

A STUDY ON STEWARDSHIP

GOD, MONEY AND ME

**A Study Guide for Use by
Individuals or Groups**

DALE AND IDELLA VARBERG

God, Money, and Me, by Dale and Idella Varberg

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LETTER TO THE GALATIANS

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PREFACE

Stewardship is a large topic and certainly involves more than the stewardship of money and material things. The Bible has much to say about the stewardship of time, talents, friendships, and the earth. All of these concepts are important and it could be argued that they should be treated together. However, this Bible study deals primarily with the broad topic of money.

Perhaps it would help readers to know a bit about the authors. Dale is a retired college teacher; Idella is a homemaker who has helped with family finances with various stints of secretarial work. We have raised three children and live in a three-bedroom rambler in a St. Paul, Minnesota, suburb. Dale has served for years on the church trustee board and teaches one of the adult Sunday school classes. Idella has been a longtime discussion leader in Bible Study Fellowship. We have struggled with the issues raised by this study and we admit to having had many arguments about the use of money. We make no claim to having all the answers.

When the two of us began our own study of this topic, we were surprised at the number of biblical passages that deal with money. We should not have been. After all, the Bible is an intensely practical book and how we view money and material things is a very practical matter.

To get our thinking started, consider the following questions. Why do so many marriages deteriorate in arguments about money? What motivates people to wager more than \$30 billion annually at Nevada casinos? Why is almost every state legalizing gambling? What does the fact that America spends more on cosmetics than on charity say about values? Can it be just that 1% of America's population owns 40% of its wealth or that over 12 million of America's children live in poverty? What does it say about our fiscal management that America has run up to \$400 billion annual deficits and that many individuals are deeply in debt? These problems are not new; the Bible has a lot to say about the underlying greed that causes them and is filled with principles that when applied can lead us out of our financial quagmire.

We write primarily for Christians; our goal is to help Christians develop a biblical view of money and financial matters. While our choice of Bible passages and the questions we pose may head the studies in a certain direction, we wish to let the Bible speak for itself. We want our readers to

become students of the Scripture in its entirety, not just a few selected verses that may support preconceived notions. We ask you to enter this study with an open mind and then come to your own conclusions based on your study of the Bible. More than anything, we hope this study leads people into the joy and grace of generosity and to the liberation that can come from understanding that all that we have is really God's; we are just managing it (stewarding it) for Him.

Our recommendation for students is to spend more time in thinking and meditating on these lessons than in trying to prepare carefully reasoned comments and arguments. However, writing answers to questions also has a wonderful way of focusing attention and clearing away mental cobwebs. For study leaders, we have appended notes at the end of this guide that may help in leading discussions.

Finally, we wish to thank our reviewers for their affirmation, criticism, and wise comments. Since we did not always follow their advice, we must take full responsibility for the final result.

Dale and Idella Varberg

LESSON 1

GOD OR MONEY, A CHOICE TO MAKE

KEY VERSE

“No one can serve two masters. 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 both God and Money” (Matthew 6:24).

INTRODUCTION

Howard and Hannah Thompson have three boys — ages 12, 14, and 16. They are making mortgage payments on their home, have a small savings account, and take a two-week family vacation each summer. Howard is a salesman; his salary and commissions provide for the necessities of life. Hannah has not worked outside the home but does help Howard with his sales book work. Without complaining, she sews dresses for herself and occasionally buys clothes for the boys at a Goodwill store. Because Hannah insists, the Thompsons are faithful contributors at their church. Howard accepts this as an obligation but deeply resents their weak financial situation. In fact, he is frustrated at the lack of opportunity for advancement in his present position. You see, Howard has aspirations for a much different lifestyle. His dreams involve an elegant house, a better car, family skiing vacations, private colleges for the boys, and, above all, financial security for retirement.

Recently an old friend from another city has offered him a new sales position with the option of buying into a business. Howard will need to sell their home, invest the equity, and move the family to the new city, but the possible financial rewards are said to be unlimited. His friend suggests that Howard should certainly have a six-figure income within five years. To Howard it sounds like a dream come true and, even before consulting Hannah, he has tentatively agreed.

But Hannah is not at all sure about this new plan. She reminds Howard that the boys are established in their schools, have made desirable friendships at church, and that she has a ministry to women in their neighborhood. “God is blessing us here,” she says, “and He has promised to take care of our future.”

QUESTIONS FOR STUDY AND DISCUSSION.

1. Do you find yourself sympathizing more with Howard or Hannah in this story? Be honest and tell why.

2. Put yourself in Howard's shoes. How would you have responded to Hannah's words?

3. Read the story of the rich man (Luke 12:15-21) noting especially all the personal pronouns. Describe in your own words what you see as the fundamental flaw in his way of thinking.

4. Defend or criticize the statement, "There is nothing intrinsically wrong with growing larger and larger crops, or of building bigger and bigger barns, or of providing financial security for the future."

5. Read Proverbs 6:6-8 and Proverbs 30:24-25 which deal with the wisdom of the ant. For what is the ant being commended? How do you harmonize this statement of the ant's wisdom with Christ's statement about the foolishness of the rich man?

6. Paul says in 1 Timothy 6:10 that the *love of money* is a root of all kinds of evil. Surely, no one loves silver coins or dollar bills. Explain what it means to love money. Then give several specific examples of its consequences (1 Timothy 6:10 and Ecclesiastes 5:10 give two examples).

7. Read Matthew 6:19-24 and then describe in your own words the choice that every person faces.

8. Our key verse (Matthew 6:24) implies that a person can actually choose to *serve money*, that is, become a slave to money. Give everyday examples of behavior that indicates a person is serving money.

9. If one chooses to serve God, what implications does this have with regard to money? In particular, how does this choice affect one's attitude toward each of the following items which seem to require money? Support your answers with Bible passages if you can.

a. Food, clothing, shelter, etc.

b. Taking care of one's family.

c. Taking vacations.

d. Planning for retirement.

10. Is the choice *money* or God a one-time choice or does it have to be made over and over again? Explain and illustrate from your own life.

11. React to the statement, "It is never appropriate for a Christian to set the goal of becoming rich."

12. Explain how the notion that all that you have belongs to God can be a liberating concept, especially when combined with the knowledge that God cares deeply for us (see Matthew 6:25-34).

13. Based on this lesson, state specifically what you believe God is asking you to do.

LESSON 2

MOTIVATION FOR GIVING

KEY VERSE

"This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God" (2 Corinthians 9:12).

INTRODUCTION

John was taught to tithe as a young boy. According to his parents, ten cents out of his dollar allowance belonged to the church. Tithing was not an option; it was a command; it was part of what it meant to be a Christian. During his high school years, John had a part-time job. Each week, he carefully put aside 10% of his earnings for God; his parents said the rest was his to spend in any way he wanted. During his college years, he occasionally slipped; there didn't seem to be enough to pay his bills and God too. But he felt pangs of guilt about this and promised God that he would make it up when he got a full-time job.

Now John is a successful engineer with a fine salary. He intends to practice tithing just as he has been taught, but he is no longer sure what this means. He wrestles with questions like this. Am I required to give 10% of my net income or my gross income? Am I expected to tithe the money my employer puts in a retirement fund and in social security for me? Does the money I give to help my aged grandmother count as tithe? How about the money I give to the United Way? It all seems so complicated. To add to his confusion, he notices that every Sunday the pastor mentions bringing both tithes and offerings to the Lord. Is a Christian supposed to bring offerings in addition to the tithe? He wishes that someone would tell him exactly what God expects. Then he would know exactly how much he had to spend on himself.

QUESTIONS FOR STUDY AND DISCUSSION.

1. Describe John's motivation for giving and evaluate it. Is it biblical?
2. Read Leviticus 27:30 and Malachi 3:8-9 together with 2 Corinthians 8:8 and 2 Corinthians 9:7. Explain, if you can, how to reconcile these passages.
3. Study the four New Testament passages (Matthew 23:23, Luke 11:42, Luke 18:12, Hebrews 7:1-10) that mention tithing. Then discuss whether you think the New Testament teaches tithing (10% giving) as a command.
4. Recall how Jesus gave flexibility to the command of keeping the sabbath and pronounced it a blessing for mankind, not a curse (Matthew 12:1-13 and Mark 2:23-28). Can the command to tithe be given a similar flexibility and blessing? If so, describe how.
5. Paul in 2 Corinthians 8:5 reinforces Lesson 1 and suggests the foundation for a right attitude toward giving. Explain what this is.

6. Read Proverbs 3:9-10, Malachi 3:10, Matthew 6:33, and Luke 6:38. Do these verses guarantee financial success to the generous giver as is often suggested by “health and wealth” preachers? How do you interpret these verses? Include 2 Corinthians 6:10 in your thinking.

7. Ask yourself this question, “Do I give because I believe God will reward me financially and physically for giving?” Explain whether you think this is a poor or a good reason for giving.

8. Note the phrases *overflowing joy* (2 Corinthians 8:2), *privilege of sharing* (2 Corinthians 8:4), *grace of giving* (2 Corinthians 8:7), and *cheerful giver* (2 Corinthians 9:7) and comment on a kind of reward, other than financial, which comes to the generous giver. Recall the story of Scrooge in Charles Dickens’ *Christmas Carol* in this connection.

9. A bumper sticker says, “Give until it doesn’t hurt.” What sense can you make of this statement?

10. Second Corinthians 9:12-15 is Paul’s culminating passage on why we should be generous givers. Study it carefully and then give your summary of what Paul is saying.

11. Which of the following questions do you find more liberating, and why?

a. How much of my money ought I to give to the Lord?

b. Since all my money is really God's, I wonder how He wants me to use it?

12. How does an emphasis on Law and Gospel relate to our attitude toward giving?

13. This lesson has explored several motivations for giving. List them in order of importance beginning with what you think is the best motivation.

14. Summarize in your own words what you would like to remember and practice from this lesson.

LESSON 3

PRINCIPLES TO PRACTICE IN GIVING

KEY VERSE

“On the first day of every week, each of you should set aside a sum of money in keeping with his income” (1 Corinthians 16:2).

INTRODUCTION

Eldon and Mary Bell are in their mid-thirties with two small children. They became Christians in their teens and their romance flowered in a church setting. They attend church regularly and help in a number of church programs. From the start of their marriage, they considered giving to the Lord’s work to be an important priority. However, like most young couples, they had trouble stretching their income to cover all the bases even though both had salaried positions. Typically, they waited till the end of each month to see how much was left to give away. Often it wasn’t very much and they always found themselves promising to do better the next month. On preparing their tax forms at the end of the year, it was embarrassing to discover how little they had given through their local church. Often this led to angry accusations about each other’s spending habits.

As a result of a recent church seminar on managing money, they have decided to take a different approach. At the beginning of the year, they will estimate their total annual income and determine how much of this they can give to their local church, to missions, and to a neighborhood poverty program. They will divide this into monthly amounts and will write checks for these amounts at the beginning of each month right along with their mortgage payment. In addition, they will put \$300 each month in a special account to be used for family emergencies, for special needs that they may hear about, and as a start on a savings program. All other expenses will come out of what is left. And at the end of the year, they will reevaluate with the goal of increasing their giving for the following year.

QUESTIONS FOR STUDY AND DISCUSSION.

1. Eldon and Mary had good goals but never seemed to meet them. What were the flaws in their original giving program?
2. What features of the Bells' new giving program seem particularly good to you? Is this program consistent with our key verse (1 Corinthians 16:2)?
3. Note the phrase *in keeping with his income* in the key verse. Study also 2 Corinthians 8:11-15. Then explain what you think this phrase means.
4. React to this statement. Christians should individually determine the percentage of income that they believe God wants them to contribute to Christian work. For some this will be 5%, for others it will be 25%, but 10% is a good guideline for the average person.
5. Paul (2 Corinthians 9:7) says that "each man should give what he has decided in his heart." State a principle of giving that is suggested.

6. Some people love to give to dramatic appeals, especially if this giving is recognized publicly. Read Matthew 6:2-4 and enunciate another principle for giving.

7. But Christ also said (Matthew 5:16), "Let your light shine before men, that they may see your good deeds and praise your Father in heaven." How do you harmonize this with the principle in question six?

8. Do you see any danger in attempting to raise money from non-Christians or secular sources for spiritual projects? Explain.

9. We read in 2 Corinthians 9:7 that God loves a *cheerful* giver. How do you think God feels about the person that gives and keeps on giving because he or she knows it is the right thing to do but doesn't really do it cheerfully?

10. The bumper sticker mentioned in the last lesson, "Give until it doesn't hurt," suggests that we may begin by giving out of a sense of obligation but later discover that giving is a joyful experience. Comment on this, especially in connection with your own experience.

11. Without a will or a trust agreement, not one penny of a person's estate will go to the Lord's work or to charities. What do the principles we have seen so far suggest that a Christian (young or old) should consider doing about this?

12. On the basis of this lesson and your reading of 2 Corinthians 8 and 2 Corinthians 9, make a list of biblical principles to follow in giving.

LESSON 4

SACRIFICIAL GIVING AND A SIMPLE LIFESTYLE

KEY VERSE

“Jesus looked at him and loved him. “One thing you lack, “ he said, “Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me”” (Mark 10:21).

INTRODUCTION

Todd was a chemistry professor at a major American University. Recognized as an outstanding teacher and researcher, he had quickly climbed the academic ladder, attaining a tenured full professorship. His research on polymers led to government grants and to consultantships with several corporations. Graduate students sought him out, wanting to work under his supervision. Colleagues agreed that Todd had everything — talent and prestige, plus plenty of money, a new house, two sports cars, a cabin on a lake, and a condominium at Vail, Colorado.

But Todd was a Christian, a regular Sunday morning churchman. He had even been asked to serve as a deacon but begged off because of his college responsibilities. His wife, also a professing Christian, served on the church’s social concerns committee. Todd worried about their two college age boys, who often missed church but seemed to have plenty of time for parties and skiing trips. And deep down, he worried about his marriage; he and Peggy seemed to spend less and less time together.

Two events set him back on his heels. One day he had to bail his youngest son out of jail on a drunk driving charge and the same week his doctor warned him about signs of heart deterioration due to stress. He began to ask some questions, he began listening to sermons, he started to read the Bible seriously. The riots in central Los Angeles got him thinking about poor people and about his luxurious lifestyle. And he had to admit that life had lost some of the spice he remembered it had when he and Peggy had worked together to get through college.

He discovered that Peggy had similar doubts. After a long struggle, Todd decided to give up his professorship; they sold the house, the cabin, the condominium, and the two sports cars. With his wife in agreement, they bought a modest three bedroom house in a lower class neighborhood. Today, Todd and Peggy make their living as copy editors and writers for a Christian publisher. They buy used furniture and clothing, use bicycles for most of their errands, tend a garden, and have plenty to eat. They are strong supporters of an inner city church and their home is always open to those less fortunate. They give away about half of their income and they say they are happier than they have ever been. Although their two sons have doubts about their parents' decision, they accept it.

QUESTIONS FOR STUDY AND DISCUSSION.

1. Perhaps you, like Todd and Peggy, feel uneasy about your lifestyle. Describe your reaction to the decision Todd and Peggy made.

2. The Lausanne Covenant of 1974 includes the following statement. "All of us are shocked by the poverty of millions and disturbed by the injustices which cause it. Those of us who live in affluent circumstances accept our duty to develop a simple lifestyle in order to contribute generously to both relief and evangelism." What constitutes a simple lifestyle in America? How might the term simple lifestyle have different meanings for different people?

3. Read Mark 10:17-30 which is the context of our key verse. Then explain why Jesus told the rich man to sell everything and give to the poor? How does Jesus' teaching apply to Christians in general (and specifically to you)?

4. Jesus commended the disciples for having left all to follow Him (Mark 10:28-31) and similarly praised the poor widow for putting all her money into the temple treasury (Luke 21:1-4). Is Christ thereby urging all Christians to do the same? Explain.

5. Concern for the poor and oppressed is a common theme in both the Old and New Testaments. Read Isaiah 58:6-9 and tell what you think Christians should be doing about the social problems of our inner cities.

6. Many passages in the Bible promise a "good life" to those who follow Christ. But what is a good life? Look at Matthew 6:25-34 and describe what you see as the main teaching of these verses.

7. Moses (Deuteronomy 8:6-20) suggests that God's people will have fine houses, large herds, and much silver and gold. But verses 18 and 19 teach two important lessons about this. What are they?

8. Paul (1 Timothy 6:6-10) teaches us something about what is really important in life. Describe in your own words what it is that gives you happiness and contentment.

9. In Philippians 4:11-13, Paul says he has learned to be content whatever the circumstances (plenty or little). What is Paul's secret?

10. Jesus was criticized because he came *eating and drinking* (Matthew 11:19) and apparently enjoyed a good feast. What, if anything, does this teach us?

11. A saintly woman that we know said, "God isn't poor and doesn't want any of us to be poor either." What is your reaction to this statement? Is there a biblical basis for it?

12. A recent secular magazine suggests that choosing a simple lifestyle will result in more freedom, less stress, better family relations, and more happiness. What is your reaction to this?

13. Perhaps you are confused at this point and are asking: What really does the Bible teach regarding lifestyle? Are all Christians required to live simply? Are we to give away all (most) of what God has given us? Are some Christians called to be poor, others to be rich? Read the prayer in Proverbs 30:8-9 and then write down what you believe God is teaching you about lifestyle and sacrificial giving.

LESSON 5

SETTING PRIORITIES: WHERE TO GIVE

KEY VERSE

“Each man should give what he has decided in his heart to give” (2 Corinthians 9:7).

INTRODUCTION

Ben has a soft heart and maybe a soft head too. He is quickly moved to tears when he hears of someone suffering or when he hears about a new project or when he listens to an urgent appeal. When the national news described the young man in North Dakota who lost both arms in a farm accident, Ben wrote out a check for \$100 and sent it posthaste to the man. Seeing the faces of starving children in an ad for Children in Need, he pledged \$50 per month. Watching Evangelist A. J. Swagbuck appeal for money to save his TV program, Ben responded with \$500. Over the years, he has gotten on so many lists that two or three fund raising letters appear in his mail each day. It is not unusual for him to have dinner interrupted with a call from an organization begging for money. And most evenings find Ben at a special event, an evangelistic service, or a missionary rally. Everyone in the city knows Ben. Ben tries to support all good causes.

Some might say that Ben practices the “squeaky wheel gets the grease” philosophy of giving. He almost always responds to an emotional appeal. On the other hand, his giving to his local church is sporadic. True, he made an impassioned speech at the business meeting pushing a Sunday school addition and announced that he would give \$1000 to get the project started. And he was a chief supporter of the summer missions project. Most people think Ben is a wonderful giver; the church treasurer isn’t so sure.

All agree that Ben’s heart is in the right place and that he is a generous person. He has compassion for the needy; he has love for the lost; and he gives — to causes of all descriptions. True, there is little planning to his giving, but Ben would say that he gives as the Spirit leads. Thus, he responds to emergencies; he likes to start new programs; and he enjoys supporting the spectacular and the unusual. However, he seldom sustains giving to any cause over a long period.

QUESTIONS FOR STUDY AND DISCUSSION.

1. What do you applaud in Ben's giving pattern and what, if anything, do you think he should change?
2. Investigation during the early 1990's exposed a misuse of funds by several TV evangelists. A recent newspaper article reports that a cancer charity spends 74% of its income in fund raising. List several lessons that we should learn from this about our giving.
3. Our key verse (2 Corinthians 9:7) uses the phrase *decided in his heart*. Other translations say *purposed in his heart* and *make up his own mind*. What does this verse suggest about the thought that should go into giving?
4. It could be argued that one should never engage in *spur of the moment* giving. However, read 1 John 3:17 and Matthew 25:34-36; then formulate some principles that could guide you in handling emergency needs.

5. Scripture prescribes many causes to which we should give financial help. List some of these based on the following passages.

a. Deuteronomy 15:7-11

b. 1 Timothy 5:8

c. 1 Corinthians 9:13-14

d. Ezra 2:68-69, Nehemiah 10:32-33

e. Matthew 28:19-20, Philippians 4:14-19

Spend a little time thinking through how you believe God wants you to prioritize your giving in these five areas.

6. It has been suggested that a single person or a couple should sit down at the beginning of each year, determine a plan of giving for the year, and then stick to it. What is your reaction to this?

7. If you were to draw up a plan of giving, how would Acts 1:8 speak to this plan?

8. A respected author says that every Christian should be personally involved with at least one missionary — pledged to support that missionary with consistent prayer and finances and in regular contact. What is your reaction to this statement?
9. One writer says that Christians should target their giving to causes of specific interest to them. A different writer says that the local church should set all financial priorities (local and world wide) and then that its members should give to the general budget without designation. Analyze these two positions and indicate which you think is best.
10. Are all Christians called to the same giving pattern — or does God permit and bless different patterns of giving? Explain.
11. Read Luke 6:37-38, which is a famous text on giving. What significance do you see in the way this passage begins?
12. Should Christians give only to church sponsored causes? Or should Christians also support secular causes such as the Red Cross, March of Dimes, United Way, etc.? How, if at all, does Jesus' teaching about paying taxes relate to this question (Matthew 17:24-27 and Matthew 22:15-22)?
13. Here is a personal assignment. Write down a detailed plan for your giving during the next year.

LESSON 6

GOD'S VIEW OF WEALTH AND GIVING

KEY VERSE

"I tell you the truth," he said, "this poor widow has put in more than all the others" (Luke 21:3).

INTRODUCTION

According to a major city paper, Sara McWright has given close to half a billion dollars to various charities. Born into a wealthy family, she inherited a large fortune and in addition was given charge of the family foundation. Through the example of her parents and also the teaching she received at an eastern women's school, she developed a keen financial sense which she has combined with a desire to use money for good causes. Since the premature death of her husband, she has devoted her life to philanthropy. Interviewed at her carefully guarded mansion on a large lake, she gave reporters a tour of the well kept grounds, flower gardens, cabin cruiser, riding stable, and employee quarters. Later she showed them her office, the walls covered with awards for her extensive gifts and with mounted newspaper clippings about her philanthropic activities. When questioned, she admitted that she has given away \$472 million and plans to give more. She did not deny a reporter's suggestion that she may be the greatest philanthropist in Minnesota history.

Susan Charming is a single mother whose husband left her shortly after the birth of their second child. To support herself and her children, she went to a business school and now works as a legal secretary. She lives with her two teen-age girls in a simple two bedroom apartment and drives an eight-year-old car. She sews clothes for the girls, takes them on a camping trip each summer, and does her best to give her family a normal life.

Susan is a committed Christian and faithfully attends church. There she hears about people who have less than she. Her best girlfriend serves as a missionary in a Calcutta slum. Lately, she has had to face the question: Can I give away part of my small salary? While it will be a struggle, she has decided the answer is yes. After discussing it with her daughters, she is determined to give away \$100 per month.

QUESTIONS FOR STUDY AND DISCUSSION.

1. Two women — Sara and Susan — are both determined to be generous givers. Who is making the bigger impact on society? Who is getting the most blessing out of giving? Whom do you admire most? Which one is giving most?
2. What motivates the two women to give? How do their motivations differ?
3. In what ways is Sara a good role model for wealthy people? What, if anything, would you criticize her for?
4. Read the context (Luke 21:1-4) of our key verse. Some say that Jesus is teaching that Christians should give all their money to the Lord's work and then trust Him to supply daily needs. Comment on this.
5. Jesus (Luke 21:4) suggests that God measures the value of gifts in a unique way (see also Luke 16:15). How does God measure giving?

6. What implication, if any, does this Luke passage have relative to fund raising for Christian causes?

7. Read James 2:1-7 and comment on whether you think the opinions of the biggest giver (in number of dollars) in a church should receive special attention.

8. Should large gifts to a church or missions be acknowledged in a special way? Should anyone know who gave especially large gifts to a fund drive? Should lists of givers with amounts of gifts ever be published? Should houses of worship have plaques honoring special gifts? Read Matthew 6:1-4 and then write your understanding of Christ's teaching about anonymous giving.

9. Proverbs 13:7-8, Proverbs 23:5, Ecclesiastes 5:10, and Ecclesiastes 5:12 deal with problems associated with wealth. What conclusions do you draw from these verses?

10. Is wealth intrinsically evil, something that inevitably corrupts, and therefore to be avoided? Or can it be a good thing? Read Ecclesiastes 5:18-20 and 1 Timothy 6:17-19 and state the conclusions you reach from these passages.

11. Suppose you were offered a gift of \$1 million. Be honest. Would you accept it? If so, what would you do with the money? Would it change your lifestyle? Would it make you happier? In what ways would it change you as a person?

12. An old adage says, "The best things in life are free." If you agree with this saying, illustrate it.

13. Read Isaiah 55:1-3 and explain in your own words what Isaiah is saying. What is that very important thing that is free for the taking?

LESSON 7

MANAGING MONEY WISELY AND GIVING

KEY VERSE

“Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it” (Luke 14:28).

INTRODUCTION

Bob and Becky were married in the church with much pomp and ceremony. People said they were the perfect couple: beautiful and talented with doting parents on both sides. After a honeymoon in Hawaii, they settled into their newly built house in the suburbs. What fun it was to decorate the house, choose the latest in appliances, and purchase furniture. Both had good jobs, he as an insurance salesman trainee and she as a first year elementary teacher. All was roses and to celebrate their first anniversary, they purchased a brand new Honda Prelude.

True, there were some clouds on the horizon. Bob’s sales job was a bit shaky; people weren’t buying insurance quite as he had projected. The school district where Becky taught was proposing to hold the line on salaries. The house and car payments took all of Becky’s and part of Bob’s salaries. The appliance and furniture purchases had stretched their credit card loans to their maximum. At the end of some months they could hardly afford groceries and clearly there was little money for charity or even for such things as Christmas and birthday gifts for the family. Finally, Bob had gone to his dad for a short term loan, promising to pay interest each month and repay the principal when the big Carman Company insurance deal went through. But another insurance agent undercut his price and won the Carman contract. Then they missed the minimum monthly payment on one of their credit card loans and were faced with a penalty. A special assessment for city streets and curbs would add \$25 to their monthly expenses. Suddenly, Bob and Becky were faced with a depressing fact. They could barely cover their monthly obligations; they could not pay back Bob’s dad as promised; they would have to skip all church contributions; and they would be unable to face an emergency of any kind. When they finally stopped to look at their monthly interest payments, they discovered they were paying 18% interest on their credit card loan, 11.5% on their car loan, and 10.5% on their house loan. The total interest came to a whopping sum of \$1242 per month.

QUESTIONS FOR STUDY AND DISCUSSION.

1. Think about things like character, life concerns, and goals. What is the most fundamental problem that Bob and Becky have? What related problems flow out of this fundamental problem?
2. Comment on this statement. Most Christians would really love to give in a substantial way, but for many (including middle class people with high salaries) excessive desires and money mismanagement make this impossible.
3. James 4:1-3 was written to Christians. What do these verse teach us?
4. Our day is the day of instant potatoes, instant credit, and instant gratification. Young people of the 80's were called the *now generation*. Does this reflect something bad and, if so, discuss why?
5. Jacob (Genesis 29:36) worked 14 years for the hand of Rachel (although he may have been able to marry her after seven years). Reflect on this and ask whether this made their marriage more or less fulfilling. Then relate, if you can, a personal experience of working long and hard for a goal that has been especially fulfilling for you.

6. Clearly, we live in an uncertain world where it is impossible to make long term plans with any assurance of being able to carry them out. Consider Matthew 6:34 and this lesson's key verse (Luke 14:28). How can we put these two views together?

7. The Bible has a great deal to say about interest, often called usury. For example, Leviticus 25:35-37, Nehemiah 5:10, Psalms 15:5, and Ezra 18:8 warn the well-off against charging interest to the poor. Why does God speak so strongly about this?

8. In teaching the theory of interest to college students, one of the authors has often given this advice: Don't borrow money to buy something that depreciates in value (appliances, cars, etc.) but you may borrow for something which tends to appreciate in value (for example, a house). Give reasons for your agreement or disagreement with this advice.

9. Think about what has happened to Bob and Becky in our opening story; then read Psalms 37:21 and Proverbs 22:7 and explain what tends to be consequences of unrestrained borrowing.

10. Interest works against the borrower but for the saver. In the parable of the talents (especially, Matthew 25:26), Jesus seems to sanction increasing the value of one's money by putting it in a bank at interest (see also Proverbs 13:11). The good wife of Proverbs 31:16 invested in a field to obtain earnings. Discuss the positives and negatives related to the concept of investments from a Christian perspective.

11. The parable of the shrewd manager (Luke 16:1-14) is a difficult one. If you had to state the main point of this parable, what would it be (verse 11 may be one key)?

12. What happened at the end of the story of Jesus' feeding the five thousand (Luke 9:10-17)? State a lesson, related to managing money, that we can learn from this.

13. Most Christian authors who write about money management urge the making of a budget. Tell what you think making a budget means and then indicate the benefits, if any, that you see in doing this.

14. Based on this lesson and your thinking about the topic, write down a set of principles that you believe God would want you to follow in managing money.

LESSON 8

INTEGRITY IN MONEY MATTERS

KEY VERSE

“For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men” (2 Corinthians 8:21).

INTRODUCTION

Harold is married, with three children nearly grown. He is a high school teacher and lives in a major metropolitan area. As a committed Christian, he has been public about his faith both with his students and with fellow faculty members. His testimony is respected in the workplace and at his church, where he serves as a deacon.

Some years back he bought a three-year-old used car from a private party. Though he paid top dollar, he was sure he had gotten a good deal; the car had only 15,000 miles, was sparkling clean, and had been owned by an older woman. But within two months, he discovered the car had problems. It leaked oil, there was an intermittent short in the electrical system, the transmission seemed jerky, and the air conditioning system had failed. After spending \$700 to fix some of these items, he next noticed a faint but disconcerting knock in the engine. A mechanic friend told him that the knock was serious — would require a complete engine overhaul. What should he do? The car appeared to be in super condition and he was sure he could sell it easily to an unsuspecting private buyer for the original price. He could probably even slip it past a new car dealer on a trade. After thinking about it, he wrote down the history of the car with a complete list of all its problems, showed this list to a car dealer, traded in the car on another with a loss of \$2000.

Recently, Harold decided to double the insulation in his attic. When a local store announced a special sale on insulation, he noted the price and had the required amount delivered to his home. But on checking the bill, he realized the store had charged him for exactly half the number of bags he had ordered and gotten. What should he do? He went right to the store, reported the error to a surprised clerk, and paid the additional amount.

Last summer, he contracted with two college boys to paint his house. The young men had estimated 80 hours of labor. When Harold realized that it actually took them 120 hours of labor and noticed that they had done a good job, he paid them an extra \$300 beyond the contract price.

QUESTIONS FOR STUDY AND DISCUSSION.

1. Some would say that Harold should start living in the real world. What is your reaction?
2. Be honest. How would you have handled the car situation?
3. Did Harold have any obligation to pay the two college men an extra \$300? Read Deuteronomy 24:14-15 and James 5:4 before you answer.
4. One of the ten commandments is "you shall not steal,"(Exodus 20:15). List a number of examples of stealing, beside actually physically taking money or materials from another person.
5. Someone might have listed "cheating on income taxes" as one answer to question four. We have heard Christians argue that it is all right to misstate your income because the government is corrupt and spends money in ways you disapprove of as a Christian. Read Romans 13:1-7 and then state what you consider to be the biblical position on this matter.

6. Someone else might have listed “an employee not putting in a full day’s work” as an answer to question four. Read Colossians 3:22-25 and then comment on how you think this applies to employees.

7. A recent USA Today headlined an article about a prominent Christian businessman and TV personality with the words “...operates on the edge of ethics.” What does this kind of publicity do to the cause of Christ? Describe the standard that you think a Christian businessman should follow.

8. Think about all the publicity you have heard of misuse of funds by Christian organizations. Then read 2 Corinthians 8:16-21 (the context of our key verse) and discuss what this passage (especially verses 20-21) teaches us.

9. Write down some principles that you think a Christian organization should use in handling contributions.

10. Read 1 Timothy 3:1-8 where Paul deals with leadership in the church. What does he indicate about church leaders and the handling of money?

11. Job was a very wealthy man but he had learned how to handle wealth with integrity. Read Job 31:13-28 and list a number of things you find to admire about him.

12. In what specific ways should you (or your church) change in the way you handle money?

NOTES FOR LEADERS

LEADING THE STUDY

We believe that lecture type Bible studies are not very effective. Thus, we recommend two strategies in using this study guide. First, strongly encourage class members to work through each lesson on their own before class. Second, spend class time in discussion of important issues raised in the lesson. There will probably not be enough time to deal with every question, so you as leader should select those you consider to be most important for discussion. In doing this, you should have in mind a definite goal for each lesson. Our overriding goal in developing this guide has been to help Christians discover the joy and fulfillment in being generous givers.

Our choice of Scripture passages reflects our own thinking about the subjects of money and giving. However, we have tried to let the Scripture speak for itself. We accept the fact that sincere Christians can come to different conclusions about money matters. As a leader, you should not be alarmed if there are honest disagreements. On the other hand, don't bog down in lengthy arguments on one issue. Allow the Holy Spirit to lead people to judgments of their own as long as they take the Bible seriously.

At the suggestion of our reviewers, we have appended some notes for each lesson. A number refers to the question with that number from the indicated lesson. These lesson notes are intended for leaders and we think that class members should not even look at them until they have responded to the questions based on their own understanding of the biblical data.

LESSON 1

1. Honesty in answering questions 1 and 2 is important. Many men (and women) will identify with Howard and may be ready to defend his viewpoint. Some may argue that financial success and the corresponding "good life" are a sign of God's blessing. It is better to be honest than to pretend one is unaffected by the attraction of material things. However, the goal of this lesson is to develop a biblical perspective that may force us to change some attitudes we have.
3. Let this Bible story really sink in. There was something terribly wrong with the rich man — something deeper than his desire to accumulate riches. Be sure the class identifies this.

5. This question is inserted for balance lest people get the idea that God sanctions irresponsibility and laziness. See also 2 Thessalonians 3:6-13.
6. Some people may come close to loving coins and bills but generally it is what money can buy or the security it affords that attract us. Try to list a number of consequences of loving money.
7. This question faces us with the fundamental decision that we all must make. No matter how we try to hide, suppress, or put off our decision, our lives demonstrate that we have made it one way or the other.
8. Serving money is very close to loving money but has a different connotation. To serve money is to make it your god, the arbiter of all decisions, the consuming end of your existence.
9. Bible passages that come to mind: (a) Matthew 6:25 and Philippians 4:19, (b) 1 Timothy 5:8, (c) Mark 6:31-32.
10. Be honest.
11. Think about some good rich people in the Bible (Abraham, David, Job) and perhaps some you have known. But was it their goal to become rich?
12. Matthew 6:25-34 can become one of the most liberating passages in the Bible. To think that the creator of the universe promises to care for us! And He knows that we need food, clothing, etc. Why then should we hesitate to turn ourselves and all we (think we) have over to Him?

LESSON 2

1. John tithes because it is a law; perhaps he sees it as a part of his salvation. Is this biblical? If students cannot answer this now, they should be able to at the end of the lesson.
2. God does not change, but His way of dealing with human beings is progressively revealed in the Old Testament and culminates in the New Testament. The Old Testament shows us what God expects and may make God seem legalistic; the New Testament emphasizes God's grace and the blessing of a loving relationship with Him.
3. Scholars differ as to whether the New Testament teaches tithing so you can allow for differences of opinion among your class members. However, it is safe to say that tithing as a command receives little emphasis in the New Testament.
4. Tithing (like observing a day of worship and rest each week) can turn out to be a wonderful blessing to those who practice it. Jesus taught that it was alright to rescue an animal from a ditch on the sabbath (even though some might regard this as a technical violation of the sabbath). Would He perhaps also approve the generous systematic giving of a single mother even if it was at the 3% level?
5. When you give yourself to God, your possessions would seem to be included.
6. Some TV preachers are said to be "health and wealth" preachers because they promise that giving, especially to their programs, will guarantee physical health and financial success.

7. The “health and wealth” gospel, while having a kernel of truth, is a distortion of the real gospel (the good news of salvation from sin through Jesus Christ) and may lead to much disillusionment.
8. A generous open spirit leads to a happy heart; a miserly closed spirit results in a dried up soul. This is wonderfully illustrated in Charles Dickens’ *Christmas Carol* in which mean-spirited tight fisted Scrooge discovers the joy of Christmas after he opens his heart and pocketbook to the needy.
9. This bumper sticker says something very significant about what happens when a giving spirit takes root and grows.
10. Love for God and thankfulness for His gift are the finest motivation for giving.
11. This question relates closely to question 12 of the previous lesson. It may be appropriate to suggest that handling our money (God’s money) well includes providing for the physical needs of ourselves and our families.
12. The Law tells us what God demands and thereby shows us that we are sinners; the Gospel tells us what God has done and will do for us as we put our trust in Him. Lutherans (following Martin Luther) tend to orient their preaching around these two themes.

LESSON 3

2. Should we take the key verse literally and plan to give every Sunday? Or is systematic regular giving the point?
3. Paul does not use the word *tithe* in his teaching on giving. Why?
5. The phrase *decided in his heart* may emphasize that giving is an individual matter not to be dictated by others. It may also suggest that thought should go into what and where we give.
6. Don’t state the principle without thinking it through carefully. It seems that church treasurers have to know peoples’ giving in order to issue receipts for tax purposes. Does this violate Christ’s teaching?
7. The verse on letting people see our good deeds makes question six even more difficult. But don’t give up on thinking through this whole issue.
8. You should be able to think of several dangers in asking non-Christians to give to the church. Perhaps you can think of benefits too. What should be done? Some groups do not take public offerings but raise all their funds behind the scenes from committed members.
11. The subject of wills and trusts is a huge one. You might use this question as a springboard for setting up a special teaching program in your church on wills and trusts. There is much ignorance and misinformation in this area, so be sure to call on an expert to help you.

LESSON 4

1. Except for some details, this is the story of a couple whom the authors know and have visited at their present home in an inner city.
2. The Lausanne Covenant is a document that came out of an international conference sponsored by the Billy Graham organization in Lausanne, Switzerland. Because it represented most of the world's evangelical churches, the covenant has had a far reaching influence.
4. In trying to answer this question, we must take Christ's teaching seriously. But most of us cannot help also asking the question, "What would happen to the long term future of God's work if every Christian followed the poor widow's example?"
5. Evangelicals have often been accused of not really caring about the poor but of only wanting to save their souls. Is this a valid criticism?
6. When you think of the good life, think about absence of worry, hope for an eternal future, warm relationships, purpose for living, and so on.
9. Note that Paul had learned to be content with both little and *plenty*.
10. Clearly, Jesus lived a simple life, had no home of his own, and died with only a cloak of any value. But He accepted invitations to rich homes and He with his disciples kept a money bag (John 12:6).
12. We refer specifically to a story that appeared in the magazine *Family Circle* but we have seen many secular articles with a similar theme.

LESSON 5

2. Some possible lessons: Give only to organizations and individuals that you know personally or have information about. Demand clear and detailed financial reports. Don't be overly swayed by dramatic appeals.
3. Many translations (including the New International Version cited in these lessons) use traditional masculine language. Clearly the key verse applies to all people (male or female). Be sensitive to the concerns of women who may be in the class.
4. Our point of view is that while giving should be carefully planned, one should include a fund for emergencies in this plan.
5. The five categories we have in mind are: the poor and disadvantaged, family and relatives, the clergy and other church workers, the church buildings and program, missions and missionaries.
7. The order given in this verse is significant but we think that the emphasis is on being a world Christian. Our giving should reflect this.
9. This question raises a controversial issue. It is worth discussing but likely won't be resolved in your group. In any case, disagreement on this issue should not paralyze us in our giving. We should allow individual freedom as God apparently does.
10. We believe God speaks to different people in different ways although we also believe that giving should be based on thought-through principles.

11. We are responsible to God for our own giving pattern, not for that of other Christians.
12. One fact, not well known, is that broad programs like the United Way often allow designated giving to parts of the program of special interest to the donor.

LESSON 6

1. Sara's story with some detail and name changes appeared in a metropolitan newspaper in 1992.
3. It might be well to try imagining how you would behave if you were in Sara's position.
4. A friend of ours insists that committed Christians should pour all their resources into the Lord's work *now* and forget about such things as saving for retirement.
5. One possible answer: God measures the value of a gift according to the sacrifice made by the gift giver.
6. Emphasize the significance of a giver's attitude rather than the size of the gift. Remember that small gifts given sacrificially are to be treated with sincere respect.
7. James puts his finger on a great evil that is hard to avoid, partly because big givers often expect to dictate policies. You might expand on this question by asking whose opinions should receive the most attention; or should all voices get the same weight? Is God a democrat?
8. While God apparently does distinguish between gifts (see note 5), we think it is safest to treat all gifts in the same way. We think amounts of gifts should not be published. We question honoring people for large gifts with special plaques but wonder if this may be all right for posthumous giving. If special honors are conferred in such a way that God gets the glory (Matthew 5:16), they may be acceptable.
10. For an example of a Christian who managed wealth in a good way, you might look in your church library for the story of R.G. Latouneau.
11. We believe lotteries are a great evil and have heard that many lottery winners wish they had never won. We know of a church that refused a huge gift because it was afraid of what would happen to member giving.

LESSON 7

2. The real point of this lesson is this: Curbing our greed and managing our resources wisely will make it possible for us to experience the joy of generous giving.
3. Christians must resist the temptation of adopting the world's value system as this James passage and Romans 12:1-2 teach us. Strangely, even some sincere Christians fail to distinguish between the American dream of ever increasing material success with the Christian vision of growing conformity to God's will.
4. Have you noticed that young couples seem to feel that they should immediately have all the things their parents worked long and hard to get?

5. As an example, we have often said there are three blessings associated with a vacation trip: planning and saving for the trip, the trip itself, and reviewing the trip. We think the three parts are equally important to a satisfying result.
7. A recent *Newsweek* article tells how many people fall into a kind of slavery by borrowing money, then borrowing more money to pay off the earlier borrowing, and so on. The high interest charged is a significant part of this trap. Poor people are particularly vulnerable. Well-off Christians should consider gifts rather than loans to needy people and certainly should not charge high interest to such people.
8. We admit that there are many grey areas: college loans, loans for medical expenses, and so on. But being free from debt is an admirable goal often defeated by borrowing for depreciating items.
10. It is easy to rationalize accumulating more and more assets with the promise of some day making big gifts to charity. Not many seem to follow through on such long range promises. Fortunately, some find that investing money wisely allows regular and increasing giving to the Lord's work.
13. Consider inviting an expert to your church to explain how to go about designing a personal budget.
14. This could be a good discussion question with the whole class developing a set of principles together.

LESSON 8

1. What would happen to our Christian influence if we handled every situation in terms of what is fair and just rather than in terms of what is legally required? Read Micah 6:8.
3. Think also about the testimony Harold left with the two college men.
4. Don't stop with the examples mentioned in questions 5 and 6.
6. We hope you can avoid a discussion of whether this passage means that God approves of slavery but if it comes up you can mention the historical context (slavery was a fact of life in biblical times) and point out that Christians (informed by the overall teaching of the Bible) took the lead in the abolition of slavery. Our goal in citing the Colossians passage was to emphasize that Christian integrity demands something of employees as well as employers.
7. We have chosen not to name the businessman so that the discussion can deal with a principle rather than the individual involved.
9. Some possible answers: honoring donor designations, being truthful in describing needs, avoiding overstating results, being careful to issue tax receipts only where legitimate (gifts for personal use are not tax deductible), being open about salaries and expense accounts of leaders, controlling overhead, and so on.
10. We tend to look for administrative talent and leadership qualities in choosing leaders (and they are important); Paul seems to look for moral integrity in all areas including money matters.



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