



Where your treasure is

A Lesson on the Cooperative Program

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Scripture: Luke 16:1-13

OPEN the session by illustrating and explaining the ministry of the Cooperative Program. You can supplement the information below with facts and video testimonies located at www.cpmiissions.net.

I am so proud to be a Southern Baptist. One of the greatest things about Southern Baptist work is the Cooperative Program. If “two are better than one” (Eccl. 4:9), how much better are more than 16 million? This is the current membership in more than 44,000 Southern Baptist churches across the United States. We can do so much more together than by ourselves. Since its launch in 1925, the effectiveness of the Cooperative Program has been dependent upon individuals, churches, state conventions, and SBC entities cooperating and working toward a common goal of sharing the gospel with every person on the planet. It is awesome to be part of a network of churches that work together to send missionaries, train pastors, plant new churches, and so much more. Bottom line: we are all working together to fulfill the Great Commission and that is great! However a burning question still haunts me: could we do more?

I was reminded of this when I read the Parable of the Dishonest Manager.

READ the entire parable from Luke 16:1-13. Consider recruiting four volunteers to read the “parts” in the parable for Jesus, the manager, the first debtor, and the second debtor. Using the information below, briefly summarize the key points in the parable.

It is story about a couple of guys that were dishonest and looking out for themselves. The steward was not honestly handling the owner’s money. He had embezzled money. The debtors were also dishonest. They owed rent money and had not paid. The steward knew he had lost his job. His brilliant idea was to falsify the books to help the debtors so they would owe less. Then, when things got bad for him, they would perhaps take care of him. Also, he had involved them in the dishonesty, so that if it got really bad, he would have a strong position to blackmail them. What makes this story even better is the owner’s reaction to the manager’s dishonesty: he praised the manager for his shrewdness. Luke then outlines four different lessons that I believe Jesus was trying to communicate.

1. The Mind of a Shrewd Businessman (v. 8)

READ Luke 16:8.

Discuss the following questions; during the discussion, use the information below to guide and supplement the conversation.

- How can we apply the mentality of the shrewd manager to reaching the lost and glorifying God?

• What would happen if we were as eager and thoughtful in living and giving for Jesus Christ as the man in the world is in his attempt to attain money and comfort?

The children of this world are wiser in their generation than the children of light.

Who are the children of the world? They do whatever it takes to gain more material possessions, move up the ladder of success, and make crafty decisions to make themselves look good. It is all about them!

Who are the children of light? They receive the grace of God and apply it to extending the gospel to all nations. They make use of the blessings, gifts, talents and resources of God to take his message to the world, and thus, make him the focus and give God glory in everything they do.

If only men would give as much attention to the things that concern Jesus as they do to the things that concern their business. Think about how much you spend on pleasure, hobbies, sports, toys; how does that compare to what you give to God?

Our Christianity becomes real and effective when we spend as much time, effort, and money on it as we do our worldly activities. Think about how creative you can be when it comes to dealing with business—negotiations, brainstorming, solving problems, saving, etc.

The follower of Jesus focuses on the eternal and not the temporal. If only the children of light were more shrewd in their business as the children of this world. If only we as Christians would work as diligently and with the same commitment as when we are working to make money and be successful.

2. The Use of an Unrighteous Wealth (v. 9)

READ Luke 16:9.

Discuss the following questions; during the discussion, use the information below to guide and supplement the conversation.

- Are you looking for a way to make a solid investment with your money?
- How are you investing in the kingdom of God?
- What can you sacrifice so that you are able to give more?

The shrewd manager had a great thought: he could use his worldly resources to benefit others and make friends so they would remember him later. I think what Jesus was saying here is to use the blessings of God for eternal purposes. Give in such a way as to help the needy and spread the gospel of Christ to all the nations. God has blessed all of us with wealth; we are rich and we live in luxury. Compare our lifestyle to that of most people in the world. I have been on many mission trips to various places in the world. It is very humbling when you meet a family that lives in a house about the same size as your walk-in closet.

A man's true wealth will not be measured by what he kept but by what he gave away. A man can use his wealth selfishly or he can use it to invest in eternal blessings. Invest in God's kingdom in order to extend his glory to the world.

We get into more trouble when we let money control us; we become a slave. However, when we live in a way that we are free to give, it brings joy and adventure. God pours down his grace and mercy and we can live

in freedom to give abundantly, knowing that we are extending his grace to all the nations. Our gifts should always come with a message of the gospel of Christ. We give because of what Christ did for us. Then, we have the opportunity to show his love and share with others the true peace and hope that comes only with a saving, sacrificial, denying of self to the One who gave it all so that we might live eternally with him.

God created us in his image to have a relationship with him; he loves us, forgives us, and provides salvation through Jesus Christ. But, he did not do this for our sake. He did it all to extend his glory to the entire world. He is still working to accomplish this today through us. The problem is that we let unrighteous wealth get in the way. We get so consumed with all the “stuff” that we become a slave to it all, and then God’s glory slowly becomes our glory—“Look what I’ve done. Look what I have”!

Why did Jesus ask the rich young ruler (Mark 10:17-27) to go and sell everything and then come and follow him? We like to put our American spin on this story and see it through a fake Christian lens. Surely Jesus did not mean to sell everything? Or did he?

Perhaps if we looked at money as unrighteous, and let go of the grip it has on our life, we can begin to see God move. We can remove the blindfold of wealth and see God moving through us as we spend our resources to bring him glory.

In our economy today, there are really no guarantees. The kingdom of God is a sure investment. When our churches participate in the Cooperative Program, we are making sound investments that will multiply rapidly and last forever.

3. A Faith that is Multiplied (v. 10-11)

READ Luke 16:10-11

Discuss the following questions; during the discussion, use the information below to guide and supplement the conversation.

- What are some ways you have seen your faith grow as a result of giving? How about the faith of your church?
- If we are faithful with a little, what could be the result of our church giving more to the Cooperative Program?

Here we see a lesson that describes how a man that is faithful with a little is also going to be faithful with much.

This is true with earthly things. In order to be promoted to a greater position in a job, you must prove your ability in a lesser position. To earn a spot on the varsity team, you must prove yourself at the lower level. Here, Jesus extends the principle to eternity. On earth, you are in charge of things that are not really yours. You cannot take them with you when you die; you are only a steward over them. Nothing that we have here on earth is permanently ours, “where moth and rust destroy” (Matt. 6:19).

On the other hand, in heaven we will get what is really ours for eternity. Just imagine for a moment you are at the end of your life and looking back on how you used the many blessings of God in your life. Will God say, “You were faithful with a little and faithful with much—well done!” Or will you look at all the great things you

have, and all your accomplishments, and have nothing to show for it. It is at that point that none of us will say, "I wish I would have saved more or bought more things".

Our problem is that we rationalize having things. Just look around and see how much we have: houses, cars, and every little toy that we just have to have. Then we say, well, God wants us to be happy. We go to church and give, and although we can't give that much, we give our time and service. Really? We do all this while we turn our backs on millions in the world who are dying hungry every day, never hearing about Jesus. We don't think about the millions of orphans who don't have a future to look forward to, or the lost people in another country who have never heard the gospel and don't even know about Jesus. There are Christians in other parts of the world who don't even have a place to gather for worship. They don't have fancy chairs, sound systems, music, book studies, air conditioning, or heat. We have missionaries who are ready to go into the field, but we don't have enough money to send them all.

Are we making the sacrifice necessary to multiply our faith, or are we deceiving ourselves into believing that what we are doing and giving is good enough. When was the last time you actually sacrificed something that was important to you so that God would be glorified? When this happens, we begin to see faith multiplied and God is glorified; his grace is extended further and further to all the nations.

We also sometimes make the mistake of thinking that missions is only for a select few who are "called" to the mission field. Here is a staggering statistic: the Southern Baptist Convention (SBC) has grown to over 16 million members who worship in more than 44,000 churches in the United States. Using Cooperative Program funds, Southern Baptists sponsor about 5,000 missionaries serving in 153 nations of the world. That means about .03% of the members of our convention are "called" to missions (99.97% are not "called"). God desires to bring glory to himself through you. You are the only Jesus many will ever see. The question is: what are they seeing?

Yes, there are different gifts and talents, but all were given by the same Spirit, with the same plan: to go and make disciples. It is not an option.

Some will say, "What about the needs here in our own local town?" "We need to keep the money to do local mission work." We do need to reach our community, but most of our schedules are not heavily taken up by sharing the gospel, feeding the hungry, helping the lost, or meeting needs. Are you really reaching the people around you, or are you just using that as an excuse to ignore the rest of the world?

Others will say, "I don't have much extra money to give." How much did you spend this month on personal things you did not need? Going and giving to missions takes hard work and sacrifice. We must be consumed with making the glory of God known to ALL the nations. Even if we are doing some great things locally—which we are—we are missing a major truth that God has a heart for all the nations.

4. Un-Conflicting Service (v. 13)

READ Luke 16:13. Use the information below to relate this verse to the principle of "Un-Conflicting Service" (proper priorities).

LEAD the following activity with the class. Supply paper and pencils/pens for each person:

On a sheet of paper, make two columns labeled "Time" and "Money." Write down where you spend your time and where you spend your money. Look over your list and consider: who am I serving?

Now, consider the church calendar, activities and budget? How is the church spending its time and money? Who are we serving: God or money?

The master possessed the slave, exclusively. Today, some people have two jobs and work for different people by working different hours and adding to their income. But, a slave had no spare time; every minute of his day and every ounce of energy belonged to his master. He had no time that was his own. So, serving God can never be a part-time job. Once someone chooses to make Jesus Christ the Lord of his life and serve him, then every moment of his time and every bit of energy belongs to God. We either belong to God totally and altogether or not at all.

A great question to ask yourself here is, are you a receiver or a reproducer? A receiver is looking at a relationship with God as one who focuses on what God can do for him: "I can go to God when I have problems or need something, but otherwise, I would prefer that he leave me alone. I want to be in control of my life." We then bring this attitude with us to church, listen to a 30-minute sermon, maybe go to a Bible study once a week, give a little money, and maybe serve in some way to make us feel better; but all along, we are focused on how all of this can benefit us: "Are there good programs at this church for my kids? Does the music meet my taste?" Somehow, when we "surrendered" our life to Christ, we did not sign up for the sacrifice and self-denial necessary to reproduce in such a way that we are extending the grace of God for his glory among the nations. We decided we would glaze over the obligations of Christianity and leave them for just a chosen few, while we receive all the blessing and keep all the privileges.

For most of us, it is probably better if we could somehow put God and money in the same box and try to organize our life so that there is no conflict. The problem is that it doesn't work. We cannot serve two masters. No one can serve God and money.

I love the Cooperative Program and being part of a church that gives to the Cooperative Program. When I give to the church, I know that part of that money is going to support mission work all over the world and the Great Commission is being fulfilled. I have personally seen it work. Our church has partnered with missionaries on the field who can spend their time in ministry and not have to raise support. If you have never been on a mission trip working alongside one of our missionaries, I would strongly suggest you go. You will come back with a greater desire to give more. Encourage others in your church to do the same. We have seen missions giving increase in our church because many are going. With 16 million members working together—going and giving sacrificially—I wonder how much more could be done for the kingdom of God. Is the Cooperative Program working? Absolutely! Could we give more? There is no doubt!

CLOSE the session by suggesting the following ways that we can all continue to work together:

- **PRAY.** Pray regularly for your Southern Baptist missionaries in your state and around the globe. "Pray to the Lord of the harvest to send out workers." Matthew 9:38
- **GO.** Be involved in some sort of missions endeavor. Talk with your pastor about the available opportunities. You are God's missionary right where you live. "Go...and make disciples of all nations." Matthew 28:19
- **GIVE.** Out of love for the Lord, give regularly to him through your church. If you are not tithing, begin to do so and also discover the blessings of giving beyond the tithe. Encourage your church to increase its participation in Cooperative Program.

"Since you excel in so many ways ... now I want you to excel also in this gracious ministry of giving."
2 Corinthians 8:7 (NLT)

"Bring all the tithes into the storehouse." Malachi 3:10