

Day Ten - A Cheerful Giver

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

Read 2 Corinthians 9:6-15

Apply When Christians give, as we saw yesterday, they give motivated by grace. A reluctant gift or a guilt-manipulated gift is not generosity. It's paying a "God tax," it's fulfilling an obligation. A generous lifestyle, however, is a life of freedom, of simplicity, of joy, of fruitfulness, of purpose. There is a satisfaction to pleasing God, to bringing joy and honor to him. A Christian should smile as they give, they should want to give. We should see giving like a roller coaster ride: it feels adventurous and risky, but it's really safe. We think we are going to plummet, but God holds onto us tightly (9:8). Anything that much fun becomes contagious. Many Christians experience that thrill; once they make giving a priority, it becomes more and more joyful.

1. **Is giving money a-way fun for you? If yes, then when did that joy begin? If not, then why not?**

2. **Do you desire to give more than you do now (see yesterday's passage)? What stops you from giving?**

Pray Pray for a renewed lifestyle that expresses grace, that holds onto possessions loosely, that finds joy in giving.

Do As you give, either on Sunday or at another time, use the act of giving as a specific act of worship.

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Day Eleven - Starting Somewhere

Leviticus 27:30 "A tithe of everything... belongs to the LORD."

Read Leviticus 27:30-33

Apply In the Old Testament, all believers were required to give a tenth of income to God's work and the poor. The tithe is still a minimum guideline for our giving.

The tithe (or ten percent) guideline makes many Christians feel guilty. Some of that guilt, as we saw yesterday, is false. However, as one observer states: "...some of us should feel legitimately guilty about what we put in the offering plate. Relative to the wealth that has been placed in our care, few of us give sacrificially. We are greedy and giving God the leftovers. The law has a legitimate 'role to bring us to the righteous God at the foot of the cross, where we meet a gracious loving Christ. It is the love of Christ that we are responding to, that motivates us to be great givers and deep lovers."¹¹

What about grace? The tithe is not a law that brings us merit in God's eyes. It shows us that we need the grace of Christ to cover our greed, to set us free from self-service. We then can see the tithe just like every other law of God) as a means of expressing gratitude. That's what Leviticus says the tithe was for anyway.

1. **Do you tithe your income? Do you give away more than ten percent, or less?**

2. **What would it take to move your giving up one level, giving away a few percent more next year?**

Pray Pray for a renewed lifestyle that moves up each year in giving to biblical proportions, from nothing to tithing to beyond.

Do What is your income level? What is ten percent of the gross? How does that compare to your giving?

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Day Eight - The Antidote

1 Timothy 6:18 "...do good, to be rich in good deeds, and to be generous and willing to share."

Read 1 Timothy 6:6-9, 17-19

Apply Paul has already warned us about the dangerous side of money in this passage. He now turns to the Biblical use of money, by urging Timothy to teach the rich in Ephesus: to invest their treasure into eternal purposes. The purpose of wealth is to do good with it. What a noble and high calling. Note that he doesn't command the rich to become poor. Instead he commands the rich to be generous, "rich in good deeds." They give up one type of riches to gain another. And in doing that, they break the enslaving grip that treasures have on our heart. In short, the antidote for money's poisonous effect in our lives is generosity. It's an antidote of drinking the sweet medicine of trusting in God's control of the future, trusting in the "life that is truly life." This is first of all a generosity of the heart. The heart has to turn from loving good deeds more than loving riches. But that is a measurable turning. The desire to give is easily quantified-when money actually leaves the account and goes to God's kingdom.

1. **John Newton's method was to figure out what a "barely decent" lifestyle was (home, food, clothing), and then to give one penny away for every penny spent on oneself. What would your life be like if you followed that method?**
2. **What do you think about people who have a lot more money and possessions than you do? Are they better people, more secure, live a better life?**

Pray Pray for a renewed heart that recognizes the power of money to turn your desires away from Christ and is able to counter that power by remembering the beauty of Christ.

Do Take one alluring aspect of money and write a list of the ways it affects your life. For example, "The ways that I act like money gives me pleasure are..." or "The ways that I act like money makes me better than other people are..."

Day Thirteen - Investing in the Kingdom

Luke 12:33 "Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted."

Read Luke 12:22-34

Apply Only two things from this world will never pass away: God's Word and people. When we invest our resources into people. We are making an eternal decision. Jesus tells us that giving cannot be a losing investment. Are you spending on things that will pass away, or investing in a cause that will make a difference forever? As the hymn writer puts it:
"Fading is the worldlings pleasure, all his boasted pomp and show/
Solid joys and lasting treasure, none but Zion's children know."
God's kingdom will never end, billions of years after every 'safe' investment on earth has disintegrated. Giving money to the poor, according to Jesus, is not throwing money away; rather, it is the only reasonable thing to do.

1. **What do you consider 'safe' in this world? How does that compare to the safety of God's eternal kingdom?**
2. **Do you have the same concern for the poor as Jesus did? Why or why not?**

Pray Pray for a renewed lifestyle that sees people as more eternal than things and thereby puts more effort, time and money into people for the sake of Jesus Christ.

Do Find a person that you know that has a practical need. Try to meet (at least part of) that need by getting rid of something that you have. Don't give away something worn out; give away something you like.

Day Six - Contentment

Hebrews 13:5 "Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you.' "

Read Hebrews 13:1-6

Apply In the midst of exhorting Christians to live according to the gospel the writer to the Hebrews actually commands contentment. Just as contentment is a result of trusting God, it is also the means of trusting God. To be discontent is to accuse God with being either unloving or impotent. Contentment with our life is therefore as important a virtue as love, hospitality, mercy, or fidelity.

Sadly, we live in a culture of discontent. Every day we see an average of 3,500 ads⁷, each trying to convince us that what we have is not good enough. We need something new, something better, something more fashionable. Desires become hopes, which become wants, which become 'needs'. "I've just got to have that new HDTV wide-screen TV." Once the newness wears off, it's time for another new thing.

Paul advises Timothy to stay focused on the lasting joy of contentment. "But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it." (1 Tim 6:6)

1. **Are you content with what you have? If not, then why?**
2. **How do you handle the pressure to 'keep up', or conform to a higher standard of living?**

Pray For a renewed heart that is content with God's provision, that isn't always looking to new things for satisfaction.

Do Carefully look at a few ads today. What type of 'salvation' or 'better life' do they promise (approval, peace of mind, comfort! prestige, etc.)? How do they entice people into thinking that their life isn't good enough without this thing?

Day Fifteen - Outgiving God

Malachi 3:10 "Bring the whole tithe... 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."

Read Malachi 3:8-12

Apply God dares you to trust Him in giving. He doesn't simply command obedience. He shows us how wildly generous he is, how quick to give out his favor. Then he says: if you belong to me, do likewise. Giving is an adventure that is rewarding beyond your wildest dreams. The joy of trust flows into every area of our life: from finances, to career, to the future, to relationships, to hard times. When we live according to our solid grasp of God's goodness our whole lives are more free and steadfast. We gain a courage that can withstand trials when we believe that Jesus Christ is committed to fulfilling his plan of redemption in us. As the late missionary Jim Elliot said, "He is no fool who gives up what he cannot keep in order to gain what he cannot lose."⁸ You can never out give God.

1. **How does this passage address Christians today? How does it address you?**
2. **What are some ways that God has acted in your life following greater commitment to him and greater offering of yourself?**

Pray For a renewed church that hungers to give and that sees God's remarkable outflow of his favor.

Do Take God's dare. Give away at least ten percent of your pre-tax income. See what happens.

Day Four - True Security

Job 31:24 "I have not put my trust in gold or said to pure gold, 'You are my security!'"

Read Luke 12:13-21

Apply The rich fool thought that he could trust in his grain. Yet the grain outlasted his own life. He invested his wealth with something it could not give: security. It would always be there to make his life comfortable. But the things of this world are unstable, a pile of sand ready to collapse. God's response to him is blunt: "You fool."

"Having lots of money can be like a drug. It can make you feel powerful and giddy. It can convince you that everything is going to be okay." ⁴ We think that only if we accumulate more and more we will have enough. That day never comes-'enough' is never reached. When we trust our Lord we can stop hoarding wealth beyond our needs and become 'rich toward God.'

The only true security comes from trusting in God's care for his children. As Christians, we can be assured that God loves us because of Christ's work on our behalf. Therefore, we can loosen our grip on our treasures. We see them as temporary and God's kingdom as eternal.

1. **How much money do you want left when you die? Why?**
2. **What does becoming 'rich toward God' look like? Does that reflect your own lifestyle? Why or why not?**

Pray Pray for a renewed heart that treats money as a mere thing, and treats God as the only true security.

Do Look at your long-term goals: home, retirement, children. How much accumulation of wealth is required to meet those goals? What if your lifestyle was greatly simplified-how much less would you need? Would you give away the difference?

Day Seventeen - Adventure

1 Chronicles 29:14 "But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand."

Read 1 Chronicles 29:1-20

Apply David beautifully expresses a heart of gratitude here in this passage. We too should marvel at even the ability to be generous. It is one of God's good gifts to us, a sure sign of our understanding of His grace.

Giving to God's kingdom, laying down our earthly treasures at his feet, has no end. It is a roller-coaster ride through life, an adventure. And yet it is an adventure that is safe within the loving arms of the almighty God.

Only the gospel of new life in Christ can sustain such a life-long experience. To paraphrase G. K. Chesterton: "Every person wants two things in life: adventure and security. Only in Christianity do you get both."

1. **Where does your ability to be generous come from? Were you always as generous as you are now, or have you grown in that area?**
2. **How do you live both adventurously and with security as a Christian?**
3. **As a community, how can we live with a greater sense of adventure?**

Pray For a renewed church that recognizes the adventure of the Christian life, the thrill of being a colony of God's people in the world.

Do What is one thing that you are frightened to do for God? Commit to praying for the grace to do that within the next six months. Unite with other Christians (in your fellowship group or friends) to help each other complete your plan.

Day Two - God's Ownership of Creation

Deuteronomy 8:17-18 "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..."

Read Psalm 50, especially 7-15

Apply God is the creator (Gen 1:1), the sole ruler and Lord over all creation. He controls all things in this world, the whole creation (Psalm 50:12). Nothing that we do takes away from God's overruling presence throughout all of creation. It is his to create, and protect, and use for his glory. So whenever we use the resources of the world, we use the resources of God's world.

That also means that "the silver is mine and the gold is mine" (Haggai 2:8). When we look at our own finances, we tend to forget God's sovereign ownership of creation. We expect him to care for us as if he owes us something. In Job 41: 11, God replies, "Who has a claim against me that I must pay? Everything under heaven belongs to me." Or, we think that we have earned our treasures because of our own abilities (See Deuteronomy 8:17 above).

Therefore, God doesn't need our money as if he needed an income. Instead, we need him every moment to sustain us. Our worship, and the dedication of our whole lives to him, is an acknowledgment of his control over everything. It's a thank offering, a giving back of what we have so abundantly received (Psalm 50:14).

1. **Do you act like God "owes" you something? Why?**

2. **What causes you to forget God's loving control of the world?**

Pray For a renewed heart that daily remembers God's active control of the world and a thankful heart that praises his loving care.

Do How might living as if God owns everything influence: the way we shop, the presents we put under the Christmas tree, the vacations we plan, our giving to the needy?¹

Day Nineteen – Community of Care

Acts 2:44-47 "All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone as he had need And the Lord added to their number daily those who were being saved. "

Read Acts 2:42-47

Apply The first Christians instinctively knew that their possessions needed to be shared with their brothers and sisters in Christ. Why? They had seen Jesus live in the same way. This radical unselfishness stood out as much to the people of their time as it would to modern people. Such an astounding display of generosity and mutual care, mixed with the wonders of the Holy Spirit, pierced the hearts of many. Giving changes the world. There is no more powerful evidence of the transformation of the gospel than radical generosity.

1. **Most people feel that modern Christians could never share their possessions like the Christians in Acts 2. Is that true? Why not?**

2. **In a world where some philanthropists give away millions to charitable causes (often for the fame and recognition it receives), how generous would 'ordinary' Christians have to be to catch the attention of the world?**

3. **How could our giving bring attention to Jesus instead of ourselves?**

Pray For a renewed church that is so generous that the whole city would notice.

Do As you read biographies of Christians, notice how generous they were (or weren't). Try to explain how their use of money fit into their life as a whole.

How to Use This Study

This guide provides twenty daily readings, each exploring God's call to Christians to become stewards of His bountiful provision. They are intended to encourage us, to rebuke us sometimes, and to instruct us.

Money is a sensitive issue in our culture. And yet it is central to our commitment to Jesus Christ and a yardstick to measure our understanding of grace.

Explore the wide range of biblical teaching about our heart's attachment to the treasures of this world. Experience why Christian giving is such an adventure. Most of all, renew your heart and change your life, by soaking in the gospel hope which motivates us to live for his glory and to care for others.

Each day's reading has four parts. Expect to spend 20 minutes reading, meditating and praying. Another, perhaps even better, way to cover this material is to team up with a trusted friend or a fellowship group. Discuss each day what you have learned and help each other apply the lessons.

Read Slowly read the passage listed. The passages are relatively short, so take time to consider each phrase. If you do not understand something, you might refer to your Bible's study notes.

Apply Ponder the brief interpretation in light of the passage. What is the biblical writer trying to say? What is the main point? Using the thought-provoking questions, seek the Spirit's guidance regarding your own response to the passage. These are not quick fill-in-the-blank questions; they are intended to cause you to slow down and meditate on the truth God is teaching you. How does the biblical teaching apply to your life? Where do you need to grow or change? How has Christ already changed you?

Pray Pray for a genuinely transformed life enabled to live as Christ lived. You might use this time to pray for other issues as well. Praise Christ for his goodness.

Do Daily suggestions that help drive the message in practical ways deep into your heart and life.

Resources Consulted

¹ Idea from *Firstfruits: Managing the Master's Money*, Lillian V. Grissen (Orland Park, IL: Barnabas Foundation, 1992)

² Adapted from a study guide question by John Piper based on "Money: The Currency of Christian Hedonism", chapter five of *Desiring God* (Expanded edition. Sisters, OR: Multnomah Press, 1996)

³ Adapted from an idea in *Firstfruits*

⁴ "Money and the Meaning of Life: and interview with Jacob Needleman", Michael Malone. *Fast Company*, June/July 1997.

⁵ *Matthew: IVP New Testament Commentary*, Craig Keener (Downers Grove: IVP, 1997) Comment on 6:24

⁶ *Behind the Stained Glass Windows: Money Dynamics in the Church*, John and Sylvia Ronsvalle (Grand Rapids: Baker, 1996)

⁷ Statistic from *New York Times* research quoted in "Why The Devil Takes Visa", Rodney Clapp. *Christianity Today*, October 7, 1996

⁸ Jim Elliot quoted in Ronald Blue, "How to Have More Money To Give," *Money for Ministries*, edited by Wesley K. Willmer (Victor Books, 1989)

⁹ The NIV translates 'unrighteous' in this verse as 'worldly,' which somewhat weakens the point of Christ's claim

¹⁰ *The Challenge of the Disciplined Life*, Richard Foster (New York: Harper San Francisco, 1985)

¹¹ Ron Voss, quoted in: *Behind the Stained Glass Windows: Money Dynamics in the Church*, John and Sylvia Ronsvalle (Grand Rapids: Baker, 1996)