

THE STEWARD'S HAND

A GUIDE FOR INVESTORS IN CHRIST'S KINGDOM

Twelve Lessons

by
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Lesson 1

Imitating God's Generosity

Restoring God's Image in You

Of all the grandeur in creation man alone is God's crowning achievement. Why? Because man alone was created in the image of God to reflect his nature and character (Genesis 1:27). Moses records one of the earliest and most profound calls to imitate God – "...be holy as I am holy..." (Lev. 11:44-45).

But in sending and giving his Son the Lord Jesus Christ as the atoning sacrifice on the cross for the sin of all mankind, God demonstrates the depth of his profound love and generosity. Our generosity motivated by love is one of the highest compliments we pay to God's image in us.

Giving has many expressions like time, material and energy, but the focus of these lessons is the gifting of our financial resources for the glory of God, the advancement of his kingdom and the spiritual and physical needs of our fellow man. When we lovingly give, we are most like our Creator and Savior.

S.O.A.P 1 - The Measure of God's Love

Man's generosity is often motivated by self-serving emotions like pride and guilt and many times by self-sacrificing emotions like pity and compassion. But the greatest motivation of generosity is love and, more specifically, "agape" love which the English Bible translates "grace". Grace simply means, God's unmerited favor toward us—a love that is undeserved and unearned.

S.cripture - Read James 1:17-18; John 3:16; I John 4:13-16

O.bservations

What words or phrases would you use to describe God's love?

A.pPLICATIONS

How would you describe God's love for you?

What difference has God's love made in your life? Be specific.

What would your life be like now if it weren't for God's love?

P.rayer - In prayer, thank God for his love for you.

S.O.A.P. 2 - The Measure of Your Love and Generosity

While our nature is fallen and flawed by sin, our capacity to imitate God's love and generosity remains. But when our rebirth by the Gospel of Christ takes place, our potential to imitate God's nature grows and becomes a life-long spiritual quest with enormous impact. So what is the present measure of your love and generosity?

S.cription - Read Ephesians 4:28-5:2; I John 3:16-20

O.bservations

What are the "big" measures of your love for God and others?

A.pPLICATIONS

Rank order the above measures from the greatest challenge to the least challenging to your love of God and others.

By now we understand that the foundation of our generosity is not our own economy but our love for God and others.

How does your economic situation hinder your generosity toward God and others?

If our generosity on any level, whether time, or care, or material resources, is a measure of our love, how are you doing overall? On a scale of 1 to 10 evaluate your overall generosity – circle one number:

Stingy 1 2 3 4 5 6 7 8 9 10 Very Generous

In what ways could you be more loving and generous?

P.rayer - Ask God to enlarge the capacity of your heart to be generous.

S.O.A.P. 3 - Empowered to Imitate God’s Love and Generosity

God’s expectations of us are always impossible in our own strength, but by his love he empowers us. Imitating the Lord Jesus Christ begins in the heart and finds expression in our decisions and behaviors. Where does this empowerment come from and how does it happen? We will discover it is the transforming fruit of the Spirit of Christ in us that grows our likeness of him including our generosity.

S.cripture - Read John 16:7-15; Ephesians 5:18; Galatians 5:13-26

O.bservations

Besides “agape” love, how do other fruits of the Spirit contribute to our acts of generosity?

According to these scriptures what part do you play to enlarge your own capacity to love and generosity?

A.pPLICATIONS

Describe what you fear the most at the thought of giving generously to God? And then to others?

God _____

Others _____

What selfish desires hinder your love and generosity toward God and others?

P.rayer - Ask God to deliver you from these fears and selfish desires that stand in the way of your love and generosity.

S.O.A.P. 4 - Generous Living in the Early Church

After the Holy Spirit was given to the church (Acts 2), we see the evidence of His transforming work in the lives of these early Christ followers. As you'll discover it didn't take long for the love of God to germinate in their hearts and result in the imitation of God's love and generosity.

S.cripture - Read Acts 2:45; Acts 20:32-35; I Timothy 6:17-19; II Corinthians 9:7-8

O.bservations

What common experiences do you think these believers had that drew them together?

How remarkable was their love and generosity toward each other? Rate them on a scale of 1 to 10—circle one:

Somewhat Remarkable 1 2 3 4 5 6 7 8 9 10 Very Remarkable

In your own words, what does their love and generosity tell you about the power of the Gospel of Christ and the power of His Spirit?

A.pPLICATIONS

Describe how the power of the gospel has transformed your love and generosity toward others.

Can you think of specific ways your generosity could grow?

Who are the people in your life right now that need what you can give?

P.rayer - Ask God to show you specific ways to be more loving and generous toward them.

Further thoughts - More Blessed to Give – Really?

As always, research and discovery confirm the statements of scripture. Who would have thought that this statement of Christ: “It is more blessed to give than to receive” (Acts 20:35), could be verified scientifically.

In their book, “*Well Being: The Five Essential Elements*”, Tom Rath and Jim Harter of Gallup, Inc., disclose the results of the research on financial wellbeing. Here’s one profound quote:

“...donating money results in a greater return for our wellbeing than buying material goods for ourselves. Neuroscientists have discovered that the regions of the brain that are activated when we receive money (based on MRI brain scans) glow even brighter when we give money.”¹ p.96

For those who follow Jesus, the joy of obedience and a sense of fulfillment further heighten this natural feeling of wellbeing--so much so that we gladly repeat the act of giving. In addition to the giving of money, the giving of time has similar results.² p.97 Their research is perhaps good evidence of God’s loving and generous nature that he imparted to man at creation.

“Chariots of Fire” is the true story of the 1924 Olympic gold medalist, Eric Liddell. After he won, in a conversation with his sister he said these memorable words: “God made me fast and when I run I feel his pleasure.” The same can also be said of God’s love—when we give, we feel his pleasure. When we imitate our Father’s nature we align our hearts with his and we are blessed. When we love and give we rise above our fallen tendency to be self-serving, self-centered and self-absorbed—in other words, “stingy takers”.

In a light-hearted newscast it was reported that the Queen of England has a bowl of her favorite snack, assorted nuts, in most every room she frequents in Buckingham Palace. She noticed that the level of nuts in the bowls was lowering at a greater rate and suspected the palace guards were helping themselves. In an effort to catch the thief, she secretly marked the levels in the bowls. With immeasurable wealth at her disposal, is this not the height of stinginess? A sign at each bowl reading, “Help Yourself—The Queen” would have been a small gesture of kindness and generosity to those who would “lay down their lives” for her safety!

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Lesson 2

Our Giving Destination

The Grace of Giving

In Lesson 1 we discovered that we are empowered by God’s Spirit to imitate his love that compels us to give generously. But what if we have nothing in our possession to give? How would you answer that question? You might respond, “Well, I guess I’m excused from giving—in fact, I should be on the receiving end of the gifts of others.” That seems like good and sound reasoning except that God’s “...thoughts and ways are higher than [ours]”, (Isaiah 55:8, 9).

In this lesson you’ll see that no Christ-follower is ever excused from giving—even those in extreme poverty. Really? Yes, really. Why is that? Because God can and does provide the gifts we desire to give. The scriptures refer to this unique divine intervention as the “grace of giving”. Doesn’t that sound mysterious to you? Mysterious means, “no explanation except for God.” So let’s start our giving journey with this destination in mind lest we get stuck or side-tracked along the way. This destination will keep us focused. When you arrive at “the grace of giving” you’ll want to experience it over and over again. It’s quite exciting and even thrilling. God wants to thrill us with his sovereignty, wisdom and power—all for his glory!

S.O.A.P. 1 - Jehovah Jira

Isaac is the only son of Abraham and Sarah, born to them in their old age—a miracle of God. But God tested their faith and obedience with an odd request. Early in his covenant relationship with Abraham, God reveals a profound, life-transforming reality of his Divine nature. Abraham will never be the same again. That reality: Jehovah Jira—God the Provider.

S.cripture - Read Genesis 22:1-19; Deuteronomy 8:10-18

O.bservations

From this text, how did Abraham respond to God’s command to sacrifice as a burnt offering his beloved and only son, Isaac?

How did Abraham respond to Isaac’s question in verse 7?

How would you describe Abraham’s faith in God?

A.pplications

Have you ever trusted God to meet a material need of yours? If so, briefly tell your story here:

Have you ever trusted God to provide an offering to give that you did not possess? If so, write your story here:

P.rayer – Tell God that you want to deepen your trust in him to provide for your needs as well as the offering you desire to give.

S.O.A.P. 2 - Empowered to Give

After David led the people of Israel in what probably was the largest offering in the history of mankind (I Chronicles 29:1-10), he prayed a prayer of praise to God. In that prayer David imbeds the truth and reality of God's nature that He is the owner and provider of every gift we bring to Him.

S.cripture - Read I Chronicles 29:10-30; Deuteronomy 8:10-18

O.bservations

What did David's prayer contain about God's ownership?

What did David's prayer contain about God's provision for their generosity?

Based on the words of the Lord to Moses and Israel in Deuteronomy 8, what could be added to "God's provision" above?

A.plications

Put yourself in that celebratory event. How would David's prayer affect your thinking or your attitudes? How would it challenge your values?

How do you bridge the tension between God's ownership and provision and your own work ethic of labor and reward?

P.rayer – Ask God to help you recognize everything he has given to you.

S.O.A.P. 3 - Another Inspiring Story of Giving

Wherever the Apostle Paul planted the church among the Gentiles, he exhorted them to receive and send an offering to the Jewish Christians in Jerusalem who were being persecuted for their faith. To encourage the Corinthian Church to follow through on their commitment to give, Paul tells them what the Macedonian Christians experienced even though they were impoverished themselves. Jehovah Jirah, God our Provider, is at work again.

S.cripture - Read II Corinthians 8:1-7; 9:1-11

O.bservations

Paul tells the Macedonian story backwards, so look at it again in the chronological order of their experience.

Vs. 5 – What did the Macedonians do first?

Vs. 3-4b – What did they do next? “...entirely...”

Vs. 3a – How much did they give?

Vs 2 – And finally--what was the end result?

A.pplications

When you become aware of a worthy need, what do you do first? Be honest. Describe your typical reaction.

Have you ever personally asked to be included in an offering for a worthy need?

Have you ever asked God to provide an offering you desired to give? If so, what's your story?

Have you ever been willing to give when you yourself were impoverished? Have you ever asked God to empower you to give?

What happens in your heart when you pray?

P.rayer – Ask God to remind you of the Macedonian's first response when a worthy need is brought to your attention.

S.O.A.P. 4 - The Grace of Giving

In the face of need and opportunity to imitate the love and generosity of God, too often we respond to our fallback position: "I can't afford to give". On the other side it's easy to excuse people from giving who are in financial need themselves. The Apostle Paul confessed that he made this same mistake with the Macedonians (II Corinthians 8:3-5). Paul was inspired by God's Spirit to lift giving to a "grace" or God-empowered giving.

S.cripture - Read II Corinthians 8:7; II Corinthians 9:12-15

O.bservations

How does the grace of giving compare to the other graces listed by Paul?

What might happen when God empowers these other grace-filled behaviors?

A.plications

How does God-empowered giving change your attitude and value of Christian giving?

What hinders your willingness to do what the Macedonians did when they “gave beyond their ability”?

P.rayer – Ask God for forgiveness for anything in your heart that diminishes his glory or hinders the grace of giving.

Further Thoughts - The Giving Journey

Is there a typical giving experience or journey for Christ-followers? Probably not. But you may see yourself in these common steps.

Step One Like everyone the Christ-follower begins by giving “chump change”. We dig deep for coins and one dollar bills to drop in the Christmas kettle or offering plate.

Step Two Most Christians take the next step of giving \$5’s, \$10’s or \$20’s given out of our abundance. No change in lifestyle is required.

Step Three Some take the next step by giving sacrificially—of setting aside a want or a need to give to something we believe is far more important at the moment.

Step Four Here, only a small cadre of Christ-followers dedicate a tithe or 10% of their income to advance His kingdom. It’s difficult to find a “former” tither.

Step Five Unfortunately only a few Christ-followers arrive at the destination of the “grace of giving”—trusting God to provide the offering they desire to give.

It is here at the grace of giving that we experience the power, wisdom and glory of God and participate in the exponential advance of Christ’s kingdom. Stay on the journey and don’t get side-tracked. Keep your eye on the giving destination!

Where are you right now? Circle *all* the steps you have taken to date.

1 – Chump Change 2 – Out of Abundance 3 – Sacrifice 4 – Tithe 5 – Grace of Giving

Lesson 3

The Open-Gate Affect

The Practice of Tithing

The tithe (10%) is the most controversial practice of Christian giving. Why? Because of the tension Christ-followers think exists between Old Testament law and New Testament grace. There are well-meaning proponents on each side. Unfortunately, both miss the point of tithing.

Some Christians wrongly refer to the tithe as a tax which implies that the tithe is a burden that oppresses. Really? It was God's intention to oppress the children of Israel? To the contrary, those who both study the scripture and practice tithing conclude that tithing is actually a bondage breaker! The scriptures in this lesson will prove God's good intention in the tithe.

In the end, the tithe is the perfect equalizer for all Christ-followers regardless of their income or financial means. The rich and poor alike grow in their faith and enjoy together the "open-gate" effect of Divine blessing, however God chooses to bless.

S.O.A.P. 1 - The First Tithe

As Abraham was at the forefront of the previous lesson on the grace of giving, so he is at the forefront on giving a tithe. Long before the tithe became the standard of giving for God's people under the Law of Moses, Abraham willingly gave, as an act of worship, a tithe to the Lord of all he possessed. Later, Jacob would do the same.

S.cripture – Read Genesis 14:17-24; 28:20-22

O.bservations

After defeating Kedorlaomer, Abraham is confronted by two very different kings. What are they like and how does Abraham respond to them?

Melchizedek

King of Sodom

Jacob makes a conditional vow to the Lord. In your own words, what is Jacob asking God to give him?

A.pplications

How often do you ask God for his presence and provision? Is there a memory of such a time when you were desperate and God was faithful? Write a brief story here:

How are you honoring the Lord for his faithfulness toward you?

Most non-tithers excuse themselves with “I can’t afford it. Where do I begin?” A good place to begin is to evaluate your spending habits. Could it be that you are wasting 10% of your take-home pay on non-essentials? Journal your spending for a month and see. Are you willing?
Yes _____ No _____

P.rayer - Ask God to give you more awareness of your own spending habits and the wasting of God-given resources.

S.O.A.P. 2 - The Divine Dare Test

Long after Abraham, the giving requirements under the Law of Moses fell into sacrilege. The priests were allowing the people to defile the altar of God by bringing sacrifices of diseased and crippled animals (Malachi 1:7-8). These sacrifices had no value. Ravi Zacharias defines sacrilege this way, “In its worst form, it consists of taking something and giving it to God when it means absolutely nothing to you.”

S.cripture - Read Malachi 3:6-18

O.bservations

Could it be that God required a tithe (10%) as an offering because this amount would be a valuable sacrifice for every worshipper rather than a meaningless sacrilege? What do you think or feel? _____

The divine test is a dare with a prize—overwhelming Divine blessing. What kinds of blessing would verse 11 suggest? _____

What other kinds of blessings might God have in mind? _____

A.pPLICATIONS

According to this entire text, by giving your tithe to the Lord, what and to whom does your floodgate of blessing communicate? _____

What is hindering you from testing God? Circle those that apply to you:

Fear Distrust Greed Bills Debt Income Spouse Explain: _____

P.rayer - Are you willing to make your hindrances above a matter of prayerful surrender?

Yes _____ No _____ Maybe _____

S.O.A.P. 3 - Jesus on the Tithe

While Jesus never declared the tithe invalid, he also never validated the tithe as the standard of giving in the coming church age. Furthermore, neither do the inspired apostolic scriptures validate or invalidate the tithe. But what did Jesus say about the tithe?

S.cripture - Matthew 23:23-26; 5:17-20

O.bservations

On a scale of 1-10, how does Jesus value the law?

Circle one: Low Value 1 2 3 4 5 6 7 8 9 10 High Value

According to 23:23-26, why did Jesus call the Pharisees “hypocrites”?

What did Jesus mean by a “righteousness surpassing that of the Pharisees and the teachers of the law”?

A.pPLICATIONS

If need be, how will you adjust your view of the Law of Moses to align with the view of Jesus on the tithe?

How might your righteous giving exceed the righteous giving of the Pharisees?

P.rayer – Would you dare to tell God you are willing to test His faithfulness to keep His promise to bless you?

S.O.A.P. 4 - A Contemporary Responsibility

Just as the Jewish priests (Levites) of the Old Testament were supported by the tithes of the Israelites, so New Testament pastors are to be adequately supported by Christ-followers today. While there is a Biblical case for part-time, bi-vocational ministry (Acts 20), there is also a Biblical case for full-time ministry requiring full-time compensation from those who receive their ministry (I Timothy). The tithe also supports and maintains the church's gathering place.

S.cripture - Read I Peter 5:1-4; Galatians 6:6-10; I Timothy 5:17-18

O.bservations

Besides teaching, preaching, instruction, oversight and care, what are some other ministry roles expected of contemporary pastors/churches?

How does the size of a contemporary church influence the work of a pastor?

A.pPLICATIONS

Since "double honor" for pastors in I Timothy 5 means respect and remuneration, how does your personal financial support reflect that?

Describe additional ministries your church might have if you, along with every household, gave to the Lord a tithe (10%) of take-home income.

How would the tithe, as a proportionate offering, positively affect the unity and oneness of the congregation?

P.rayer – Tell God you want to be a responsible financial supporter of your local church and its ministries.

Further Thoughts – Six Effects of Tithing

While the law of God required his people to give a tithe (Malachi 4), the grace of God empowers Christ-followers to give beyond their means and ability (II Corinthians 8). There's a subtle danger in this statement—it separates the testaments of scripture. The first (Old) is the story of God and Israel and the second (New) is the story of Christ and the church. How similar or dissimilar are these stories? We tend to view Israel as a socio-political theocracy and see the first century gentile Christians as a universal spiritual kingdom. The danger is a failure to acknowledge the entire Godhead in both testaments. The revelation of the Godhead is one story.

As we discovered in the gospels, Jesus did not invalidate the tithe. He made two profound statements—"I came to fulfill the law..." and "...your righteousness must exceed that of the Pharisees..." (Matthew 5:20). If Jesus would have invalidated the tithe, he would have made the "...open the floodgates of Divine blessing..." promise (Malachi 3:10) irrelevant as well. Is all scripture God-breathed and useful? Has God changed His mind regarding His promises?

In addition, many who experience the "open-floodgate" effect of Divine blessing testify to tithing as a tipping point in their faith. Here are six effects of tithing:

1. Tithing keeps your faith in God fresh by renouncing the false securities in your own resources.
2. The tithe constantly affirms your love for God through sacrificial worship and renounces the bondage of idolatry.
3. Tithing is a reminder that the remaining 90% you steward also belongs to the God who provided.
4. Tithing will help you to become a better steward of the remaining 90%.
5. In tithing you transform 10% of your working time and energy into tangible support of the advancement of God's kingdom.
6. In tithing you sense the imitation of God's love and generous nature—"You feel his pleasure". See Lesson 1, Further Thoughts.

Tithing is truly a bondage breaker on many levels. Don't reject tithing until you have tested God's promise.

Lesson 4

How Will They Be Sent

Funding Our Commission

Jesus said, “For God did not send his Son into the world to condemn the world, but to save the world through him” (John 3:17). And just as our God is a sending God, so Jesus Christ is a sending Savior.

When you became a follower of Christ some other follower or followers were sent on Christ’s mission to share the gospel with you. No matter how you experienced salvation, God used a human messenger. Every follower is a “debtor” to another follower’s obedience and passion to make disciples (Matthew 28:19).

The passion to make disciples of Christ should be as strong, if not stronger, as the passion of Oskar Schindler who spent millions to save more than 1,100 Jews during the Holocaust. In the closing scene of *Shindler’s List*, Schindler regrettably laments, “I could have gotten more out. If only I’d made more money—you have no idea. I didn’t do enough. This car! Why did I keep this car? Ten more people right there. This gold pin—two people! At least one more. I could have gotten one more person and I didn’t.” Schindler committed nearly every personal resource—his factory, his time, energy, influence and finances—he was all in! How about you?

S.O.A.P. 1 - Funding Christ’s Earthly Ministry

Christ’s earthly mission was the cross. The Divine plan required a three-year timeline in which He prepared his full-time disciples and many others to take the movement forward after his resurrection. But how did Jesus and his twelve survive materially without employment income? We know Judas held the purse but how did the money get there? Let’s see.

S.cripture - Read Luke 5:1-11; 27-32; Luke 8:1-3; Luke 10:38-41

O.bservations

There is much we don’t know, but could the immediate family of Jesus have supported his mission? What do you think?

Can you think of others in the gospels who were touched by Christ’s ministry that may have given financial and material support?

A.ppllications

How has Christ touched your life with his ministry? What's your story? Share it here:

Who were the people who shared the gospel and influenced you to believe in Christ? List them by name and describe their influence.

Who were the people that spent time discipling you to follow Christ? Write their names here.

P.rayer - Thank the Lord for those who shared the gospel with you and discipled you to follow Christ.

S.O.A.P. 2 - Christ States His Vision and Mission

As we will see, the vision and mission of Christ is yet to be completed. While the gospel has reached every continent, many people groups who have not yet heard still remain. As our world grows smaller, access to each group could be achieved quickly—very exciting! Jesus might return in our lifetime!

S.cripture - Read Matthew 24:3, 14; Matthew 28:16-20; Luke 16:9

O.bservations

How does Christ's vision and mission compare to all other earthly causes and why?

In a secular world human life is cheapened to the point that many causes are unimportant or even evil. In your opinion list some here:

Unimportant Causes

Evil Causes

A.ppllications

If the eternal souls of all mankind are determined by the success of Christ's vision and mission, how would you describe the measure of your financial investment?

Are there causes that you give to that are less important than the declaration of the gospel to people who are waiting to hear it? Yes No. Are you willing to redirect your giving to Christ's mission? Yes No I'm willing to pray about it.

P.rayer - Would you pray about that right now?

S.O.A.P. 3 - Sending Culture

The resurrection of Christ made His commission to make disciples of all nations compelling for the early church. Collectively the church today is also commissioned. While all of us can't "go" worldwide, all of us together can "send" worldwide. Every Christ-centered local church must have a "sending" culture.

S.cripture - Read Acts 1:1-9; Romans 10:8-15; Acts 11:19-24; Acts 13:1-3

O.bservations

While birthed in Israel, what makes the gospel universal or applicable to "all nations" and people groups (Matthew 28:19; Luke 24:47; Acts 1:8)?

Jesus made his commission inclusive ("all nations"); so did these Jewish disciples ask the wrong question in Acts 1:7? Did they still feel exclusive? What do you think?

A.ppllications

Are there churches today that "act" exclusively or have a weak sending culture? What do you think?

How would you describe the sending culture of your church on a scale of 1 to 10?

(circle one). Weak 1 2 3 4 5 6 7 8 9 10 Strong

What could you do to make the sending culture of your church more Christ-minded and stronger?

P.rayer - Ask the Lord to lead you in helping to make your church's sending culture stronger to make a greater difference for the glory of God.

S.O.A.P. 4 - The Sender's Reward

In sending we become full partners with those who are sent and with the Lord of the Harvest who called them to go. Those who send are rewarded just as those who are sent.

S.cripture - Read Matthew 9:35-38; I Corinthian 3:7-9; Philippians 4:10-19; Luke 16:8, 9

O.bservations

Based on these scriptures, what are the key actions or practices of the sending partners?

How would you describe the rewards of the sending partners?

A.pPLICATIONS

What would it take to include Christ's mission in your prayer life each day?

What would it take for you to include financial support by your giving to fulfill the great commission of Christ?

Could you give more to the most important cause in all of human history? _____ Yes _____ No
_____ I'm willing to pray about that.

P.rayer - Why not pray about that right now?

Further Thoughts – Criteria for Investing in Christ's Mission

Just as ROI (Return on Investment) is important to sustain an enterprise in the secular marketplace, how much more important is ROI in the gifting of financial resources to advance the kingdom of Christ? Unfortunately, not all Christian ministries and missions are alike in both their efficient use of resources and their results. The following questions will help you determine the wisest and best investments for the greatest impact of the gospel.

1. Are there well-defined strategies used to complete the great commission among unreached or minimally responsive people groups?
2. Are well-qualified workers cared for and positioned strategically?
3. Are churches planted with the goal of self-supporting indigenous churches pastored by trained nationals?
4. Does the mission practice financial integrity to maximize results and minimize maintenance?
5. Do compassion ministries build bridges for the proclamation of the gospel of Christ?
6. Do statistical results include unreached and responsive people groups, conversions, baptisms, membership and churches?
7. Does the mission adhere to the fiscal standards of the Evangelical Council for Financial Accountability at www.ECFA.org?

The Apostle Paul quotes Isaiah 52:7 in his letter to the church in Rome (Romans 10:15). “How beautiful are the feet of those who bring good news.” We can rightly add to Paul and Isaiah’s words, “How beautiful are the hands of those who send the messengers of good news—hands that pray and give.” (See Lesson 2 – “Our Giving Destination”)

Lesson 5

The Two Cent Offering

Sacrificial Giving

Sacrifice is a relative decision and experience. What feels like sacrifice for one person is far from it to another. Furthermore, it's difficult at times to distinguish if the thing sacrificed is a need or a want. Financially, the rich and the poor also see sacrifice quite differently. But for the sake of this lesson let's define sacrificial giving simply as "setting aside our own needs to give to the needs of others". Setting aside our wants is hardly sacrifice. Or, as we'll see in the definition of worship, "sacrifice is an act of loving devotion to Christ that is truly costly".

The very best example of costly "sacrifice" is Christ himself. Compelled by love He set aside his divine nature and attributes to become one of us and then voluntarily sacrificed his life on the cross for our greatest need—reconciliation with God (Philippians 2:5-11). A truly immeasurable sacrifice!

Our imitation of God's loving generosity includes at times financial self-sacrifice. Our spiritual growth and intimacy with God will ultimately make self-sacrifice a pleasure on this side of heaven.

S.O.A.P. 1 - Sacrifice or Sacrilege

If the measure or standard of sacrifice is the cross of Christ, our giving must resemble that standard far more often. All too often we settle for giving only out of our abundance. Note that David didn't let his position as King over Araunah to get in the way of his humility before "...the Lord my God..." By contrast, the sacrilegious giving described in Malachi is a real eye-opener! Read at your own risk!

S.cripture - Read II Samuel 24:18-25; Malachi 1:6-14

O.bservations

Describe in your own words how David defined for us, "giving as worship".

What does David's giving experience tell us about God?

According to Malachi 1, what words or phrases of condemnation does God use to describe both the givers and priests who make worthless offerings? List them.

Condemnation of Priests

Condemnation of Givers

According to Malachi, three times God says what he is jealous for—write them down here:

- 1.
- 2.
- 3.

Now describe why you think God is jealous.

A.pplications

How would you measure your giving as an expression of worship? Circle one:

Sacrilege 1 2 3 4 5 6 7 8 9 10 Sacrifice

Could God be waiting for you to give sacrificially so he can bless you immeasurably? Explain.

In what ways does the church today accept sacrilege from “worshipping” Christ-followers?

What could the church do to raise the standard of giving to worship status, and what might be the results in your opinion?

P.rayer - Ask God to help you to be a sacrificial giver as you worship him.

S.O.A.P. 2 - The Largest Offering

It's doubtful the widow in Luke 21 heard the teaching of Jesus in Matthew 6 when he said, "...do not worry...your heavenly Father knows what you need" (v. 25 & 32). The widow didn't need to hear his teaching—she was already living it! What Jesus knew, observed and said about her on the day of her offering is profound. Let it transform you!

S.cripture - Read Luke 21:1-4; I Timothy 5:5; Matthew 6:26-30

O.bservations

List the spiritual qualities you believe this widow possessed.

Describe what you think was her sense of well-being as she left the temple to return home to an empty cupboard.

Why didn't Jesus rush over to her and excuse her from giving an offering?

A.pplications

How does the widow's offering compare to your idea of sacrifice?

What are the excuses you hear or even use yourself for not giving, that her act of giving makes shallow or empty? List them:

What are your current money worries and how could giving as worship increase your hope and trust in God?

P.rayer - Tell God that you put your hope and trust in him alone. Do that right now.

S.O.A.P. 3 - An Excessive Gift?

Unlike the widow's offering, Mary's gift to Jesus was lavish and expensive—"over the top" we might say. It was an extremely personal expression of her devotion to Jesus. Like the widow, Jesus measured Mary's heart and ultimately he measures ours as well.

S.cripture - Read Mark 14:1-9

O.bservations

From her experience, what do you think Mary knew about the mission of Christ?

How do you think Mary responded to the rebuke of others?

If her offering was as large as a year's wage, how would you describe her heart to give such a sacrificial gift to Jesus?

Why does Jesus speak of her story as a legacy or memorial to her?

A.pplications

Have you ever given to the Lord what to you was a lavish or expensive gift? Write your story here.

How will your devotion and sacrificial giving be a legacy or memorial to you?

Like Mary, our giving to the Lord will be thankless by others—are you OK with that? Why?

P.ray – Would you dare to ask God for an opportunity to give lavishly for the sake of his glory and kingdom?

S.O.A.P. 4 - God's Economy

One of the most common excuses for not giving is affordability. Who of us has not used this one? "I can't afford to give at this time", is like a trump card that on a human level no one can challenge us—but God will! God wants us to abandon our earthly economy to live in his economy.

S.cripture - Read II Corinthians 8:1-7; 10-15; 9:12-15

O.bservations

These scriptures could easily remind you of a secular (Godless) socialist economy, but in God's economy what Divine dynamics are at work here? List as many as you can find—they are very important.

From these scriptures what part or parts do God's people play in his economy? List these as well.

A.pPLICATIONS

How does the secular economy negatively influence your attitude about sacrifice? List descriptive words or phrases used by the secular economy in these categories:

Earning:

Spending:

Giving:

Saving:

How would God measure your willingness to sacrifice for others (believers and non-believers) in their time of need?

Unwilling 1 2 3 4 5 6 7 8 9 10 Very Willing

Share a personal story of giving on your part that resulted in praise and thanksgiving to God.

P.rayer - Ask God for more opportunities to give that result in praise and thanksgiving to him.

Further Thoughts –The Widow’s Last Penny

Why didn’t Jesus excuse her from giving? Chances are if you were there and you knew what Jesus knew you would have stopped her and excused her from the offering. Why? Several possible reasons. First, we might question her act as outrageous or careless. Second, we might question the size of faith. Or third, the size of her offering embarrasses us by making our larger offering seem so small.

She also exposes a common excuse for not giving—“I’ll give when I have more—when my finances improve.” Sound familiar? The widow didn’t wait for her finances to improve.

The precedent she sets for us is that giving to the Lord is not a matter of sound secular economic practices, but a matter of love and trust in God. Did she go home to starve to death? Or did God keep his promise to provide for her need? Did she give her last two-cent offering only once or many times? Was this act of love and trust a rhythm of her life? Ponder these questions! The size of your heart determines the size of your offering.

Lesson 6

The Least of These

Compassion and Mercy Giving

Early in the scriptures God reveals his heart of compassion for suffering people. To the children of Israel God said:

Do not go over your vineyard a second time or pick up the grapes that have fallen. Leave them for the poor and the alien. I am the Lord your God. (Leviticus 19:10)

To help the poor, the orphan, the widow, the alien and the hireling in their time of need is a recurring theme throughout the Old Testament.

Jesus likewise reflects the heart of the Father as the theme of compassionate giving is underscored from his first teaching in Matthew 6 to his final teaching on the Mount of Olives in Matthew 25. He summarized this last teaching with this personal and profound statement:

I tell you the truth, whatever you did [do] for one of the least of these brothers of mine, you did [do] for me. (v. 40)

Christ's compassion for the needy is so great that to ignore them is to ignore him and to bless them is to bless him.

Why does Christ identify so closely with the poor? Because he knows firsthand the deep suffering of poverty. Because Jesus was "...tempted in every way, just as we are..." (Hebrews 4:15), he experienced not only the despair and hopelessness of material need (Matthew 8:20), but the suffering of total spiritual poverty on the cross. Paul described it this way: "...though he [Christ] was rich, yet for your sakes he became poor..." (II Corinthians 8:9), and "...he [Christ] who knew no sin became sin for us..." (II Corinthians 5:21)

Our imitation of the Godhead must include compassion for others in their material as well as their spiritual poverty.

S.O.A.P. 1 - The Heart of Jesus

Your capacity to give can never match Christ's ability to multiply fish and bread to feed thousands of hungry people. But you can receive His compassionate heart to share what you do have with those in need who cross your path on the journey of life.

S.cripture - Read Matthew 15:29-39; I John 3:16-24; Acts 2:43-47

O.bservations

Notice in I John 3 the first of two profound tests of our faith is compassion for others in need. In your own words describe the indiscriminate and unconditional love Jesus demonstrates in Matthew 15.

In the first description of the early church in Acts 2, compassion for others in need is highlighted. List the other characteristics compassion is highlighted alongside of:

A.pplications

Since your love of God is measured by your compassion for needy people, circle the word or number that best measures your love of God:

Unfeeling 1 2 3 4 5 Merciful

When you give out of compassion to meet the need of someone, describe what you feel in your heart.

“Laying down your life” is the ultimate expression of compassion and love according to I John 3. It’s hard to imagine, but who in your life might you do that for and why?

P.rayer – Ask God to enlarge your compassion and mercy capacity.

S.O.A.P. 2 - A Collective Response to Human Tragedy

It’s natural to feel overwhelmed by an enormous human tragedy and even helpless because of our meager resources. But your local church can collect the compassion of its people to make a significant difference for both the needy and the glory of God. God blesses the church that blesses the needy and the more intentional it is the greater the opportunity.

S.cripture - Read James 1:27; 2:14-17; Hebrews 13:15-16; II Corinthians 9:10-15

O.bservations

Notice in James 2 the second test of our faith is the action taken to help people in need—explain why in your own words.

The writer of Hebrews uses the word “sacrifice” to equate the goodness of sharing with the activity of praise in worship. What do you think about that? Explain.

Paul challenges the Corinthians to a collective response (9:10-15) to the great needs of Jewish Christians in Jerusalem. Paul describes the blessings that will follow. List them here—they are important!

A.pplications

If your faith in God is measured by the action you take on behalf of needy people, circle the word or number that best represents your typical action:

Neglect 1 2 3 4 5 Aggressive

Do you find it easier to take action by giving money or material possessions or hands-on help? Explain.

What memory comes to mind of a collective compassionate action you participated in? Briefly write the story.

P.rayer – Ask God if there is some way you could help your church’s collective responses to tragedy.

S.O.A.P. 3 - The Opportunity of Interruption

The Good Samaritan, as he is often called, tells us that at times we will be alone when faced by human need. Compassion giving may include more than money like the cost of time and convenience. Unexpected human need is often an interruption. Truth be told, most of us don’t tolerate interruption very well—“Someone else will help”. Or as James put it, “Go, I wish you well, be warm and well fed”(2:16). But our interruptions just might be Divine appointments!

S.cripture - read Luke 10:25-37

O.bservations

What are some of the fears or potential risks or costs of compassion giving? Explain.

What are some possible reasons not to help that the Samaritan could have thought?

In what ways does Jesus turn “neighborliness” on its head?

A.plications

What is your typical first response when you unexpectedly meet a stranger in obvious need? On a scale of 1 to 10, circle the word or number that best measures your response.

Look Away 1 2 3 4 5 6 7 8 9 10 Action

Do you have a memory or story of a time when you unexpectedly helped someone in need? What happened, good or bad, and what were the results?

What most often holds you back from helping others?

P.rayer – Would you dare to ask God for an opportunity (interruption) today or tomorrow or this week to help someone in need?

S.O.A.P. 4 - Quiet Compassion

For Christ-followers, compassion giving should never be about you—how it makes you feel or how good it makes you look or how appreciated you will be. Compassion giving must be done quietly and humbly in partnership with God who provides all of the resources to give in His name.

S.cripture - Read Matthew 6:1-4; Philippians 2:1-4; II Corinthians 9:8-11

O.bservations

In your own words, from Christ’s perspective why is humility so important in compassionate giving?

According to Paul (II Corinthians 9), what is the best result of compassion giving?

In your opinion, what is the meaning of “...not letting your left hand know what your right is doing...”?

A.plications

When you help others, what are your typical motivations?

What ways have you given to the needs of others “in secret”? Briefly write your story.

Sometimes it’s impossible to give “in secret”, so how can we avoid “reward” (Matthew 6)?

P.rayer – Ask God to remind you to give quietly.

Further Thoughts - So Many Needs—How Do I Choose?

One of the challenges to compassionate giving to people in need is our natural suspicion of legitimacy. We ask ourselves: “Is their need the result of poor life-style decisions?”
“Are they telling the truth about their need?”

If you make right lifestyle decisions and you’ve been rewarded for your labor, you naturally question the claim of need. Furthermore, you even question the reliability of organizations that raise money for people in need because of the scams that make the news. So how do we resolve our suspicions? We want to be good stewards. We don’t want to be enablers. We don’t want to be a victim of fraud. If so, these people need a push not a hand.

On the other hand, there are people who are victims of abuse or neglect or violence. Some people are victims of a poor economy or natural disaster. Others are victims of disease or prolonged illnesses. If so, these people need a hand not a push.

Unlike the Good Samaritan’s unexpected opportunity, chances are the most reliable opportunity for compassion giving are the people you know or the friends of people you know or through your church’s compassion ministries. Their stories are easily verifiable.

Furthermore, the organizations that raise funds for needy people should be held to the highest standards of financial accountability like that of the Evangelical Council for Financial Accountability or ECFA. If your local church collects funds, be sure that it also maintains the standards set by the ECFA at www.ECFA.org. There is no need to feel suspicious or heartless about compassion and mercy giving. Your due diligence will resolve many suspicions and assist you to give wisely as good stewards.

Lesson 7

When God Richly Provides

Building Wealth for Generous Giving

Like financial sacrifice, financial wealth is also a relative experience or condition. What seems like wealth to one person is far from wealth to another. But once your income exceeds your needs or your assets exceed your liabilities (net worth), any excessive amount of money or property can result in the feeling of wealth. “When God richly provides” describes many more people than first thought—including you!

While building wealth through just and righteous means is never condemned by God, wealth is often accompanied by many foolish and even sinful temptations. Wealth is a minefield that must be navigated with ruthless self-awareness, divine wisdom and undivided love for God himself. The spiritually and emotionally immature will fall prey to the temptation of false security and the empty pleasures of wealth. While wealth in itself is not sinful, how we get it and how we use it can be.

When God provides richly, the good and faithful steward of God’s wealth must find the answer to the question of why? In other words, “For what purpose has God richly provided beyond my needs?” Another vital question is, what is the role of prayer? (See Lesson 2)

Also remember, in God’s economy there is no limit to wealth! He owns everything! He can expand and move his wealth in any direction to anyone he chooses. “Zero Sum” is a myth that often creeps into the mind of Christ-followers and the church as well. “Zero Sum” means there is only so much money—a limited supply and no more. Not true!

S.O.A.P. 1 - Wealth’s Ultimate Source

It’s natural to think and feel that our knowledge, skill, opportunity and hard work results in wealth. Most always wealth building involves these natural actions on our part, but in God’s economy there’s a greater supernatural cause and effect of wealth. Your spiritual and emotional reorientation will lead to great blessing in your life and God’s kingdom.

S.cripture - Read Deuteronomy 8:10-20; I Chronicles 29:13-20

O.bservations

If God is rightfully credited for everything, in your own words describe why we are so forgetful.

What must we do to maintain a good memory of God’s provision in “our” successful achievements?

A.pplications

What are your unique symptoms of pride in your thoughts, in your words, in your behaviors?

In Your Thoughts:

In Your Words:

In Your Behaviors:

How do you, or would you, maintain a healthy level of praise, gratitude and humility that counters the symptoms of pride?

List here the knowledge, skills and opportunities God has given to you.

Knowledge

Skills

Opportunities

P.rayer – Thank God specifically for the knowledge, skill, opportunities and energies that he has given you.

S.O.A.P. 2 - A Sacred Trust

The wealth God provides is a sacred trust. The good and faithful steward understands their role as a manager of God’s wealth. God’s ownership must impact its every use. Therefore, our financial decisions as managers must fulfill the will and purposes of God. When we forget God’s ownership we make ourselves vulnerable to a great deception and destruction.

S.cripture - Read Matthew 6:19-24; I Timothy 6:6-10

O.bservations

In your opinion, for what reasons does Jesus declare that God’s greatest rival is our love of money?

We are permitted to love “what” and “who” God loves, but always within limits. How would you describe those limits?

A.plications

Since idolatry is a misplaced love or a greater love than our love of God, name five other people or things in your life other than money that you might be tempted to idolize.

- 1.
- 2.
- 3.
- 4.
- 5.

What words might describe a spiritually or emotionally appropriate relationship to money rather than “love” and why?

P.rayer – Tell God that you love him with all your heart, soul, mind and strength. And pray this every day!

S.O.A.P. 3 - Responsible Wealth Building

In addition to the warnings against loving money with its many evils, Jesus encourages wealth building through responsible hard work, ethical enterprise and wise investment. He not only provides for our needs but through us advances his kingdom and mission in the world. We can all partner with Christ with the excess he provides.

S.cripture - Read Matthew 25:14-30

O.bservations

The master in this parable gave funds to his servants based on their ability. In your opinion, what was the wisdom behind this? Explain.

Yes, the one-talent servant was afraid of the master for good reason, but he had the ability and refused to use it. Was he (circle one or more) timid or lazy or insecure or faithless or uncreative?

Why are all excuses unacceptable?

A.pplications

As a servant of Christ, where do you see yourself in this parable? Circle one that describes you:

One Talent Two Talents Three Talents Four Talents Five Talents

What are the possible ways you could build wealth to advance the kingdom of Christ?

P.rayer - Ask God for wealth-building opportunities. Be sure to promise Him that you will give what He provides.

S.O.A.P. 4 - The Use of Wealth

As said, the feeling or sense of wealth is a relative experience. But after our real needs are met, how do we evaluate our use of the excess or “wealth” that God has provided? Most people spend their excess to raise or improve their lifestyle. Unfortunately, most use their excess to leverage and support greater indebtedness. Suddenly the excess goes away for years to come.

S.cripture - Read I Timothy 6:17-19; Luke 12:48; 16:9

O.bservations

According to I Timothy, how would you describe the tension between the “enjoyment” of riches (vs.17) and “laying up treasures...for the coming age” or heaven (vs. 19)?

Luke 12:48 suggests accountability when God provides “much” or “richly”. What do you think God requires? Think of specifics.

A.pplications

According to I Timothy 6:19 and Luke 16:9, heavenly eternal treasure is people. How would you describe the differences between this eternal treasure and temporal enjoyment?

When do you know when you have “enjoyed” too much? Or do you?

Be honest. How would you evaluate your willingness to share versus your enjoyment? Put an X on the line below.

Enjoyment	Balanced	Willing to Share
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P.rayer – Ask God to convict you of any love or enjoyment of money that is hindering your willingness to share or invest in his kingdom.

Further Thoughts – Creating Margin for the Kingdom

Medical doctor, Richard Swenson, popularized the vital concept of “margin” in his book, *“Margin—Restoring Emotional, Physical, Financial and Time Reserves to Overloaded Lives”*. According to Dr. Swenson, “Margin is the amount allowed beyond that which is needed.” Why do we need margin or reserves? Two reasons—good health so we have the emotional, physical, financial and time reserves to truly love those we say we love, and also to respond to opportunities that advance Christ’s kingdom through missional activities including giving. Creating financial margin that includes wealth building is neither a prosperity theology nor poverty theology but rather a vital part of a missional theology.

The truly wealthy live moderately and well below their income, unencumbered by over spending and debt. True wealth has less to do with income and more to do with diligence and contentment. According to Matthew 25, we all have equal opportunity to build wealth for our Master’s purposes. Imagine the impact on His kingdom if every Christ-follower was committed to building margin and wealth!

Once God provides for your needs, you are set free to bless others and also experience the pleasure of the promise of Christ—“It is more blessed to give than to receive” (Acts 20:35). See Lesson 1, Further Thoughts—“More Blessed To Give...Really?”

Lesson 8

When the Need Exceeds Your Contribution

Giving Together

Every biblical practice of giving is always a personal matter in which God's Spirit touches the willing heart. But at times the need exceeds our capacity to give, so giving must become a corporate matter. At such a time, God's people are collectively challenged to pray and respond. Such overwhelming needs might be advancing the gospel to unreached or under-reached people groups (See Lesson 4), or a human tragedy on a large scale (See Lesson 6), or the construction of a needed ministry facility. These challenges also require God's people to give additional offerings above their present level of giving—"robbing Peter to pay Paul" accomplishes nothing for the giver and undermines the ministries currently supported.

By trusting God to provide, these challenges become opportunities for both personal and corporate spiritual growth. Simply put, "We are in this together to see what God will do through us for His glory". Everyone with a willing heart grows in their faith. The rich and poor alike are included. New as well as seasoned Christ-followers join together and celebrate the result. Every giver has a story to tell of God's provision. And the stewardship culture of God's people is raised to new heights and positioned for the next big challenge. God delights to bless us collectively! Giving together is a vital experience in His economy.

S.O.A.P. 1 - The Faith Promise Offering

One Biblical practice of giving that includes every willing heart is "trusting God exclusively to provide the offering we desire and promise to give." For over a hundred years the church has called this practice "Faith Promise Giving" and is often used to raise funds for missions. Let's look at the scriptural evidence and then consider the most common challenges the "faith promise" is applied to. (See Lesson 2)

S.cripture - Read Genesis 22:1-14; Hebrews 12:8-12, 17-19

O.bservations

How did Abraham resolve the tension between God's directive to sacrifice Isaac and his own faith in God to provide a different offering?

Names are significant in Hebrew culture. Here in Genesis 22:14, Abraham names the place Jehovah Jirah—God the provider. Write that down here _____ and never forget it!

A.pplications

God’s test of Abraham’s faith is extreme. On a lesser level, can you remember a test of your faith in God to provide for you and He did? Briefly write your story here:

God provides what we need on all levels including the “good desires of our heart” (Psalm 37:4). Name five things God has generously provided for you.

- | | |
|----|----|
| 1. | 4. |
| 2. | 5. |
| 3. | |

P.rayer – Praise God for his generous provision of so many good things in your life.

S.O.A.P. 2 - The Grace of Giving

As we will see here, the Macedonians’ experience of God’s provision is much like Abraham’s experience, only this time the offering was for someone else. While God provides everything we have, at special times he’ll give you a taste of his immeasurable grace and generosity by funneling His resources through you to meet the needs of others. In this way we partner with Him. We are neither the source nor recipient but rather we become His heart and His hands. This is a great grace for giving! (See Lesson 2 – “Our Giving Destination”)

S.cripture - Read Isaiah 55:8-9; Ephesians 3:30-21; II Corinthians 8:1-7

O.bservations

How does a promise transform our attitude toward the resources God provides for us to give?
What does God want to see in our heart?

“...they gave themselves first to the Lord...” What did the Macedonians pray? Imagine you were one of them. Compose your prayer here:

A.pplications

Based on Isaiah 55, why do we settle financially for what is “lower” and “measurable” when God wants to do the “higher” and “immeasurable” thing through us? Why do you settle?

Is trusting God to provide a gift you prayerfully promise to give, filled with (circle one)
RISK or GREAT EXPECTATION?

What would hold you back from experiencing the grace of giving through a faith promise offering?

P.rayer - Ask God for faith and strength to overcome any resistance in your heart.

S.O.A.P. 3 - When They Come We Will Build It

The Biblical history of building projects is a history of corporate giving—God’s people coming together to reach an overwhelming financial goal. If you have never participated in such an offering, you have missed a great spiritual blessing and pleasure. These are the three major building events in scripture: Moses and the Tabernacle, David and the Temple and Nehemiah and the rebuilding of Jerusalem. Giving lessons abound! More than time allows here.

S.cripture – Read Exodus 25:1-9; 35:20-22; I Chronicles 29:1-9

O.bservations

With Exodus 25 and 35 in mind, in your words describe how and when someone’s heart is “moved” or “prompted” to give.

According to I Chronicles 29, David asked the people, “Who is willing to consecrate himself today to the Lord?” What took place in this consecration?

A.plications

Some say, “Building church facilities is a waste of money!” What does this say about God and His resources? (See “Zero Sum” in Lesson 7 Introduction)

List reasons you can think of why ministry facilities and churches are built today in every part of the world.

If you have been moved or prompted to give along with others, what part did prayer play in your “willingness”?

P.rayer – Tell God that you will turn to him first the next time you are challenged to give along with others.

Further Thoughts – First Response Givers

Large needs and giving goals usually overwhelm us emotionally. Our first response gives birth to excuses for not giving like, “My offering is too small to make a difference...”, or “Wealthy people will take care of this...”, or “I’m on a fixed income”. By the way, most everyone is!

Our first response is critical. If we live in God’s economy, our natural response must be replaced by a supernatural response. What is that response? Simply this: “Lord, what would you have me do?” Like the Macedonians of old who in the face of an overwhelming need in Jerusalem and at the same time challenged by their own poverty “...gave themselves to the Lord first...” (II Corinthians 8:1-5). When we respond like mere men and women and fail to pray first, we miss great opportunity to grow and be a blessing and receive a blessing (Acts 20:35).

Three Biblical methods of giving invalidate every excuse for not giving. No matter how rich or poor you are, God wills to empower and enable the willing hearts of his children. The following methods, in the form of questions, are foundational:

1. “Lord, what can I afford to give out of my abundance?” (I Corinthians 16:1-4)
2. “Lord, what can I sacrifice or go without to give?” (Mark 12:41-42)
3. “Lord, what can I trust you to provide for me to give?” (II Corinthians 8:1-5)

One or all three of these questions, when prayerfully and sincerely asked, result in an offering freely and joyfully given. So don't miss the opportunity to grow and celebrate and praise the Lord together with those who have done the same. Everyone can at least trust God for an offering they desire to give—so give according to your faith!

Lesson 9

The Gift of Giving

A Unique Spiritual Ministry

As the story of the early church unfolds in scripture, the gifts of the Spirit are not labeled or attached to any persons or events. This silence surrounding the spiritual gifts in the early church is easily explained—all Christ-followers are exhorted throughout scripture to engage as best they can in the ministry activity of all the spiritual gifts. For instance, if you are not a “gifted” encourager, you are still exhorted to encourage others (Romans 12:8). In other words, the ministries of the gifts are expected of and open to all followers of Jesus Christ.

Furthermore, all these ministries are the evidences or out-workings of spiritual rebirth (John 3:3-8). These ministries are not always done well or effectively, but can be developed through practice for greater effectiveness. Even the spiritually gifted need to develop their gift.

So the impact of these ministries, gifted or non-gifted, is made greater by the Biblical silence. Why? Without this scriptural silence ministries today might be left only to those who know and exercise their spiritual gift. Everyone else would be “takers” and the impact of the gospel mediocre at best. Keep this in mind as we look at the scriptures in this lesson.

You might be asking, “So what makes the gift of giving unique to other expressions of generosity?” And, “How do I know if I have this gift?” Let’s find the answers to these questions. You or someone you know may have this gift and not even know it!

S.O.A.P. 1 - The Spiritual Gift of Giving

Wealthy followers of Jesus Christ are not the target of this lesson on giving. Like every gift of the Spirit, giving does not fit a natural profile such as personality, skill, or in this case, financial wealth. The Spirit of God is no respecter of persons and gives spiritual gifts and ministries as He determines (I Corinthians 12:11) across the broad spectrum of the very poor to the very rich.

S.cripture - Read Romans 12:3-8; I Corinthians 12:4-30; 8:1-7; Ephesians 4:7-16

O.bservations

While the gift of giving is mentioned only once, does that diminish its importance? Explain.

How would the gift of giving benefit the church’s ministries?

In your opinion, what makes the grace of giving (Lesson 2) and the gift of giving similar or dissimilar?

Similar:

Dissimilar:

A.plications

How would you measure generous giving in your life story to date? Circle a word or a number:

Novice 1 2 3 4 5 6 7 8 9 10 Excellence

Where do you want to be two years from now? Circle a word or a number:

Novice 1 2 3 4 5 6 7 8 9 10 Excellence

Do you know what your spiritual gift is? If not, read the lists again and choose three possibilities based on your reflection and experiences.

- 1.
- 2.
- 3.

P.rayer - Ask God's Spirit to direct your heart and mind in regard to your spiritual gifting. Then ask your pastor to help you.

S.O.A.P. 2 - Generosity in the Early Church

The record of the early church in Acts is filled with amazing stories of the power of the Holy Spirit given to the apostles and new believers. Along with miracles, an extreme generosity emerges among these early followers of Christ—evidence of the love Jesus prayed for in John 17:20-23.

S.cripture - Read Acts 2:42-47; 4:34-37

O.bservations

If you were an outsider observing their generosity toward each other, what would you have thought of these Christ-followers?

How did their generosity impact their witness of the gospel?

While the Biblical record doesn't say a gift of giving was present, it doesn't say it wasn't. What do you think?

A.ppllications

How do you respond to the material needs of believers and non-believers in Christ? What motivates you to give?

How do you feel when you give generously?

How has your generosity improved your witness of the gospel?

P.rayer - Ask God to give you an opportunity to give generously to an unbeliever in need.

S.O.A.P. 3 - Giving Reputations

While it's recorded only once that Jesus spoke of someone's giving as a memorial to them, others in scripture are remembered for their giving reputation. Whether a spiritual gift was operational or not, a reputation for giving is near to the heart of God.

S.cripture - Read Mark 14:3-9; Luke 21:1-4; Acts 9:32-10:8

O.bservations

What are the differences in giving you observe in these four Christ-followers?

Mary:

The Widow:

Dorcas:

Cornelius:

A.ppllications

How does their giving redefine your idea of generosity?

How does their generous giving impact your love and devotion to Christ?

Does the size of your gift determine the size of your heart? Explain.

P.rayer - Ask God to give you the opportunity and the resource to give an offering that will make a significant difference to advance the gospel.

S.O.A.P. 4 - Joseph of Arimathea

Like a diamond, each entry in all four gospels about Joseph's brief mission adds a sparkling nuance of his life and his heart for Christ as well as the event of the burial of Jesus and those who joined him in that task.

S.cripture - Read Matthew 27:57-61; Mark 15:42-47; Luke 23:50-56; John 19:38-42

O.bservations

What did Joseph do to express his love for Jesus? And who did he include?

What did Joseph do?

Who did Joseph include?

While the gift of giving is not mentioned, what do we discover about the giver's heart?

A.plications

Joseph led others to join him in an extremely sad ministry out of love for Christ. Have you ever asked others to join you in financial giving? If so, write down your story here:

How did your friends respond to your invitation to join you in giving? What were the results?

P.rayer - Ask God to give you the experience of joining with your friends to meet a real need together.

Further Thoughts – Qualities of the Gifted Giver

While the evidence in scripture doesn't directly attribute generous giving to the gift of giving, we are not left to conjecture. Contemporary evidence of the spiritual gift of giving in the church crosses all economic classes from the poor to wealthy believers in the third world as well as the most developed nations.

Perhaps the distinguishing characteristics of those who exercise the gift of giving will shed light on the differences of gifted giving and all other norms of Christian giving. Four unique qualities seem to accompany this spiritual gift. They are as follows:

- (1) Gifted givers plan to give by setting money aside, praying for opportunity and observing or looking for needs.
- (2) Gifted givers give consistently, faithfully and often as the Spirit directs and leads.
- (3) Gifted givers give wisely and often leverage their gift to make a greater difference.
- (4) Gifted givers give quietly and humbly and anonymously when they can.

If these qualities resonate with your heart and excite your spirit, then you should set out to try the gift of giving and ask God's Spirit to confirm it. Remember though, every follower of Christ is called to imitate the Father's love and generosity—gifted or not.

Lesson 10

A Giving Legacy

Estate Planning and Giving

Unfortunately some Christ-followers refuse to talk about their own death as if such talk would result in an early passing. This is superstition. The cross of Christ and His resurrection has taken the sting out of death and replaced it with victory! For Christ-followers, death is a moment in time—a doorway through which we pass from this life to the next. “To be absent from the body is to be present with the Lord” (II Corinthians 5:8), and join that “great cloud of witnesses” (Hebrews 12:1). Our passing is a joy-filled celebration!

Superstition or just plain neglect can hinder you from “good and faithful stewardship” of the estate you leave behind. Without an estate plan that includes kingdom giving, the chances of having your estate squandered are increased if not certain. Through an estate plan you get to spend, give and invest your financial resources—all to the glory of God!

One married couple decided to include their adult children in their estate giving plan following their death. They selected several ministries they want to support annually through a Charitable Trust Fund. The children will meet each year to consider projects within those ministries and then distribute the funds. As an expression of love, their children also receive an annual distribution from the trust. By doing so, the children carry out their parents’ devotion to Christ and receive an expression of their parents’ love.

S.O.A.P. 1 - The Great Gain

“The one who dies with the most toys wins” has been a common mantra of those who love money and spending. If life is reduced to a consumer competition, doesn’t the one with the most lose everything? Frances Sullivan thinks so. Quoted in the USA Today (12-24-2012) she said, “When you leave here, you’ll leave what you have and take what you are.” She did so three months later. She also quoted Psalm 49:6-7. Could it be that the real winners have no toys before they leave?

S.cripture – Read I Timothy 6:6-8; Psalm 49:6-7; Philippians 4:10-13

O.bservations

Why do you think contentment is the “great gain” rather than wealth?

How does contentment impact generosity?

A new toy can be anything from a mansion to the latest pocket technology. How long does happiness last over a new toy? Explain.

How can a new toy turn ugly after the happiness wears off? Use an example.

A.plications

When you lie on your deathbed, what do you think will really matter to you?

Which do you want to be remembered for—your generosity or the number of toys you accumulated? Describe in your own words.

P.rayer – Ask God to help you become more content.

S.O.A.P. 2 - Secure and Significant

Many reality television shows reveal a side of the fallen nature of man to accumulate and store. Reality shows like Hoarders, American Pickers and Storage Wars are popular because we all identify, to one degree or another, due to our own temptation to accumulate and store things. Jesus addresses our flaw in Luke 12.

S.cripture - Read Luke 12:13-21

O.bservations

How does accumulation feed the desire or need for security and significance? Explain.

Security:

Significance:

How does a relationship with God meet these two desires or needs? Explain

Security:

Significance:

A.pplications

Be honest. How do your possessions make you feel secure and significant? Describe here.

Secure:

Significant:

How much space in your “barn” is devoted to storage?

Here’s an old question. If your “barn” caught on fire, besides family members, what would you carry out first?

P.rayer – Ask God to search your heart and convict you of values that are spiritually unhealthy or sinful.

S.O.A.P. 3 - Sibling Rivalry

It was common for itinerate Rabbis to be asked all kinds of questions. They were considered experts in the law, giving credible answers to life’s social and legal quandaries. Such is the scene in Luke 12. But Jesus was unlike all other rabbis. He could look behind the question into the heart of the questioner. That’s what made Jesus such a threat to the religious establishment—and you as well?

S.cripture - Read Luke 12:13-15

O.bservations

What are some of the possible heart issues that caused the conflict between these two brothers?

How do the concepts of “entitlement” or “equality” often feed this kind of financial conflict?

How common is this conflict today? Briefly describe a similar story you are familiar with:

A.ppllications

After your spouse, the needs of your dependent children are important. Your love for them is great, but for Christ-followers is there a greater love? Explain.

In leaving a portion of your estate to your children, how would the principles of love and fairness play out best? Explain

When is the best time for your children to be informed regarding your estate? Circle one and explain: Before Your Death or: After Your Death

P.rayer – Ask God for the wisdom he promises to give liberally for the decisions you will make in your estate planning and giving.

S.O.A.P. 4 - Thieves, Moths and Rust

Every devoted follower of Christ knows that Jesus always turns every earthly value on its head, meaning His “thoughts” and “ways” are superior to ours (Isaiah 55:8,9) Such is the case in the events here in Matthew 6 and Luke 12 and 16.

S.cripture – Read Matthew 6:19-21; Luke 12:21, 32-34; Luke 16:9-13

O.bservations

Jesus uses words like “thieves”, “moths” and “rust” to describe the vulnerability of accumulated things or wealth. What other things make our wealth vulnerable?

Do you know how a legal will and estate plan can protect your assets? Circle one:

Yes

No

Somewhat

What have you done?

A.plications

If God doesn't want or need our wealth and our estate whether small or great, what does He desire that our money can leverage to be "rich" toward Him?

Through a legal will, dependent children can be assigned to a caregiver of your choice. How important is that to you?

If your estate plan in reality is your last opportunity on this side of heaven to be "rich toward God", on a scale of 1 to 10, how important is it to make an estate plan now? Circle one:

Unimportant 1 2 3 4 5 6 7 8 9 10 Extremely Important

P.rayer - Ask God to give you wisdom and lead you to a Christian professional who understands your spiritual values and devotion to Christ.

Further Thoughts – You Can Take It With You!

It may be a stretch for many of us for many reasons to even imagine that we'll have an estate to leave behind when we pass from this life into the presence of Christ. But it should not deter us from doing the right thing at the right time. Don't assume you will outlive your earthly resources. Likewise neither assume that your heirs will steward it wisely. Free or found money has corrupted many good intentions.

While a true legacy of giving is really established during the course of our earthly journey, the end is just as important because our stewardship of what we leave behind is also judged by the Master. Determining the use of our estate after our passing is a present responsibility and even a pleasure.

Think of your giving legacy this way—you can continue to impact the kingdom of Christ on earth as you enjoy the personal presence of Him in heaven! What did Jesus say? "I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings" (Luke 16:9). Since this is true, the opposite must also be true. Through estate planning and giving, you will be the friend who greets those who became Christ-followers because, in part, you distributed your wealth to advance the gospel after your passing. (See Lesson 5 Introduction – "How Will They Be Sent"?)

Don't squander your estate—transform it into heavenly treasure. You can take it with you!

Lesson 11

Who Will Teach the Children to Give?

Raising Next Generation Stewards

The formation of Biblical values of financial stewardship in children is the result of three intentional influences:

- (1) Instruction (Matthew 28:19-20) answers the questions of “what” and “why” --the knowledge and understanding of the truth of God’s Word.
- (2) Training (I Timothy 3:16-17) answers the question of “how” through practical applications or behaviors of the truth of God’s Word.
- (3) Modeling (II Timothy 1:5) provides observation for the child to see the truth of God’s Word in the real life of the influencer.

Like a three-legged stool, if one of these influences is flawed or missing, the child is confused and grows up dysfunctional in financial stewardship. Too often all three are missing.

What is the church’s responsibility to the next generation? To challenge and influence the parents of the next generation. Parents must break their own habits of poor financial stewardship and intentionally influence their children with Biblical values. The church’s influence on children is minimal at best simply due to the factor of time.

Many parents are the “third seed” Christians that Jesus described in Mark 4, who are “choked” by the weeds of “...the worries of this life, the deceitfulness of wealth and the desire for other things...” Jesus said that this third seed was not “taken away” nor did it “fall away” as happened to the first and second seeds. Rather, the third seed simply “remained” immature and unfruitful. Are any of the above weeds in the garden of your heart? If so, your influence on your children or grandchildren for good and faithful stewardship is greatly compromised. See “*The Steward’s Heart*” by Richard Borg.

S.O.A.P. 1 - God’s Design

Often the local church is blamed by parents for how their children and adolescents turn out. Unfortunately this is a sad commentary on modern parenting. There’s a reason for this explored in the next S.O.A.P. But for now, understand that several hours a week in church activities cannot undo the neglect of parents or the influence of peers or mass and social media.

S.cripture - Read Genesis 18:16-19; Deuteronomy 6:1-9; 4:9

O.bservations

Describe God’s design for raising children to become responsible adults.

Is God's view of parenting too simplistic? Explain why or why not?

A.plications

In what ways do parents today over-expose their children to the influence of others regarding money?

In your opinion how important is a parent's influence in earning, saving, giving or spending money on possessions? Circle one:

Unimportant 1 2 3 4 5 6 7 8 9 10 Very Important

At what age do you think this influence begins? Circle one.

2 years 4 years 6 years 8 years 10 years

List the names of the children in your life:

P.rayer – Ask God for wisdom as you instruct, train and model stewardship for your children or grandchildren.

S.O.A.P. 2 - The Ladder of Influence

Most parents are led to believe that their influence over their children is lost early and quickly. Not true! The research confirms that parents woefully underestimate the power and depth of their influence. Teenagers rank their parents number 1 on the "Ladder of Influence"² This is great news for discouraged and misinformed parents!

S.cripture - Read Ephesians 6:1-4; Proverbs 22:1-9; Psalm 78:1-8

O.bservations

Based on these scriptures, in your own words describe how intentional God expects parents to be.

²Wayne Rice and David Veerman, "Understanding Your Teenager", Word, 1999, pgs. 117-120

List at least five important values of money and possessions God expects parents to pass on to their children:

- 1.
- 2.
- 3.
- 4.
- 5.

A.plications

How would you personally describe the burden or pain of debt?

Can you think of a safe way to expose children to the actual experience and burden of debt that will create aversion or avoidance to it?

What spending habits do your children observe in you that you should change? What good habits do you want them to emulate?

Change:

Emulate:

What earning (work) habits that your children observe that you would change, and which habits do you want your children to emulate?

Change:

Emulate:

P.rayer – Ask God to help you to be more intentional in teaching, training and modeling Biblical stewardship values.

S.O.A.P. 3 - Contented Children

It is often said that some things are better caught than taught. Contentment is one that must be caught as well as taught. Our children observe everything including our contentment and discontent. Contentment is a huge spiritual tipping point for every Christ-follower and every child.

S.cripture - Read Mark 4:13-20; I Timothy 6:6-10; Matthew 6:28-34; Galatians 6:22

O.bservations

List the three temptations that result in “immaturity” in third-seed Christians.

- 1.
- 2.
- 3.

Describe how contentment would neutralize these three temptations.

How would you describe the relationship of discontentment and a love of money?

What are some of the practices you have observed in the “many kinds of evil” that result from a “love of money”?

A.pplications

How financially and materially content are you? Measure your present level of contentment by circling one number:

Discontent 1 2 3 4 5 6 7 8 9 10 Content

Why is contentment always “a work-in-progress”?

How does parental discipline produce a child’s self-discipline or self-control?

What role does the Holy Spirit and the fruit of self-control play in our quest for contentment?
What other practices might contribute to our quest for contentment?

P.rayer – Ask God to convict you of values and habits that stand in the way of your contentment and thus, your children’s contentment.

S.O.A.P. 4 - “Don’t do as I do...” - Really?

Are you guilty of using this dangerous excuse with children – “Don’t do as I do, do as I say”? Like reckless athletes and celebrities who claim they are not role models, many parents and grandparents make the same empty claim to their own kids and grandkids when they use this dangerous excuse. Children are watching you. You are a role model! You must answer the vital question: what and who are you modeling?

S.cripture - Acts 20:32-38; Philippians 4:10-13; I Corinthians 11:1; Proverbs 29:15-18

O.bservations

Why do you think Paul worked for his “living” among the Ephesians when he could have asked for their financial support?

How do you think Paul’s testimony of contentment while in prison for his faith influenced the believers in Philippi?

While words of instruction are important, in your own words describe the weakness of mere words.

A.pPLICATIONS

Is there any financial behavior in your life that would hinder you from saying to your children, “Follow me as I follow Christ”? Describe it here:

What habits of giving do you want your children to observe and emulate?

What habits of saving do you want your children to observe and emulate?

P.rayer – Ask God to help you to be a model of good and faithful stewardship in spending, saving and giving.

Further Thoughts – The Last Apron String

There are many apron strings between the parent and child that must be broken or cut before the child can become a fully independent and responsible adult. In most families the last and strongest string is financial dependence. This string is so strong that until it's broken, the parent and child remain stuck in this relationship. But when the financial string is cut/broken, they become equals and hopefully best-of-friends. Best-of-friends is the bottom line of healthy parenting and the most enjoyable as well.

Furthermore, when parents neglect to instruct, train and model Biblical stewardship, the child is likely to acquire an entitlement mentality in which the child believes that what their parents own also belongs to them as well. This dysfunction makes independence and responsibility in adulthood more difficult if not painful. This entitlement selfishness leads to many destructive behaviors. These children become “the takers” in society rather than wise and generous givers. Discipleship begins at home not at the church.

What do we owe our children? The opportunity to love and trust God for themselves and mature to become good and faithful stewards; the opportunity to acquire values and character; the opportunity to effectively practice responsible earning, giving, saving and spending according to God's Word; and ultimately the opportunity to pass on these qualities and practices to yet another generation! You can do it!

Furthermore, one of the best treatments on the subject of Biblical contentment is found in Richard Swenson's book, *Margin, Restoring Emotional, Physical, Financial and Time Reserves to Overloaded Lives*, chapters 9, 10 and 11.

Lesson 12

Wealth, Health and Happiness

A Rogue Theology of Giving

A friend living in one of America's most corrupt inner cities lamented that most of the urban ministers he knows are pimping their congregations financially. I was taken aback by his metaphor. But a description of a pimp is a person who abuses or uses others for financial gain. This is an apt description of preachers who sell the church for the love of money through preaching a prosperity theology. Such preaching is total disregard for the sanctity of her life. My friend said, "It's not uncommon for these preachers to arrive in luxury cars while their congregation uses public transportation."

The prosperity sermon itself is like pornography—it excites, leaves the “believer” disappointed, but hungry for more. The sermon titillates by appealing to the fantasy of wealth. These sermons falsely Christianize the get-rich-schemes that powerfully tempt the greedy and covetous sinful nature. Ultimately the only person who benefits from these sermons is the one who peddles them.

The prosperity preacher avoids the subject of idolatry and the love of money (Matthew 6:24) for fear of exposure. Through silence this preacher legitimizes idolatry and by it leads the listener into a love of money—a very easy manipulation. By contrast, the authentic preacher preaches the fear of idolatry and the destructive nature of the love of money.

The most despicable deception of contemporary prosperity preachers and ministries is their claims to advance the gospel by your gift while taking an exorbitant portion of your gift to enrich their lifestyle. Furthermore and worse yet, many of the victims of their preaching are financially destitute and desperate for a big “payday”! These preachers have no conscience and no accountability to any authority that would measure and regulate their compensation and “expenses” by Biblical standards. Beware of the “profit motive” that is hidden from view! Your best defense against this rogue theology of giving, as you will see, is your personal contentment. We are born idolaters driven by discontent making us easy prey to prosperity preachers.

S.O.A.P. 1 - Paul's Resistance to False Teachers

The Apostle Paul was called by Jesus Christ to take the gospel to the Gentiles. He planted many churches on his missionary journeys. We find in scripture at least two of those churches that were infected with false teachers having a profit motive.

Scripture – Read Acts 20:25-38; I Timothy 3:3; 6:3-5; II Corinthians 2:17; 11:7-15;
Romans 16:17-18

O.bservations

Paul warned the Ephesian elders that "...savage wolves will come in among you..." (Acts 20:29). Later he wrote to Timothy, the pastor of the Ephesian church, to help him deal with these false teachers and their profit motive (I Timothy 6:5). Was Paul prophetic or was he aware of evil predators? What do you think?

In Paul's defense of his authentic apostleship to the Corinthian church, he identifies the false apostles as having a personal profit motive. List their characteristics.

Why do you think Paul includes "a lover of money" as a disqualification for elder or pastoral ministry (I Timothy 3:3)?

A.pplications

In what ways are money or possessions attractive or enticing to you?

Are there things in your past that may have contributed to your attraction to money and possessions?

Measure the hold or grasp that money and possessions might have on your heart right now. Circle one word:

Strangle Tight Loose Light Freedom

P.rayer - Agree with God in prayer that you desire freedom to love him completely. Confess any attraction you have for wealth and possessions.

S.O.A.P. 2 - Peter's Resistance to False Teachers

Why was the early church so plagued with schemes that misled and duped the spiritually immature? Because all false teachers have a "profit motive". These teachers even used the new Christian "religion" to line their own pockets. Every generation since, including our own, has produced such teachers who weave together a love of God and a love of money—an easy sell among the immature. Let's look at Peter's resistance to them.

S.cripture - Read Acts 5:1-11; 8:9-24; II Peter 2:1-22

O.bservations

In your opinion, what is God’s reason for the untimely death of Ananias and Sapphira over a “seemingly” small lie about money?

Describe in your own words the spiritual immaturity of Simon and the false values he needed to renounce and overcome.

In your opinion does Peter’s description of the “end” of these false teachers (v.20-22) also describe those who believe and follow their false teaching? Explain. Is this not a slow spiritual death for the victims?

Re-read II Peter 2:1-22 and list the phrases that could describe the preachers of prosperity today.

A.pPLICATIONS

Why does there seem to be a lack of healthy fear toward God (Acts 5:11) in the church today regarding money and honesty?

Evaluate your own “fear of the Lord” regarding your honesty in financial matters. On a scale of 1 to 10, how honest are you even when it “hurts”? Circle one word or number:

Dishonest 1 2 3 4 5 6 7 8 9 10 Always Honest

Explain any excuse you use or hindrance you have to be “always honest” in financial matters.

Are you dishonest in other areas of life?

P.rayer - Ask God’s forgiveness for any dishonesty in your life. Ask Him to shed light on any dishonesty that requires you to make restitution.

S.O.A.P. 3 - The Undivided Heart

Without question Jesus draws a deep line in the sand between a love for God and a love for money. Richard Foster captures the importance of maintaining an undivided heart. “We need instruction on how to possess money without being possessed by it. We need to learn how to own things without treasuring them. We need the disciplines that will allow us to live simply while managing great wealth and power.”²

S.cripture - Read Matthew 6:19-24; I Timothy 6:9-10, 17; Matthew 21:12-13

O.bservation

How tolerant is Jesus regarding a love of money? Circle one:

Tolerant Somewhat Tolerant Occasionally Tolerant Zero Tolerance

Is it possible to enjoy money (I Timothy 6:17) without loving it (Matthew 6:24)?

If so, explain how we know when we cross that line.

What are the symptoms of a person who has “wandered from the faith” due to eagerness for money or things?

Are there practices in the church today that could be argued as consumerism for personal profit that Jesus would condemn?

A.pPLICATIONS

Be honest, what “kinds of evil” or “many griefs” have you experienced because of “foolish or harmful desires” for money or spending money? What happened and how did you resolve them? Explain.

After the basic needs of life are met (II Timothy 6:8), how do you evaluate or measure extravagance in your own life or the life of others?

What are your expectations for the lifestyle of those called by God to full-time ministry as pastors or Bible teachers?

P.rayer - Ask God for His wisdom and discernment to recognize false teaching and profit motives.

S.O.A.P. 4 - Overcoming the Rogue Theology of Prosperity

The Apostle John wrote, “We love Him [God] because he first loved us” (I John 4:19). An undivided love for God is the foundational evidence that we are followers of Jesus Christ. Out of that mutual love contentment grows in every dimension of life including contentment with our money and possessions. The Apostle Paul understood and experienced this contentment deeply, even in a prison cell from which he writes to the Philippian Church.

S.cripture - Read Philippians 4:10-13; I Timothy 6:6-8; Hebrews 13:5-8

O.bservations

Why is contentment needed in the extremes of life (Philippians 4)?

With Little:

With Much:

List all the bare necessities you can think of for contentment (I Timothy 6):

Hebrews 13 reminds us of two qualities of God that are foundational to contentment with money and possessions. Why or how are these important?

God’s Presence (v. 5)

God’s Help (v. 6)

A.plications

In what ways could you grow more deeply in love with God?

How would you measure your contentment with your money and possessions? On a scale of 1 to 10, measure your contentment:

Discontent 1 2 3 4 5 6 7 8 9 10 Content

Is there a specific spending habit in your life that is symptomatic of discontentment? Describe it here:

Is there a specific fear that triggers worry and loss of trust in God to provide? Explain it here:

P.rayer - Confess those habits and fears to God and ask Him to provide what you need.

Further Thoughts – Beware of Transaction Theology

Any “theology” that suggests God can be manipulated, coerced, compelled or obligated to bless us financially is severely flawed. This is called transaction theology. Practioners of this theology believe there are “laws” created by God by which God is obligated to respond to man in certain ways irrespective of Divine wisdom and our motives. We have nothing with which to leverage God’s grace toward us. Nor can we define or demand how God should express his grace to us.

How can we discern for ourselves what is true and spiritually healthy? John and Charles Wesley’s mother, Susanna Wesley, answered John’s question, “What is sin?” this way: “Son, whatever weakens your reasoning, impairs the tenderness of your conscience, obscures your sense of God, or takes away your relish for spiritual things. In short, if anything increases the authority and power of the flesh over the Spirit, then that to you becomes sin, however good it is in itself.” A good description of transaction theology.

Transaction theology requires scripture twisting which is simply a misinterpretation of the meaning and truth of God’s Word. This is done by deceitful preachers who lack or disregard the timeless rules of interpretation called Hermeneutics. By failing to employ these rules, the prosperity preacher becomes spiritually dangerous.

Your stewardship requires due diligence to protect you from responding to appeals for money based on transaction theology. The following “Don’t give if…” statements will help you.

1. Don’t give if the appeal promises increased wealth for yourself.
2. Don’t give if God is obligated to “laws” He created.
3. Don’t give if the ministry fails to meet standards of fiscal accountability and membership in The Evangelical Council for Financial Accountability at www.ECPA.org.

4. Don't give if the preacher's lifestyle is extravagant.
5. Don't give if you have not first consulted with spiritually mature believers.

Furthermore, remember this: God is never obligated to increase your personal wealth simply because you gave to your church or some other Christian ministry. Always keep in mind that God gave you a free will so as not to manipulate you and, because He is who He is, you will never manipulate Him. Let God be God and He will never disappoint you!