except for the doors on the gates. So they put forth a three-fold attack to draw Nehemiah out of the city and away from the work of God.

1. They send messages to Nehemiah requesting they meet together four times. But the wise and godly Nehemiah was able to discern that they only meant to harm him. So Nehemiah refused their offer. (1-4).

2. They threaten to tell the king lies about the work in Jerusalem if Nehemiah does not come out to meet with them (5-9).

3. They hired a prophet named Shemaiah to try to get him to flee to the temple for protection.

In each case Nehemiah discerns that their enemies were just trying to intimidate them, trying to discourage and stop the work. But each time Nehemiah does not lash or flee their attacks. Instead he prays asking God for strength, (6:9). And when God revealed to Nehemiah that Shemaiah was hired by Sanballat to intimidate and frighten him, he committed these wicked men by name to God in prayer.

JOKE OF THE DAY

How did Nehemiah respond to the invitation to meet together with Sanballat at Ono?

HE SAID O NO!

Ways to Keep Your Focus on Things That Matter Most

1. Begin each day remembering God's blessings

Let me hear in the morning of your steadfast love, for in you I trust. Make me know the way I should go... (Psalm 143:8)

2. Be well rested so you are able to complete your pursuits

It is in vain that you rise up early and go late to rest, eating the bread of anxious toil; for he gives to his beloved sleep. (Psalm 127:2)

3. Follow Jesus' example by starting your day in prayer

...very early in the morning, while it was still dark, he departed and went out to a desolate place, and there he prayed. (Mark 1:35)

4. Commit to daily bible reading and weekly church attendance

All Scripture is breathed out by God and profitable for teaching, for reproof, for correction, and for training in righteousness. (2 Tim. 3:16)

5. Know what your responsibilities are—and fulfill them.

Know well the condition of your flocks, and give attention to your herds. (Prov. 27:23)

6. Be organized—plan ahead so you will be prepared.

For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it... (Luke 14:28-30)

7. Don't over-commit yourself—God will give you the time you need to complete the work he has for you to do.

For everything there is a season, and a time for every matter under heaven. (Eccl. 3:1, 2-8)



Using Time Wisely

Ephesians 5:16

At the core of a spiritually disciplined life is the discipline of time. Paul wrote in his letter to the Ephesians, use your time wisely “because the days are evil” (Eph. 5:16). Now Paul could have been writing in reference to persecution but regardless, the days are evil. But evil also does not always look so evil.

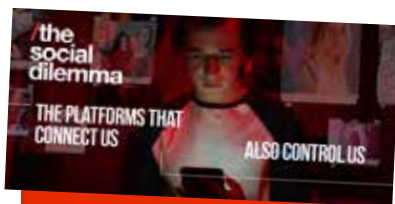
Distractions that rob us of our time set us off course are rarely ugly or unenjoyable. It is the small enjoyable things that we don’t often think about that takes a lot of our time. Did you know? Have you not found it out that most big tech company owners do not use or allow their children to have social media or smart phones? Did you know that? Or even the fact now that our smart phones give us a weekly report of our screen time? usage report every week.

In the Netflix documentary, *The Social Dilemma*, tech experts from Silicon Valley sound the alarm about the many ways in which social media attempts to manipulate and influence us. These tech experts admitted that their goal was to make users of their platforms (Facebook, Google, Instagram, Twitter, Snapachat) addicted. And because they knew how damaging it can be to a child’s identity, they admitted that they do not allow their own children to use the very platforms they created!

Former Facebook Engineer Justin Rosenstein says, *Our attention can be mined. We are more profitable to a corporation if we’re spending time staring at a screen, staring at an ad, than if we’re spending that time living our life in a rich way.*

Our smartphones are designed to deliver us instant gratification. Hungry? Get food on DoorDash. Need a ride? Grab a ride on Uber. Need to remember that Scripture that says, His thoughts are not our thoughts? Just say, Hey Google! (btw it is Isaiah 55:8) Lonely? Search for a match on Tinder. Can’t sleep? Download the Pillow App. No matter what we need there’s an app for it.

Our smartphones give us instant access to many amazing and helpful resources. And while apps can be great for getting stuff done, our phones can also be a big source of distractions for us. From endless notifications, spam emails, never-ending cat videos, the social media comparison trap, to the even more destructive on-demand explicit content, we can become hopelessly addicted to our smartphones.



“Our smartphones are not just a tool. *If something is a tool, it genuinely is just sitting there, waiting patiently. If something is not a tool, it’s demanding things from you. It’s seducing you. It’s manipulating you. It wants things from you. We’ve moved away from having a tools-based technology environment to an addiction and manipulation based technology environment. Social media isn’t a tool that’s just waiting to be used. It has its own goals, and it has its own means of pursuing them by using your psychology against you.*”

Tristan Harris
Former Google designer



10 Biblical reasons Why We Should Use Our Time Wisely

by Donald Whitney

We all need to evaluate our use of time to see if we are spending them as God would have us. At the heart of the biblical Discipline of time is doing the will of God when it ought to be done!

- 1. Use Time Wisely Because the Days are Evil.** The natural course of our days leads us toward evil, NOT toward Christ-likeness. Unless we practice self-control, our bodies will tend to serve evil more than God.
- 2. Wise Use of Time Is the Preparation for Eternity.** In this earthly life you must prepare for eternity. What is more precious than time?
- 3. Time is Short.** The way we use our time has eternal significance. Even the longest life is brief in comparison to eternity.
- 4. Time is Passing.** The world and its desires pass away. (1 John 2:17). Our time on earth is passing away.
- 5. The Remaining Time is Uncertain.** Not only is time short and passing, we don't even know how short it is or how quickly it will pass. (Proverbs 27:1)
- 6. Time Lost Cannot Be Regained.** Once time is gone, it can never be regained. Jesus says, "As long as it is day, we must do the work of him who sent me..." John 9:4.
- 7. You are Accountable to God for Your Time.** God will hold us accountable for our use of time. We will have to give an account of every hour spent carelessly.
- 8. Time Is So Easily Lost.** If we threw away their money as thoughtlessly as we throw away our time, people would think us insane. Yet time is infinitely more precious than money because money can't buy more time.
- 9. We Value Time at Death.** If you suddenly realized you had no more time, would you regret how you have spent your time in the past and how you spend it now?
- 10. Time's Value in Eternity.** Will we regret that we did not use our earthly time for the glory of God and for growth in His grace.



Despite how you may have wasted time in your past, you can improve the time that remains.



☰ **Our Time is in His Hands** **Psalm 31:15**

We have to discipline our minds in order to use our time well, or we just end up watching funny cat videos. That is why Colossians 3:2 urges us to set your minds on things that are above.” It can become much easier to quote TV shows than scripture. But the call of God is to not conform to this world, but to be transformed by the renewing of our minds (Ro. 12:1-2). As Donald Whitney put it, “Unless we practice self-control, our bodies will tend to serve evil more than God.” Did you know that our smart phones give us a weekly report of our screen time usage report every week? What does your usage report say about you?

The trap of time is that we think we have a lot of it. James reminds us in 4:14 that we are like a mist, here for a short time and then gone. The Bible often reminds us that tomorrow is not promised nor can it be returned. So how are we using our time? Is it purposeful? Are we glorifying God? Donald Whitney says, not only is time short, but what does remain is fleeting. Time is not like a bag of ice in the freezer, out of which you can use a bit when you want and save the rest for later. Instead, time is very much like the sands in an hourglass—what’s left is slipping away. If I don’t discipline my use of time for the purpose of godliness now, it won’t be any easier later.

Questions to Diagnose Your Smartphone Usage

In his article, *Questions to Diagnose Your Smartphone Usage*, Alastair Roberts says the smartphone is not just a glorified phone. “The smartphone is, in fact, a personal mobile device that is at once a camera, computer, calculator, gaming platform, means of sending mail, GPS, PDA, phone, reading tool, miniature music and video player, window onto a neighborhood and connected world, and many, many other things.”

He calls for us to assess whether our smartphone habits are healthy or not by asking the following 10 questions:

1. Undivided Attention

Is my smartphone making it difficult for me to give my life the full and undivided attention

2. Escapes and Distractions

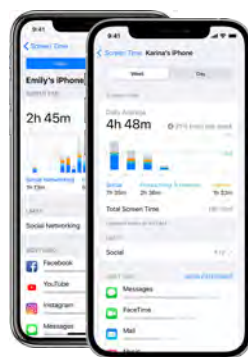
Do I habitually use my smartphone as an easy escape and distraction from my daily tasks

3. Contemplation, Reflection, and Meditation

Is my smartphone use encroaching on time that would otherwise be given to contemplation, reflection, and meditation?

4. A Tool To Use??

Is my smartphone a tool that I use, or has it fettered my attention and time to other persons and activities that are wasteful and overly demanding of them?



The Disciplined Use of Money

The second area of discipline that we should examine has to do with money. Money, just like our phones, is a tool. How you use money will show who you worship. We saw in week 7 the grip that wealth can have on a person. Jesus says in

Matthew 6:19-24 (NET)

Do not accumulate for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. But accumulate for yourselves treasures in heaven, where moth and rust do not destroy, and thieves do not break in and steal. For where your treasure is, there your heart will be also... No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

Do you fall into the trap of worshiping money - of trying to serve God and money? We said in week 2 to worship something or someone is to put it first in our lives. It is the thing we ultimately desire. Something will be valued above all else. That one thing we should value and treasure; the One we should worship is God. But our wealth can become an idol if we consider it more important than God.

The Bible warns us many times against loving anything more than God and that includes our money. We must understand that money and possessions are not evil. One of the most misquoted verses in scripture is in 1 Timothy 6:10. It says, "For the love of money is the root of all kinds of evil." But most people say, money is the root of all evil (actually it was The O'Jays who said that). But it is the love of money that ruin and destroy people.

1 Timothy 6:9 says,

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.

The Bible also warns in Hebrews 13:5: "Keep your lives free from the love of money and be content with what you have. Money, whether you have it not will take over your heart unless you take discipline your hearts."

Worship of money and possessions clouds our thinking, distracts our focus, and ultimately keeps us from glorifying God. Jesus says in Luke 12, Life does not consist in an abundance of possessions. Over and over again we see this idea in scripture:

— *If riches increase, set not your heart on them — Psalm 62:10*

— *He who trusts in his riches will wither — Proverbs 11:28*

— *A bishop is not to be a "lover of money" — 1 Timothy 3:3*

— *A deacon is not to be "greedy for gain" — 1 Timothy 3:8*

— *Better is a little with the fear of the Lord than great treasure and trouble with it. — Proverbs 15:16*

— *Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless." — Eccl 5:10*



Give. Save. Spend.

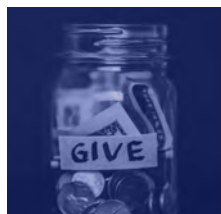
Honoring God with our finances

The reward for humility and fear of the Lord's riches and honor and life. — Proverbs 22:4

The Disciplined Use of Money is a very broad subject in the life of the believer but it can easily be broken down into three areas: give, save, and spend. Each of these areas are distinct practices in our lives but they should all be an intentional act of obedience to demonstrate our priorities are focused on God and His Kingdom.

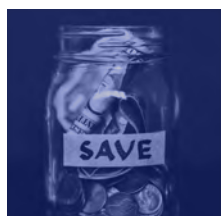
Give

Paul tells us in 2 Corinthians 9:7 that we should give, not under compulsion or reluctance, but out of joy. **Our giving is an act of worship.** In Philippians 4:18 Paul describes the gift as a fragrant odor of sacrifice which God welcomes and in which He delights. **Our giving also reflects faith in God's provision.** What we give back to God is an indication of how much we trust him to provide for our needs. When we give we say in faith I trust you God as the one who supplies all our needs. A wonderful example of this is the woman with two copper coins. She did not give out of her abundance of wealth, but her abundance of satisfaction and dependence on who God is (see Mark 12:41-44)! In fact, the area of giving is the one time in scripture that God says you can challenge His faithfulness (see Malachi 3:10).



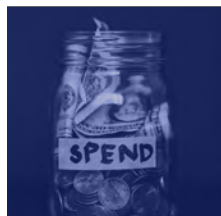
Save

The Bible emphasizes saving as a prudent and wise thing to do. But it must be done according to God's will and purpose. In practicing the discipline of stewardship we are diligent to manage well what God has provided, but we do not worry about the future (Matthew 6:25-33). Instead, we trust in God's provision. We are both grateful and content (Philippians 4:11-13; Hebrews 13:5). We guard against greed and wisely save for the future as scripture commands. We are to be rich in good deeds, and to be generous and willing to share. (1 Timothy 6:18)



Spend

Proverbs 13:16 says, *Wise people think before they act; fools don't, and even brag about their foolishness!* As we spend, we should reflect the command to work diligently, caring for our family and others (see 1 Timothy 5:8). In making spending decisions, consider Paul's words. "Make it your ambition to lead a quiet life: You should mind your own business and work with your hands..." (1 Thessalonians 4:11-12). This leads us to avoid spending that draws attention to ourselves.

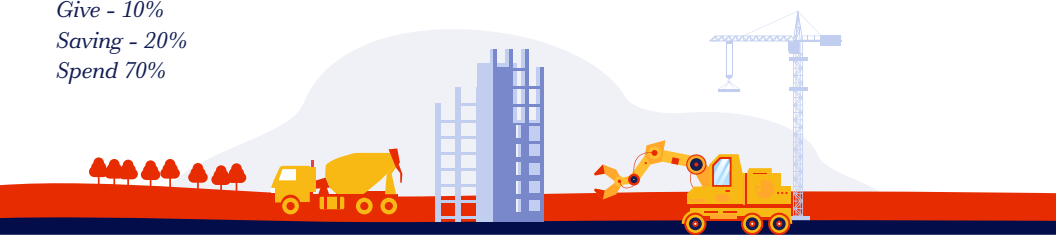


Chuck Bentley of Crown Financial says you can use these standards as a guide to avoid financial bondage and be free for God's purposes to remain the focus of life:

Give - 10%

Saving - 20%

Spend 70%



Give Me Neither Poverty Nor Riches:

7 Things the Book of Proverbs Teaches Us About Money

In the book of Proverbs we see this wise and godliest prayer:
Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, "Who is the Lord?" or lest I be poor and steal and profane the name of my God.— Proverbs 30:8-9



When it comes to money, the book of Proverbs teaches us a lot about poverty and wealth, riches.

1. Wealth comes from the Lord

- *The blessing of the LORD brings wealth (10:22)*
- *Humility is the fear of the LORD; its wages are riches and honor and life (22:4)*

2. The Lord gives wealth by hard work, diligence, and saving

- *All hard work brings a profit, but mere talk leads only to poverty (14:23)*
- *The plans of the diligent lead to profit as surely as haste leads to poverty (21:5)*

3. Greed Is Toxic

- *A greedy man brings trouble to his family, but he who hates bribes will live (15:27)*
- *A greedy man stirs up dissension, but he who trusts in the LORD will prosper (28:25)*

4. Save during rich times for lean times

- *In the house of the wise are stores of choice food and oil, but a foolish man devours all he has (21:20)*

5. Money does not buy happiness.

- *Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle (23:4-5).*

6. Riches Makes Arrogance

- *A poor man pleads for mercy, but a rich man answers harshly (18:23).*

7. A Generous Life Is A Blessed Life

- *Whoever is kind to the poor lends to the Lord, and he will reward them for what they have done. (19:17)*



WEEK 8 CHALLENGE

Challenge #1 Living Better Through Stewardship

1. Start saving

You can use the goal to save at least 10% of your income

2. Have a budget

Those who budget realistically are far better off financially over the course of their lifetimes.

3. Cancel unused subscriptions

Cancel the subscription you're no longer reading.

4. Master the 10-second rule

When you pick up an item while shopping, stop for 10 seconds and ask yourself two questions: "Why am I buying this?" and "Do I really need this?"





WEEK 8 CHALLENGE

Challenge #2 Overcoming Financial Mistakes

The good news is that financial mistakes can be overcome. That's not to say that we will not face the consequences for a long time, but we can become a steward of God's money even when we haven't been. James 1:5 might be the most encouraging promise in the Bible about financial hardships. It addresses the first step to overcoming our financial mistakes.



1. Pray for wisdom to learn from the financial trial we created (James 1:5).

Here is what James 1:5 tells us. "If any of you lacks wisdom [about coping with trials – James 1:2-4], he should ask God, who gives [wisdom] generously to all without finding fault, and it will be given to him."

2. Be Content (1 Timothy 6:8)

Just before Paul warned those who want to get rich (1 Timothy 6:9-10), he told Timothy the antidote for the problem of loving money. It's contentment. "For we brought nothing into the world, and we can take nothing out of it. We will need to set on a different God-focused course as Paul explains in the same context. The love of money must be replaced with the love of God.

3. Pursue God instead of money (1 Timothy 6:11)

"But you, man of God, flee from all this, [the love of money – v. 10] and pursue righteousness, godliness, faith, love..." (1 Timothy 6:11). Becoming a steward of money is actually part of establishing an authentic relationship with God!

4. Accept God's Discipline (Hebrews 12:10-11)

"God disciplines us for our good, that we may share in his holiness ...it produces a harvest of righteousness and peace for those who have been trained by it." (Hebrews 12:10-11)

5. Listen to Counsel (Proverbs 15:22)

Wise counsel will help us seek God's best for our lives by looking at all sides of issues.

Challenge #3 Daily Scripture Readings

Monday: *God's Mission Become Our Priority – 1 Timothy 6:9*

Tuesday: *Use Wealth to gain Friends – Luke 16:9*

Wednesday: *Store Up Treasures in Heaven – Matthew 6:20 -21*

Thursday: *God Supplies All Our Needs – Philippians 4:19*

Friday: *A Cheerful Giver – 2 Corinthians 9:7*

Saturday: *Abounding in Every Good Work – 2 Corinthians 9:8*

Sunday: *Teach us to Number Our Days – Psalm 90:12*



Challenge #4 Reflection and Journaling

1. Money is a Tool - With all of the strong warnings in the Bible about how we orient toward money, it can be easy to forget that the problem isn't money, but our hearts.

What happens when your hearts is focused on gaining wealth rather than using the gifts God has given?

2. How We Use Money Reveals Our Hearts - The greatest test of our treasure is not whether we're willing to spend it, but whom and what we spend it on.

How do we know for certain where our heart lies?

3. Sacrifice Varies From Person to Person - Nothing shows our hearts like sacrifice. When we are willing to not only to give from our excess, but to embrace some personal loss or disadvantage for the sake of showing generosity toward others, we say loudly and clearly, if only to our own souls, that we have a greater love than ourselves and our comforts.

How much should we give to God's mission?

