

2026

STEWARDSHIP

Meditations

St. James
EPISCOPAL CHURCH

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Week 1 Daily Meditations (Sept 27 – Oct 3)

Theme: First Fruits, First Love

Sunday, Sept 27 — Harvest Festival

Scripture: *"You shall take some of the first of all the fruit of the ground… and you shall set it down before the Lord your God…"* — Deuteronomy 26:2-10

Reflection:
Stewardship begins with remembering that everything comes from God. Our first response is gratitude, our first offering is trust. The first fruits offering in scripture wasn't about giving God the scraps — it was about giving God the very best, and doing it first, before anyone knew if the rest of the harvest would be abundant or meager.

Story:
I once knew a farmer who kept a little basket on his kitchen counter labeled "God's Basket." Every year when the tomato crop came in, he'd carefully pick the ripest, most beautiful tomatoes and set them in that basket first. When I asked him about it, he smiled and said, "If I give my best to God first, somehow there's always enough left for me."

One year, the rain was thin and the crop looked grim. He still took the best tomatoes and put them in the basket, carrying them to the church for the food pantry. His neighbors thought he was foolish — "You can't spare those; you need to feed your own family." But that year, a family newly arrived in town came to the pantry, and those tomatoes were the first fresh food they'd had in weeks. Later, the farmer told me, "It wasn't just tomatoes that got shared that day — it was dignity, hope, and a reminder that God provides."

That farmer taught me that stewardship is less about how much you have, and more about how much you trust. The first fruits offering isn't about money or produce; it's about placing God at the center and believing that God's abundance is real.

Prayer:
Lord, all I have is yours. Help me to return to you the first fruits of my life with joy and thanksgiving. Amen.

Monday, Sept 28

Scripture: *"Every generous act of giving, with every perfect gift, is from above."* — James 1:17

Reflection:
Our gifts — large or small — carry the fingerprints of God's grace. When we give, we mirror the Giver. Every time we give, whether it's a dollar in the plate or a meal shared with a neighbor, we are participating in God's own generosity. The gifts themselves may seem ordinary — but in God's hands, they are holy.

Story:
A little girl at church always wanted to put something in the offering plate. She didn't have much — usually just a coin or two she had found in the couch cushions or that her grandmother slipped into her palm before the service. One Sunday, she came with two crumpled dollar bills. She climbed up on the pew so she could see better, and when the plate came by, she carefully put both in. Afterward someone asked her, "Why didn't you keep one for yourself?" And she said with all the seriousness of a six-year-old, "Because God gave me two hands — one to keep and one to give."

That child knew something it takes adults a long time to learn: that giving is not about how much, but about whether we see it as God's gift to begin with.

Prayer: Gracious God, open my eyes to see your gifts in my life, and open my hands to share them freely. Amen.

Tuesday, Sept 29

Scripture: *"Honor the Lord with your substance and with the first fruits of all your produce."* — Proverbs 3:9

Reflection:
Offering our first and best is an act of trust. It says, "God, I believe there will be enough, because you are enough. Giving God our first and best isn't about calculation; it's about trust. To give first fruits means we believe there will be enough — because God is enough.

Story:
A young couple in my parish once told me how they decided to make their pledge. They were both early in their careers, living paycheck to paycheck, with student loans looming. At first, they thought, "We'll wait until the end of the month and see what's left to give." But the more they prayed, the more they realized that would mean God was getting their leftovers, not their best.

So they decided to pledge first — before the bills were paid, before the credit card balance, before they knew how the numbers would add up. "It was scary," they admitted. But they also said it was freeing. They began to see every other part of their budget differently — food, rent, even entertainment. Instead of asking, "Do we have enough for God?" they asked, "How do we order the rest of our life around our trust in God?"

In the end, their needs were always met. And even more, they said their joy grew — because their giving wasn't an afterthought, but an act of worship.

Prayer: God of abundance, teach me to trust your provision and to give you my best, not what is left over. Amen.

Wednesday, Sept 30

Scripture: *"I am the bread of life. Whoever comes to me will never be hungry, and whoever believes in me will never be thirsty."* — John 6:35

Reflection:
When we give our first fruits, we are reminded that Jesus himself is the bread that sustains us. He is our true source. Our generosity points beyond us to the One who satisfies the deepest hunger of every heart.

Story:
At a food pantry I once visited, the volunteers were handing out loaves of bread, one to each family. A woman near the back of the line had been waiting for hours. When she finally received her loaf, she noticed the man behind her — a father with two young children — who looked worried there wouldn't be enough left. She quietly tore her loaf in half and gave him one piece.

That bread was precious to her — maybe the only food she would have that day — but she gave it anyway. And in her giving, you could almost see Christ, the Bread of Life, present in that parking lot, breaking and sharing himself through her hands.

That's what stewardship really is: taking what God has placed in our hands, however little, and trusting that in the breaking and the sharing, there will be enough.

Prayer: Bread of life, nourish me with your love, that I may be bread for others in need. Amen.

Thursday, Oct 1

Scripture: *"The earth is the Lord's and all that is in it, the world, and those who live in it."* — Psalm 24:1

Reflection:
Nothing really belongs to us. Stewardship is about living as caretakers of what God has placed in our trust — homes, talents, money, time, and even creation itself.

Story:
I once visited a parishioner who lived in a small but beautifully kept house. She showed me her garden, bursting with flowers, and said, "You know, I don't really own any of this. I just get to keep it clean and care for it until someone else lives here."

Her words stuck with me. That perspective changed the way she lived: she didn't hoard or clutch her possessions; she treated everything as borrowed from God. And it made her generous — she always had flowers for the altar, casseroles for the sick, and a spare room ready for anyone in need.

When we realize that the earth and everything in it belongs to God, our grip loosens. We become freer, lighter, more open to sharing.

Prayer:
Creator God, help me to live as a faithful steward of what is yours, caring for your creation and your people. Amen.

Friday, Oct 2

Scripture: *"The point is this: the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully."* — 2 Corinthians 9:6

Reflection:
God multiplies what we entrust to him. Giving generously plants seeds that ripple out in ways we may never see — feeding the hungry, lifting the lonely, sustaining the church, even shaping our own hearts.

Story:
A parishioner once told me she felt embarrassed to put just $5 in the food pantry envelope. "It's hardly anything," she said. But she gave it anyway. That very week, that $5 bought bread and peanut butter for a hungry family. When the family came to pick it up, one of the volunteers shared their story at church. The congregation was moved — and the following week, dozens of people gave more.

That one small gift, given humbly, planted a seed that grew far beyond what she imagined. God doesn't ask us to give what we don't have — only to trust that what we do give will be multiplied.

Prayer:
Generous Lord, give me courage to sow bountifully, trusting that you will bless the harvest. Amen.

Saturday, Oct 3

Scripture: *"Seek first the kingdom of God and his righteousness, and all these things will be given to you as well."* — Matthew 6:33

Reflection:
Stewardship is not about scarcity but about priorities. When we put God first, everything else finds its place.

Story:
A retiree once told me how his giving changed over time. "For years," he said, "I waited until I paid all my bills before deciding what to give to church. But when I started giving first, something amazing happened — the bills still got paid, and my heart was lighter."

He went on: "It wasn't that I suddenly had more money. It was that I finally put God first. And when God was first, my worries got smaller."

That's what Jesus means when he says, "Seek first the kingdom." It's not a promise of wealth; it's a promise of peace, because our priorities are in order.

Prayer:
Loving Father, help me to seek your kingdom first in all I do, and to give from a heart that trusts in you. Amen.

Week 2 Meditations (Oct 4 – 10)

Theme: Gratitude as a Way of Life

Sunday, Oct 4

Scripture: *"Rejoice always, pray without ceasing, give thanks in all circumstances; for this is the will of God in Christ Jesus for you."* — 1 Thessalonians 5:16-18

Reflection:
Gratitude is not about pretending everything is perfect. It's about recognizing God's presence in all circumstances, even the hard ones. Gratitude is a way of seeing.

Story:
I once visited a woman in the hospital who had just received a difficult diagnosis. I expected her to be discouraged, maybe even bitter. But as we prayed, she said, "I thank God every morning that I can still see the sunrise through this window. I thank God that the nurses care for me. I thank God that I am not alone."

Her gratitude wasn't denial. It was a declaration that even in pain, God was with her. She wasn't thankful *for* the illness — but she was thankful *in* the midst of it. And that gratitude gave her a peace and courage I'll never forget.

Prayer:
God of mercy, open my heart to gratitude in every circumstance, and let thanksgiving be the song of my life. Amen.

Monday, Oct 5

Scripture: *"Bless the Lord, O my soul, and all that is within me, bless his holy name. Bless the Lord, O my soul, and forget not all his benefits."* — Psalm 103:1-2

Reflection:
Gratitude begins with remembering. When we forget God's goodness, we fall into fear and scarcity. When we remember, we are moved to praise.

Story:
A grandfather kept a little notebook by his chair. Each night before bed, he would write down three things he was thankful for. Sometimes it was something big — "safe surgery today" — and sometimes it was simple — "a call from my granddaughter" or "good soup for supper."

Over the years, those little notebooks piled up. His children found them after he died, filled with thousands of small thanksgivings. They said reading through them was like listening to a symphony of gratitude.

That simple practice of remembering shaped not only his heart, but the very legacy he left behind.

Prayer:
Faithful God, help me to remember your blessings day by day, and never take for granted the gifts you give. Amen.

Tuesday, Oct 6

Scripture: *"And be thankful. Let the word of Christ dwell in you richly… and with gratitude in your hearts sing psalms, hymns, and spiritual songs to God."* — Colossians 3:15–16

Reflection:
Gratitude and joy go hand in hand. When we live with thanksgiving, our lives themselves become a kind of hymn to God.

Story:
There was a choir member who sang off-key more often than not. Some people whispered about it, but the music director told me once, "That woman sings with more gratitude than anyone else here."

Sure enough, when you watched her sing, her eyes would shine and her hands would sometimes lift as if she couldn't help herself. Later I learned her story — she had lived through a difficult marriage, the loss of a child, and yet her faith had carried her. She once said, "When I sing, I'm just telling God thank you for giving me life, even when it was hard."

Her gratitude became a kind of music that blessed the rest of us. It was a reminder that joy doesn't come from perfection, but from the depths of thanksgiving.

Prayer:
Lord of joy, let my gratitude be a song to you, rising from my heart and blessing those around me. Amen.

Wednesday, Oct 7

Scripture: *"What shall I return to the Lord for all his bounty to me?"* — Psalm 116:12

Reflection:
Gratitude asks not just *what we feel,* but *what we do.* When we realize how much we've received, we naturally ask: how can I respond?

Story:
There was once a man who received a scholarship to attend college. He was the first in his family to do so. He often said, "That gift changed the whole course of my life." Years later, after he had built a successful career, he created a scholarship fund for students who were just like him — kids who might not have had a chance otherwise.

When people asked him about it he said, "Because I can't forget the gift I was given. This is just my way of saying thank you."

Gratitude that is genuine doesn't stop at words. It spills over into action.

Prayer:
Generous God, may my life be an offering of thanksgiving, and may all I do reflect my gratitude to you. Amen.

Thursday, Oct 8

Scripture: *"Every day I will bless you, and praise your name forever and ever."* — Psalm 145:2

Reflection:
Gratitude is not a seasonal thing. It is a daily rhythm, a steady heartbeat of blessing and praise.

Story:
A pastor writes, I once met a woman who worked the night shift at a nursing home. Her hours were long, and her pay was small. But she told me that she had a habit- every morning, when she finally got home and sat down with her cup of coffee, she would whisper, "Thank you, Lord, for another day."

It wasn't fancy. It wasn't long. But it was her way of remembering that every day, even the hard ones, are gift. That little prayer of gratitude was the thread that held her tired but faithful life together.

Prayer:
God of grace, let gratitude become the rhythm of my days, turning even ordinary moments into praise. Amen.

Friday, Oct 9

Scripture: *"Do not worry about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God."* — Philippians 4:6

Reflection:
Gratitude and anxiety cannot live in the same heart for long. Gratitude shifts our focus from what we lack to what we've been given — and in that shift, we find peace.

Story:
Some time ago, a man lost his job unexpectedly. At first he was overwhelmed with fear. But each night, his wife suggested that they sit together and name three things they were thankful for, during his unemployment. Some nights they struggled — "We're thankful for the dog… for leftovers… for each other." But slowly, gratitude softened their fear.

When he finally found a new position he reflected on the difficult time. Looking back, he said, "Gratitude didn't erase our worry, but it shrank it down to size. It kept us from drowning."

Prayer:
God of peace, replace my worries with gratitude, and let thanksgiving guard my heart and mind in Christ Jesus. Amen.

Saturday, Oct 10

Scripture: *"O give thanks to the Lord, for he is good; for his steadfast love endures forever."* — Psalm 107:1

Reflection:
At the core of gratitude is the recognition that God is good, and God's love never runs out. Gratitude is not based on what we have — it is rooted in who God is.

Story:
During a funeral for a loved one, the family began the service by singing "Great is Thy Faithfulness." It seemed almost jarring — singing about God's goodness at a time of grief. But the more they sang, the more it became clear: their gratitude was not about the loss, but about the love that had sustained their loved one's life, and that would continue to sustain them.

Their thanksgiving in that moment was a witness to everyone present that God's love is bigger than even death. Gratitude that clings to God's goodness is the kind that endures forever.

Prayer:
Faithful God, I give you thanks for your steadfast love, which never fails and never ends. Amen.

Week 3 Meditations (Oct 11–17)

Theme: Where Your Treasure Is

Sunday, Oct 11

Scripture: *"For where your treasure is, there your heart will be also."* — Luke 12:34

Reflection:
Jesus knew the link between money and discipleship is unavoidable. Our hearts follow what we invest in — whether that's possessions, security, or the kingdom of God. Stewardship is heart-work.

Story:
I once sat with a parishioner who told me he had started tithing only after a crisis. His wife had been ill, and their church surrounded them with meals, prayer, and love. "That's when I realized," he said, "my heart wasn't really here before. I liked this church, but I wasn't invested. When I started giving, it changed. Suddenly I cared more. I noticed more. My heart followed my treasure."

It wasn't that he was buying love — it was that his giving made him feel bound up in the life of the community in a new way. Where his treasure went, his heart followed.

Prayer:
Lord, take my heart and my treasure, and align them with your kingdom. Amen.

Monday, Oct 12

Scripture: *"You cannot serve God and wealth."* — Matthew 6:24

Reflection:
Wealth itself isn't evil, but it makes a lousy master. The more we cling to it, the more it clings to us. Serving God frees us from serving money.

Story:
A businessman once confessed that for years he chased bigger salaries and promotions, thinking they would give him peace. They never did. What finally gave him peace was volunteering at a shelter downtown once a week. "It didn't pay me a dime," he said, "but it gave me something my money never could — purpose."

From then on, he said he still worked hard, but he saw his money differently. It wasn't something to be served, but something to be used in service.

Prayer:
God of freedom, release me from the grip of wealth, that I may serve you with joy. Amen.

Tuesday, Oct 13

Scripture: *"The kingdom of heaven is like treasure hidden in a field, which someone found and hid; then in his joy he goes and sells all that he has and buys that field."* — Matthew 13:44

Reflection:
When we glimpse the kingdom, it changes how we see everything else. Suddenly, other treasures seem small compared to the joy of belonging to God.

Story:
A missionary once told a story about a man in another country, who sold nearly everything he had to help build a little chapel in his village. To outsiders it looked reckless — he gave up his cart, his tools, his savings. But he said, "The church is the treasure. Everything else I can rebuild."

Years later, that chapel was still standing, filled with people. And the man said he never once regretted trading his smaller treasures for the greater one.

Prayer:
Lord of joy, help me see the true treasure of your kingdom, and give me courage to invest my life in it. Amen.

Wednesday, Oct 14

Scripture: *"Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions."* — Luke 12:15

Reflection:
We are constantly told that life *is* about possessions — the next upgrade, the bigger house, the new toy. Jesus tells us the opposite. Life is not measured in things, but in love.

Story:
A widow once lived in a house much too big for her. She decided to sell it and move into a very small apartment. Her friends worried that she'd miss the space and the status. But once she had moved she told them, "You know it's funny, in this the smaller home, my life feels much bigger. I have more to share and give to my grandchildren, to my church, and to the causes I really care about." Downsizing her possessions only expanded her joy.

Her story reminds us all that our lives aren't made rich by what we keep, but by what we release.

Prayer:
God of life, guard me from greed, and remind me that true abundance is found in you. Amen.

Thursday, Oct 15

Scripture: *"For what will it profit them if they gain the whole world but forfeit their life?"* — Matthew 16:26

Reflection:
Success and security aren't bad — but if they cost us our soul, they're too expensive. Stewardship helps us focus on keeping our priorities straight.

Story:
There was once a man who was never home — always traveling for work, always chasing the next deal. One day, his daughter asked him, "Dad, why do you love your job more than me?" That question really stung and in many ways it broke him. He realized he had been trading his life for

profit. He began stepping back, giving more time to his family, and even reshaping his giving. "I nearly lost what mattered most," he said.

It's easy to gain the world and lose ourselves. Stewardship is choosing life.

Prayer:
Christ my treasure, keep my soul safe in you, and let me never trade your life for lesser things. Amen.

Friday, Oct 16

Scripture: *"Keep your lives free from the love of money, and be content with what you have."* — Hebrews 13:5

Reflection:
Contentment is one of the greatest gifts in our lives. It doesn't mean settling — it means seeing what you already have as enough.

Story:
A minister once visited with a couple who lived extremely modestly, without much in the way of savings. But they were the most content people he'd ever met. "We have what we need," the wife said, "and enough to share." They always had someone at their table, always slipped something into the plate on Sunday. "We may not be wealthy," they laughed, "but we're rich."

Their treasure wasn't money, but a life of contentment. And it showed.

Prayer:
Lord, teach me the gift of contentment, and let gratitude make me rich in you. Amen.

Saturday, Oct 17

Scripture: *"But strive first for the kingdom of God and his righteousness, and all these things will be given to you as well."* — Matthew 6:33

Reflection:
When we seek the kingdom first, everything else finds its place. Stewardship isn't about scarcity — it's about priorities.

Story:
There was a teacher I knew who had the option to take a higher-paying job in another city. Everyone told her it was the smart move. But she loved her students, many from struggling families, and she felt God had planted her in that classroom. So she stayed. She didn't become wealthy, but she said she had riches beyond measure: watching children learn, mentoring teenagers, seeing lives open up with possibility.

She once told me, "If I had chased the money, I might have missed the kingdom. I'd rather be poor in salary and rich in purpose than the other way around."

Her choice showed that when we put God's call first, the other things — enough to live on, and joy in abundance — often follow.

Prayer:
God of order, help me to seek your kingdom first, and to trust that everything else will follow. Amen.

Week 4 Meditations (Oct 18–24)

Theme: Gathering the Harvest

Sunday, Oct 18 — Pledge Ingathering Sunday

Scripture: *"The one who sows bountifully will also reap bountifully… You will be enriched in every way for your great generosity."* — 2 Corinthians 9:6,11

Reflection:
Today we gather what has been planted — not just pledges, but prayers, hopes, and commitments. This is the harvest of faith, and God promises to multiply it.

Story:
I once saw a congregation bring their pledge cards forward in baskets along with bread and wine for communion. It was a moving sight — not just money, but lives being offered to God. One family placed their card with tears of relief, knowing they were stepping into trust. Another slipped theirs in with joy, a child carrying it proudly for the family.

Later, the treasurer remarked, "It wasn't about numbers today. It was about faith. You could feel it in the room." That day, the offering became sacrament — an outward sign of an inward and spiritual trust.

Prayer:
God of the harvest, receive the gifts we offer today. Bless them and bless us, that our generosity may be a sign of your kingdom. Amen.

Monday, Oct 19

Scripture: *"Let us not grow weary in doing what is right, for we will reap at harvest time, if we do not give up."* — Galatians 6:9

Reflection:
Stewardship is not a one-time act but a lifelong practice. The harvest comes in due season, often after much patience.

Story:
A gardener once planted sunflowers along a fence line. At first, nothing happened. Weeks went by, and she worried she had failed. But then the tiny shoots broke through, and later, those tall stalks bowed with golden heads. She laughed and said, "The flowers were always on the way. I just couldn't see them yet."

Our giving is like that — sometimes the fruit is hidden, but it's still growing. Faithfulness, not speed, produces the harvest.

Prayer:
Lord of seasons, give me patience in doing good, and faith to trust that your harvest will come in due time. Amen.

Tuesday, Oct 20

Scripture: *"Then he said to his disciples, 'The harvest is plentiful, but the laborers are few.'"* — Matthew 9:37

Reflection:
There is no shortage of work in God's kingdom. The harvest is abundant — what God needs are willing hands.

Story:
I once heard about a small church that decided to serve free breakfast to school children once a week. At first, only a handful of volunteers came. But as they saw the need, more stepped up — teachers, retirees, even teenagers. Soon, the whole parish was part of the harvest. One volunteer said, "I never thought flipping pancakes was kingdom work. But when I saw those hungry kids, I knew it was holy."

When the harvest is plentiful, our labor — however simple — becomes sacred.

Prayer:
Lord of the harvest, send me as a laborer into your fields, and use my hands for your work. Amen.

Wednesday, Oct 21

Scripture: *"You shall rejoice in all the good that the Lord your God has given to you and to your house."* — Deuteronomy 26:11

Reflection:
The harvest isn't just about work — it's about joy. Gratitude is meant to overflow into celebration.

Story:
At one Harvest Festival in England, the church was filled with baskets of produce, flowers, and bread. After the service, the parish turned the sanctuary into a banquet hall, feasting together before delivering the food to neighbors in need. An elderly farmer said, "It wouldn't be right to give thanks without joy. God loves a cheerful giver, and a cheerful eater, too."

When we rejoice in what God has given, our joy itself becomes an offering.

Prayer:
God of joy, teach me to celebrate your blessings, and let my rejoicing honor you. Amen.

Thursday, Oct 22

Scripture: *"Those who sow in tears shall reap with shouts of joy."* — Psalm 126:5

Reflection:
Some harvests come only after long seasons of sorrow. But God promises that even our tears can water seeds that bring joy.

Story:
A woman in my parish lost her husband after 50 years of marriage. She thought her life of giving was over. But slowly, she began volunteering at the church food pantry. "At first," she said, "I cried every time I packed a bag of groceries. But then one day I realized I was laughing with the people in line. The tears had turned into joy."

God has a way of transforming sorrow into fruitfulness — our grief into compassion, our loss into love.

Prayer:
God of comfort, take my tears and turn them into seeds of compassion, that I may reap joy in your presence. Amen.

Friday, Oct 23

Scripture: *"By this my Father is glorified, that you bear much fruit and so prove to be my disciples."* — John 15:8

Reflection:
The harvest is not just for us — it glorifies God. Our fruit is the evidence of our discipleship.

Story:
I once knew a man who was quiet and unassuming, never seeking recognition. But when he died, the stories poured in — how he had slipped grocery cards into mailboxes, covered heating bills for neighbors, taught Sunday school faithfully. His life had borne fruit in hidden ways. A friend said at his funeral, "We didn't realize how much harvest was growing around us until now."

Discipleship is not measured in titles but in fruit. And the fruit points back to God.

Prayer:
Vine of life, let me abide in you, that I may bear fruit that glorifies your name. Amen.

Saturday, Oct 24

Scripture: *"Let them thank the Lord for his steadfast love, for his wonderful works to humankind. For he satisfies the thirsty, and the hungry he fills with good things."* — Psalm 107:8–9

Reflection:
The harvest ends in satisfaction — not the kind the world gives, but the deep fulfillment of knowing God provides.

Story:
A church once hosted a community meal where everyone was invited — no tickets, no cost. People from all walks of life came: wealthy and poor, housed and homeless, families and singles. They sat side by side, eating chili and cornbread, laughing together. One man said afterward, "For the first time in years, I feel full — not just in my stomach, but in my soul."

That's the true harvest: when God fills us with good things that no money can buy.

Prayer:
God of steadfast love, thank you for satisfying the hungry and filling the thirsty with good things. Fill me, too, with your abundance, that I may share it with others. Amen.

St. James Episcopal Church

We are a community anchored in Christ, seeking God, sharing His love and serving others.

The Reverend De Freeman, *Rector*
The Reverend Amanda Dosher, *Associate Rector*
The Reverend Deacon Ellen Huckabay, *Deacon*

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