

90-Second
Stewardship
For Men:

A 30-Day Devotional on
Living to Hear “Well Done”

JON BENZINGER

A 30-DAY DEVOTIONAL



90-Second Stewardship

FOR MEN

on Living to Hear “Well Done”

Jon Benzinger

Redeemer Bible Church
Gilbert, Arizona

90-Second Stewardship for Men: A 30-Day Devotional on Living to Hear “Well Done”

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FOREWORD

A Word Before You Begin



Men of Redeemer,

Happy Father's Day.

This little book is a gift to you, and it has one job: to put you in front of God's Word for 90 seconds a day over the next 30 days. The subject is one that almost every man I know needs more of: stewardship.

Here's what stewardship means. God owns everything, and you manage what He's placed in your hands for Him. Your wife, your kids, your money, your job, your church, your time, your body, your mind, none of it is yours. The Owner loaned it to you, and one day He will ask what you did with it.

That day is coming. I want it to be a good day for you.

Over the next 30 days, you will read one short page, hear one Scripture, and take one small step. Please don't try to fix everything at once. Just show up, read the page, pray about it, and do the one thing it asks of you that day.

Don't rush. Don't skip. Don't read it like a blog or a tweet. If you miss a day, don't do two the next day. Read it like a man who knows he's going to give an account.

The truth is, you really are going to give an account, and so am I.

Let's go.

Pastor Jon



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DAY 1

You Are a Steward



“Who then is the faithful and wise manager, whom his master will set over his household?”

LUKE 12:42

Let me ask you a question you probably haven't been asked in a while.

What is actually going to happen when you die?

I don't mean physically. I mean, when you stand in front of Jesus, and He looks at your life, your marriage, your money, your job, your kids, your church, and asks what you did with all of it.

Most men I know don't think about that very often. We're comfortable with grace. We know we can't earn heaven. We tend to live like the books closed the moment we got saved and nothing after that is being tracked.

The Bible doesn't say that's how it works.

Jesus told story after story about a master who leaves, hands his property to servants, and then comes back to settle accounts every single time.

The word for that servant is steward. That is what you are. You don't own your life. You manage it for the One who does.

Once that lands, everything changes.

TODAY

Tell God out loud, “I'm not the owner. I'm Your steward.” Then walk through the rest of your day with that one sentence running in the background.



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 2

God Owns It All



“The earth is the Lord’s and the fullness thereof, the world and those who dwell therein.”

PSALM 24:1

Here’s the load-bearing wall of everything we’re going to look at this month. If this falls, the whole house falls.

God owns everything.

Scripture says it three different ways. “All that is in the heavens and in the earth is yours” (1 Chronicles 29:11). “The world and all that is in it is mine” (Psalm 50:12). “Whatever is under the whole heaven is mine” (Job 41:11).

I know what you’re thinking. “Jon, I worked thirty years to pay off my house. I own my house. My name is on the deed.”

Can you stop your roof from aging? Can you keep a fire or a storm from taking it overnight? Can you carry it with you when you die?

Of course you can’t. To have something is not to own it. You are a temporary occupant of property that belongs to God. He let you use it, He can take it back any time, and one day He will.

That sounds heavy, I know. Hang with me, though. Once you really absorb the truth that it all belongs to Him, the weight you have been carrying gets lighter. You don’t have to carry it all. You just have to manage it well.

Managing is a lighter load than ownership.

TODAY

Pick one thing you’ve been gripping tight, whether it’s your house, your savings, your title, or your reputation. Open your hand and say, “God, this is Yours. Help me manage it for You.”



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 3

The Domain of Your Stewardship



“What do you have that you did not receive?”

1 CORINTHIANS 4:7

If you’re a steward, the obvious follow-up question is, a steward of what, exactly?

The answer may surprise you: everything!

I know that’s not super helpful, so let me get more specific. Think about your life in two buckets, which are your roles and your resources.

Your roles include husband, dad, son, brother, employee, neighbor, church member, and friend. Every one of those was handed to you by God. He didn’t ask your permission. He just put the people in your life and said, “Take care of them. I’ll be asking about this later.”

Your resources include your body, your mind, your time, your money, your skills, your health, your opportunities, the country you live in, and the air you breathe. Every single one of them came from Him.

Sit with 1 Corinthians 4:7 for a second. “What do you have that you did not receive?”

The answer is nothing, which means the domain of your stewardship is everything.

That’s not meant to crush you. It’s meant to wake you up. A lot of men are sleepwalking through enormous stewardships they have never even stopped to consider.

That ends today!

TODAY

Take five minutes and write two lists, your roles and your resources. Look at those lists, then ask yourself, “Am I managing these the way the Owner would?”



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 4

Faithfulness Is Required



“Moreover, it is required of stewards that they be found faithful.”

1 CORINTHIANS 4:2

One word shows up over and over in Jesus’ stewardship stories. It is not talented, successful, or impressive. It is faithful.

“Well done, good and *faithful* servant.” That’s what the master says. He doesn’t say good and gifted. He says faithful.

Burn 1 Corinthians 4:2 into your memory. “It is required of stewards that they be found faithful.” That word ‘required’ does not mean hoped for or appreciated. It means demanded.

Faithfulness is doing what you were told to do, with what you were given, the way the Master wanted it done. A faithful steward is dependable, reliable, and worthy of his Master’s confidence.

Please don’t miss this next part. Faithfulness is not the same as results. In Matthew 25, the five-talent guy and the two-talent guy hear the same words, “Well done,” because both were faithful with what they were given. God isn’t going to evaluate your life against the guy next door. He is going to evaluate it against what He gave you.

You don’t have to be the most gifted man in the room. You have to be a faithful one.

TODAY

Stop comparing yourself to other men. Ask honestly, “Where am I least faithful right now?” Don’t say least gifted. Say least faithful. Name that place out loud, because that is where God wants you to start.



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 5

The Day You Stand Before Jesus



“For we must all appear before the judgment seat of Christ”

2 CORINTHIANS 5:10

I want to make sure you feel the weight of this before we go any further.

This is not a metaphor. This is not spiritual language for something vague and non-threatening. The Bible describes a literal day when you will stand in front of Jesus and give an account for how you managed what He entrusted to you.

Every Christian will be there, no exceptions.

I can hear the objection forming: “Hold on, Jon. I thought we were saved by grace, not works. If I’m forgiven, why am I being evaluated?” That’s a fair question.

Your salvation is not on trial. You are not going to be thrown into hell over how you handled your marriage or your money. What is on trial is your stewardship, what you did with what you were given. That evaluation determines your reward in eternity, not your presence in eternity.

Grace covers your sin. Grace doesn’t cancel your evaluation.

Grace is not a permission slip for unfaithfulness. Grace is the power that makes faithfulness possible.

I don’t want to stand before Jesus wishing I had done more. I doubt you do either.

TODAY

Picture today as the day. You're standing there, and Jesus opens the book. Is there one thing you would wish you had done differently this week? Go fix it before bed.



TODAY'S VERSE, FROM MEMORY

REFLECTION

DAY 6

Loyalty: One Master



“No one can serve two masters... You cannot serve God and money.”

MATTHEW 6:24

A faithful steward doesn't go rogue. He doesn't quietly start managing the Master's property for his own benefit, or for some other master on the side. He stays exclusively committed to the One he serves.

Jesus said it plainly. “No one can serve two masters ... You cannot serve God and money.” He didn't say it's hard. He said it's impossible. You will serve one. The only question is which one.

Here's what makes this difficult. The rival masters don't announce themselves as rivals. They sneak in gradually.

Your job starts demanding more than it should. Your reputation starts feeling more important than obedience. Your hobby starts eating Sunday after Sunday. Your phone starts owning the first twenty minutes of every morning. Your financial security starts whispering louder than generosity.

None of those things is evil by itself. They become evil the moment they start competing with Jesus for the throne.

A loyal man settles the question once. The answer is Jesus alone, never Jesus alongside his career, never Jesus alongside his comfort, never Jesus only when it's convenient.

TODAY

Name the rival master that has been gaining ground in your life, and don't soften the description. Then tell God, "You are Lord. That other thing is finished today."



TODAY'S VERSE, FROM MEMORY

REFLECTION

DAY 7

Present: Put the Phone Down



“Blessed is that servant whom his master will find so doing when he comes.”

LUKE 12:43

A faithful steward is not absent. He is there, he is engaged, and he is doing his job when the Master shows up.

Here is a trap I keep falling into. In our distracted age, we have mastered the art of being physically present while we are mentally and emotionally somewhere else entirely.

You can be sitting at the dinner table with your family while you are actually scrolling. You can be at your kid’s game or school event while your mind is on work. You can be in the pew while your attention is on the Cardinals (or, replace that with your favorite sports team).

Sitting near someone is not the same as being present with them. That is mere occupancy.

Faithful presence means being mentally, emotionally, and spiritually engaged with the people God has placed in front of you. It looks like eye contact, real questions, and listening to understand rather than to respond.

Your wife knows the difference between a man who is present and a man who is just occupying space. Your kids notice it too, and so do your coworkers. Most of all, God knows.

One day Jesus is going to ask whether you were really there for the people He entrusted to you, or whether you were just nearby.

TODAY

Tonight at dinner, the phone goes in the other room, not in your pocket. The other room. Look the people you love in the eye and actually be there.



TODAY'S VERSE, FROM MEMORY

REFLECTION

DAY 8

Determined: No Coasting



“The soul of the sluggard craves and gets nothing, while the soul of the diligent is richly supplied.”

PROVERBS 13:4

A faithful steward doesn't coast.

He is not passive. He is not waiting to see what happens. He is not hoping things sort themselves out. He is taking initiative because he knows nobody else is going to manage his life for him.

Listen, faithfulness isn't accidental. Nobody drifts into a great marriage. Nobody drifts into a strong walk with God. Nobody drifts into good fathering.

A man drifts into mediocrity, laziness, and regret, never into anything good.

Drifting is the default setting of a man with no goals.

Determination means you bring the same energy to the Master's goals that the Master would bring to them Himself. You don't wait for someone to make you do it. You don't wait until you feel like it. You take the initiative because the Owner of your life expects faithful action, not good intentions.

“I meant to get around to it” is not going to cut it on Judgment Day.

The question isn't whether you mean well. Every coasting man means well. The question is whether you are actually moving.

TODAY

Pick one area where you've been meaning to get going for months. Stop meaning, and take one concrete step today, not tomorrow.



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 9

Diligent: Whatever You Do



“Whatever you do, work heartily, as for the Lord and not for men.”

COLOSSIANS 3:23

Here’s a verse to take into your office, your garage, your inbox, your morning routine, and your weekend chores. “Whatever you do, work heartily, as for the Lord and not for men.”

Notice the phrase “whatever you do.” Paul doesn’t say just the impressive stuff or just what gets noticed. He says *whatever* you do.

Diligence is direct. It is not about perfection or results. It is about genuine effort. The man who gives half effort and calls it stewardship is kidding himself.

When God looks at what you did with what He gave you, “I kind of tried” is not going to be a satisfying answer.

Here’s the thing. When the boss is watching, almost anyone can look diligent. The faithful steward, though, gives his best when nobody is watching, when nobody is going to thank him, when it’s a thankless email at 4:45p on Friday, when it’s mopping a floor nobody will compliment, when it’s a conversation with someone that nobody but God will ever see.

That is diligence. It is effort given for only audience that actually matters is the One who already sees.

TODAY

Pick the most boring, least visible thing on your plate today. Do it like Jesus is going to grade it, because He is.



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 10

Intentional: Stop Drifting



“Look carefully then how you walk, not as unwise but as wise, making the best use of the time, because the days are evil.”

EPHESIANS 5:15-16

A faithful steward doesn't just go with the flow. He doesn't let the culture set his agenda. He doesn't let his phone, his calendar, or his moods decide what kind of man he becomes.

He thinks, he plans, and he makes deliberate choices about how he invests what he has been given.

“Look carefully how you walk.” That's not a casual phrase. That is God telling you to actually pay attention to the direction your life is heading.

Far too many men are not intentional. They are reactive. They are putting out whatever fire is loudest. They are managing their inbox instead of their life. They are letting their phones decide what the first hour of every day is going to be, what the commute is going to be, and what the last hour before bed is going to be.

The faithful steward is always asking, “Is this the best use of what God has given me right now?”

The answer is not the easiest use, nor the most familiar one. He wants the best.

Paul says we are “making the best use of the time, because the days are evil.” You don't have unlimited time. You have today. Use it on purpose.

TODAY

Look at your calendar for the week. Where is the time going? Block out one slot for something that actually matters, whether that’s a date with your wife, an outing with your kid, a meaningful conversation, or time with God.



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 11

Submissive: His Way, Not Yours



“Submit yourselves therefore to God.”

JAMES 4:7

Here’s where I lose some men, because submission sounds passive. It sounds weak. It sounds like you check your brain at the door and just do whatever you’re told.

That is not what biblical submission is.

A submitted steward is someone who is smart enough to know that the Owner’s wisdom is better than his own, and humble enough to actually act on it.

Think about it practically. If you are managing someone else’s property, and they have handed you clear instructions about how to manage it, ignoring those instructions isn’t freedom. It’s insubordination, and you are going to answer for it.

God has given us clear instructions in the Bible. A submitted man reads them, takes them seriously, and organizes his life around them, even when his preferences point in a different direction.

This is where a lot of us get stuck. We know what the Bible says about how to lead our wives, about our money, about our work, our anger, our mouths, and our phones.

We just don’t want to do it.

Submission says, “My preference loses every time, because God’s Word wins.”

That isn’t weakness. That’s wisdom.

TODAY

Name one place where you know what God’s Word says, but you have been doing it your way. It’s probably a place you regularly feel conviction about. Stop today, and do it His way.



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 12

Humble: You're Not the Owner



“Humble yourselves, therefore, under the mighty hand of God.”

1 PETER 5:6

A faithful steward knows he's a steward. He doesn't confuse himself with the Owner.

Pride is one of the most dangerous things that can happen to a man, because pride whispers, “Actually, this is mine. I built it. I earned it, and I deserve every bit of it.”

The moment you start believing that, you stop being a steward and start being a thief, managing someone else's property for your own benefit.

Humility isn't fake. It's not walking around saying you are a worthless loser.

Humility is reality. It says, “Everything I have was given to me. I didn't earn it. I can't keep it. I am going to answer for what I did with it.”

Your skills, your job, your wife, your kids, and your salvation are all things you received, never things you produced on your own.

The proud man takes credit, while the humble man takes responsibility. Only one of those two men is going to hear “Well done.”

TODAY

Think of one good thing in your life. Trace it back. Who gave you the brain, the body, the opportunity, the people, the breath you used to get it? Thank God out loud for what is actually His.



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 13

The World Has Lost Its Mind About Marriage



“Therefore a man shall leave his father and his mother and hold fast to his wife, and they shall become one flesh.”

GENESIS 2:24

Let me say something I mean with everything in me: the world has lost its mind about marriage.

I’m not saying that to score points. I’m saying it because I have watched the wreckage, the pain it produces, the confusion it sows in the next generation, and the kids growing up not knowing what a husband is supposed to look like. It breaks my heart every time.

Here’s the dream God has put on me. I want Him to raise up men who do marriage His way so visibly, so joyfully, that the world looks at our marriages and asks, “What is it about those guys? Why does their marriage actually work?” and then we point them to Jesus.

Titus 2:10 says our lives “adorn the Gospel.” They can make Jesus “attractive.” That is what I want for your marriage and mine.

It starts with the basics. One man and one woman, for life, created by God, designed for lifelong companionship. The husband leads, and the wife helps. Sin is confessed, forgiveness is given, and the covenant holds strong.

That is not old-fashioned. That is the only marriage that actually works, because the Author designed it to work that way and He doesn’t change His mind.

TODAY

Tell your wife today, “I’m in this for life. There is no exit and no back door. It is just you and me until Jesus returns or takes one of us home.”



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 14

She Was Entrusted to You



“Live with your wives in an understanding way...”

1 PETER 3:7

Here’s the thing about your wife. She is not your wife. She belongs to Jesus. He just entrusted her to you.

That word ‘entrusted’ is everything. It means there is an Owner, and the Owner is going to ask you about her.

The question you are going to answer on that day is not whether she was a good wife. The question is whether you were a faithful steward of your wife.

Did you love her the way Christ loved the church? Did you seek to lead her toward Jesus? Did you sacrifice for her good, or just for your convenience? Did she grow spiritually because of you? Were you actually attentive to what was going on inside her?

Did she glorify God more or less because she was married to you?

That last question stops me every time I think about it.

If reading that produced a twinge of guilt, good. It is never too late to get this right. It is better to repent after thirty years of half-faithful stewardship than to stand before Jesus knowing you heard this and did nothing about it.

She was a gift God gave you on your wedding day. She is still a gift right now. The only right response is to treat her like one.

TODAY

Look at your wife today like you are going to give an account for her. Then do one specific thing, just one, that shows her she is not an afterthought. Maybe a note, a real conversation, prayer together, or twenty minutes off of your phone.



TODAY’S VERSE, FROM MEMORY

REFLECTION

Lead Like Jesus



“Husbands, love your wives, as Christ loved the church and gave himself up for her.”

EPHESIANS 5:25

There is a corrupted version of husband-leadership and there is a Christian version. Most men have only seen the corrupted version, so let me clear it up.

The corrupted version, which started right after the Fall, is leadership through domination, harshness, and self-interest. The husband uses his authority to make his life easier and his wife smaller. That is not leadership. That’s sin.

The Christian version is Ephesians 5:25. “Husbands, love your wives, as Christ loved the church and gave himself up for her.”

That is the standard, not your dad, the guys at work, or whatever marriage you grew up around. Your standard and mine is Jesus.

Jesus didn’t lead the church by demanding she serve Him. He led her by dying for her. He made His leadership about her good, not His interests.

Here is the measuring stick: Is your wife more like Jesus because of your leadership? The question is not whether she follows you. The question is whether she is flourishing in Christ because of how you lead.

If the answer is yes, keep going. If the answer is no, or you honestly don’t know, today is the day to start changing course.

Christlike leadership is sacrificial leadership. It dies to self. It puts her ahead of you every single time.

TODAY

Ask yourself, “What would I do differently this week if my only goal was her growth in Christ?” Then do one of those things before Sunday.



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 16

Be There. Actually There.



“Enjoy life with the wife whom you love, all the days of your vain life that he has given you under the sun.”

ECCLESIASTES 9:9

Are you gone so much that your wife feels like a single parent?

That is a real question. Don’t rush past it.

Some of you are physically gone, putting in too many hours at the office, too many trips, too many side projects that aren’t necessary. Others are physically home but emotionally somewhere else, walking in the door and disappearing into your phone, the TV, the garage, or the laptop.

Either way, she’s alone.

Here’s what a present husband looks like. He puts the phone down. He makes eye contact. He asks her real questions, and here’s the hard part, he listens to understand instead of to respond.

This is hard in our distracted age. I know that, and I fight it too. You can’t outsource it, though. Nobody else can really be present with your wife for you.

She didn’t marry a roommate. She married a husband. Let’s be one.

TODAY

Tonight, when you walk in the door, leave the phone in the car for the first hour. Hug her, look her in the eye, ask her one real question, and stay there until she has actually answered it.



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 17

Confess Your Sin to Her



“Confess your sins to one another and pray for one another, that you may be healed.”

JAMES 5:16

You are going to fail your wife. There is no maybe about it, only certainty.

You are going to say things you shouldn't. You are going to do things you shouldn't. You are going to neglect things you should have attended to. You are going to be impatient, dismissive, harsh, distracted, or selfish in ways that may hurt her regularly, and sometimes badly.

That is not a possibility. That is a certainty.

What you do next is what makes the difference.

Bring it to God first. First John 1:9 promises that if you confess your sin, He will forgive.

Then bring it to her. Don't let it fester or pile up between you, and don't assume she is just going to get over it.

Listen to this part carefully, because most of us miss it. Don't say "I'm sorry." Say "Please forgive me."

"I'm sorry" is about how you feel, but "Please forgive me" is hard because it's about what you did. One is emotional, the other is responsible. Stewards take responsibility.

The marriages that last and thrive are not the marriages where the husband never fails. They are the marriages where the husband has learned to confess his sins and ask for forgiveness.

TODAY

Is there something you have done, or left undone, that you have never actually owned with your wife? Go to her, look her in the eye, name it specifically, then say, “Please forgive me.”



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 18

Dad, It's on You



“Fathers... bring them up in the discipline and instruction of the Lord.”

EPHESIANS 6:4

Notice something in Ephesians 6:4. Paul says “fathers,” not “parents.” That’s deliberate.

It doesn’t mean mothers are off the hook. It means that while both parents are accountable, dads are ultimately responsible. The spiritual temperature of your home, Dad, is on you.

If that makes you uncomfortable, good.

Too many Christian fathers have quietly outsourced their kids’ spiritual formation to their wives or to their church. We say, “She’s better at that stuff,” or, “That’s what we pay the youth pastor for.”

Brother, that isn’t going to fly on Judgment Day.

There is a lie in our culture that says, “I provide financially and protect physically. The raising of the kids is her job.” That is wrong. Your job is to provide for, protect, and pastor your family, which includes the direction, the decisions, and the spiritual formation.

Like a GPS, the direction your family is heading right now is largely a result of you. If you are leading well, keep going. If you are not, that isn’t your wife’s fault. It is yours.

Today is a good day to change.

TODAY

Tonight, before bed, pray with your kids out loud. Don't worry if it feels awkward, or if it has never happened before. Just start there.



TODAY'S VERSE, FROM MEMORY

REFLECTION

DAY 19

Don't Provoke Them



“Fathers, do not provoke your children, lest they become discouraged.”

COLOSSIANS 3:21

The first command in Ephesians 6:4 is negative. “Do not provoke your children to anger.”

This isn't about your kid getting frustrated with you once in a while. Paul is targeting the dad whose everyday way of relating to his kids produces bitterness, resentment, and discouragement as the normal result.

That happens through harshness, unfairness, unreasonable demands, humiliation, and inconsistency. It happens when correction feels like an attack instead of love.

Colossians 3:21 adds four words I want you to feel: “lest they become discouraged.” Don't break their spirit. Don't make them feel like they will never measure up to you, to God, or to anyone else.

Here is what I tell my own kids on a regular basis. “Nobody loves you more than your mom and dad. So, when we say, ‘This is what we want you to do,’ it is always and only coming from love.”

That is the goal, to parent your kids the way God parents you, with warmth, tenderness, patience, and encouragement, always for their good and never to crush them.

When your kid pictures God the Father later in life, your face may come to mind. Make that picture a good one.

TODAY

Apologize to one of your kids today for something specific. Not a generic “sorry, bud,” but a real, named one. Watch what that does to their heart.



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 20

Train Them Diligently



“You shall teach them diligently to your children, and shall talk of them when you sit in your house, and when you walk by the way, and when you lie down, and when you rise.”

DEUTERONOMY 6:7

Now we get to the heart of Ephesians 6:4. “Bring them up in the discipline and instruction of the Lord.”

The world wants to train your kids too. The difference is the content, the standard, and the goal.

Are your kids going to look more like the world or more like Christ when they walk out the door at eighteen? That is largely a function of what you put into them now.

Deuteronomy 6:7 tells parents to train their children “diligently.” This can’t be done passively. It is not a prayer before dinner, which is the most spiritually that many Christian men do.

It is Jesus woven into the fabric of ordinary life, when you’re driving to school, watching a movie, when your kid asks a question, fails a test, doesn’t make the team, or gets their feelings hurt. God’s truth is always in the conversation.

Some dads say, “I don’t want to force my religion on my kids.” Brother, you don’t talk that way about anything else. You don’t say, ‘I’ll let them decide to wear a seatbelt when they’re older.’ You don’t let them vote on running into traffic. When their lives are on the line, you protect them. That’s what good dads do. The same is true for Christianity.

Religions are not ice cream flavors. They’re more like math problems with right and wrong answers. Jesus is the way, the truth, and the life, or He isn’t.

Since He is, the most loving thing you can do for your kids is tell them, early, often, and with warmth.

TODAY

Pick one Bible verse to memorize with your kids this week, only one.
Talk about it at dinner. Quote it in the car.



TODAY'S VERSE, FROM MEMORY

REFLECTION

DAY 21

Money Is the X-Ray



“For where your treasure is, there your heart will be also.”

MATTHEW 6:21

Money matters. It matters because money is one of the most reliable diagnostic tools for the condition of your heart.

Jesus said it Himself, Where your treasure is, there your heart will be also. The flow runs from treasure to heart. Wherever you are sending your money, your heart is going with it.

Your bank account is an X-ray of what you actually love. It shows what you love in deed, not what you say you love or post about.

That is why Jesus talked about money more than He talked about heaven and hell combined. According to Randy Alcorn, fifteen percent of everything Jesus said was about money. Why such an emphasis?

Because Money can keep you out of heaven. The Rich Young Ruler walked away from Jesus over his wallet. Judas sold Him out for thirty silver coins. People don't usually abandon Christ in a dramatic moment. They drift slowly, and money is often what is pulling down the current.

When I talk about money, I am not really talking about money. I am talking about your heart. Money is the lens, and your heart is what we are looking at.

Don't be afraid of what you see. Be honest about it.

TODAY

Open your bank account and scroll through the last thirty days. Then ask God out loud, “Does this show that I love You, or that I love what You’ve given me?” Don’t filter the answer.



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 22

Love the Giver, Not the Gift



“Honor the Lord with your wealth and with the firstfruits of all your produce.”

PROVERBS 3:9

Here’s the simplest way to say it. Love God, not money. That love, or the lack of it, shows up in how you use what He has given you.

Money is extraordinarily good at competing for the loyalty that should only belong to Jesus. It doesn’t show up demanding your soul outright. It is subtler than that. It offers security when you are afraid, status when you feel overlooked, and the whispered promise that just a little more will be enough.

Before you know it, you are managing your life around money rather than around Jesus.

Proverbs 3:9 gives the antidote. “Honor the Lord with your wealth and with the firstfruits of all your produce.” Honor Him with it, that is, make His priorities look good with it. Use it to advance what He is advancing in the world.

Here’s the kicker, though. The verse says firstfruits, not leftovers. God shouldn’t get what’s left after everything else is paid. He gets the first portion, before you even know how the rest of the month is going to go, as an act of trust that He will take care of you.

That’s not a financial strategy. That’s worship.

The man who gives God the firstfruits is the man whose heart belongs to the Giver, not the gift.

TODAY

Look at how you are set up to give to your local church. If God isn't first on the list before the bills get paid, change the order this week.



TODAY'S VERSE, FROM MEMORY

REFLECTION

DAY 23

Give First, Not Last



“On the first day of every week, each of you is to put something aside and store it up, as he may prosper.”

1 CORINTHIANS 16:2

Let me get practical. How much should you give to your church?

Christians for the last two thousand years have looked at the tithe, ten percent, as the baseline starting point.

I know what some of you are thinking. “Tithing is Old Testament law. New Testament giving is grace, not law.” That objection has some weight, until you remember Abraham tithed in Genesis 14, 600 years before the Law. Jacob committed to tithe in Genesis 28, 500 years before the Law. Tithing predates Moses. It isn’t a legal requirement. It is a baseline response to grace.

Ask yourself, In light of everything you have as a New Testament Christian, a completed Bible, a new heart, the indwelling Spirit, the finished work of the cross, and full forgiveness, do you think God is satisfied with you giving less as a response to grace than Old Testament saints gave before any of that was available to them?

Some people get very passionate about “grace giving” as an alternative to tithing. I have noticed, though, that people who push hardest for that are usually covering for giving less than ten.

Randy Alcorn says if ten percent feels too legalistic, give eleven! I like that

Give first instead of last. Give on a consistent schedule, and make sure you give where you’re being fed God’s Word.

TODAY

If you are not giving to your church yet, set up recurring giving this week on their website. Pick a percentage, automate your obedience (save some too!), and live on the rest.



TODAY’S VERSE, FROM MEMORY

REFLECTION

Mail It Home



“Do not lay up for yourselves treasures on earth... but lay up for yourselves treasures in heaven.”

MATTHEW 6:19-20

Randy Alcorn paints a picture I can't shake.

Imagine you're moving to Africa to work for six months, with one rule. You cannot bring anything back when you return. You can mail money home while you're there, but you can only come back with what you arrived with.

What would you do with what you earn while you're there?

You would take care of your needs. You would enjoy yourself some, but if you're smart, you'd mail most of it home since you can't take it with you when you leave.

That is exactly the picture Jesus draws in Matthew 6. We can't take anything with us when we die, but we can send it forward. “Do not lay up for yourselves treasures on earth...but lay up for yourselves treasures in heaven.” Do we live like it's true?

Jesus is not warning you against financial planning. He is warning you against the wrong timeline. Don't just have a financial plan for the next twenty years. Have one for the next ten billion years.

Giving to a solid, Bible-teaching church is the main way you mail money home. When you do, it becomes eternally invested capital that you will be living off of forever.

The question isn't whether you're a saver. The question is what you are saving for, retirement at sixty-five or eternity at “Well done.”

TODAY

Here’s a hard one to ask and a hard one to do—that’s why I’m asking it anyway: Increase your giving this week. It doesn’t have to be huge. Whatever you’re giving to your local church, increase it. Even a one percent increase sends more ahead to your true home.



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 25

Submit to Your Boss



“Obey your earthly masters...as you would Christ...doing the will of God from the heart.”

EPHESIANS 6:5-6

Your job is your stewardship. Your boss is part of that stewardship. How you treat the people God put in authority over you is one of the clearest signs of whether Jesus is actually Lord of your life.

Titus 2:9 says employees are to be “submissive to their own masters in everything.” In everything means in everything, not just the parts you agree with.

Ephesians 6:5 pushes it harder. Obey your boss “as you would Christ.” Treat your boss as if he were Jesus.

I realize that is a hard sentence, especially if your boss is difficult, unreasonable, or genuinely not good at his job. You are not submitting because he deserves it, though. You are submitting because God’s authority structure demands it, and because you will answer to Him for how you conducted yourself at work, regardless of how your boss conducted himself.

First Peter 2:18 actually says to submit “not only to the good and gentle but also to the unjust.” Let that sink in.

There is one exception though. Never obey a boss who is asking you to sin. That is where his authority ends. Short of that, the normal posture of a Christian at work is submission.

If you have an American allergy to authority, name it. That is not the Holy Spirit. That is the flesh.

TODAY

Drop the complaining about your boss for the next 24 hours, whether it's to your wife, your coworkers, your buddies, or in your own head. See what changes.



TODAY'S VERSE, FROM MEMORY

REFLECTION

DAY 26

Make Jesus Look Great on Monday



“so that in everything they may adorn the doctrine of God our Savior.”

TITUS 2:10

Paul says Christian workers should “adorn the doctrine of God our Savior.”

The word “adorn” is the root of our word cosmetics. By the quality of your work, the integrity of your conduct, and the joy with which you carry yourself, you are arranging the way people think about Jesus.

You are making Him look beautiful, or you are making Him look like a fraud.

Some of you right now are surrounded by coworkers who are making up their minds about Jesus based on you. They see if you show up on time. They see if you complain constantly or carry yourself with contentment. They know whether your Sunday at church changes anything about how you work on Monday.

Romans 2:24 is the chilling reverse of this. “The name of God is blasphemed among the Gentiles because of you.”

That can’t be us.

Make Jesus look great, not by staging awkward religious conversations or putting Bible verses and Jesus junk all over your desk. Do it by being the most trustworthy and least complaining person in the building, the one who’s trusted most, the one your coworkers want next to them when the project is on fire. Then, if people ask why you’re different, point them to Jesus.

Your coworkers know whether they would ever set foot in a church based on watching you. Make sure their answer is yes.

TODAY

Take a couple of minutes and think about how you can make Jesus look good at work today or tomorrow. Nothing major, but something intentional, maybe something you've thought about doing, but never got around to. Do it and see what happens.



TODAY'S VERSE, FROM MEMORY

REFLECTION

DAY 27

The Small Theft You're Justifying



“One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much.”

LUKE 16:10

Titus 2:10 tells Christian workers not to be “pilfering,” meaning taking what isn’t theirs.

In the first century, slaves had every rationalization available to them, like, they get rich while I work, I deserve this, they’ll never notice, everybody’s doing it.

The rationalizations haven’t changed much, have they?

Padding your timesheet is theft. Personal errands on company time is theft. Personal purchases on the company card is theft. Chronically coming in late and leaving early is theft. Using company resources for personal benefit without permission is theft.

“Everybody’s doing it,” you say. You’re right, to the tune of fifty billion dollars a year in losses for American businesses.

Everybody sure is doing it, but not us.

Jesus said in Luke 16:10 that the man who is dishonest in a very little is dishonest in much. The size of the theft doesn’t determine the character of the thief.

Here’s the worst part. When Christians do this, the people watching don’t see one Christian making an exception. They see Christianity producing a thief. We don’t just embarrass ourselves. We slander Jesus.

TODAY

Name the one workplace shortcut you’ve been quietly taking, and stop taking it today. If you’ve taken something that isn’t yours, give it back.



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 28

You Have a Ministry



“As each has received a gift, use it to serve one another, as good stewards of God’s varied grace.”

1 PETER 4:10

Sunday morning is not Costco.

When you walk into a store, a doctor’s office, or a mechanic, you go to receive a service. You are the customer. You evaluate quality. You leave if you are not satisfied.

Church is not that.

First Peter 4:10 says every Christian a “good steward,” ultimately, of his church, not a customer and not a consumer. You are there not primarily to be served, but to serve. Your church has been entrusted to you, and one day Jesus is going to ask what you did with it.

Notice the word “each.” It is not a synonym for some, or for the super-gifted, or for the guys who have been Christians for decades. It means every single Christian has received a spiritual gift from the Holy Spirit, and it was given so that someone else can be blessed through you.

Your ministry was given to you, not for you.

No Christian can honestly say, “I have nothing to offer my church.” That isn’t humility. It’s either ignorance of what God has given you, or laziness about using it.

The question is never “Do I have a ministry?” The only question is, “Am I doing mine?”

TODAY

Stop showing up at church to consume. This Sunday, walk through the doors of your church asking, “Who can I bless here today?” Scan the room for a need, not a seat.



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 29

Find a Need. Meet It.



“The Son of Man came not to be served but to serve.”

MARK 10:45

Some of you are thinking, “Jon, I would love to serve. I just don’t know what my spiritual gift is.”

Here’s my honest counsel. Stop waiting to figure it out.

You don’t need to take a battery of spiritual gift inventories. You don’t need to sit under a tree until God gives you a vision. You don’t need to have it perfectly sorted out before you take the first step.

Find a need at your church and meet it.

Look around your church. There is a ministry that is understaffed, a guy who is isolated, a young man who needs direction, a job nobody is doing, or a task that keeps falling through the cracks. Step toward one of them.

If you find yourself energized rather than drained, people are being genuinely blessed, and it seems like the thing God wired you for, it first. Keep doing it. That may well be your God-given ministry.

If it doesn’t fit, try something else. You are not locked in. God is patient, and He will make it clear as you keep looking.

What you can’t do is sit on the sidelines forever using “I don’t know my gift” as an excuse. That isn’t discernment. It’s disobedience dressed up to sound spiritual.

Charles Spurgeon said God gives us gifts to run ministry through us, like water through a pipe. Are you a pipe, or a reservoir where God’s grace flows in and never flows out?

TODAY

Identify one need at your church this week. Email a pastor or ministry leader and say, “I want to help.” Start there.



TODAY’S VERSE, FROM MEMORY

REFLECTION

DAY 30

Live to Hear “Well Done”



“Well done, good and faithful servant.”

MATTHEW 25:21

We have come 30 days, brother. Here is where it all lands.

Can you imagine what it would be like to hear these words from Jesus? “Well done, good and faithful servant.”

Imagine Him saying it about every entrusted thing in your life. “I entrusted a wife to you. Well done. I entrusted kids to you. Well done. I entrusted money to you. Well done. I entrusted a job to you. Well done. I entrusted a church to you. Well done.”

Those words can fuel an eternity of joy you can’t even imagine right now.

Here is the foundation under all of it. None of us is ever going to hear “Well done” apart from the fact that Jesus first heard “Well done” from the Father. He was the perfectly faithful Steward. He went to the cross because the Father planned it that way, and He did it joyfully, for you.

His faithfulness is the reason you can be forgiven for every place you weren’t faithful. His record covers yours. That’s grace.

Stewardship isn’t a way to earn anything. It is how a forgiven man says thank you with his life.

Live like the evaluation is real, because it is. Live like the Master is coming back, because He is. Live like Jesus is your Lord, because He is.

Let’s go live to hear “Well done.”

TODAY

Pick one thing from these 30 days, just one, and make it your next 90 days. Study the Bible on it. Pray about it. Read books on it. Talk to others about it. Then come back and pick another one. That is how faithful stewards are built, one obedient step at a time.



TODAY’S VERSE, FROM MEMORY

REFLECTION
