

SIMPLE **BOOKS**

SIMPLIFYING OUR FINANCES

A STUDY GUIDE
THROUGH THE PRINCIPLES & PRACTICES
OF BEING A STEWARD OF GOD'S MONEY
ENTRUSTED TO OUR CARE

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INTRODUCTION

*As we begin our biblical study of **SimpleBOOKS**, it is important that we realize that financial stewardship is only one part of being a HEALTHY Christian. And yet it is a very important aspect of living out our daily relationship with God. If we are going to “simplify our lives in order to seek the hell-bound” we must include the practicalities of our financial resources. The following study takes us through the Principles and Practices taught in God’s Word. The Principles will help us be made new in our minds. The Practices will involve putting off old practices and replacing them with ones that honor God.*

*Since we want to base our lives on God’s truth, **be sure to carefully read each of the biblical passages.** The texts in the boxes are from the English Standard Version (ESV). If you are unfamiliar with the texts, you may want to read the broader context around them in your own Bibles. **This is a workbook, so write your observations right by the questions.***

Let’s begin by considering the biblical concept that helps organize our study into principles and practices . . .

Ephesians 4:17-24

17 Now this I say and testify in the Lord, that you must no longer walk as the Gentiles do, in the futility of their minds. 18 They are darkened in their understanding, alienated from the life of God because of the ignorance that is in them, due to their hardness of heart. 19 They have become callous and have given themselves up to sensuality, greedy to practice every kind of impurity. 20 But that is not the way you learned Christ!- 21 assuming that you have heard about him and were taught in him, as the truth is in Jesus, 22 to put off your old self, which belongs to your former manner of life and is corrupt through deceitful desires, 23 and to be renewed in the spirit of your minds, 24 and to put on the new self, created after the likeness of God in true righteousness and holiness.

Go back to the text of Ephesians 4:17-24 and underline or highlight the three action steps of what has been called THE X-CHANGED LIFE.

1) What are we supposed to put off (v. 22)?

2) What are we to put on (v. 24)?

3) How does the renewing of our minds impact the process (v. 23)? Look up Romans 12:1-2, where we are told that we are transformed by the renewing of our minds)?

PRINCIPLE 1

Key Word: STEWARDSHIP

Key Thought: “Jesus is my king and I am His servant.”

The key word in the first PRINCIPLE is “STEWARDSHIP.” At the heart of this PRINCIPLE is a two-sided statement that is very simple and yet profound. “Jesus is King” and “I am His Servant.” Those two sides of the same coin capture what is at the core of STEWARDSHIP.

The question we must ask ourselves is, “Who is my King?” That is, “To whom do I owe my loyalties?” If all of us serve someone, “Who is my someone?”

Matthew 6:25-34

²⁵ "Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? ²⁶ Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? ²⁷ And which of you by being anxious can add a single hour to his span of life? ²⁸ And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin, ²⁹ yet I tell you, even Solomon in all his glory was not arrayed like one of these. ³⁰ But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith? ³¹ Therefore do not be anxious, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' ³² For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. ³³ But seek first the kingdom of God and his righteousness, and all these things will be added to you. ³⁴ "Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble.

As we take hold of this first PRINCIPLE of STEWARDSHIP, we must renew our minds with the truth that the King loves me and cares for me. Where, in the text above, is the evidence of this truth?

When I allow myself to worry and be anxious, what am I implying about my King?

1 Chronicles 29:10-14

¹⁰ Therefore David blessed the Lord in the presence of all the assembly. And David said: "Blessed are you, O Lord, the God of Israel our father, forever and ever. ¹¹ Yours, O Lord, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours. Yours is the kingdom, O Lord, and you are exalted as head above all. ¹² Both riches and honor come from you, and you rule over all. In your hand are power and might, and in your hand it is to make great and to give strength to all. ¹³ And now we thank you, our God, and praise your glorious name. ¹⁴ "But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from you, and of your own have we given you.

1 Chronicles 28-29 is worth reading as a whole. As David gives generously to the work of building the Temple, his prayer reflects that he understands that God (his King) is generous. Roughly, in today's currency, he will give about 21 billion dollars. And yet David reflects more on God's generosity rather than his own. Why?

Deuteronomy 8:17-19

¹⁷ Beware lest you say in your heart, 'My power and the might of my hand have gotten me this wealth.' ¹⁸ You shall remember the Lord your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day. ¹⁹ And if you forget the Lord your God and go after other gods and serve them and worship them, I solemnly warn you today that you shall surely perish.

Who gives us the power to get wealth?

Job 41:11

¹¹ Who has first given to me, that I should repay him? Whatever is under the whole heaven is mine.

What difference does it make to know that everything belongs to God?

Matthew 7:7-11

⁷ "Ask, and it will be given to you; seek, and you will find; knock, and it will be opened to you. ⁸ For everyone who asks receives, and the one who seeks finds, and to the one who knocks it will be opened. ⁹ Or which one of you, if his son asks him for bread, will give him a stone? ¹⁰ Or if he asks for a fish, will give him a serpent? ¹¹ If you then, who are evil, know how to give good gifts to your children, how much more will your Father who is in heaven give good things to those who ask him!

At the heart of STEWARDSHIP is the truth that Jesus is King. As King, He loves us and will care for us. We have seen that He is generous, giving to us as the owner of all things. Now, in Matthew 7, we read that our King gives us only good gifts. How would this knowledge change someone's posture toward God?

1 Timothy 6:17-19

¹⁷ As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. ¹⁸ They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹ thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

Jesus, our King, is generous. How does He provide for us?

If His provision is "with everything to enjoy," how can we be grumpy people who act like all the good things of this world are really "bad?"

Luke 6:37-38

³⁷ "Judge not, and you will not be judged; condemn not, and you will not be condemned; forgive, and you will be forgiven; ³⁸ give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you."

Our King's generosity includes the here and now. How does God's generosity tie to our generosity?

What would be a contemporary word-picture of the overflowing grain basket described in Luke 6?

Of the two sides of the coin of STEWARDSHIP, the first side is true whether people want it to be or not. Jesus IS King! And EVERY knee will bow to Him someday. But the flip side of the coin expresses our choice to be His servant now. When we become a follower of Christ we turn away from other loyalties and submit ourselves to His reign in our lives. At the core of that reign are two foundational concepts found throughout the Bible.

We belong to God. We are His creation and we are redeemed by Him. The correct response to this truth is to acknowledge that the King will demand an accounting of our management in that day

This is the opposite of the arrogance of Nebuchadnezzar in Daniel 4:30. Look up the text in your Bible. Have you acknowledged His ownership yet?

1 Corinthians 3:10-15

¹⁰ According to the grace of God given to me, like a skilled master builder I laid a foundation, and someone else is building upon it. Let each one take care how he builds upon it. ¹¹ For no one can lay a foundation other than that which is laid, which is Jesus Christ. ¹² Now if anyone builds on the foundation with gold, silver, precious stones, wood, hay, straw- ¹³ each one's work will become manifest, for the Day will disclose it, because it will be revealed by fire, and the fire will test what sort of work each one has done. ¹⁴ If the work that anyone has built on the foundation survives, he will receive a reward. ¹⁵ If anyone's work is burned up, he will suffer loss, though he himself will be saved, but only as through fire.

God demands an accounting and the audit is intense. The quality of our work will be judged. Sometimes people struggle with the notion that since our salvation is a free gift, that there will be no judgment of our works nor rewards for doing well. How does 1 Corinthians 3 address that tension?

“For the Day will disclose it.” What does “Day” refer to?

What other passages speak of rewards for those saved by grace (consider using a concordance to look up “treasure in heaven” or “crowns”)?

Matthew 25:14-30

¹⁴ "For it will be like a man going on a journey, who called his servants and entrusted to them his property. ¹⁵ To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. ¹⁶ He who had received the five talents went at once and traded with them, and he made five talents more. ¹⁷ So also he who had the two talents made two talents more. ¹⁸ But he who had received the one talent went and dug in the ground and hid his master's money. ¹⁹ Now after a long time the master of those servants came and settled accounts with them. ²⁰ And he who had received the five talents came forward, bringing five talents more, saying, 'Master, you delivered to me five talents; here I have made five talents more.' ²¹ His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' ²² And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here I have made two talents more.' ²³ His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' ²⁴ He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, ²⁵ so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.' ²⁶ But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sowed and gather where I scattered no seed? ²⁷ Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. ²⁸ So take the talent from him and give it to him who has the ten talents. ²⁹ For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. ³⁰ And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'

What are the qualifications of the ones who hear, “Well done, good and faithful servant”?

Luke 14:11-14

¹¹ For everyone who exalts himself will be humbled, and he who humbles himself will be exalted." ¹² He said also to the man who had invited him, "When you give a dinner or a banquet, do not invite your friends or your brothers or your relatives or rich neighbors, lest they also invite you in return and you be repaid. ¹³ But when you give a feast, invite the poor, the crippled, the lame, the blind, ¹⁴ and you will be blessed, because they cannot repay you. You will be repaid at the resurrection of the just."

Randy Alcorn once said, “. . . the single greatest contributor to our inability to see money and possessions in their true light is our persistent failure to see our present lives through the lens of eternity.” At what point does Luke 14 tell us we will be “repaid?”

Matthew 6:19-24

¹⁹ "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also. ²² "The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, ²³ but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! ²⁴ "No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

When we review the first PRINCIPLE of Biblical Finances we see the word, "STEWARDSHIP." Our role as managers hinges upon the absolute truth that "Jesus is King," and the decision of our lives to say, "I am His servant." The ultimate question is "Who is my King?" How does Jesus address the temptation to try to do a "both and" with regard to money and God?

The spirit of Mammon utters blasphemies such as "The Almighty Dollar" or "Financial Independence." Or "I am self-sufficient," or "I am a self-made person." In what way do statements like these reflect that our minds have not yet been renewed?

"Mammon promises us those things that only God can give --- security, significance, identity, independence, power and freedom." Until we expose these as lies, what level of impact will changing our financial practices really make? Why?

SUMMARY OF PRINCIPLE 1

Key Word: STEWARDSHIP

Key Thought: "Jesus is my king and I am His servant."

IT IS ALL GOD'S.

THERE WILL BE AN ACCOUNTING.

THERE WILL BE REWARDS.

PRACTICE 1

Key Word: ETERNITY-FOCUSED

**Key Thought: “I can’t take it with me,
so I’ll send it on ahead.”**

Based on this first PRINCIPLE (STEWARDSHIP) and its supporting biblical truths, we can now move on to the first PRACTICE. It is summarized in the phrase “ETERNITY-FOCUSED.” Because Jesus is King and I have chosen to be His servant, I must practice being eternity focused as I deal with money and possessions.

Which of the summary statements about PRINCIPLE 1, given on the previous page, would lend credence to the statement, “I can’t take it with me, so I’ll send it on ahead”?

This practice of being “Eternity-focused” can seem vague. So let’s try to be more specific and bring it down to the level of our daily lives. **First, a person who lives with this kind of focus is someone who actively acknowledges that “All I ‘own’ belongs to God.”**

Read through the following “Transfer of Title” and, if it expresses your heart’s desire, sign it in front of a witness.

TRANSFER OF TITLE

*I hereby acknowledge God’s ownership of me & all “My” money & possessions,
in addition to everything else I have ever imagined belonged to me,
including my family & loved ones.*

*Jesus is my King & as His servant I will gratefully enjoy what He intends for me to keep
& faithfully distribute what He intends to go elsewhere. I will earnestly seek Him
regarding His wishes for the investment of His assets to further His kingdom
for His glory.*

*In doing so I realize I will surrender certain temporary earthly treasures
but in exchange I will gain eternal treasures, eternal perspective,
all the while reducing my anxiety.*

Signed & dated

Witnessed by

Matthew 6:19-24

¹⁹ "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also. ²² "The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, ²³ but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! ²⁴ "No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

The second specific application that is part of PRACTICE 1 is captured in the phrase, “I want to send it on ahead.” From the context of the passage above, which we also read in dealing with Principle 1, how do we know that Jesus is referring to money when He tells us to “lay up for ourselves treasures in heaven”?

Ephesians 4:28

²⁸ Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need.

The third specific application is reflected in the statement, “I will seek to be faithful.” As stewards of God’s resources, we will be held accountable for our faithfulness. From the passage above, what does this faithfulness include?

1 Timothy 5:3-8

³ Honor widows who are truly widows. ⁴ But if a widow has children or grandchildren, let them first learn to show godliness to their own household and to make some return to their parents, for this is pleasing in the sight of God. ⁵ She who is truly a widow, left all alone, has set her hope on God and continues in supplications and prayers night and day, ⁶ but she who is self-indulgent is dead even while she lives. ⁷ Command these things as well, so that they may be without reproach. ⁸ But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.

In addition to honest work, not stealing, and being willing to share, Paul adds to this list in his instructions regarding widows in 1 Timothy. According to verse 8, what is impossible for me to say if I will not provide for my family?

The fourth specific application will require more study. It can be summarized by the affirmation, “I will honor God with the tithe.” The idea of “tithing” can be controversial among believers. The fundamental question is whether it is still a directive with application to New Covenant believers. Let’s study the Scriptures before we make our conclusions.

As we begin a study of tithing, we focus first on some definitions.

Genesis 14:18-20

¹⁸ And Melchizedek king of Salem brought out bread and wine. (He was priest of God Most High.) ¹⁹ And he blessed him and said, "Blessed be Abram by God Most High, Possessor of heaven and earth; ²⁰ and blessed be God Most High, who has delivered your enemies into your hand!" And Abram gave him a tenth of everything.

This incident is referred to in the New Testament as well.

Hebrews 7:1-10

¹ For this Melchizedek, king of Salem, priest of the Most High God, met Abraham returning from the slaughter of the kings and blessed him, ² and to him Abraham apportioned a tenth part of everything. He is first, by translation of his name, king of righteousness, and then he is also king of Salem, that is, king of peace. ³ He is without father or mother or genealogy, having neither beginning of days nor end of life, but resembling the Son of God he continues a priest forever. ⁴ See how great this man was to whom Abraham the patriarch gave a tenth of the spoils! ⁵ And those descendants of Levi who receive the priestly office have a commandment in the law to take tithes from the people, that is, from their brothers, though these also are descended from Abraham. ⁶ But this man who does not have his descent from them received tithes from Abraham and blessed him who had the promises. ⁷ It is beyond dispute that the inferior is blessed by the superior. ⁸ In the one case tithes are received by mortal men, but in the other case, by one of whom it is testified that he lives. ⁹ One might even say that Levi himself, who receives tithes, paid tithes through Abraham, ¹⁰ for he was still in the loins of his ancestor when Melchizedek met him.

The point in Hebrews is about Christ’s superiority to the Levitical priesthood. But instructive for us is the definition of “tithe” (see verse 9). How much was a tithe?

Numbers 18:21-24

²¹ "To the Levites I have given every tithe in Israel for an inheritance, in return for their service that they do, their service in the tent of meeting, ²² so that the people of Israel do not come near the tent of meeting, lest they bear sin and die. ²³ But the Levites shall do the service of the tent of meeting, and they shall bear their iniquity. It shall be a perpetual statute throughout your generations, and among the people of Israel they shall have no inheritance. ²⁴ For the tithe of the people of Israel, which they present as a contribution to the Lord, I have given to the Levites for an inheritance. Therefore I have said of them that they shall have no inheritance among the people of Israel."

If you have the opportunity, do a concordance study of “tithe” to read all the passages associated with this concept. One thing that is important for us to see is that the Israelite did not just give 10%. In actuality, they gave more. In the Numbers 18 text above, how was this specific tithe to be used?

Deuteronomy 12:17-18

¹⁷ You may not eat within your towns the tithes of your grain or of your wine or of your oil, or the firstborn of your herd or of your flock, or any of your vow offerings that you vow, or your freewill offerings or the contribution that you present, ¹⁸ but you shall eat them before the Lord your God in the place that the Lord your God will choose, you and your son and your daughter, your male servant and your female servant, and the Levite who is within your towns. And you shall rejoice before the Lord your God in all that you undertake.

This tithe provided for the sacred festival, and some think it is a second tithe. So what percentage of income are we at so far?

Deuteronomy 14:28-29

²⁸ "At the end of every three years you shall bring out all the tithes of your produce in the same year and lay it up within your towns. ²⁹ And the Levite, because he has no portion or inheritance with you, and the sojourner, the fatherless, and the widow, who are within your towns, shall come and eat and be filled, that the Lord your God may bless you in all the work of your hands that you do.

This third tithe only takes place every how many years? What would that make as the total annual percentage?

Malachi 3:8-11

⁸ Will man rob God? Yet you are robbing me. But you say, 'How have we robbed you?' In your tithes and contributions. ⁹ You are cursed with a curse, for you are robbing me, the whole nation of you. ¹⁰ Bring the full tithes into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. ¹¹ I will rebuke the devourer for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the Lord of hosts.

In the final book of the Old Testament, the prophet Malachi addresses folks who think they are being quite religious. But he says they are robbing God. How so?

Since Malachi uses the idea of "robbing God," what does he imply about to whom the tithes belonged?

This still does not answer whether the tithe is mandatory for today since these passages were directed to the people of the nation of Israel. Yet we can see that there was a clear baseline of tithing and that the tithe belonged to God (it was not a freewill offering, which is provided for elsewhere in the Mosaic Law).

Proverbs 3:9-10

⁹ Honor the Lord with your wealth and with the firstfruits of all your produce; ¹⁰ then your barns will be filled with plenty, and your vats will be bursting with wine.

Exodus 23:14-17

¹⁴ "Three times in the year you shall keep a feast to me. ¹⁵ You shall keep the Feast of Unleavened Bread. As I commanded you, you shall eat unleavened bread for seven days at the appointed time in the month of Abib, for in it you came out of Egypt. None shall appear before me empty-handed. ¹⁶ You shall keep the Feast of Harvest, of the firstfruits of your labor, of what you sow in the field. You shall keep the Feast of Ingathering at the end of the year, when you gather in from the field the fruit of your labor. ¹⁷ Three times in the year shall all your males appear before the Lord God.

Another word that we need to define is “firstfruits.” From these texts we see that we should honor the Lord with them. What would make giving God the very first of the harvest such a challenge (if you were not being ETERNITY-FOCUSED)?

The last definition we need is for “freewill offerings.” In a sense, these are offerings that respond to “giving as you are led.” They are beyond what God “expects.” There are two great examples of such offerings - during the building of the tabernacle and then later the temple.

Exodus 36:2-7

² And Moses called Bezalel and Oholiab and every craftsman in whose mind the Lord had put skill, everyone whose heart stirred him up to come to do the work. ³ And they received from Moses all the contribution that the people of Israel had brought for doing the work on the sanctuary. They still kept bringing him freewill offerings every morning, ⁴ so that all the craftsmen who were doing every sort of task on the sanctuary came, each from the task that he was doing, ⁵ and said to Moses, "The people bring much more than enough for doing the work that the Lord has commanded us to do." ⁶ So Moses gave command, and word was proclaimed throughout the camp, "Let no man or woman do anything more for the contribution for the sanctuary." So the people were restrained from bringing, ⁷ for the material they had was sufficient to do all the work, and more.

If Moses could say “enough” then it is clear that these “freewill offerings” did / did not (circle one) belong to God (in the sense we saw in Malachi)?

1 Chronicles 29:3-5

³ Moreover, in addition to all that I have provided for the holy house, I have a treasure of my own of gold and silver, and because of my devotion to the house of my God I give it to the house of my God: ⁴ 3,000 talents of gold, of the gold of Ophir, and 7,000 talents of refined silver, for overlaying the walls of the house, ⁵ and for all the work to be done by craftsmen, gold for the things of gold and silver for the things of silver. Who then will offer willingly, consecrating himself today to the Lord?"

What can we learn from King David’s challenge to others in offering “willingly”?

Deuteronomy 14:22-23

²² "You shall tithe all the yield of your seed that comes from the field year by year. ²³ And before the Lord your God, in the place that he will choose, to make his name dwell there, you shall eat the tithe of your grain, of your wine, and of your oil, and the firstborn of your herd and flock, that you may learn to fear the Lord your God always.

We have worked through basic definitions for tithing, firstfruits, and freewill offerings. But the question remains, "Should we tithe today?" Is there any value in such a practice for believers living under the new covenant? Let's see.

According to the passage above, what was the outcome that God wanted when He instituted the tithe? That is, what were the people to learn?

Malachi 3:10

¹⁰ Bring the full tithes into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.

We just looked at this passage in its broader context. But from this specific verse, it seems to be that the tithe can help us learn to trust God's promises of provision. Do we still need encouragement to that end today?

Galatians 3:24-26

²⁴ So then, the law was our guardian until Christ came, in order that we might be justified by faith. ²⁵ But now that faith has come, we are no longer under a guardian, ²⁶ for in Christ Jesus you are all sons of God, through faith.

Some Christians emphasize the continuity and others the discontinuity under the Old and New Covenants. This certainly impacts one's study of tithing. Yet, Randy Alcorn challenges us to think that even as the Law acts like a tutor or guardian, leading us to Christ, so, perhaps, does the law of tithing give us "training-wheels for the grace of giving." Your reactions?

Matthew 23:23

²³ "Woe to you, scribes and Pharisees, hypocrites! For you tithe mint and dill and cumin, and have neglected the weightier matters of the law: justice and mercy and faithfulness. These you ought to have done, without neglecting the others.

In addition to the three values that we have seen for tithing, we also have this affirmation from Christ. Does He repudiate tithing? If not, what does He do?

When someone affirms the place of tithing in the life of a Christian, there are usually some **FREQUENTLY ASKED QUESTIONS**. The first FAQ is, **“Doesn't tithing promote legalism?”** This question is often complicated by a misunderstanding of what legalism really is. The entire letter to the Galatians defends our liberty in Christ. But the issue was not whether there were specifics we should or should not follow (there are numerous examples of these in this letter). Rather, legalism is the “religious principle” that says we must keep the rules in order to be justified (be put in right standing with God). If anyone thinks that giving God 10% of our income makes us right with Him, then they are legalists, in the true sense of the word.

Professing Christians in the USA only give on average about 2.5% of their income to the Lord's work. Do you think we should be doing at least under grace what we would have been required to do under the Law? Why or why not?

1 Corinthians 16:1-3

¹ Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. ² On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come. ³ And when I arrive, I will send those whom you accredit by letter to carry your gift to Jerusalem.

2 Corinthians 9:6-8

⁶ The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. ⁷ Each one must give as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸ And God is able to provide you with every blessing in abundance, so that having all contentment in all things at all times, you may abound in every good work.

The two passages above bring up a second FAQ (frequently asked question). **“Aren't we told to give proportionately in the New Testament?”** Clearly the texts above (in their broader contexts) say “yes!” But the question we must ask is whether these passages are addressing the regular giving of Christians or a special, one-time campaign? Which is it?

How does that help us in our decision whether to tithe or not?

For those who agree that tithing should at least be the training-wheels for our giving, another FAQ arises, **“Should I tithe my gross or net (before or after taxes)?”** The question comes back to whether or not we believe we get benefits from our taxes (and also the other benefits such a health insurance, retirement, etc.). The reality is that we should be starting with the gross PLUS the value of any and all benefits.

Malachi 3:6-8

⁶"For I the Lord do not change; therefore you, O children of Jacob, are not consumed. ⁷From the days of your fathers you have turned aside from my statutes and have not kept them. Return to me, and I will return to you, says the Lord of hosts. But you say, 'How shall we return?' ⁸Will man rob God? Yet you are robbing me. But you say, 'How have we robbed you?' In your tithes and contributions.

A fourth FAQ is **“Should I pay off my debts first?”** In the text above, Malachi says that we “rob” God when we don’t give Him the tithe. Is our “debt” to God less important than the debt to others?

A fifth FAQ relates to, **“Whom should I pay my tithe to?”** Clearly in Malachi’s day it was into the “storehouse” of the Temple (remember that much of the tithe would have been agricultural products). Some would want to carry this over to our day and say that the local church is now the storehouse. Is there any warrant for that within the text?

Acts 4:34-37

³⁴ There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold ³⁵ and laid it at the apostles' feet, and it was distributed to each as any had need. ³⁶ Thus Joseph, who was also called by the apostles Barnabas (which means son of encouragement), a Levite, a native of Cyprus, ³⁷ sold a field that belonged to him and brought the money and laid it at the apostles' feet.

If we reject “storehouse tithing,” then we might be tempted to just tithe to ourselves and to the discretion of our desires in doing what we deem is the “Lord’s work.” What is the example given to us in Barnabas’ giving?

Acts 5:1-11

¹ But a man named Ananias, with his wife Sapphira, sold a piece of property, ² and with his wife's knowledge he kept back for himself some of the proceeds and brought only a part of it and laid it at the apostles' feet. ³ But Peter said, "Ananias, why has Satan filled your heart to lie to the Holy Spirit and to keep back for yourself part of the proceeds of the land? ⁴ While it remained unsold, did it not remain your own? And after it was sold, was it not at your disposal? Why is it that you have contrived this deed in your heart? You have not lied to men but to God." ⁵ When Ananias heard these words, he fell down and breathed his last. And great fear came upon all who heard of it. ⁶ The young men rose and wrapped him up and carried him out and buried him. ⁷ After an interval of about three hours his wife came in, not knowing what had happened. ⁸ And Peter said to her, "Tell me whether you sold the land for so much." And she said, "Yes, for so much." ⁹ But Peter said to her, "How is it that you have agreed together to test the Spirit of the Lord? Behold, the feet of those who have buried your husband are at the door, and they will carry you out." ¹⁰ Immediately she fell down at his feet and breathed her last. When the young men came in they found her dead, and they carried her out and buried her beside her husband. ¹¹ And great fear came upon the whole church and upon all who heard of these things.

As we continue thinking about the question of to whom we should pay the tithe, how does the above passage from Acts warn us?

Haggai 1:4-6

⁴“Is it a time for you yourselves to dwell in your paneled houses, while this house lies in ruins? ⁵ Now, therefore, thus says the Lord of hosts: Consider your ways. ⁶ You have sown much, and harvested little. You eat, but you never have enough; you drink, but you never have your fill. You clothe yourselves, but no one is warm. And he who earns wages does so to put them into a bag with holes.

A last FAQ is, “**What if I can’t afford to tithe?**” For a nation as rich as the USA, this seems almost obscene to ask in light of the generous giving of poor believers around the world who go without food in order to be able to share. But, apart from that comparison, what argument does the prophet Haggai give in response to this question?

SUMMARY OF PRACTICE 1

Key Word: ETERNITY-FOCUSED

Key Thought: “I can't take it with me, so I'll send it on ahead.”

I AGREE – ALL I “OWN” BELONGS TO GOD.

I WANT TO SEND IT ON AHEAD.

**I WILL SEEK TO BE FAITHFUL –
*DOING HONEST WORK & PROVIDING FOR MY FAMILY.***

I WILL HONOR GOD WITH THE TITHE.

PRINCIPLE 2

Key Word: CONTENTMENT

Key Thought: “I will love God, not money.”

The key word in the second PRINCIPLE is “CONTENTMENT.” This PRINCIPLE flows out of the foundation of the truth that we are called to STEWARDSHIP. Because Jesus is King and since we have chosen to be His servants, we reflect these truths in the peace of our hearts, called CONTENTMENT.

The two sides of the coin that mints this PRINCIPLE is our choice to love God, and our choice to not love money. The question that probes our lives with regards to the renewing impact of these biblical insights is, “What brings peace to my heart?”

We must look into the Scriptures to see how the love of God and the love of money manifest themselves, since most of us would immediately say that we really don’t love money.

1 Timothy 6:5-10

⁵ . . . and constant friction among people who are deprived in mind and deprived of the truth, imagining that godliness is a means of gain. ⁶ Now there is great gain in godliness with contentment, ⁷ for we brought nothing into the world, and we cannot take anything out of the world. ⁸ But if we have food and clothing, with these we will be content. ⁹ But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

As we decide whether we love God or money, we realize that we must ask who we choose to believe. According to verse 5, what do some people choose to believe?

How does that contrast with the belief choice of verses 6-8?

How is verse 7 a great summary of what it means to believe God and not money?

In what ways might we betray that we are not convinced that “we can’t take it with us?”

Money invites us to endorse a statement like, “I only believe in what I can see today.” How is this not trusting God?

How does this text address the many who “want to get rich” so that they can be generous? Is there a provision to make such a longing OK if you plan to give a lot away?

Hebrews 13:5-6

⁵ Keep your life free from love of money, and be content with what you have, for he has said, "I will never leave you nor forsake you." ⁶ So we can confidently say, "The Lord is my helper; I will not fear; what can man do to me?"

When we ask if we love God or money, we must ask if **whether we TRUST God or money**. Will we choose to trust the Lord when He says He will be faithful?

What is the parallel thought to "be content"?

What are the grounding points of the command to keep our lives free from the love of money?

How does this trust in God contrast with the temptation to trust only that which I can touch?

Hosea 13:4-6

⁴ But I am the Lord your God from the land of Egypt; you know no God but me, and besides me there is no savior. ⁵ It was I who knew you in the wilderness, in the land of drought; ⁶ but when they had grazed, they became full, they were filled, and their heart was lifted up; therefore they forgot me.

What is the progression that leads to forgetting God (in verse 6)?

How might this help us understand Jesus' words about being blessed if we hunger and thirst (Matthew 5:6)? Or His words about how hard it is for a rich person to enter the Kingdom of God (Matthew 19:24)?

Proverbs 19:23)

²³ The fear of the Lord leads to life, and whoever has it rests satisfied; he will not be visited by harm.

Colossians 3:5-6

⁵ Put to death therefore what is earthly in you: sexual immorality, impurity, passion, evil desire, and covetousness, which is idolatry. ⁶ On account of these the wrath of God is coming.

Part of our choice to love either God or money comes down to **whom or what we fear**. Will we choose to reverently fear God when He says He is King? According to Proverbs, what does the fear of the Lord lead to?

The other choice is to fear what we can lose today. Covetousness (or greed) is idolatry in what way?

Philippians 4:11-13

¹¹ Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. ¹² I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. ¹³ I can do all things through him who strengthens me.

A final way to know if we love God or money is to ponder **which one we ask to give us security and satisfaction.** This ties into the question, “What brings peace to my heart?”

Robert Morris has said that “giving is important because it does a supernatural work in our hearts.” How is that work described in the passage above from Philippians?

Jeremiah 2:12-13

¹² Be appalled, O heavens, at this; be shocked, be utterly desolate, declares the Lord, ¹³ for my people have committed two evils: they have forsaken me, the fountain of living waters, and hewed out cisterns for themselves, broken cisterns that can hold no water.

If we don't ask God for the provisions of our needs, especially for contentment, then we will probably seek satisfaction in what we can secure for ourselves. How does Jeremiah picture such “self-provision?”

Luke 12:13-21

¹³ Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." ¹⁴ But he said to him, "Man, who made me a judge or arbitrator over you?" ¹⁵ And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." ¹⁶ And he told them a parable, saying, "The land of a rich man produced plentifully, ¹⁷ and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' ¹⁸ And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. ¹⁹ And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.' ²⁰ But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' ²¹ So is the one who lays up treasure for himself and is not rich toward God."

How might this teaching of Jesus be instructing us regarding the correlation of loving God and living with an open hand? Versus loving money and dying with our fists clenched?

In his excellent book on the principles of biblical stewardship, Money, Possessions, and Eternity, Randy Alcorn paraphrases some of the principles Solomon taught in the passage above. Link the paraphrases to the text.

“The more you have . . . The more you want!”

“The more you have . . . The less you are satisfied!”

“The more you have . . . The more people come after it!”

“The more you have . . . The more you realize it does not meet your real needs!”

“The more you have . . . The more you have to worry about!”

“The more you have . . . The more you can hurt yourself by holding onto it!”

“The more you have . . . The more you have to lose!”

“The more you have . . . The more you will leave behind!”

SUMMARY OF PRINCIPLE 2

Key Word: CONTENTMENT

Key Thought: “I will love God, not money.”

I BELIEVE GOD WHEN HE SAYS WE CANNOT TAKE IT WITH US.

I TRUST GOD WHEN HE SAYS HE WILL BE FAITHFUL.

I REVERENTLY FEAR GOD WHEN HE SAYS HE IS KING.

I ASK GOD FOR MY DAILY PROVISIONS, INCLUDING CONTENTMENT.

PRACTICE 2

Key Word: DEBT-AVERSE

Key Thought: “I will spend within my God-given means.”

Colossians 3:5-6

⁵ Put to death therefore what is earthly in you: sexual immorality, impurity, passion, evil desire, and covetousness, which is idolatry. ⁶ On account of these the wrath of God is coming.

This passage in Colossians provides the linkage between the PRINCIPLE 2 and PRACTICE 2. What must we put to death?

Another translation for “covetousness” is “greed” (NIV). How does greed (coveting), which the 10th commandment forbids, reflect an idolatrous heart? Consider the four faith statements above. How does a greedy person not do these?

Romans 13:6-8

⁶ For the same reason you also pay taxes, for the authorities are ministers of God, attending to this very thing. ⁷ Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed. ⁸ Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.

The first component of being “debt-averse” is to **avoid debt whenever possible**. What would this text suggest about Christians being in debt?

Elsewhere the Scriptures give guidelines about lending and even encourages lending in certain situations (Deut. 28:12; Psalm 37:21,26 and 112:5). If debt is always sin, then lending would be aiding and abetting sin. The Lord would not encourage this. Therefore we should not be “absolute” in being against all debt.

Proverbs 22:26-27

²⁶ Be not one of those who give pledges, who put up security for debts. ²⁷ If you have nothing with which to pay, why should your bed be taken from under you?

While we may not want to label all debt as “sin,” that does not mean we should be too open to it. The question is not “Why not go into debt?” but rather, “Why go into debt?”

Proverbs 6:1-5

¹ My son, if you have put up security for your neighbor, have given your pledge for a stranger, ² if you are snared in the words of your mouth, caught in the words of your mouth, ³ then do this, my son, and save yourself, for you have come into the hand of your neighbor: go, hasten, and plead urgently with your neighbor. ⁴ Give your eyes no sleep and your eyelids no slumber; ⁵ save yourself like a gazelle from the hand of the hunter, like a bird from the hand of the fowler.

A second component to being debt-adverse is found in this text. If you are in debt, how soon should you seek to get out of it?

James 4:13-17

¹³ Come now, you who say, "Today or tomorrow we will go into such and such a town and spend a year there and trade and make a profit"- ¹⁴ yet you do not know what tomorrow will bring. What is your life? For you are a mist that appears for a little time and then vanishes. ¹⁵ Instead you ought to say, "If the Lord wills, we will live and do this or that." ¹⁶ As it is, you boast in your arrogance. All such boasting is evil. ¹⁷ So whoever knows the right thing to do and fails to do it, for him it is sin.

The third component of **being debt-averse pushes us back to consider our relationship with God**. We are to trust Him, but we must not presume upon Him. How does the text from James deal with this idea of presuming upon God?

When one takes on personal debt that is not backed by the collateral of an appreciating asset (such as a home), what assumptions are usually made? That is, what does the debtor usually think will continue as it is now?

Proverbs 22:7 (ESV)

⁷ The rich rules over the poor, and the borrower is the slave of the lender.

The fourth component of being debt-averse is the recognition that **being in debt limits your freedom**. How does this proverb teach that?

A great question to ask when considering taking on the responsibility of a debt is whether the value of what you will receive right now is greater than the value of the total money you will repay plus the bondage created by the debt. What are some examples of debt holding you back from doing what the Lord wants you to do?

If the second PRACTICE is to be Debt-Averse, that doesn't mean that there aren't some frequently asked questions about the details of living this out day-to-day. The first FAQ is a bit of a review of what we've studied thus far, **"Is all debt wrong?"** What is the conclusion you came to from what you've read and thought about? (*The Elders of Trinity Fellowship have written a position paper on debt that is available on their website, www.trinityinfo.org*).

A second FAQ won't be discussed in the Bible specifically. **"What about using credit cards?"** Considering that studies indicate that people will spend about 34% more when using a credit card than when using cash, what should be the guidelines for using them?

"When is debt especially dangerous?" is the third FAQ. Consider the following four answers. Which one have you most recently violated (or have been tempted to do so)?

1. When a possession's resale value is less than what is owed.
2. When it tempts us to violate our convictions (remember, if you cannot take on debt in faith believing that God approves, then it is sin for you - see Romans 14:23).
3. When it tempts us to rob God in order to pay our creditors.
4. When it restricts our freedom to follow the Spirit's leading in ministry or in generosity.

1 Corinthians 6:12

¹² "All things are lawful for me," but not all things are helpful. "All things are lawful for me," but I will not be enslaved by anything.

A final FAQ is the humble request, **"Where can I get help for my debt-dependency?"** Even if we have the freedom to take on less-dangerous debt, we must be cautious. How can debt enslave us? Physically? Emotionally?

The key to finding help is to ASK. Humble yourself and admit you have a need.

SUMMARY OF PRACTICE 2

Key Word: DEBT-AVERSE

Key Thought: “I will spend within my God-given means.”

I WILL AVOID DEBT WHENEVER POSSIBLE.

I WILL GET OUT OF DEBT AS SOON AS POSSIBLE.

I WILL TRUST GOD, BUT NOT PRESUME UPON HIM.

**BEING DEBT-AVERSE, I WILL PROTECT
MY FREEDOM TO OBEY GOD'S LEADING.**

PRINCIPLE 3

Key Word: SELF-CONTROL

Key Thought: "I will serve God, not money."

The key word in the third PRINCIPLE is "SELF-CONTROL." Without self-control all the tools or practices of handling our finances will amount to little more than a pile of frustration. This PRINCIPLE flows out of the foundation of the truth that we are called to STEWARDSHIP, the first Principle. Because Jesus is King and since we have chosen to be His servants, we reflect these truths in the motivations behind the discipline of our lives.

The two sides of the coin that mints this third PRINCIPLE is our choice to serve God, and our choice to not serve money. The question that probes our lives with the impact of these biblical insights is, "What motivates me to discipline myself?"

We must look into the Scriptures and see how this aspect of the fruit of the Spirit, self-control, is to be received and developed in our lives. It seems that we must **look back** to what God has done for us, **look down** to what the Devil is trying to do to us, **look up** in faith to what God wants to do for us right now, and **look ahead** with hope to what God has told us will happen in the future.

Exodus 20:17

¹⁷ "You shall not covet your neighbor's house; you shall not covet your neighbor's wife, or his male servant, or his female servant, or his ox, or his donkey, or anything that is your neighbor's."

There seems to be a slippery slope down toward serving money. The command in Exodus 20:17 says that we should not covet. It has been suggested that coveting slips into envy and favoritism, then manipulation, making false comparisons and even stealing. But the hard climb up to serving God is marked by steps like gratitude, delayed gratification, responsibility, and hard work.

How big a problem is coveting? And what are ways that we slip into it?

Titus 2:11-14

¹¹ For the grace of God has appeared, bringing salvation for all people, ¹² training us to renounce ungodliness and worldly passions, and to live self-controlled, upright, and godly lives in the present age, ¹³ waiting for our blessed hope, the appearing of the glory of our great God and Savior Jesus Christ, ¹⁴ who gave himself for us to redeem us from all lawlessness and to purify for himself a people for his own possession who are zealous for good works.

What has appeared, training us to live self-controlled lives?

How does this passage link to the concept of the “X-changed life” (the three actions of putting off, putting on, and being transformed by the renewing of our minds found in Ephesians 4:22-24)?

Grace has taught us to say “no” to (or to put off) what? And to say “yes” to (or put on) what?

Is this looking back, looking down, looking up, or looking ahead (circle one)?

1 Thessalonians 5:4-11

⁴ But you are not in darkness, brothers, for that day to surprise you like a thief. ⁵ For you are all children of light, children of the day. We are not of the night or of the darkness. ⁶ So then let us not sleep, as others do, but let us keep awake and be sober. ⁷ For those who sleep, sleep at night, and those who get drunk, are drunk at night. ⁸ But since we belong to the day, let us be sober, having put on the breastplate of faith and love, and for a helmet the hope of salvation. ⁹ For God has not destined us for wrath, but to obtain salvation through our Lord Jesus Christ, ¹⁰ who died for us so that whether we are awake or asleep we might live with him. ¹¹ Therefore encourage one another and build one another up, just as you are doing.

In verse 8, other translations render it “let us be self-controlled.” What are we told to renew our minds with and to remind ourselves of, so that we can be sober and self-controlled?

This passage does not directly deal with finances. And yet the principle of self-control and thinking aright is critical if we are to experience God’s freedom in our finances. When do you tend to get disoriented, almost forgetting that you now belong to the day?

1 Peter 5:8-9

⁸ Be sober-minded; be watchful. Your adversary the devil prowls around like a roaring lion, seeking someone to devour. ⁹ Resist him, firm in your faith, knowing that the same kinds of suffering are being experienced by your brotherhood throughout the world.

Developing self-control (being sober-minded) involves looking back to the work of grace God has done in our lives (the previous texts we have looked at). But it also means that we look “down” and see the danger of the Evil One seeking to devour us. When is it most obvious to you that the devil can use financial things to tempt you?

Note that the word rendered “sober-minded” in the ESV above is used figuratively in the NT, of being free from every form of mental and spiritual excess and confusion be self-controlled, clear-headed, self-possessed.

Is this looking back, looking down, looking up, or looking ahead (circle one)?

Galatians 5:22-25

²² But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, ²³ gentleness, self-control; against such things there is no law. ²⁴ And those who belong to Christ Jesus have crucified the flesh with its passions and desires. ²⁵ If we live by the Spirit, let us also walk by the Spirit.

Often we make the mistake of going after the fruit rather than seeking to be filled with the Spirit. How is it helpful to remember that self-control is not just done “by yourSELF?”

2 Timothy 1:6-7

⁶ For this reason I remind you to fan into flame the gift of God, which is in you through the laying on of my hands, ⁷ for God gave us a spirit not of fear but of power and love and self-control.

Many people tend to excuse themselves from being self-disciplined (another way “self-control” in the text above is translated in other versions) because they think it is legalistic or “just not me.” How would this text address such a thought? How does this renewed mind help us change?

Is this looking back, looking down, looking up, or looking ahead (circle one)? How so?

2 Peter 1:3-9

³ His divine power has granted to us all things that pertain to life and godliness, through the knowledge of him who called us to his own glory and excellence, ⁴ by which he has granted to us his precious and very great promises, so that through them you may become partakers of the divine nature, having escaped from the corruption that is in the world because of sinful desire. ⁵ For this very reason, make every effort to supplement your faith with virtue, and virtue with knowledge, ⁶ and knowledge with self-control, and self-control with steadfastness, and steadfastness with godliness, ⁷ and godliness with brotherly affection, and brotherly affection with love. ⁸ For if these qualities are yours and are increasing, they keep you from being ineffective or unfruitful in the knowledge of our Lord Jesus Christ. ⁹ For whoever lacks these qualities is so nearsighted that he is blind, having forgotten that he was cleansed from his former sins.

The last “look” of developing self-control is to “look ahead.” We must renew our minds with the hope of a fruitful and productive knowledge of the Lord Jesus. Does the description of the qualities given above, including self-control, reflect more of a ladder or an escalator? Explain.

Verse 5 tells us to “make every effort.” But what is the reason behind this effort?

Titus 2:11-14

¹¹ For the grace of God has appeared, bringing salvation for all people, ¹² training us to renounce ungodliness and worldly passions, and to live self-controlled, upright, and godly lives in the present age, ¹³ waiting for our blessed hope, the appearing of the glory of our great God and Savior Jesus Christ, ¹⁴ who gave himself for us to redeem us from all lawlessness and to purify for himself a people for his own possession who are zealous for good works.

We are to renew our minds by looking forward to and actively “waiting” for what?

How does grace train us?

1 Peter 4:7

⁷ The end of all things is at hand; therefore be self-controlled and sober-minded for the sake of your prayers.

How is the statement, “the end of all things is at hand,” act like smelling salts when we become disoriented by the things of this world?

Why do we need this perspective in order to pray?

SUMMARY OF PRINCIPLE 3

Key Word: SELF-CONTROL

Key Thought: "I will serve God, not money."

I WILL LOOK BACK AT WHAT GOD HAS DONE FOR US.

I WILL LOOK DOWN AT THE DEVIL, KNOWING HIS TACTICS.

**I WILL LOOK UP IN FAITH
FOR GOD'S DAILY PROVISION OF SELF-CONTROL,
AS PART OF THE FRUIT OF THE SPIRIT.**

**I WILL LOOK AHEAD
TO THE BLESSED HOPE OF CHRIST'S RETURN
AND THE END OF ALL THINGS.**

PRACTICE 3

Key Words: INTENTIONAL CHOICES

Key Thought: “I will discipline myself for godliness.”

PRACTICE 3 is an application of PRINCIPLE 3. Both are grounded in the declaration that a believer chooses to serve God and not serve money.

The connection is made between the aspect of the fruit of the Spirit called self-control and the discipline of making intentional choices. Remember, the PRINCIPLE helps make sure we are on the right river, while the PRACTICE helps us paddle our canoes well. The right PRINCIPLE without practical PRACTICES is just theory and dreaming. But the right PRACTICES without the PRINCIPLES is being a great canoeist who is headed for the waterfalls.

1 Timothy 4:6-10

⁶ If you put these things before the brothers, you will be a good servant of Christ Jesus, being trained in the words of the faith and of the good doctrine that you have followed. ⁷ Have nothing to do with irreverent, silly myths. Rather train yourself for godliness; ⁸ for while bodily training is of some value, godliness is of value in every way, as it holds promise for the present life and also for the life to come. ⁹ The saying is trustworthy and deserving of full acceptance. ¹⁰ For to this end we toil and strive, because we have our hope set on the living God, who is the Savior of all people, especially of those who believe.

The key verse that links our PRINCIPLE and PRACTICE is the second half of verse 7. When it comes to athletics, most of us would readily agree that even natural athletes do not automatically become champions. They need to train. Why do we often avoid this?

When someone walks on one of the rails of a railroad track, will they stay on the rail very long if they do not walk intentionally? Why?

In this lesson we want to look at **7 practical balancing steps of making intentional choices.** We want to make sure that we do not step off the rail, either to the left or to the right.

Proverbs 27:23-24

²³ Know well the condition of your flocks, and give attention to your herds, ²⁴ for riches do not last forever; and does a crown endure to all generations?

The first balancing step is in the area of record-keeping and budgeting. How would the text from Proverbs 27 inform this area of discipline?



The two extremes that we want to avoid in record-keeping and budgeting each push away from the idea of “engaging” in this discipline. The one extreme would be to **“ignore”** it. The other extreme would be to **“obsess”** over it (write these summary words in the box above).

Proverbs 21:5 (ESV)

⁵The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.

Another balancing step is tied to our working and Sabbath-keeping. What key word of encouragement would you pull from Proverbs 21:5?

Proverbs 12:11

¹¹ Whoever works his land will have plenty of bread, but he who follows worthless pursuits lacks sense.

Proverbs 23:4-5

⁴ Do not toil to acquire wealth; be discerning enough to desist. ⁵ When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven.

What insights do these proverbs give regarding work and rest?



The two extremes that we want to avoid in working and in getting appropriate rest are to **“Be Lazy”** or to **“Be Driven”** (write these summary words in the box above). Which extreme do you tend toward?

Another balancing step that many people ask about is insurance. The key word we will balance ourselves with is “provide.” It seems best if we provide in such a way that we don’t have to say, “I better not die,” nor “They’d be better off if I were dead.”

1 Timothy 5:8

⁸ But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.

1 Timothy 5:16

¹⁶ If any believing woman has relatives who are widows, let her care for them. Let the church not be burdened, so that it may care for those who are really widows.

How can providing life insurance be part of providing for our families?

Who would most need this protection? Why?

Proverbs 18:11-12

¹¹ A rich man's wealth is his strong city, and like a high wall in his imagination. ¹² Before destruction a man's heart is haughty, but humility comes before honor.

In seeking balance in the area of insurance, it is important to avoid the presumption that we can trust in our wealth. How can insurance cause us to stumble away from depending on God to provide?

Proverbs 30:8-9

⁸ Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, ⁹ lest I be full and deny you and say, "Who is the Lord?" or lest I be poor and steal and profane the name of my God.

This proverb captures beautifully the danger of the extremes. What are they?



The two extremes that we want to avoid in the question of a Christian and insurance are: “**Better not Die**” or to “**Better Off Dead**” (write these summary words in the box above).

Proverbs 21:20

²⁰ Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.

When it comes to the balancing steps regarding saving, why does the “foolish man” never have anything stored up?

Proverbs 6:6-8

⁶ Go to the ant, O sluggard; consider her ways, and be wise. ⁷ Without having any chief, officer, or ruler, ⁸ she prepares her bread in summer and gathers her food in harvest.

Saving resources will never happen by chance. What must we do in order to learn from the ant’s wisdom?

Luke 12:15-21

¹⁵ And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." ¹⁶ And he told them a parable, saying, "The land of a rich man produced plentifully, ¹⁷ and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' ¹⁸ And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. ¹⁹ And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.' ²⁰ But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' ²¹ So is the one who lays up treasure for himself and is not rich toward God."

While saving is important, there is an extreme that is pictured in the story Jesus told. How would you label that step of stumbling?

James 5:1-6

¹ Come now, you rich, weep and howl for the miseries that are coming upon you. ² Your riches have rotted and your garments are moth-eaten. ³ Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days. ⁴ Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts. ⁵ You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. ⁶ You have condemned; you have murdered the righteous person. He does not resist you.

As we seek balance, we must be careful with saving to the extreme. What would be indicators of that extreme?



The two extremes that we want to avoid in the question of a Christian and saving are “**Squander**” and “**Hoard**” (write these summary words in the box above). Which of these do you tend towards? How could you become more balanced?

When it comes to retirement, where we must take our next balancing step, there really are no applicable texts in the Bible. The closest comes to the priests who serve until they are 50 and then they change roles (see below).

Numbers 8:24-26

²⁴ "This applies to the Levites: from twenty-five years old and upward they shall come to do duty in the service of the tent of meeting. ²⁵ And from the age of fifty years they shall withdraw from the duty of the service and serve no more. ²⁶ They minister to their brothers in the tent of meeting by keeping guard, but they shall do no service. Thus shall you do to the Levites in assigning their duties."



The two extremes that we want to avoid in the question of a Christian and retirement are “**Spartan**” and “**Indulgent**” (write these summary words in the box above). Which of these do you tend towards?

Retirement should be a time of re-tooling ourselves for the King’s work. How does the balancing step of “be available” reflect that mentality?

Should we see ourselves retiring FROM as much as retiring TO? Or retiring FOR? Explain.

Proverbs 13:11

¹¹ Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.

Proverbs 18:11-12

¹¹ A rich man's wealth is his strong city, and like a high wall in his imagination. ¹² Before destruction a man's heart is haughty, but humility comes before honor.

The next balancing step is to be taken in the area of investing. What does Proverbs 13 encourage us to do and how does this compare to the “get rich quick” mentality of so many?

We previously looked at Proverbs 18:11-12, but it is important to remind ourselves that our investments do not make us “invincible.”



The two extremes that we want to avoid in the question of a Christian and investing are “**Get rich quick**” and “**Be invincible**” (write these summary words in the box above). Which of these is of the greatest temptation to you?

The final balancing step that we must consider is related to leaving an inheritance to others.

Proverbs 13:22

²² A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous.

Is it a good thing to be able to leave an inheritance?

The texts that deal with inheritance in the Bible usually are discussing the passing on of the family land, which would have been crucial in an agricultural economy. But it is easy in today's economy to miss the good provision an inheritance can make, turning it instead into a windfall of temptation.

Luke 12:13-15

¹³ Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." ¹⁴ But he said to him, "Man, who made me a judge or arbitrator over you?" ¹⁵ And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."

How did Jesus respond when someone asked Him to make their brother "play fair?"

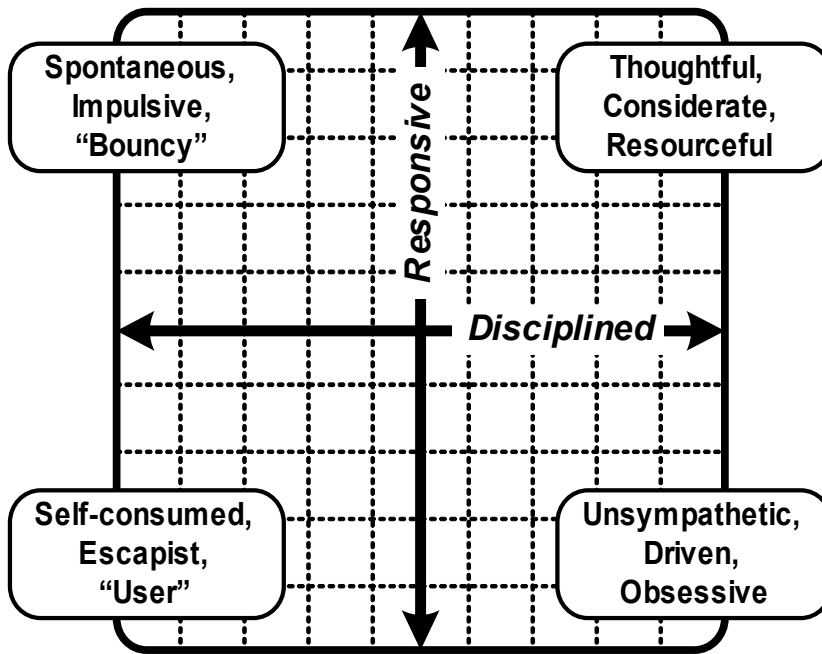
We must remember that a person has the right to manage the money God has entrusted to them. As children or grandchildren, we do not have a "right" to our portion! What does such an attitude say about our hearts (see the text in Luke 12 above)?



The two extremes that we want to avoid in the question of a Christian and inheritances are leaving nothing which makes for "**Resentments**" and leaving too much which makes for "**Temptations**" (write these summary words in the box above). Do you have a legal will drawn up that is based on wisdom?

As we consider how to wrap up these 7 balancing steps, it seems helpful to make a graph that illustrates the two tensions that disciples who show allegiance to Jesus want to grow in. There really is no place for simplistic “idiot lights.” Rather, we need gauges to show where we really are.

The two tensions are “Responsive” and “Disciplined.” When we use these two as the axis lines on a graph the result is as follows:



A person who is High Responsive - Low Disciplined tends to be generous but rarely is their giving substantial since they lack the discipline to build up resources.

The Low Responsive - High Disciplined tends to be a “Scrooge” who thinks that they have what they “own” because of their hard or smart work.

The Low Responsive - Low Disciplined person gets what they can from others. They are often seen as a “mooch” even though they often assume that they deserve whatever is given to them.

The goal of the believer is to be High-High. Sometimes God puts different folks together in a family. How could a High Responsive person tell others about the opportunities there are? And how could a High Disciplined person offer the structure to turn well-meaning “bouncy” into major impacts for good?

Put an “NOW” with a circle around it on the chart above to indicate where you believe God’s Spirit is telling you that you are at right now. How does that compare to three years ago, which you could mark with a “-3 years” with a circle around it?

How is the Lord directing you toward further growth in this area?

A few last thoughts: “Lack of self-discipline is self-inflicted pain.” “Failure to choose is to choose failure.” “Self-control is a fruit of the Spirit, not a function of temperament.”

SUMMARY OF PRACTICE 3

Key Word: INTENTIONAL CHOICES

Key Thought: "I will discipline myself for godliness."

*** I WILL ENGAGE IN RECORD-KEEPING & BUDGETING.**

*** I WILL BE DILIGENT IN MY WORK
& KEEP THE SABBATH PRINCIPLE.**

*** I WILL CONSIDER INSURANCE AS A WAY
TO PROVIDE FOR MY FAMILY.**

*** I WILL SAVE FOR THE FUTURE, YET AVOID HOARDING.**

*** I WILL CONSIDER RETIREMENT AS A TIME
TO BE AVAILABLE FOR GOD'S WORK.**

*** I WILL BE INTENTIONAL IN MY INVESTMENTS, NOT SEEKING
TO GET RICH QUICK OR MAKE MYSELF INVINCIBLE.**

*** I WILL BE WISE IN SEEKING TO LEAVE AN INHERITANCE,
NOT MAKING IT A TEMPTATION NOR A SOURCE OF RESENTMENT.**

PRINCIPLE 4

Key Word: GENEROSITY

Key Thought: "I will seek God, not money."

From the seed principle of STEWARDSHIP has flowed the other principles of Biblical Stewardship. There was CONTENTMENT and the SELF-CONTROL. The final principle that we will study, again coming out of the idea that God owns everything and we are but stewards (or managers), is that of GENEROSITY.

GENEROSITY is the most "upside-down" of the principles we have looked at. We find that when we earnestly seek God first, that He blesses us with all that we need. It is indeed more blessed to give than to receive. But Biblical generous-living needs to be energized by a number of mind-renewing concepts. Let's look at some of them together.

2 Corinthians 8:9

⁹ For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.

The first concept to energize our generosity is the example of Jesus. Explain what the Apostle Paul means about Christ being "rich" and then becoming "poor" so that we might become "rich."

2 Corinthians 9:12-15

¹² For the ministry of this service is not only supplying the needs of the saints, but is also overflowing in many thanksgivings to God. ¹³ By their approval of this service, they will glorify God because of your submission flowing from your confession of the gospel of Christ, and the generosity of your contribution for them and for all others, ¹⁴ while they long for you and pray for you, because of the surpassing grace of God upon you. ¹⁵ Thanks be to God for his inexpressible gift!

2 Corinthians 8-9 is the largest text dealing with giving in the New Testament. We just saw of the example of Christ is to be a model to us. Paul then thanks the Corinthians for their generosity. How does verse 15 fit into his thought-flow?

How has the example of Christ's love stirred you to be generous?

1 Corinthians 4:6-7

⁶I have applied all these things to myself and Apollos for your benefit, brothers, that you may learn by us not to go beyond what is written, that none of you may be puffed up in favor of one against another. ⁷For who sees anything different in you? What do you have that you did not receive? If then you received it, why do you boast as if you did not receive it?

A second mind-renewing concept is the gratitude that we should have for all we have received. According to this text, what do we have that has not been a gift to us from God?

Gordon McDonald once said, “Generous giving begins with the posture of total humility.” How could that quote tie to the text we just read?

Matthew 6:19-21

¹⁹“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹For where your treasure is, there your heart will be also.

A third concept that helps renew our minds is found in the desire we should have to invest wisely. After all, who wants to throw away what they have? What is it that we can “store up” in heaven?

Why is such “sending it on ahead” (even though you cannot take it with you) a good investment?

1 Timothy 6:17-19

¹⁷As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. ¹⁸They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

What is the reasoning behind challenging those who are rich in this present age to be “rich in good works, to be generous and ready to share”?

2 Corinthians 9:6-8

⁶The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. ⁷ Each one must give as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸ And God is able to provide you with every blessing in abundance, so that having all contentment in all things at all times, you may abound in every good work.

The fourth mind-renewing concept that energizes our generosity is found in the law of sowing and reaping. This is not just a general principle, but in the context of the chapters in 2 Corinthians, it is about financial giving to the poor. What does this text promise God will allow us to reap?

Acts 20:33-35

³³ I coveted no one's silver or gold or apparel. ³⁴ You yourselves know that these hands ministered to my necessities and to those who were with me. ³⁵ In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, "It is more blessed to give than to receive."

As the Apostle speaks to the Elders upon his departure, he gives to them what example of his personal application of Jesus' principle, "It is more blessed to give than to receive"?

This is the fifth concept that helps motivate generous living: The blessing of giving! When have you found this principle to be true in your life?

2 Corinthians 8:8

⁸I say this not as a command, but to prove by the earnestness of others that your love also is genuine.

The final stimulating concept for generosity is again found within the context of 2 Corinthians 8-9 (why not read the whole text). Paul challenges the people to be generous so that their love may be proved to be what?

It is easy to say, "I love you." But without generosity towards the needs of others, that statement may ring hollow. Is this final mind-renewing idea one that presses you to get practical about your "love?" If so, how?

With those concepts helping us to renew our minds, we need to address a question that many have, **“Are rewards a legitimate motivation for generosity?”** It is easy to assume that since eternal life is a free gift of God’s grace that there is no place for different levels of rewards for believers. Let’s check the Scriptures to see what they say.

Matthew 11:20-24

²⁰ Then he began to denounce the cities where most of his mighty works had been done, because they did not repent. ²¹ "Woe to you, Chorazin! Woe to you, Bethsaida! For if the mighty works done in you had been done in Tyre and Sidon, they would have repented long ago in sackcloth and ashes. ²² But I tell you, it will be more bearable on the day of judgment for Tyre and Sidon than for you. ²³ And you, Capernaum, will you be exalted to heaven? You will be brought down to Hades. For if the mighty works done in you had been done in Sodom, it would have remained until this day. ²⁴ But I tell you that it will be more tolerable on the day of judgment for the land of Sodom than for you."

What does Jesus teach here about degrees of punishment?

Romans 14:10-12

¹⁰ Why do you pass judgment on your brother? Or you, why do you despise your brother? For we will all stand before the judgment seat of God; ¹¹ for it is written, "As I live, says the Lord, every knee shall bow to me, and every tongue shall confess to God." ¹² So then each of us will give an account of himself to God.

Here the context is talking about believers. Who will have to stand and give an account before God?

John 5:24

²⁴ Truly, truly, I say to you, whoever hears my word and believes him who sent me has eternal life. He does not come into judgment, but has passed from death to life.

Romans 8:1

¹ There is therefore now no condemnation for those who are in Christ Jesus.

YET . . . We must not understand that a believer’s giving account will involve being punished since Jesus has taken all our punishment for us.

Revelation 11:18

¹⁸ The nations raged, but your wrath came, and the time for the dead to be judged, and for rewarding your servants, the prophets and saints, and those who fear your name, both small and great, and for destroying the destroyers of the earth."

But the time will come when God rewards His servants. In the context of this verse, are the rewards different for different believers?

2 Corinthians 5:9-10

⁹ So whether we are at home or away, we make it our aim to please him. ¹⁰ For we must all appear before the judgment seat of Christ, so that each one may receive what is due for what he has done in the body, whether good or evil.

In the context here, is Paul talking about believers or unbelievers?

1 Corinthians 3:11-15

¹¹ For no one can lay a foundation other than that which is laid, which is Jesus Christ. ¹² Now if anyone builds on the foundation with gold, silver, precious stones, wood, hay, straw- ¹³ each one's work will become manifest, for the Day will disclose it, because it will be revealed by fire, and the fire will test what sort of work each one has done. ¹⁴ If the work that anyone has built on the foundation survives, he will receive a reward. ¹⁵ If anyone's work is burned up, he will suffer loss, though he himself will be saved, but only as through fire.

What is the person's work that Paul is referring to?

How does this text address that salvation is by grace AND that there are differing rewards that the Lord will give (which are to be motivation for us in this life)?

1 Corinthians 4:2-5

² Moreover, it is required of stewards that they be found trustworthy. ³ But with me it is a very small thing that I should be judged by you or by any human court. In fact, I do not even judge myself. ⁴ I am not aware of anything against myself, but I am not thereby acquitted. It is the Lord who judges me. ⁵ Therefore do not pronounce judgment before the time, before the Lord comes, who will bring to light the things now hidden in darkness and will disclose the purposes of the heart. Then each one will receive his commendation from God.

All we have is a gift from God. In a sense, it is a "trust." What is required of those who have been given a trust to be a steward of?

Revelation 3:11

¹¹ I am coming soon. Hold fast what you have, so that no one may seize your crown.

1 John 2:28

²⁸ And now, little children, abide in him, so that when he appears we may have confidence and not shrink from him in shame at his coming.

2 John 8

⁸ Watch yourselves, so that you may not lose what we have worked for, but may win a full reward.

The hope of rewards is not our primary motivation for generosity (see rather the mind-renewing concepts in the first part of this lesson). But it is a biblical one. The way we live is also motivated by not wanting the regrets described in these verses. What are these regrets?

SUMMARY OF PRINCIPLE 4

Key Word: GENEROSITY

Key Thought: "I will seek God, not money."

I WILL RENEW MY MIND, RECALLING . . .

THE EXAMPLE OF JESUS' GENEROSITY,

MY GRATITUDE FOR ALL GOD'S GOOD GIFTS,

MY DESIRE TO MAKE A GOOD ETERNAL INVESTMENT,

THE LAW OF SOWING AND REAPING,

THAT IT IS MORE BLESSED TO GIVE THAN RECEIVE,

AND THAT MY GENEROSITY IS A WAY TO PROVE MY LOVE.

I WILL UNDERGIRD THESE BIBLICAL CONCEPTS WITH . . .

**THE HOPE OF RECEIVING ETERNAL REWARDS
AND AVOIDING THE REGRETS OF LIFE.**

PRACTICE 4

Key Word: HILARIOUS OBEDIENCE

Key Thought: “I will live with open hands.”

PRACTICE 4 is an application of PRINCIPLE 4. Because the believer chooses to seek God, not money, they practically choose to live with “open hands,” in hilarious obedience.

Matthew 6:1-4

¹ "Beware of practicing your righteousness before other people in order to be seen by them, for then you will have no reward from your Father who is in heaven. ² "Thus, when you give to the needy, sound no trumpet before you, as the hypocrites do in the synagogues and in the streets, that they may be praised by others. Truly, I say to you, they have received their reward. ³ But when you give to the needy, do not let your left hand know what your right hand is doing, ⁴ so that your giving may be in secret. And your Father who sees in secret will reward you.

The foundational word in this fourth practice is “**OBEDIENCE.**” Matthew 6 provides us with the first spotlight of understanding as to what our obedience is to be like. When we give to others, how should it be done?

What if you cannot do it completely “**in secret?**” What would the application of the text’s principle be then?

1 Corinthians 16:1-2

¹ Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. ² On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come.

The second and third spotlights of understanding comes from Paul’s instructions regarding a special offering taken for the poor in Jerusalem. What was to be “**systematic**” about the Corinthians’ giving? Why?

This text also tells us that our obedience of giving should be “**proportional.**” Someone has said, “Equal sacrifice - Not equal giving.” Do you think that captures the idea of proportional? Why or why not?

2 Corinthians 8:1-5

¹ We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, ² for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. ³ For they gave according to their means, as I can testify, and beyond their means, of their own free will, ⁴ begging us earnestly for the favor of taking part in the relief of the saints- ⁵ and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us.

Gordon MacDonald once said, "Great giving is not determined by amounts, but by Macedonian standards." In light of the text above, what do you think he meant by that?

Mark 12:41-44

⁴¹ And he sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. ⁴² And a poor widow came and put in two small copper coins, which make a penny. ⁴³ And he called his disciples to him and said to them, "Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. ⁴⁴ For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on."

The Macedonians and this poor widow both model for us what it is the fourth spotlight, namely to obey "**sacrificially.**" When we remember that God is the first and most generous of givers, how should that motivate our obedience of giving?

C.S. Lewis once noted, "I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare." What set the widow apart from all the rich people?

Our PRACTICE is defined as HILARIOUS OBEDIENCE. We've just seen that our **OBEDIENCE** should be done humbly ("in secret"), systematically, proportionately, and sacrificially. Now we want to connect this foundational word to one that is not usually thought of as going with it. Namely, we want to connect **HILARIOUS** to OBEDIENCE.

1 John 3:16-18

¹⁶ By this we know love, that he laid down his life for us, and we ought to lay down our lives for the brothers. ¹⁷ But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him? ¹⁸ Little children, let us not love in word or talk but in deed and in truth.

The sad fact is that some folks cannot be hilariously obedient because they "close their hearts" against others. Is this possible, on an ongoing basis, for a true believer in Christ?

1 Timothy 6:17-19

¹⁷ As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. ¹⁸ They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹ thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

Previously we saw that some had “no pity” (closing their hearts). Now we see that true followers of Jesus can be described with what words or phrases?

A **HILARIOUSLY** Obedient disciple lives **responsively**. How open is your heart to the needs of others?

1 Corinthians 13:1-3

¹ If I speak in the tongues of men and of angels, but have not love, I am a noisy gong or a clanging cymbal. ² And if I have prophetic powers, and understand all mysteries and all knowledge, and if I have all faith, so as to remove mountains, but have not love, I am nothing. ³ If I give away all I have, and if I deliver up my body to be burned, but have not love, I gain nothing.

The great love chapter by the Apostle Paul corrects our thinking when we drift into the error of picturing cold, disciplined giving as God’s desire. What is needed to make obedience to God’s directives (to care for the poor) something that He approves of?

2 Corinthians 8:1-5

¹ We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, ² for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. ³ For they gave according to their means, as I can testify, and beyond their means, of their own free will, ⁴ begging us earnestly for the favor of taking part in the relief of the saints- ⁵ and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us.

We’ve looked at this passage before. Note verse 5. The Macedonian standard for giving starts where?

One could say that Hilarious Obedience is **responsive** and **from the heart**. How are the “purse-strings” and the “heart-strings” connected in your life?

2 Corinthians 9:6-8

⁶ The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. ⁷ Each one must give as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸ And God is able to provide you with every blessing in abundance, so that having all contentment in all things at all times, you may abound in every good work.

The last insight into being Hilarious in our Obedience is found in this text. What kind of giver does God love? What are the contrasts that Paul gives to such a giver? Which is more true of you?

SUMMARY OF PRACTICE 4

Key Word: HILARIOUS OBEDIENCE

Key Thought: "I will live with open hands."

***I WILL MANIFEST OBEDIENCE
BY MAKING SURE MY GENEROSITY IS DONE . . .***

**HUMBLY, "IN SECRET,"
SYSTEMATICALLY,
PROPORTIONATELY,
SACRIFICIALLY.**

***I WILL MANIFEST MY OBEDIENCE
"HILARIOUSLY" BY GIVING . . .***

**RESPONSIVELY TO THE NEEDS OF OTHERS,
FROM THE HEART,
CHEERFULLY.**