

Session 8

Giving Generously



OBJECTIVE OF THIS SESSION

To learn how to give generously to God's work and experience the joy of giving.

KEY BIBLICAL PRINCIPLES

God wants us to focus on eternal values, not temporal things. Giving to God's work allows you to convert the temporal asset of money into something that has eternal benefits.

OVERVIEW OF WHAT GOD SAYS ON GIVING**Give God the firstfruits of your income**

When you prepare your budget and receive your paycheque, God wants you to give him the firstfruits.

Honor the LORD with your wealth, with the firstfruits 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)

God wants us to make giving to his work a priority. When we do not give God the first portion of our income, we are then giving God "the leftovers"—which often are very small. When we give God the leftovers, we will not experience the joy and blessings that come through giving.

Give to God's work regularly and systematically

The apostle Paul, instructed the Corinthians to give regularly.

Now about the collection for God's people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. (1 Corinthians 16:1, 2)

Think and act like a steward, not an owner

As discussed in Sessions 2 and 3, we are not owners but rather stewards of the money and possessions that God has entrusted to us. God is the owner. As stewards, we must use God's money according to God's will, not our own will.

Acknowledging God's ownership of our money is a critical prerequisite to becoming a generous giver. If you believe that the money you have is yours to do with as you please, it is unlikely that you will ever give generously. However, if you acknowledge that you are a manager of God's resources, and if you love the Lord Jesus Christ and have a close personal relationship with him, then generous giving is a skill that you can develop with God's help.

Consider it a privilege and a joy to give to God's work

God is all powerful, all knowing, and present everywhere. He created the heavens and the earth in just six days. Even today God is still in control of everything (Psalm 103:19). God does not need our money in order to accomplish his work. However, because of his grace, he has decided to allow us, as Christians, to participate in his work through giving. It is a privilege and a joy to be able to give to God's work. But never forget, God is the greatest giver of all. He gave us his only son, Jesus Christ, as a sacrifice for our sins so that we might have eternal life. And indeed today he has blessed the majority of people in Canada and the United States with wealth that is unprecedented in history.

Focus on the eternal, not the temporal

God instructs us to focus on eternal values (treasures in heaven) as opposed to things that are temporary (treasures on earth). Jesus said,

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. (Matthew 6:19–21)

“Treasures in heaven” represent those things that we will treasure when we get to heaven, such as the salvation of people and the rewards and responsibilities that God will give us in heaven based on such things as our management of money and material things while we are here on earth.

For the Son of Man is going to come in his Father's glory with his angels, and then he will reward each person according to what he has done. (Matthew 16:27)

His master replied, “Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!” (Matthew 25:21)

“Treasures on earth” are things that we treasure while we are here on earth but will be of no value in heaven. That would include money and material things that are used for selfish and temporary purposes. However, if money is given to God's work, then God promises to bless the giver (Acts 20:35).

As Christians, we are citizens of heaven (Philippians 3:20), and therefore heaven, not earth, is our home. This is why God wants us to use money and material things for eternal purposes rather than temporal purposes (Colossians 3:1, 2).

Money and material things in and of themselves are temporary: “For we brought nothing into the world, and we can take nothing out of it” (1 Timothy 6:7).

However, a temporal asset such as money can be converted to an eternal asset by giving it to God's work. God promises a hundred fold return in heaven for those who give sacrificially to his work (Matthew 19:29).

Decide how much to give

The minimum amount mentioned in scripture is the tithe—10 percent.

“ ‘A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD. If a man redeems any of his tithe, he must add a fifth of the value to it. The entire tithe of the herd and flock—every tenth animal that passes under the shepherd’s rod—will be holy to the LORD.’ “
(Leviticus 27:30–32)

Of interest, during the Old Testament times, the Jews were required to give three tithes, namely,

(a) *The “Levite or Lord’s Tithe”* (Leviticus 27:30–32). The main purpose of this tithe was to feed the tribe of Levi, who were priests at that time.

(b) *The Festival or Feast Tithe*

Be sure to set aside a tenth of all that your fields produce each year. Eat the tithe of your grain, new wine and oil, and the firstborn of your herds and flocks in the presence of the Lord your God at the place he will choose as a dwelling for his Name, so that you may learn to revere the Lord your God always. (Deuteronomy 14:22, 23)

The Jews gave this tithe and attended this special event in order to worship God together.

(c) *The Poor Tithe (every three years)*

“At the end of every three years, bring all the tithes of that year’s produce and store it in your towns, so that the Levites (who have no allotment or inheritance of their own) and the aliens, the fatherless and the widows who live in your towns may come and eat and be satisfied, and so that the Lord your God may bless you in all the work of your hands.” (Deuteronomy 14:28, 29)

The main purpose of this tithe was to provide for the needs of the poor.

Therefore, the Jews gave two tithes each year and the “poor tithe” every three years for an average of $23\frac{1}{3}$ percent per year. And giving of these three tithes did not include their “offerings” (voluntary gifts).

I do not believe that this means that all Christians must give at least $23\frac{1}{3}$ percent of their annual income to God’s work today. Remember, the government at that time was a theocratic one. Hence, one could argue that a portion of the tithe was a form of taxation to support the government. However, I think it does demonstrate that it is very practical for many Christians in Canada and the United States to give much more than just 10 percent. Too often Christians work up to the 10 percent level (which, of course, is good) but then stop at 10 percent even as God continues to bless them with more income.

God wants us to be generous givers, and the exact amount or percentage will vary for each Christian, according to God’s will and in light of the income that God has entrusted to them. When we enter into the presence of the Lord in heaven, there will be a day of accountability to God: “So then, each of us will give an account of himself to God” (Romans 14:12).

Give generously

God encourages us to give generously. Jesus said, “Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you” (Luke 6:38).

The more you give to God's work, with the right heart (2 Corinthians 9:6, 7), then the more God will entrust to you. The saying is true: “You cannot out give God.”

Further, in the parables of the hidden treasure and the fine pearls, the emphasis is that “the kingdom of heaven” is of such great value that you should be prepared, if need be, to give up absolutely everything that you own (money and material things) to attain it.

“The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field. Again, the kingdom of heaven is like a merchant looking for fine pearls. When he found one of great value, he went away and sold everything he had and bought it.”
(Matthew 13:44–46)

In addition, when Zacchaeus became a new Christian, in his excitement and love for Christ, he immediately gave 50 percent of everything he owned (Luke 19:8). In response, Jesus said, “Today salvation has come to this house” (Luke 19:9, 10). In other words, Zacchaeus's willingness to give generously was an outward visible reflection of a significant spiritual change within. If, as a new Christian, Zacchaeus was so generous, why can't we be that generous today?

Be encouraged, as God will reward generous givers

Compared to the rest of the world, we are “rich” and the apostle Paul provides these instructions:

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. (1 Timothy 6:17–19)

Verse 19 indicates that those who give generously will lay up treasure in heaven and experience the true life here on earth. In other words, they will experience God's joy and blessing from giving generously while they live—as well as treasures in heaven for eternity. Wow! What an awesome God and what an awesome blessing God will give to his children who are generous givers.

Everyone can experience God's joy and blessings from giving

You do not have to be wealthy in order to experience God's joy and blessings from giving. With regard to the Macedonians, Paul testified,

And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. (2 Corinthians 8:1–4)

The Macedonians gave generously and sacrificially because of their love for God, and as a result, they experienced “overflowing joy.” In short, God encourages sacrificial giving, and God will bless such givers both here on earth and in heaven for eternity.

Give cheerfully

God has promised to bless those who give cheerfully and generously.

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. 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 9:6, 7)

Acknowledge that God has blessed us financially for a reason

Now he [God] who supplies seed to the sower [individual Christians] and bread for food will also supply and increase our store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way ... [Why? So that you can spend what you receive on your own desires? No.] ... so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. (2 Corinthians 9:10, 11)

In other words, God’s purpose for blessing Christians is *not* to enable us to spend the money as we wish, but rather, so that we can give generously!

When you give to God’s work, everyone is blessed!

1. The people being ministered to are blessed.
2. Those who carry out the ministry are blessed as they are encouraged by your giving.
3. The giver is blessed. Jesus said, “It is more blessed to give than to receive” (Acts 20:35).

SUMMARY

God wants us to joyfully give generously to his work out of love and gratitude to him. In light of what God has done for us—providing eternal life through his son Jesus Christ—how could we as Christians not be willing to give generously to God? Furthermore, God has blessed us so abundantly in comparison to the rest of the world that how could we not give generously?

What constitutes “giving generously”? This will depend on each individual's circumstances. For example, a single mom with extremely modest income could be considered a generous giver if she is giving 5 percent of her income, because that 5 percent may represent a significant sacrifice to her. On the other hand, 10 percent given by a high-income earner could represent giving out of obedience but not generous giving. God is the one who will make the final judgment, and each of us is individually accountable to God (Romans 14:12).

In light of the wealth that God has entrusted to North Americans generally, except for very low-income individuals, almost all Christians should be giving at least 10 percent to God's work. After all, the minimum amount mentioned anywhere in scripture is a tithe (10 percent). So if you're not giving at least 10 percent to God's work, this should become your starting point. This may require a step of faith for some, and you may initially feel that you are sacrificing a lot. However, God is faithful, and if you give with godly motives, God will bless you abundantly.

Some of you may be able to give significantly beyond the tithe and should do so. Zacchaeus, as a new Christian, immediately gave 50 percent of all his possessions. There are several real-life examples of high-percentage givers, such as Rick Warren and R.G. LeTourneau, who have given 90 percent to the Lord's work. The question we all need to ask ourselves is, Do we want to build up treasures in heaven (which will last for eternity) or treasures on earth (which we will immediately lose when we die)? God gives us a great opportunity while we are here on earth to build up treasures in heaven as well as to experience God's joy and blessings when we give generously.

MEMORY VERSES

Remember the words of the Lord Jesus, that He Himself said, “It is more blessed to give than to receive.” (Acts 20:35 NASB)

Honor the LORD with your wealth, with the firstfruits 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)

CASE STUDIES, RELATED QUESTIONS, AND SUGGESTED ANSWERS

Case Study #1

Jennifer is single. When her income was modest several years ago, she did not tithe because she felt she could not afford to. She told her pastor that she would tithe regularly once her income increased.

Today she earns an income that is significantly above average. However, over the past two years, she purchased a nice house and a luxury automobile. Notwithstanding her high income, she gives sporadically to God's work and a total of only 2 percent of her income. This is because of her large mortgage and car loan payments. Jennifer feels that her first obligation is to pay her debts and then, one day, when she is debt free, she will give 10 percent to the Lord's work.

When her best friend suggested that she sell her luxury automobile and buy an inexpensive one, Jennifer responded that she had worked hard and therefore deserved to drive a nice car and live in a very nice home.

Questions

1. Is Jennifer making it a priority to give God the firstfruits or is God getting “the leftovers” (Proverbs 3:9, 10)? Please explain your answer.

◆ **God is getting the leftovers. Jennifer’s priority is not to give to God’s work; rather, she wants to purchase and enjoy material things.**

2. Jennifer feels that it is appropriate to give less than 10 percent to God’s work because of her large mortgage and car loan payments. She quotes Romans 13:8: “Let no debt remain outstanding, except the continuing debt to love one another,” in explaining why she does not give more to God’s work.

a) What do you think?

◆ **I disagree. Jennifer has debt because of her expensive lifestyle. She quotes Romans 13:8 to justify her selfishness. In reality, material things are more important to her than her relationship with God.**

b) How do you think God would see it? Why? Please make a reference to scripture.

◆ **Only God knows her heart and her motives (Proverbs 16:2). It is likely that she is just selfish (Philippians 2:3, 4) and materialistic (Matthew 6:24). Scripture is clear that God blesses us with more income not for us to spend on our own selfish desires but rather for us to give more to God’s work (2 Corinthians 9:10, 11). In light of her income, she is “robbing God” (Malachi 3:8–10).**

c) Should the payment of debts take priority over giving to God’s work, or should giving to God’s work take priority over the payment of one’s debts? In other words, is it appropriate

for a Christian to delay giving an appropriate amount (such as 10 percent) to God's work because of debt load? Why or why not? Provide references to scripture for your answers.

- ◆ **The Christian has a dual responsibility. God wants us to give to his work (Luke 6:38) *and* pay our debts (Romans 13:8). It is not one or the other. We are responsible to do both.**
- ◆ **God makes it clear that giving to his work should be a priority (Proverbs 3:9, 10). Further, it is a sin (Psalm 37:21) if a Christian does not pay debts on time and a very bad testimony to non-believers (Matthew 5:16). Jennifer needs to reduce her lifestyle to a point where she can do both.**

3. Let's suppose that Jennifer's income increases and that she does in fact become debt free in 12 years. Do you think that she will likely give regularly and generously to God's work? Consider the implications of Luke 16:10 and provide your comments.

- ◆ **Jesus is saying that if people are not faithful with a small amount, they will not be faithful with a larger amount. Because Jennifer has not been faithful to God with her present level of income (as reflected in her giving), it is highly probable that she will not be faithful to the Lord with a higher level of income. It's a matter of character and commitment to God that is the key, not the amount of income.**

4. Do you think Jennifer's financial decisions and attitude toward money and material things would affect her ministry at church? (Hint: See Luke 16:11.)

- ◆ **Yes. Because Jennifer has not been trustworthy in handling something of lesser value, such as money, God will not entrust her with something of much greater value, such as "true riches" which would include an effective ministry.**

5. Do you think Jennifer feels that she is an owner or a steward of the salary that she earns? Please explain your answer.

- ◆ Jennifer believes she is the owner of the income that God has entrusted to her as she feels she deserves to drive a nice car and live in a nice home because of her hard work. She has not acknowledged that it is the Lord who has given her the ability to earn a high income (Deuteronomy 8:17, 18). The fact that Jennifer has not made giving to God's work a priority likely reveals that Jennifer considers her salary to be hers and not something that God has entrusted to her. She thinks like an owner, not a steward.

6. Discuss the relevance and application of the following verses with regard to Jennifer's situation. Write your comments below each verse.

Honor the LORD with your wealth, with the firstfruits 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)

- ◆ Jennifer needs to make giving to God's work a priority. It is not at present.

Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. (Luke 16:10)

- ◆ Jennifer's worldly thinking with respect to money and material things will not change as her income increases, regardless of what she says.

So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? (Luke 16:11)

- ◆ Jennifer has not been trustworthy in handling money and material things, and therefore God will not likely trust her with the “true riches.” Although it is not entirely clear what these “true riches” consist of, I believe they would include, first and foremost, a close personal relationship with God as well as an effective ministry and God’s peace and joy, especially in the area of finances.

You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today. (Deuteronomy 8:17, 18)

- ◆ Jennifer has *not* acknowledged that it is God who has graciously provided her with the natural abilities to earn a substantial salary. If Jennifer were to understand and acknowledge this, she would likely make giving to God’s work a priority (rather than spending it on herself) and she would look to the Lord for his wisdom and direction in managing the money God has entrusted to her.

Now about the collection for God’s people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. (1 Corinthians 16:1, 2)

- ◆ Jennifer needs to give to God’s work regularly rather than sporadically.

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. 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 9:6, 7)

- ◆ Jennifer has not given generously to God’s work, and therefore, in the long run, there’s a high probability that God will not bless her spiritually and financially.

*Now he who supplies seed to the sower and bread for food will also supply and increase our store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way **so that you can be generous on every occasion**, and through us your generosity will result in thanksgiving to God.” (2 Corinthians 9:10, 11, emphasis added)*

- ◆ Jennifer has been blessed with a high income and should realize that one of the reasons God has given her a substantial salary is so that she can give generously to God’s work. Unfortunately, she is not doing that. Therefore, Jennifer’s giving has *not* resulted in “thanksgiving to God” as she has been a bad testimony in this area.

Case Study #2

Jim and Jane are married with two children. Jim earns an above-average income, and Jane works part-time. You don’t have to know them very long before you realize that two things are very important to them: owning a nice home and providing the best for their children. Jim and Jane have generally given their two children the latest and the best in terms of toys, computers, sports equipment, etc. In addition, they have always sent both children to a private Christian school. Jim and Jane feel that this is important for their spiritual growth.

Although Jim and Jane are members of a Bible-believing church, and are reasonably involved, they give very little money to their church—less than one half of 1 percent of their income. They do not give to any other charities. Jim and Jane feel that the significant amount of money that they have spent on their children for private Christian school is in effect their tithes to God. Once their two children have completed university, they plan to give more to their church and other Christian charities.

Questions

1. Do you agree that Jim and Jane’s payments to private Christian school qualify as “tithes to God”? Why or why not?
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- ◆ No, Jim and Jane’s payments to the private Christian school are in effect “gifts” to their children, not to God. The fact that the government may permit a portion of the tuition fees to be treated as a donation receipt is irrelevant.

2. Now read Malachi 3:8–10. Given that the closest modern-day analogy to the storehouse would be the local church, how do think God judges Jim and Jane's form of "tithing to God"?

- ◆ **Jim and Jane are robbing God of what is his—the tithe. It is highly unlikely that God would accept Christian school tuition in lieu of giving to his work.**

3. Was it wrong for Jim and Jane to send their two children to a private Christian school?

- ◆ **No, absolutely not. In some ways it is commendable that they want to send their children to a Christian school. However, giving God the firstfruits (Proverbs 3:9, 10) is a higher biblical priority.**
- ◆ **As a practical matter, if Jim and Jane did not give their children the latest and the best in toys, computers, sports equipment, etc., they may very well be able to give God at least the first 10 percent of their income and still send their children to private Christian school. A budget would have to be prepared to determine whether they can afford the additional cost of the private Christian school. If not, it may be necessary to send their children to a public school.**

4. What impact will Jim and Jane's management of money likely have on their children, both with respect to their provision for them and their example of giving?

- ◆ **As indicated in Proverbs 22:6, it is probable that Jim and Jane's children will adopt some of the worldly money habits of their parents. When they grow up, the children will likely *not* give very much to God's work and they will likely be selfish (wanting the best of everything), because that is what they were brought up with. Although Jim and Jane are probably giving their children the latest and the best of everything out of love, unfortunately Jim and Jane are doing their children a disservice.**

5. In Matthew 25:14–30, Jesus Christ gives us the parable of the talents. In this parable, the master represents God, and the servants represent you and me—the people. The master entrusted different amounts of material wealth to three servants. To one servant, he entrusted five talents of money, to another two talents, and to another one talent. When the master

returned, he found that the servants with five and two talents had each doubled their money. The servant with one talent had buried his, making no effort to invest his master's money.

It's interesting to note that the praise God gave the servant who had five talents and earned five more *was identical to the praise* that he gave to the servant who had two talents and earned two more. That praise was, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!" (Matthew 25:21, 23).

As for the servant who was entrusted with one talent, he was lazy, wicked, and *unfaithful to God*. In short, he was *not* a good biblical steward.

God's decision with regard to the unfaithful servant who was entrusted with one talent was to "take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him" (Matthew 25:28, 29).

What are the potential implications of Matthew 25:28, 29 for Jim and Jane?

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- ◆ **God may take some financial resources away from Jim and Jane and give them to another Christian who has demonstrated faithfulness to God in managing money. Faithfulness to God would require that Christians manage the money that God has entrusted to them according to God's principles and God's will.**

6. Why would God ever take an individual's one remaining talent and give it to someone who had 10 talents?

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- ◆ **God rewards faithful servants who acknowledge that they are *not* owners but rather stewards of the money that God has entrusted to them.**

7. Discuss the relevance and application of the following verses with regard to Jim and Jane's situation. Write your comments below each verse.

"Will a man rob God? Yet you rob me.

"But you ask, 'How do we rob you?'"

“In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me. 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 3:8–10)

- ◆ **Jim and Jane are robbing God by not tithing, and, in my view, this is of particular concern in light of Jim's above-average income.**

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. 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 9:6–8)

- ◆ **Jim and Jane have been giving sparingly, and therefore they will reap sparingly. In other words, their stinginess toward God will cost them in terms of blessings lost from the Lord.**

Case Study #3

Jim accepted Jesus Christ as his Saviour and Lord many years ago. Not long after, he read several books written by Larry Burkett and Howard Dayton. Jim learned that he was a steward of the money that God had entrusted to him, and that giving to God's work should be a priority. As a new Christian, he wasn't too sure where to give and how much to give, but he understood that the minimum amount mentioned anywhere in the Bible was 10 percent. Therefore, he started to give 10 percent to his church.

As Jim grew spiritually, he came to understand that money and material things are very temporary, while investing in God's kingdom will result in eternal benefits. He felt led by the Lord to limit his lifestyle and not increase it, even if his income increased. Further, he prayed and asked God to enable him to give generously. God answered that prayer, and now Jim often experiences the joy of giving. He feels that it is no coincidence that after he started to give generously, God blessed his business in ways that he never imagined. Today he gives away over 50 percent of his income, and the total giving is in the mid-six-figure range. Jim thanks God often for the privilege of being able to give to his work.

Questions

1. Is Jim making it a priority to give God the firstfruits, or is God getting the leftovers (Proverbs 3:9, 10)?

- ◆ **Jim is clearly giving God the firstfruits, and he is making it a priority in his life to give to God's work.**

2. At what level did Jim start giving? Do think that this is significant? Why?

- ◆ **As a new Christian, Jim started tithing (giving 10 percent to the Lord's work). Generally, generous givers tend to start with giving the tithe and then increase their giving above 10 percent. Randy Alcorn refers to tithing as the "training wheels" that can lead to generous giving.**

3. What do you think were the important steps that Jim took which resulted in him giving so generously? There are several. Provide a reference to scripture where you can.

- ◆ **Reading several books by Larry Burkett and Howard Dayton provided Jim with an understanding of what God's Word says on finances (Psalm 119:105).**
- ◆ **The most important biblical principle that Jim learned was that he is a steward of the money that God has entrusted to him, not an owner (1 Chronicles 29:11–13 TLB).**
- ◆ **As a new Christian, Jim gave 10 percent of his income to God (Malachi 3:8–10).**
- ◆ **Jim learned that money and material things are very temporary (2 Corinthians 4:18) while investing in God's kingdom will result in eternal benefits (1 Timothy 6:17–19).**
- ◆ **Jim purposely made giving to God's work a priority (Proverbs 3:9, 10).**

- ◆ Jim limited his lifestyle (1 Timothy 6:6–8), which is critical in order to be a generous giver, as human tendency is to increase one's lifestyle as one's income increases (Ecclesiastes 5:11).
- ◆ Jim prayed and specifically asked God to enable him to give very generously (John 15:5). This is extremely rare in our society.
- ◆ As God blessed his business, Jim acknowledged this blessing was from the Lord and that one of the main purposes was so that he could give more to God's work (2 Corinthians 9:10, 11).
- ◆ Jim is clearly very humble (1 Peter 5:5), as he thanks God for the privilege of being able to give to his work.
- ◆ In light of Jim's generous giving, it is likely that he acknowledges that it is God who has given him the ability to produce wealth (Deuteronomy 8:17, 18).

4. What is the joy of giving? Have you ever experienced it?

- ◆ It is the special joy from the Holy Spirit that a Christian experiences when he or she gives generously to God's work.
- ◆ If any group participants have experienced this joy, give them an opportunity to share their testimony as it could be a real encouragement to the others.

5. Jim learned that money and material things are temporary. Please explain this statement and provide a reference to scripture.

- ◆ As the apostle Paul said, "For we brought nothing into the world, and we can take nothing out of it" (1 Timothy 6:7). Jim understood that we receive the benefit of, and have control of, money and material things only while we are here on this earth. When we die, it is certain that we will leave these behind, and therefore money and material things are temporary when compared to eternity.

6. Jim learned that investing in God's kingdom will result in eternal benefits. What does this mean? Provide scripture to back up your comments, if you can.

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- ◆ Jesus made a clear distinction between treasures in heaven and treasures on earth (Matthew 6:19–21). A treasure in heaven is something that will be important to us when we get to heaven, such as the salvation of people, and the rewards that God will give to us in heaven based upon our management of money while we are here on earth (Matthew 16:27 and 10:42). Jesus emphasized the importance of building up treasures in heaven because they will last for eternity, while treasures on earth (money and material things) will benefit us only as long as we live here on earth; hence money and material things are temporary.
 - ◆ Jim understood that he was a citizen of heaven (Philippians 3:20) and therefore heaven, not earth, is his home. Hence, Jim’s focus was on things of eternal value, and Jim realized that by giving generously to God’s work, he was building up treasures in heaven.

7. Jim prayed and sensed God’s leading to limit his lifestyle, and not increase it, even if his income increased. Do you think this was an important step to his generous giving? What godly attitude does this represent?

- ◆ Yes, this was a very important step to Jim’s generous giving. It represents the godly attitude of contentment (1 Timothy 6:6, Philippians 4:11–13), which is rare in our society today.

8. Do you think Jim has a close personal relationship with Jesus Christ? Please explain your answer.

- ◆ In light of Jim’s godly attitudes, and in particular his focus on eternity rather than on temporal things (Colossians 3:1, 2), as demonstrated by his exceptional generous giving, it is highly probable that Jim had a very close personal relationship with Jesus Christ. Because Jim is “connected to the vine”(Jesus Christ), Jim is “bearing much fruit” as Christ promised in John 15:1–8.

9. Discuss the relevance and application of the following verses with regard to Jim's situation. Write your comments below each verse.

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. (Matthew 6:19–21)

- ◆ **Jim's heart is focused on God and the things of God ("treasures in heaven"), and therefore he gives generously to God's work as instructed by Jesus Christ.**

For the Son of Man is going to come in his Father's glory with his angels, and then he will reward each person according to what he has done. (Matthew 16:27)

- ◆ **One day, Jesus Christ will return to this earth, and Christ will judge everyone and reward each person individually according to what she or he has done. If Jim continues on the same path for the rest of his life, it is clear that Jesus Christ will reward him tremendously.**

"His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'" (Matthew 25:21)

- ◆ **Because Jim was faithful to God earlier in his Christian walk, God entrusted him with even more. Because of his faithfulness, Jim will experience happiness, because he is doing God's will.**

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. (1 Timothy 6:6–8)

- ◆ Jim was content with limiting his lifestyle and focusing on giving the majority of his income to the Lord. Jim's contentment, combined with his godliness, will result in "great gain." This represents blessings here on earth as well as rewards in heaven (Matthew 16:27).

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. (1 Timothy 6:17–19, emphasis added)

- ◆ Jim is following this commandment by giving generously to God's work. God's promise here is that Jim will "take hold of the life that is truly life" and that there will be treasure for Jim in heaven ("the coming age") for his excellent stewardship of the money that God has entrusted to him.

*Now he who supplies seed to the sower and bread for food will also supply and increase our store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way **so that you can be generous on every occasion**, and through us your generosity will result in thanksgiving to God." (2 Corinthians 9:10, 11, emphasis added)*

- ◆ God provided Jim with his natural abilities (Deuteronomy 8:18) and his business (Psalm 24:1, 2). As God blessed Jim financially, Jim followed the instructions in these verses and used the surplus to give generously to God's work. Clearly, his generosity will result in thanksgiving to God, as it will be a tremendous testimony for the Lord.

Case Study #4

Brenda is a single mom with two children. Notwithstanding her modest income, she gives 10 percent to the Lord's work. It is very difficult at times, but she feels she should do this to demonstrate her absolute trust and faith in God. God has rewarded her faithfulness by provid-

ing many of her needs through little miracles. Often they are given things that they need (i.e., clothes, food, and money). Brenda has never taken on any debt and has always trusted God to provide. God has always met their needs, generally from fellow believers at her church but sometimes from anonymous givers. She praises God regularly for his faithfulness and provision.

Questions

1. Has Brenda given God the firstfruits?

- ◆ **Absolutely. And as it indicates in Matthew 6:31–33, Brenda has put God first and God has met her needs as he promised.**

2. What distinguishes Brenda's giving from that of most Christians?

- ◆ **Brenda's giving is sacrificial in nature, similar to that of the widow described in Luke 21. Because Brenda does not earn enough to support her family, Brenda's tithing to the Lord reflects her faith and trust in God (Psalm 50:14, 15 and Proverbs 3:5, 6). Brenda's faith in God and her willingness to give sacrificially are very uncommon in Canada and United States today.**

3. God has promised eternal benefits to those who give generously to his work. Do you think that Brenda qualifies as a generous giver? Consider the implications of Luke 21.

- ◆ **I believe Brenda is a very generous giver, as tithing is much more difficult for someone with a very modest income compared to an individual or couple who have average or above-average income.**

4. Discuss the relevance and application of the following verses with regard to Brenda's situation. Write your comments below each verse.

As he looked up, Jesus saw the rich putting their gifts into the temple treasury. He also saw a poor widow put in two very small copper coins. "I tell you the truth," he said, "this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on." (Luke 21:1–4)

- ◆ God judges giving in light of one's income and, in particular, whether one has sacrificed in order to give to his kingdom. Brenda is clearly a sacrificial giver, and God will bless her giving, both here on earth and in heaven for eternity.
- ◆ There are many average and above-average income Christians who give much more money than Brenda does. However, in God's eyes, she has given more than the others, because she gave money that she truly required for basic needs. God blessed her and provided for her needs through little miracles. Most Christians will not experience this, as they don't give sacrificially.

And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. (2 Corinthians 8:1–4)

- ◆ Brenda is like the Macedonians, that notwithstanding the trials that she faces because of her extremely modest income, God has enabled her to give generously, way beyond her own personal ability. Sacrificial giving is highly valued by the Lord.

And if anyone gives even a cup of cold water to one of these little ones because he is my disciple, I tell you the truth, he will certainly not lose his reward. (Matthew 10:42)

- ◆ **God has promised to reward even small gifts, given by a believer, because of one's faith and trust in the Lord. Brenda is a great testimony for God, and God will reward her sacrificial giving.**

PRAYER

Review the prayer logs at the back of this book, and pray for each other. Also list any new prayer requests and answers to prayer, and feel free to share them at the next meeting.

DEVELOPING A BUDGET

Continue recording your personal expenditures and developing your budget each week.