

3 Road to Financial Freedom Eternal Investing!

Leader Guide

Giving back.



Introduction to the Series

- We're taking a 4-week break in our regular study for a church-wide emphasis.
 - This study will be the focus in worship and in small groups (ABS & Home Groups).
 - This emphasis is not an attempt by the church to raise money, but rather to equip each of us with Biblical understanding of how the Lordship of Christ affects even this component of our lives.
-
- Overview: 1) God Owns It All, 2) The Problem with Debt 3) Eternal Investment, 4) Our Work
 - All Scripture references are NIV unless otherwise stated.

Purpose for This Lesson

1. On a knowledge level, students will learn:
 - a. that God expects His people to give.
 - b. that God will keep us "supplied" if we are doing good with our money
 - c. that we should give out of our love for God.
2. On a heart level, we want to inspire students to:
 - a. make a commitment to trust God and live generously
 - b. set aside money for God's work and for helping people.

Create Interest

(Here's the first of two stories you may wish to share.)

There were a couple of men flying a small plane across the Pacific. Two-thirds of the way through their trip the engine begins sputtering. The pilot gets on the radio and realizes that it too had gone out. Knowing some islands are south of them, the pilot steers off course in search of one on which to land. As the engine finally stalls and the plane descends, the pilot begins praying an island will appear. "Praise God, Thank you, Jesus!" the pilot says as he spots a tiny island, although apparently uninhabited.

After a rough landing on the beach, the two men crawl out of the wreckage, both seemingly unharmed. The pilot knows that the situation is bleak. They are off course and without a radio. They will be lucky to be found. "I hope your prayer life is good; we'll be lucky to ever be found here!" the pilot tells the passenger. "Oh, I don't need a prayer life, I earn over a million dollars a year."

"That won't help you out here," the pilot says. "There is no food, no water, no radio, no cell towers or satellite radio, and no one knows where we are."

"Oh it definitely will help," the passenger responds. "I tithe on my million dollars to Westwood Baptist Church. Pastor Les will find me!"

The Beginnings of Westwood: A Story of Sacrifice

Ron Johnson loves to recount the history of Westwood as part of our First Step Membership Class. He has a gleam in his eye as he asks, "Have you ever been at a place in your life that you knew for sure that you were right in the center of God's will?"

He shares that story with the excitement of one who just won the lottery, but the story that precedes the question about God's will is a story of a group of people selling, sacrificing and giving everything they could get their hands on to purchase a building for beginning Westwood Baptist Church back in 1981. They were filled with the joy of giving. Here is more of the story, from the perspective of of Ron Johnson:

The church had to raise \$145,000 in just a few months with just a small group of people. The interest rate was near 23% at that time, so everyone knew that the full amount must be raised in cash. People prayed that God would show them what He would have them to give. Then they would again pray that He would reveal something more. This process was repeated over and over as the deadline approached. These gifts could not be in the form of long-term pledges because the need was immediate.

The church was open each night for prayer with large groups attending. The belief was that if we were obedient and faithful in our giving, we could depend on God to supply the rest. The people not only gave money, but personal items to sell such as rings, televisions, stocks, and even a bass boat. Each time it seemed that we had done all that we could and there was no more to give, God would reveal another source.

One day the group was holding a yard sale. A newly married couple with little money and even less furniture stopped to see what we had. The effort to raise funds became an effort to share with others. The yard sale hosts loaded the truck of the young couple with enough furniture to begin housekeeping. When the husband asked about the money, he was told that what he had was enough for all the furniture.

As time grew short and there was still not enough money to pay the bank some asked about a back-up plan. The only plan was to "be obedient and God will provide." Several families that had already given all that they thought they could went to the bank to arrange unsecured personal loans so that the money could be given to the church immediately.

Within days of the due date, the bank called to say that they had made a \$3,357 mistake by over-calculating the interest due on the loan. After the payment was made, Westwood began with \$9.82 in the treasury. We had been obedient in our giving, and God had provided just as He had promised.

Question: Are any or you or your parents charter members of Westwood? Have you heard this story before? Could you part with a bass boat or a valuable ring?

Focus Scripture: 2 Corinthians 9:8,11

- 8 *And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work...*
- 11 *You will be made rich in every way so that you can be generous on every occasion...*

Questions: Who is able to make grace abound?

What is His purpose in provision? (*so that we can do good works with it and be generous*)

Providing “Cookie” Dough

(Here’s yet another illustration. You may wish to provide your own here. Maybe you have your own illustration of “just-in-time” system of inventory control. See v. 10... “He who provides seed to the sower...”)

This picture (of the focus scripture) reminds me of the Christmas cookie-making tradition at the Gordon household. Each year we make Christmas cookies and it is a family tradition because it takes a lot of people with the old equipment we have. Once the dough is made, one person keeps the dough supplied to the “machine” while one person turns the handle and yet another person cuts the cookies dough into bite size chunks as it rolls out. If we are lucky, we have a fourth person to hold the whole contraption down on the counter as all of this activity takes place.

Now if I were God looking down on this activity, my job would be to keep the dough in the cookie press. If the dough coming out the other end (no pun intended) were being used to bless people, I’d feel some responsibility to continue to keep the process going. But if the crank was not turning and running out of dough or if it were being eaten by the cookie cranker, I might not feel the responsibility to keep the dough coming.

That’s probably bad theology, but that’s the way I read this verse.

God knew the Good Samaritan was going to be good!

Question For Thought

- How about you? Is your time, effort and money being used to be a blessing to others, or just to take care of you?
- If you were God, looking down from heaven on people and what they do with resources you provided, who are you going to bless? The one who is stingy or the one who is sharing?
- Are we trying to be blessable people?

Scripture’s Perspective on Giving

1. Believers should give to the poor, their **local church**, ministries that have an influence on their lives, and to support family.

Those who are taught the word of God should provide for their teachers, sharing all good things with them. Galatians 6:6 (TLB)

If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever. 1 Timothy 5:8

Question: What ministries do you give to other than Westwood?

2. A tithe or **tenth** is the model in the Old Testament.

"Will a man rob God? Yet you rob me... in tithes and offerings"...

"Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

Malachi 3:8-9

That's pretty strong language... "a God-robber!"

Deuteronomy 26 tells us the tithe was used for three purposes:

- a. to support the Levites and priests who served God (ministers);
- b. to support the work of the ministry, *i.e.*, the tabernacle or temple, and
- c. to support those in need.

3. The New Testament model focuses more on our **attitude** and heart, but the validity of the tithe as a reference point is still implied by the words of Christ in Matthew 23:23

Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 2 Corinthians 9:7

"Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices.... But you have neglected the more important matters of the law--justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former."

Matthew 23:23

If Jesus is not Lord of your life, your giving isn't an issue with God. If Jesus is Lord of your life, giving generously won't be an issue for you.

Question: Have you ever given to anything with a wrong attitude? Why did you give?
Tell of a time you were glad to give.

Our attitude in giving should be one of giving out of love, not a feeling obligation.

If I give all I possess to the poor and surrender my body to the flames, but have not love, I gain nothing. 1 Corinthians 13:3

4. Believers should give to God **first**.

Honor the LORD with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine. Proverbs 3:9-10

We'll discuss the "new wine" another day!

Many believers today give out of what is left.

Question: How can we give the "first fruits" of our income? (Ideas: making a commitment in advance, budgeting it, setting it aside, automatic bank draft or e-give)

5. Whether giving financial gifts or helping the poor, we should consider our giving as an offering given **directly** to the Lord.

"Then the righteous will answer him, 'Lord, when did we see you hungry and feed you, or thirsty and give you something to drink? When did we see you a stranger and invite you in, or needing clothes and clothe you? When did we see you sick or in prison and go to visit you?'
"The King will reply, 'I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me.' Matthew 25:34-40

A verse used above (Malachi 3:8-9) depicted people as robbing God when the tithes were withheld, so it makes sense that when we give, we are giving directly to God.

Question: Think of a time that you gave your spouse, boy or girlfriend, child or parent an expensive gift that you knew they really would love. How did it make you feel? What does this say about gifts given out of love? Do we love God enough to give with joy?

Question: When we picture ourselves giving directly to God, how does that help? (*Possible answer: A beggar may be a con artist. If we give to God, we'll let God settle accounts with the beggar later! Also, the church or our small group may fail to minister to us, making it hard to give with a good attitude, but God will never fail us.*)

6. Giving allows us to invest for **eternity**.

But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. Matthew 6:20

The following passage is near our focal passage and is addressing those who faithfully give. *Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. 2 Corinthians 9:10*

Therefore we see that God will not only keep us supplied, but will credit our account with righteousness!

The Lord Jesus himself said: *'It is more blessed to give than to receive.'* Acts 20:35

7. Scripture shows us some helpful **patterns** for giving.

During Paul's third missionary journey he wrote the Corinthians concerning a promised collection to meet the needs of the persecuted believers in Jerusalem. *"On the first day of every week let each one of you put aside and save, as he may prosper, that no collections be made when I come"* (1 Cor. 16:2) His comments provide practical instruction about giving.

Personal - *Let each one of you*

Question: Does everyone in the family give or just dad?

Periodic - *on the first day of every week*

Preserved - *put aside and save*

Premeditated - *what he has decided in his heart to give (2 Cor. 9:7)*

Money is like time. If we don't plan it, it gets away

8. Most Biblical passages about giving are followed by a **promise** of God's blessing, but if we give in order to receive, we are giving with the wrong motive.

One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed.
Proverbs 11:24-25

(Remember the story in an earlier week about Jay's brother being tempted to calculate the "return on his investment?")

9. Giving helps grow our **character**.

Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others. By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life.
1 Timothy 6:18-19 (NLT)

Giving is not God's way of raising money, it's God's way of raising disciples.

Closing Thought

From the book *Your Money Counts*, by Howard Dayton

Imagine for a moment that you are alive at the end of the Civil War. You are living in the South, but your home is really in the North. While in the South you have accumulated a good amount of Confederate currency. Suppose you know that the North is going to win the war soon. What will you do with your Confederate money?

If you were smart, there is only one answer to the question. You would cash in your Confederate currency for US currency--the only money that will have value once the war is over. You would keep only enough Confederate currency to meet your basic needs for that short period of time until the war is over.

The currency of this world will be worthless at our death or at Christ's return, both of which are imminent. For us to accumulate vast earthly treasures in the face of the inevitable future is the equivalent of stockpiling Confederate money.

The only currency of value in heaven is our present service and generous giving to God's kingdom. Jim Elliot, the martyred missionary, said it this way. "He is no fool who gives what he cannot keep to gain what he cannot lose."

Again...

But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. Matthew 6:20

1. Questions for Thought & Application

- a. How does this story change your perspective of wealth building?
- b. Are we planning our life or just living it as it comes?
- c. What does God want you to change as a result of today's lesson?

2. Continued Study: Homework!

Point group members to the daily assignments for continuing study. This is the back page of the Student Handout. As the lessons are brief, encourage them to spend some time every day and not to do the entire week in one day.

3. Encourage the group members to return next week for "What's Good About Work."

4. Consider challenging the class with the "Commitment to Biblical Generosity" in the Homework Session.