

WINTER GUIDE

THINGS THAT MATTER

MAJOR LESSONS THIS MONTH:

1. Work Matters1 Jan
2. **Money Matters**8 Jan
3. Life Matters15 Jan
4. Character Matters22 Jan
5. Sexual Purity Matters29 Jan

OPENING QUESTIONS/COMMENTS

- Jesus spoke more about money than any other subject – except Love
- Two Thirds (2/3s) of the Lord’s parables are about Money. Money is talked about more than Heaven or Hell. Only the topic of Love exceeds that of money.
- How we handle money is a strong indicator of our level of spiritual maturity - Larry Burkett (Ecc 10:19 – Money answers all things).
- There are Biblical guidelines to follow to ensure we do not put our God-given resources into a bag with holes (over 1000 passages in Scripture deal directly with wealth, 2nd only to Love. Proverbs alone has ~250 passages on stewardship)

THIS WEEK’S LESSON PLAN (see bell curves below)

- Material wealth does not matter..... Lk 12:16-21
- Trust God to meet your needs..... Lk 12:27-28
- Pursue God’s kingdom Lk 12:31-34
- Be a good steward..... Lk 12:42-44,48b
- Right Attitudes & Motives on Money
 - ♦ Meet Needs of Family(1 Tim 5:8)
 - ♦ Further the Gospel(Phil 4:14-18)
 - ♦ Care for the Poor.....(Pr 19:17; Mat 19:21)
 - ♦ Give More(Pr 21:26b, Acts 20:35)
- God’s Economy is based on:
 - ♦ John 6:27(‘Do not work for the food that perishes...’)
 - ♦ Mat 6:19-34(‘Seek first the Kingdom of God...’)
 - ♦ Mat 25:14-30(Distribution and Investment of ‘Talents’)
 - ♦ Luke 6:38.....(‘Give and it shall be given unto you...’)
 - ♦ Pr 13:11(‘...he that gathers by labor shall increase’)
 - ♦ Ecc 5:19.....(‘...by God’s mercy do some become rich...’)
- Prosperity and Poverty may be a sign of:
 - ♦ Diligence or Laziness (Pr 20:13)
 - ♦ God’s blessings or testing (Job)
 - ♦ A sign of God’s judgment; or
 - ♦ Cause & effect (...it rains on the just & the unjust - Mat 5:45)
- Position yourself to be blessed
 - ♦ Live a godly life and be diligent in your faith (Ps 84:11b “No good thing will He withhold from those who walk uprightly”)
 - ♦ Pray for needs to be met - but let God decide how best to meet those needs (3 John 2 “I pray that you may prosper in all things and be in health, just as your soul prospers”)

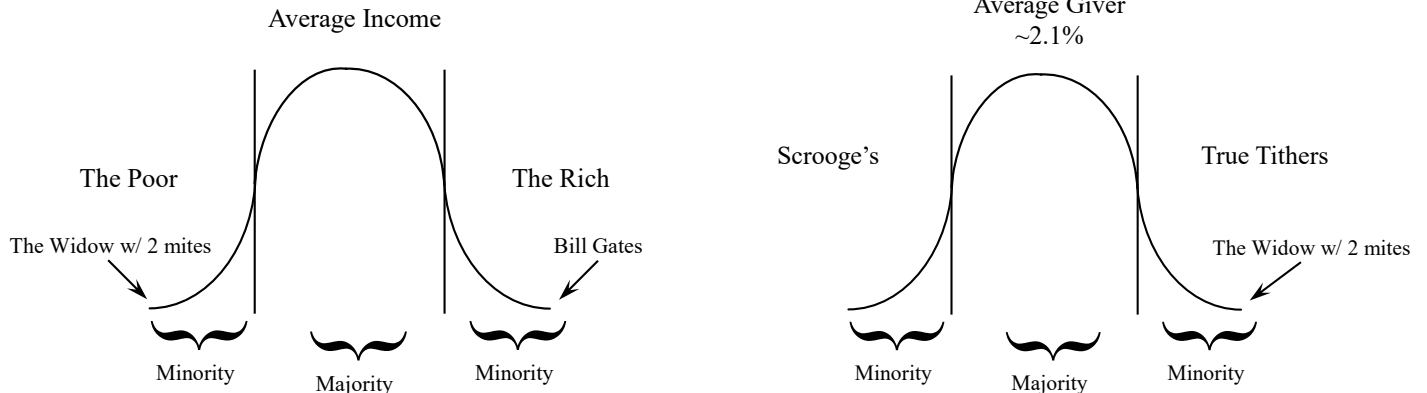
- There’s no guarantee God will bless any of us materially (e.g., widow w/ 2 mites, the destitute widows of 1 Timothy 5, the Apostles), but at least we want to be in a position to be blessed (Ecc 5:19)
- Nothing worse than missing the blessings of God due to disobedience (Jer 5:25b “your sins have withheld good from you”)
- To work until we have enough to stop work is not a Biblical concept (Lk 12:16-21, Parable of the rich fool)
- Prosperity on earth is not guaranteed (Pr 27:24), but Peace & Contentment are (Phil 4:7-13, Isa 55:2)
- Most of our toil is not to survive (Ecc 6:7) but because of envy of our neighbor (Ecc 4:4)
- Must watch out for covetousness/materialism for God puts it in the same category as idolatry, immorality, & blasphemy: (Ex 18:21; Ps 119:36; Pr 21:26; Ecc 5:10-12; Jer 8:10; Mr 7:20-23; Lk 12:15; Rom 1:29; Col 3:5; Eph 5:3-5; 1 Cor 6:10; 1 Tim 6:10; Heb 13:5)
- Work smarter, not harder (Prov 31:16, Ecc 10:10,19)
 - Exception: Elders in Acts 20:34, 35
- You may have to spend money to make money (Prov 14:4)
- It is more blessed to give than to receive (Acts 20:35)
- Honesty, Generosity, Righteousness, God-fearing, Wisdom, and Industrious - are key traits needed before God can bless the way He wants to bless (Ps 37:21, 26; James)
- God blesses proportionally to one’s ability to give, but not always materialistically (Prov 11:31, Rom 11:35). Some 30x, some 60x, some 100x (Mt 13:23)
 - Exceptions: Widow w/ 2 mites (Mrk 12:42-44) and
 - The faithful widows of 1 Timothy 5

Seven Things Worth More Than Money

1. **God’s Love:** (Psalm 63:3) Thy lovingkindness is better than life.
2. **God’s Word:** (Psalm 119:72) The law of thy mouth is better unto me than thousands of gold and silver. (cf Job 23:12; Ps 119:127)
3. **Wisdom:** (Pr 3:13 - 15) Happy is the man that finds wisdom, and the man that gets understanding. For [she] is better than the merchandise of silver, and the gain thereof than fine gold. She is more precious than rubies: (also see Pr 16:16)
4. **Friendship:** (Pr 15:17) Better is a dinner of herbs where love is, than a stalled ox and hatred therewith.
5. **Reputation:** (Pr 22:1) A good name is rather to be chosen than great riches, and loving favor rather than silver and gold.
6. **Integrity:** (Pr 23:23) Buy the truth, and sell it not; also wisdom, and instruction, and understanding.
7. **Christ’s Reproach:** (Heb 11:26) Moses esteemed the reproach of Christ as greater riches than the treasures in Egypt

Proper Perspective on Money

- The LOVE of Money is the root of all evil (1 Tim 6:10)
- It is unscriptural to hoard (Ecc 5:10-13; Lk 12:16-21)
- If you don’t work, you don’t eat (2 Thes 3:10)
- Poverty can be a killer (Prov 10:15)



Attitude is the Key

- Proper giving is a window into the soul, able to lead to salvation (Ps 50:23; Acts 10), but not an indicator of salvation
- Often, we ask God for Peace & Prosperity to serve him better (3 John 2), instead of asking for more challenges (James 1:2-4)
- God doesn't need us rich for us to accomplish His work (widow w/ 2 mites - Mark 12:42)
- But – we are commanded to look after our 'flocks & herds' - our wealth generators – so they will take care of us later (Prov 27:23-27)
- And – we are commanded to give so that we can receive (Lk 6:38)
- Biblical financial growth is slow, tedious work. It is not a get rich quick scheme (Pr 12:11; 13:11; 21:17; 28:22)
- Remember – riches are fleeting (Pr 23:5)
- The rich are to be righteous, just, merciful, generous (Ps 19:17; 37:21, 26; 112:5; Pr 11:25, James)
- Don't strive or 'labor' for riches (Pr 23:4; Ecc 10:15)
- God has chosen the poor to be heirs, not the rich (James 2:5)
- Work hard to have an honest testimony (1Thes 4:11,12)
- Wealth is often a benefit of being wise, but not the desire of the wise (Pr 21:17, 20)



TITHING

Old Testament Giving - Mosaic Regulations

- Tithes & offerings were for OT saints (wave offerings, sin offerings, grain offerings, etc).
- Tithes were tied to the land of Israel on the seasonal first fruits (agriculture & livestock only), and if one withheld their tithe, another 20% would be assessed as a penalty (Lev 27:31)
- 100% of the very first fruit of the land was to be dedicated to the Lord after first entering the promised land (Ex 34:26)
- Tithes & offerings were mandatory. Curses were pronounced on those who did not give (Mal 3:9)
- Jews were commanded to prove God to be true (Mal 3:10-12)
- Also, a flat tax (1/2 shekel per person over 20 yrs old) was instituted for temple memorial and atonement (Ex 30:12-16)
- Jews tithed on their farm produce (agriculture & livestock) after they entered the Promise Land
- God would bless each 6th year with 2 years of produce (Lev 25:4) to feed everyone during the 7th year of rest; and 3 years of produce for each 48th year to account for the 7th Sabbath (49th yr), the 50th year of Jubilee, and the 51st year for the crops to come back (Lev 25:21)
- Such Laws were a shadow of better things to come (grace)

Is Tithing Perpetual?

- Tithing (or Proportionate Giving) is found before the Mosaic Law and after the Mosaic Law
- Pre-Mosaic Tithing Occurrences
 - ♦ Abram tithed to Melchizedek spoils of war (Gen 14:18-20; Heb 7:2-9)
 - ♦ Jacob was willing to tithe to God whatever God gave to him when promise of restoration was fulfilled (Gen 28:20-22)
- **New Testament (NT) Tithing/Giving**
 - ♦ All New Testament tithing references relate to Israel only
 - Gospels: Mat 23:23; Luk 11:42; Luk 18:12
 - Epistles: Hebrews 7:5,6,8,9
 - ♦ New Testament Tithing (or proportionate, consistent, generous, willful, cheerful & sacrificial giving w/ a proper attitude) will always reap rewards for the believer - but they may not be what is desired, or received when wanted, or even received in this life time (cf. widow w/ 2 mites & destitute widows of 1 Tim 5)

New Testament Giving is a Spiritual Priority

- You don't get closer to God by making a commitment to Tithe or to give proportionately. A commitment to Tithe or Give proportionately is an indication one HAS gotten closer to God (Ps 50:23; Acts 10)
- Many times Christians are in financial woes because of:
 1. Poor stewardship / not prioritizing life (Pr 24:27)
 2. Godly testing
 3. For discipline reasons, and
 4. At other times Christians find themselves in financial hardships just because it rains on the just as well as the unjust.
- NT believers are encouraged to give **Generously** (Luke 6:38), **Consistently & Proportionately** (1 Cor 16:2, 2 Cor 8:12);
- ...But the Lord leaves it up to each individual believer (2 Cor 9:7)
- We are also encouraged to give **Sacrificially** (2 Cor 8:2-3, Heb 13:16), **Willingly** (1Tim 6:18) and **Cheerfully** (2 Cor 9:7)
- Giving is greatly urged, but no curses are pronounced on the NT believer, only blessings to those who give (exception: Ananias and Sapphira who lied about their giving)
- God expects us to do our part (by the sweat of our brow to be industrious, righteous, just, generous, etc.), then He will be able add His blessings to our efforts.
- It's not that 'God helps those who help themselves' but more that God rewards those that diligently seek/obey Him (Heb 11:6).
 - ♦ E.g., A child won't get his allowance if he fails to do his chores
- Liberty in Christ (grace) should promote greater works than what the Law did, & hence, greater blessings...

Debt

- If you borrow money for a depreciating asset, you are on your own - God is not obligated to help (Pr 22:7 – The rich rules over the poor, and the borrower is servant to the lender)
- Can believers be forced to take on Debt? See Lev 25 & Neh 5; Much like some women are forced into committing adultery (Mt 5:32).
- Is there a way out? Yes (1 Cor 10:13), but it may involve being destitute for a while. (1 Tim 5:5).
- But why does God wait till the last minute to answer some prayers for relief? → To show that fate is not involved (Isa 41:17,20)



Conclusion – Give God the Responsibility over your Finances

- What good is it to obey God's directives if the wicked get richer and Christians are always behind the power curve? (Psalm 73:12)
 - ♦ Answer: God takes responsibility for our outcomes. We do not have to worry! (Psalm 73:23-28)
- Therefore - If we do what we know to do from Scripture, and we are hit with financial or any other types of misfortunes, God assumes responsibility. → CHRISTIAN ADVANTAGE ←

Interesting Statistics

- America puts more fertilizer on their golf courses than all of India does on their farmland
- Christians spend more \$\$ on chewing gum than missions each year
- One-half of American households have less than \$1,000 in net financial assets
- In the 1980s, the National Savings rate was over 8%. Now, the Savings rate is closer to the current Giving rate of 2.1%. (Source, radio report Nov 99). Is there a connection?



Time



Hard Work



Prov 13:11



Financial Growth