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#DiscipleshipTuesday



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Help With Finances

Proverbs 3:9-10; 11:16, 24-25; 13:11; 22:7; Matthew 6:19-24;
Luke 16:1-12; 2 Corinthians 9:6-11

INTRODUCTION

Once upon a time there was a man who had nothing. So God gave him ten apples: the first three apples were to eat; the second three, to trade for shelter from the sun and rain; the third three, to trade for clothing to wear; and the last apple he was to give back to God to show his gratitude for the other nine apples.

The man ate the first three apples, traded the second three for shelter from the sun and rain, and traded the third three for clothing to wear. Then he looked at the tenth apple; it seemed bigger and juicier than the rest. He knew that God had given him the tenth apple so that he might return it to Him out of gratitude for the other nine. But he looked at that big, juicy apple and he reasoned that God had all the other apples in the world. So the man ate the tenth apple and gave back the core to God.

How many people have been guilty of doing this very thing with their money? If God gets anything, He gets the leftovers. Or better put, if there is anything left over, that is what is given to God. The truth is that God shouldn't get the *last* tenth; He should get the *first* tenth. Before one pays himself, or pays his bills, or makes other purchases, the first tenth should be set aside as belonging to the Lord.

Today's lesson looks at our attitude toward money. Do we understand that God owns everything? Are we willing to return to the Lord a small portion of what He has given to us? Do we do this in a cheerful manner, rather than begrudging what we give? Another area this lesson covers is how we manage money. Do we see it as something to hoard, or as a blessing that we can share after our needs have been met? Have we learned that with our God-given resources we can lay up treasures in heaven? The third issue we will consider is the mastery of money. Are we the master of our money, or have we allowed money to master us? Money can take the place of God in our lives. This we must avoid with all our might.

Unit Theme:

Help for Life's Journey

Central Truth:

We can trust God with our money and our lives.

Focus:

Reflect on biblical principles concerning financial issues and rely on God to supply our needs.

Context:

Practical financial guidelines from both Testaments

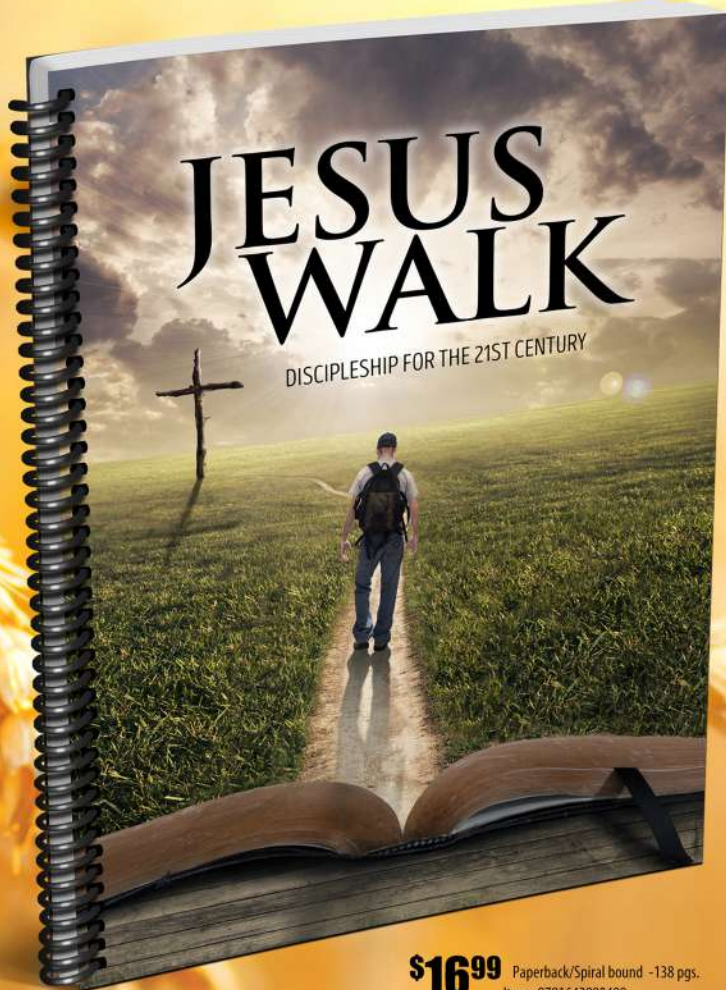
Golden Text:

"No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon" (Matt. 6:24).

Study Outline:

- I. Put Money in Its Place
(Matt. 6:19-24)
- II. Make Wise Financial Choices
(Prov. 3:9-10; 13:11; 22:7; Luke 16:1-12)
- III. Develop a Generous Spirit
(Prov. 11:16, 24-25; 2 Cor. 9:6-11)

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Talk About It:

1. Talk about earthly treasures you have lost.
2. How can you “store up for yourselves treasures in heaven” (v. 20 NIV)?
3. Explain the meaning of verse 21.

Eternal Investment

The Jews had a famous story about a certain King Monobaz who became a convert to Judaism. “Monobaz distributed all his treasures to the poor in the year of famine. His brothers sent to him and said, ‘Thy fathers gathered treasures, and added to those of their fathers, but thou hast dispersed yours and theirs.’ He said to them, ‘My fathers gathered treasures for below, I have gathered treasures for above. My fathers gathered treasures of money, I have gathered treasures in souls. . . . My fathers gathered treasures in this

I. PUT MONEY IN ITS PLACE (Matt. 6:19-24)

A. Concerning Treasures (vv. 19-21)

19. Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal:

20. But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal:

21. For where your treasure is, there will your heart be also.

Jesus is very direct when He exhorts against laying up treasure on the earth. His call is to concentrate on things that have eternal value because earthly things will not last. The best material goods we may hoard on earth will eventually fade away.

In verse 19, the Lord mentions three things in particular that we should not hoard: (1) items that moths could eat, (2) goods that rust could corrode, and (3) possessions that thieves could steal. Part of the treasures of the wealthy in Eastern countries consisted of costly garments. When the Prodigal Son returned home from his wanderings, his father admonished his servants to “bring the finest robe in the house and put it on him” (Luke 15:22 NLT). But the best garments could be eaten by moths.

Another treasure many wealthy had were things that could rust. Many commentators say the word translated “rust” has less to do with metals such as gold and silver as to the corrupting and consuming of things that were eatable—for instance, mildew destroying the corn; or rats, mice, and other vermin eating the grain. Thus, to depend on the accumulation of goods that are necessary to sustain everyday life can be a futile exercise.

The third treasure many wealthy people had was gold, silver, jewels, and other items of monetary value. Since many of the houses of that day were made of nothing more than baked clay, it was not difficult for thieves to dig through the wall and steal one’s goods. Worldly riches and treasures cannot be depended on and must not be trusted in. One major sickness or one horrific storm could wipe out everything one has. William Barclay wrote, “In life a man should never give his heart to the joys the years can take away; he should find his delight in the things whose thrill time is powerless to erode.”

Where, then, should one’s treasures be stored? In heaven, out of reach of any corrupting or destroying force. Having been bought by the blood of Jesus, regenerated by the Holy Spirit, and walking daily in dependence on the grace of God, we have treasures that are of everlasting quality. Our riches are our treasures laid up in heaven. When we are rich in

good works, helping others for Christ's sake, we are building a treasury that will last, and we will inherit the Kingdom prepared for us from the foundation of the world. Wherever our treasure is, there our heart will be also—dwelling on it, finding pleasure in it. This world and all it offers is temporary; our hearts should be fixed on eternal matters.

B. Concerning Light and Darkness (vv. 22-23)

22. The light of the body is the eye: if therefore thine eye be single, thy whole body shall be full of light.

23. But if thine eye be evil, thy whole body shall be full of darkness. If therefore the light that is in thee be darkness, how great is that darkness!

A good eye brings light into the entire body; an evil eye leaves the body in darkness. Considering the context of this passage, Jesus is still talking about having the right focus that leads to storing up treasures in heaven. It is a matter of our spiritual vision. The good eye may be compared to a window which helps illuminate a room. If the window is clean and clear, it allows light to shine brightly into the room. The evil eye may be compared to a window that is dirty or distorted; it leaves a room dim or dark. The good eye may also be compared to a lamp which, when turned on, gives light that allows us to see clearly the objects in the room.

When the eye is healthy and wide open, the body is full of light and we can see clearly where we are going. That applies to the spiritual eye. When believers have a single intent to lay up treasures in heaven, all of our desires are united around this focus. If our eye is clearly set upon heavenly things, it will enable us to make right and sound decisions, and show true and holy affection. It will also guide all our activities, and lead to a holy and God-fearing lifestyle.

On the other hand, if our spiritual vision is blurred (as when one has an astigmatism), one's view of truth is out of focus. Among the obstructions that will blur spiritual vision are covetousness, worldliness, envy, and lust. When obstructions cloud our spiritual eyes, darkness will result, and "how great is that darkness!" (v. 23). Our challenge is to have a clear eye that sees service to the Lord in its proper perspective.

C. Concerning Masters (v. 24)

24. No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.

The term *serve* literally means "to become a slave to"; the term *master* denotes absolute ownership. Clearly, then, it is not possible to be a slave to two owners, each of which demands absolute ownership. Life is made up of choices,

world, I have gathered treasures for the world to come."

—William Barclay
The Gospel of Matthew, Volume 1

single (v. 22)—"clear" (NASB)

Talk About It:

Compare righteous spiritual vision with sinful spiritual vision.

"Riches and the things that are necessary in life are not evil in themselves. And all of us face cares and troubles in this life. The sin comes in the time and energy we spend in pursuing these things, at the expense of neglecting Christ."

—David Wilkerson

Talk About It:

Contrast God being your master with money being your master.

and we must decide to either live for the things of this world or devote ourselves to the service of God.

There is nothing wrong with the possession of wealth as long as it enables an individual to live independently, provide for the needs of his or her family, support the causes of the Lord, and share with people in need. Wealth is wrong when it becomes an end in itself and all that one lives for. The Bible does not say money is the root of all evil; it does, however, say, "The love of money is a root of all kinds of evil" (1 Tim. 6:10 NKJV). The greed that is associated with the love of money has caused some to depart from the faith. *The Message* paraphrases this verse: "Lust for money brings trouble and nothing but trouble. Going down that path, some lose their footing in the faith completely and live to regret it bitterly ever after."

No one can serve God and still make the accumulation of riches their sole aim in life. Where do your priorities lie? Choose the right path, walk in the will of God, and let your whole service be devoted to Him.

II. MAKE WISE FINANCIAL CHOICES (Prov. 3:9-10; 13:11; 22:7; Luke 16:1-12)

A. Honoring God Brings Blessing (Prov. 3:9-10)

9. Honour the Lord with thy substance, and with the firstfruits of all thine increase:

10. So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.

Out of the wealth that a person has acquired, whether it is much or little, he or she is to give in the service of the Lord. The tithe is a good starting point. The Bible clearly teaches the importance of tithing. As we shall see, tithing is not only required; it is rewarded. Through tithing and giving we support the ministry. Paul wrote to Timothy: "Let the elders that rule well be counted worthy of double honour, especially they who labour in the word and doctrine" (1 Tim. 5:17). When we support the ministry, we are honoring the Lord.

In referring to the Feast of Unleavened Bread, the Lord said to the Israelites, "No one is to appear before me empty-handed" (Ex. 23:15 NIV). Not only must we not come before the Lord with empty hands, but we must offer to Him the best part of what we have. And we should give it to Him first before we take care of other things. God doesn't want our leftovers. We honor Him when we give to Him first, and then take care of other matters.

Some people say that giving to God first diminishes one's holdings. But the Bible says it leads to an increase in one's substance. Proverbs 3:10 speaks of being "filled with plenty" and experiencing "overflow" (NASB). The giver will have sufficient

"There is a burden of care in getting riches; fear in keeping them; temptation in using them; guilt in abusing them; sorrow in losing them; and a burden of account at last to be given concerning them."
—**Matthew Henry**

Talk About It:

1. What is commanded in verse 9?
2. How does God bless givers (v. 10)?

"God doesn't need us to give Him our money. He owns everything. Tithing is God's way to grow Christians."
—**Adrian Rogers**

provisions to sustain themselves and their loved ones; in addition, there will be an abundance of God's grace and glory in his or her life.

B. Honorable Labor Brings Increase (13:11)

11. Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase.

Ill-gotten gain often comes to nought. How many stories are there of people who won the lottery and then lost their families and friends as well as their newfound wealth! Riches that are acquired through unjust means often vanish in time. Get-rich-quick schemes usually fail and leave one in worse shape than before. If one does not pay for dishonestly acquired wealth in this life, he or she certainly will in the life to come. Jeremiah addressed this issue: "Like a partridge that hatches eggs she has not laid, so are those who get their wealth by unjust means. At mid-life they will lose their riches; in the end, they will become poor old fools" (17:11 NLT).

If wealth gained by trickery or dishonesty ultimately fails, how does one acquire an increase in income? The best approach is to gain little by little. Through steady and diligent effort, one comes to acquire the necessities of life. Nothing takes the place of honest labor. All honest work is honorable whether it is waiting on tables or waiting on the president of the United States.

Growing wealth over time brings a built-in appreciation for what one has accumulated. The ability to gain by skillful labor builds one's confidence and leads to greater success.

C. Debt Brings Servitude (22:7)

7. The rich ruleth over the poor, and the borrower is servant to the lender.

The rich are in a position to have dominion over the poor, and sometimes they relate to the less fortunate in an oppressive way. The borrower can find himself subservient to the lender, having to do whatever the lender demands. It is not a good way to live.

An area of servitude that is not always considered is cosigning a note with someone. The borrower could not get the loan without the cosigner's signature, and the cosigner becomes legally responsible for the note.

The Book of Proverbs advises that if you have unwisely entangled yourself in someone else's financial problems, extricate yourself from that situation as quickly as possible. If the debtor fails to pay the loan off, and you as the cosigner cannot pay it back, you could lose everything (see 6:1-5; 22:26-27). A Federal Trade Commission study states that 50 percent of those who cosigned for bank loans ended up making the

Talk About It:

1. Describe some wrong ways to gain wealth, and the likely result.
2. What is the proper way to gain wealth, and the likely result?

Talk About It:

Describe the danger of debt.

“A dreadful thing is the love of money! It disables both eyes and ears, and makes men worse to deal with than a wild beast, allowing a man to consider neither conscience nor friendship nor fellowship nor salvation.”

—John Chrysostom

Talk About It:

1. What should a Christian learn from the parable (vv. 1-8)?
2. Explain the advice in verse 9.
3. Who can be trusted with “much” (v. 10)?
4. Answer the question in verse 11.

“We should never think that once we have given some money and time to the Lord that the rest is ours

payments. Likewise, 75 percent of those who cosigned for finance company loans ended up making the payments!

Most Bible scholars agree that the Bible does not absolutely prohibit cosigning, but if it is done at all, it should be done rarely and very cautiously. In *A Biblical Theology of Material Possessions*, Gene Getz wrote, “There are times when a Christian may cosign a note for another individual without violating the will of God. In fact, it may be a gracious and generous act of love.”

Good stewardship recommends the following three principles: (1) It is best not to cosign a note with another. (2) If a person has cosigned and the situation is precarious, get out of it if at all possible. (3) If out of compassion a Christian chooses to sign a note for someone else, let that be the exception and not the rule.

D. Faithfulness Brings Reward (Luke 16:1-12)

(Luke 16:1-8 is not included in the printed text.)

9. And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations.

10. He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.

11. If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

12. And if ye have not been faithful in that which is another man's, who shall give you that which is your own?

Jesus told His disciples a story of a shrew scoundrel who feathered his own nest at the expense of his master (vv. 1-8). Even his master commended him for his cleverness. Jesus used this story to teach His disciples about the proper use of money. It is not to be used for luxurious living or for hoarding, but it should be invested in the kingdom of God. If our money is used to bring souls into the Kingdom, those souls will in turn welcome us into heaven.

In verses 9-12, Jesus emphasizes the values of faithfulness and trustworthiness as He applies this story to daily life. If a person is faithful in things that are of little value and worth, he will be faithful in things of greater consequence and importance. There is a sense in which we are on probation in this life. How we use our time, talents, and treasures will determine in what degree we will receive rewards on the other side.

Christian stewardship is further emphasized in the story of the rich man and Lazarus which follows in verses 19-31.

The rich man could have used his resources to minister to Lazarus' needs. By doing so, he could have made a friend of Lazarus, who could have welcomed him into heaven. Unfortunately, the rich man loved his riches to the detriment of his soul. The money of a godly man is a blessing because he will use it to benefit the cause of Christ; but the man who makes money his god discovers that it is a curse that dooms his soul.

III. DEVELOP A GENEROUS SPIRIT (Prov. 11:16, 24-25; 2 Cor. 9:6-11)

A. Helping Others (Prov. 11:16, 24-25)

16. A gracious woman retaineth honour: and strong men retain riches.

24. There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tenneth to poverty.

25. The liberal soul shall be made fat: and he that wathereth shall be watered also himself.

A woman of grace earns honor and respect. She holds on to her good reputation with as much resolution as strong men hold on to their riches. She is charming, discrete, and high-principled, which makes for a powerful combination. She sets a high moral standard and walks humbly before the Lord. Proverbs 31:30 says, "A woman who fears the Lord . . . shall be praised" (NKJV). Peter described the characteristics of a godly woman in this fashion: "Do not let your adornment be merely outward—arranging the hair, wearing gold, or putting on fine apparel—rather let it be the hidden person of the heart, with the incorruptible beauty of a gentle and quiet spirit, which is very precious in the sight of God" (1 Peter 3:3-4 NKJV).

In Proverbs 11:24, the writer addresses the difference between generosity and stinginess, using the imagery of a farmer. The farmer knows that if he only plants a few seeds, he will reap a small harvest. If he plants an abundance of seeds, the results will be a plentiful harvest. Likewise, the business owner who risks little will gain little, and the business owner who risks more will potentially enjoy greater prosperity. In the realm of the spiritual, those who give generously receive an abundance in return. No mature Christian gives to receive, but no one can outgive God. The Lord always seems to find a way to return to the giver more than he or she gives.

The believer who blesses others—not by just praying for them or offering them words of encouragement, as important as these may be, but actually giving good things to them according to their need—will himself be blessed (v. 25). In fact,

to do with as we please. All that we have belongs to God, so He should be taken into consideration in everything we do."
—Theodore Epp

strong (v. 16)—
"ruthless" (NASB)

Talk About It:

1. Of the two gains listed here, which is better, and why (v. 16)?
2. Describe the ironies in verses 24 and 25.

"Forget yourself and live for others, for it is more blessed to give than to receive."
—A. B. Simpson

Solomon indicates that person will be greatly enriched at the hands of a God of inexhaustible resources. Contrarily, the person who “withholds what he should give” will experience “want” (v. 24 RSV).

B. Cheerful Giving (2 Cor. 9:6-7)

6. But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully.

7. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.

One of the laws of life is that whatever we sow is what we also reap. If we sow bad seed, we will reap a bitter harvest. If we sow kindness and love and generosity, we will reap kindness and love and generosity.

This principle also applies to how we handle money. This does not mean that every time we contribute something to someone, we will get it back and more in kind. Such a promise cannot be sustained by Scripture. For example, some who contributed to Paul’s ministry doubtless had to suffer for their faith. He was not promising them great earthly riches. He was, however, stating a fundamental truth in life: What we sow is what we reap.

Our God is a generous and bountiful God. He supplies all His children’s needs. In encouraging members of the Philippian church to be givers, Paul said, “My God shall supply all your need according to His riches in glory by Christ Jesus” (4:19 NKJV).

The attitude in which we give is important. We are not to give reluctantly, or because we feel pressured to give, or because we think our peers expect us to give; but we are to give willingly and cheerfully (2 Cor. 9:7). We should each give as our heart dictates. We should each decide what we will give in accordance with what the Scriptures teach. The Lord loves a giver who finds joy in giving.

Cheerful giving includes tithes and offerings. The Bible speaks clearly that all the tithes belong to the Lord (Lev. 27:30), and that to withhold either tithe or offerings is displeasing to Him (Mal. 3:8-10). There are some who have received blessings from God that would be the envy of most of the people in the world, yet they are only giving back to Him a small portion of what they should be giving.

C. Generous Provision (vv. 8-11)

8. And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work:

Talk About It:

1. What is the principle of sowing and reaping (v. 6)?
2. Describe a “cheerful giver” (v. 7).

“Seek always to do some good, somewhere.”

—Albert Schweitzer

9. (As it is written, He hath dispersed abroad; he hath given to the poor: his righteousness remaineth for ever.

10. Now he that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness;)

11. Being enriched in every thing to all bountifulness, which causeth through us thanksgiving to God.

God's provision not only covers our needs, but also enables us to share with people in need. When we team up with others in support of the kingdom of God, the results can be tremendous. What we could never do individually, we can do when combined with the giving of fellow believers in the local church. There is a limit as to how much one person alone can accomplish, but there is virtually no limit to what can be done when we all pitch in and it becomes a total church effort.

Thomas Butts said, "One of the miracles of the organized church is that you can be busy at your daily tasks at home and at the same time be preaching the gospel in Africa, feeding the hungry in Haiti, or helping the homeless in India. You can win some victory for humanity, wherever you are, by your tithe."

Think of all the good things we can accomplish if we will be faithful in tithing and giving. What a blessing we will be if we live out the words of that old hymn, "Take my silver and my gold, not a mite would I withhold."

Beyond the blessing we can be to others, the apostle Paul indicates that when we give to others we are ministering to the Lord. He said to the Corinthians, "You will be enriched in every way so that you can always be generous. And when we take your gifts to those who need them, they will thank God" (v. 11 NLT).

CONCLUSION

Daniel Webster, secretary of state under President Fillmore, was moody and withdrawn when he had a dinner gathering at the Hotel Astor in New York City. One man tried to draw him into conversation by asking, "Mr. Webster, what is the most important thought that you ever had?"

Webster's answer made them all think: "The most serious thought that has ever occupied my mind was that of my individual responsibility to God."

How seriously have we considered our responsibility to God in terms of tithing and giving? We are each accountable to God. This is a responsibility that we should treat seriously.

GOLDEN TEXT CHALLENGE

"NO MAN CAN SERVE TWO MASTERS: FOR EITHER HE WILL HATE THE ONE, AND LOVE THE OTHER; OR ELSE HE WILL HOLD TO THE ONE, AND DESPISE THE

Talk About It:

1. How does God want us to "abound" (vv. 8-9)?
2. Describe the "harvest" God wants to give us (vv. 10-11).

"Since much wealth too often proves a snare and an incumbrance in the Christian's race, let him lighten the weight by 'dispersing abroad and giving to the poor'; whereby he will both soften the pilgrimage of his fellow travelers, and speed his own way faster."

—Augustus Toplady

Daily Devotions:

- M. Remember God in Good Times
Deuteronomy 8:11-20
- T. Folly of Trusting in Riches
Psalm 49:6-11, 16-17
- W. Content in God's Provision
Proverbs 30:7-9
- T. Generosity Rewarded
Luke 6:30-38
- F. Be Rich Toward God
Luke 12:16-21
- S. God Supplies Our Needs
Philippians 4:15-20

OTHER. YE CANNOT SERVE GOD AND MAMMON” (Matt. 6:24).

It is impossible, says Jesus, to serve two masters. We human beings ought to take His word for it. After all, He's divine: He's always right. But we may try to prove Him wrong and ourselves right. We may reason that by careful planning and by some manipulation of circumstances and people, we can be loyal both to God and to some dominating interest—money, fame, popularity, worldly success, worldly pleasure, and so forth. We may reason that we know how to handle things—putting spiritual matters first at times, and at other times, putting worldly interests first.

If we persist in following such efforts at the skillful balancing of service to God and service to something else, we will learn for ourselves (as countless others have learned before us—often after heartbreaking, bitter experience) that it just cannot be done. God must be first in our lives—now, tomorrow, always. Since Jesus' words and the experience of people make clear that serving two masters is impossible, let us resolve that we will serve God wholeheartedly—Him alone—all the days, weeks, months, and years of our lives.