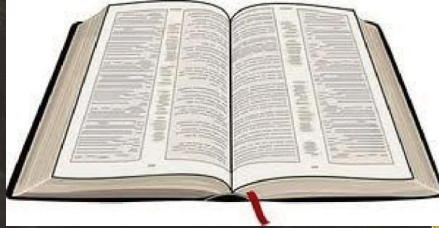


TEN BIBLICAL PRINCIPLES ABOUT MONEY AND WEALTH

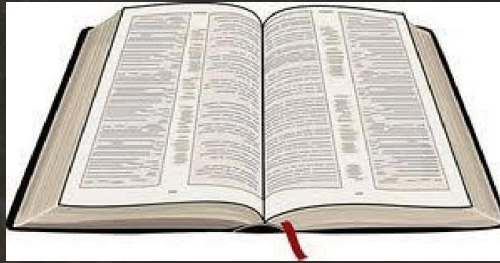
A survey of Scripture – part III



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Colorado Springs, Colorado, USA
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Part III course objective

**Examine Biblical teaching in order to align our heart with
God's heart concerning money and wealth**



God's character is revealed through biblical teaching

- His sovereignty – God owns all of his creation and all we have belongs to him
- His provision – God is our provider who is worthy of our worship and trust
- His supremacy – God is worthy of our love rather than money
- His wisdom – God's orderly management of his creation is a model for us
- His faithfulness – God's faithfulness motivates us to give faithfully
- His righteousness – God governs his creation efficiently and sustainably
- His generosity and sacrifice – God's sacrificial nature teaches us to live unselfishly
- His compassion – God cares for the poor and needy and so should we
- His eternal glory – God invites us to glorify him and build treasure in heaven
- His sufficiency – God alone is worthy of our pursuit rather than material wealth

Building our financial house based on Scripture

Part I. Lay the foundation on the Word of God

Principle 1. God owns everything and we are His stewards

Principle 2. Worship and trust God rather than money

Principle 3. Beware of the love of money

Part II. Construct the house with Biblical wisdom

Principle 4. God cares how we manage our money

Part III. Move in and live there through practical application of Scripture

Principle 5. Honor God by faithfully giving of our income

Principle 6. Develop a lifestyle which creates margin and saves

Principle 7. Cultivate a generous heart and live sacrificially

Principle 8. Care for the poor, weak, oppressed, and needy

Principle 9. Use wealth to glorify God and build treasure in heaven

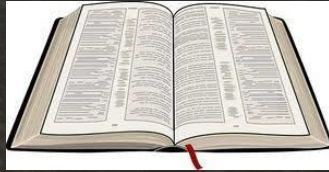
Principle 10. Pursue the true riches rather than material wealth.

We laid the foundation

Based on the Word of God which revealed his character

Part I

FOUNDATION



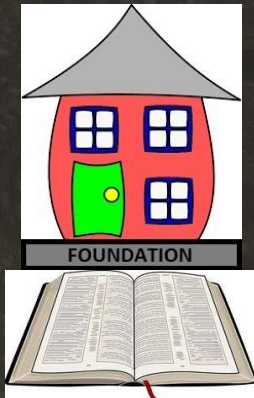
Principle 1. God owns everything and we are His stewards – God's sovereignty

Principle 2. Worship and trust God rather than money – God's provision

Principle 3. Beware of the love of money – God's supremacy

We constructed the house

Based on the Word of God

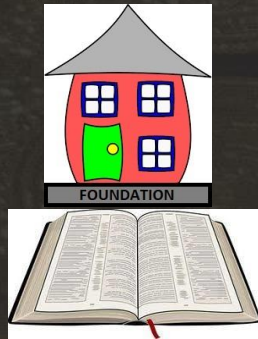


Part II.

Principle 4. God cares how we manage our money – God's righteousness

- Obtain money honestly
- Spend money prayerfully
- Give money generously
- Budget money carefully
- Create margin intentionally
- Save money purposefully
- Invest money wisely

Now lets move in and live there



Living by the Word of God

Part III. Moving in and living there

Practical applications of Scriptural financial principles

- Principle 5. Honor God by faithfully giving of our income – God's faithfulness
- Principle 6. Develop a lifestyle which creates margin and saves – God's wisdom
- Principle 7. Cultivate a generous heart and live sacrificially – God's generosity
- Principle 8. Care for the poor, weak, oppressed, and needy – God's compassion
- Principle 9. Use wealth to glorify God and build treasure in heaven – God's glory
- Principle 10. Pursue the true riches rather than material wealth – God's supremacy



Principle #5. Honor God by faithfully giving of our income

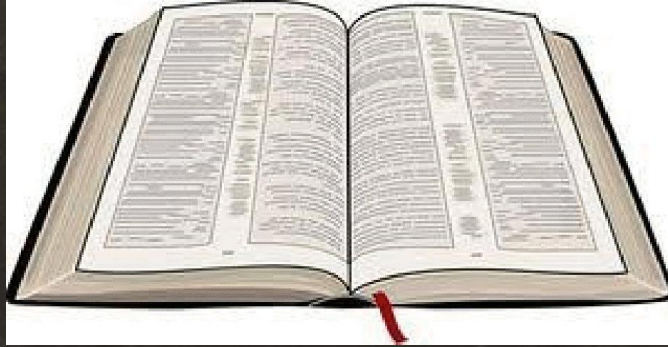


Principle #5. Honor God by faithfully giving of our income:

here is the outline for this module. We will consider the following topics (Highlight a few of them):

- reasons why we should give
- who should give
- how to give
- how much to give
- to whom to give
- when to give
- the secret for always having enough money to give
- who will give involuntarily
- God's promise of blessing to faithful givers

The Bible teaches us to faithfully give of our income



God faithfulness to us motivates us to give faithfully to him

The Bible teaches us to faithfully give of our income: this is principle #5 in our study. The Bible teaches us to faithfully give a portion of our income back to him. As Christians, we desire to do this from a heart of gratitude rather than out of a sense of obligation.

Key Bible passages

Old Testament

- **Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. Malachi 3:10**
- **Then Jacob made a vow, saying, "If God will be with me and will watch over me on this journey I am taking and will give me food to eat and clothes to wear so that I return safely to my father's house, then the LORD will be my God and this stone that I have set up as a pillar will be God's house, and of all that you give me I will give you a tenth." Genesis 28:20-22**

Key Bible passages: let's now consider passages from both the Old and New Testaments which provide background for this module. First, let's look at two passages from the Old Testament: Malachi 3:10 and Genesis 28:20-22.

Key Bible passages

New Testament

- **On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.** 1 Cor 16:2
- **Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.** 2 Cor 9:7
- **Moreover, it is required of stewards that they be found faithful.** 1 Cor 4:2

Key Bible passages: The New Testament also gives insight into giving. Here are three passages. 1 Corinthians 16:2, 2 Corinthians 9: 7 and 1 Cor 4:2.

Why give faithfully?



Let's consider four reasons to give faithfully

Why give faithfully? Principle #5 proposes that we should honor God by faithfully giving back to him a portion of our income. Though giving cheerfully and willingly are undeniable New Testament principles of giving, we are reminded that God is the owner of all that we have and that we are stewards of what he has entrusted to us. And, as we observed in module #1, a steward's life is characterized by faithfulness. In this module we will focus on our proposition that Christians should give faithfully of their income. Why should we give faithfully?

1. Out of love and gratitude to God

He has freely given so much to us

- **He gave us the free gift of eternal life**
 - **But God's mercy is so abundant, and his love for us is so great, that while we were spiritually dead in our disobedience he brought us to life with Christ. It is by God's grace that you have been saved.** Ephesians 2:4-5 (TEV)
- **He showers his grace and mercy on us in this life**
 - **Let us then approach the throne of grace with confidence, so that we may receive mercy and find grace to help us in our time of need.** Hebrews 4:16

Out of love and gratitude to God: our primary reason for giving back to the Lord a portion of what he has given to us is out of love and gratitude for what God has done for us through Christ. Jesus purchased our freedom with his blood, and gave us eternal life as a free gift through our faith in him. As a token of our love and gratitude, we give him the gift of our labors.

2. Jesus affirmed the practice of faithful giving

- **What sorrow awaits you Pharisees! For you are careful to tithe even the tiniest income from your herb gardens, but you ignore justice and the love of God. You should tithe, yes, but do not neglect the more important things.** Luke 11:42
- **"Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices--mint, dill and cummin. But you have neglected the more important matters of the law--justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.** Matthew 23:23

Jesus affirmed the practice of faithful giving: a second reason to give faithfully is this: Jesus affirmed the practice of faithful giving in his rebuke of the Pharisees. Let's read Luke 11:42 and Matthew 23:23. Jesus affirmed the tithe which was a tenet of Hebraic law at the time. Though today we are not under the law, Jesus was also commending tithing as a regular practice.

3. The Apostle Paul encouraged systematic giving

- **On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. 1 Cor 16:2**

The Apostle Paul encouraged systematic giving: thirdly, the

Apostle Paul encouraged giving to provide for the church and to help the needy. And he suggested doing it systematically, such as every Sunday. Let's read 1 Corinthians 16:2. In this passage, Paul is referring to the special collection he was arranging for the poor church in Jerusalem. But it is entirely consistent with his teaching to infer that he would encourage our regular gifts to the church to be done systematically in the same way. So, we give out of gratitude, but also to honor the teaching of Jesus and the admonition of Paul to be faithful and systematic in our giving.

4. We give to help fulfill the Great Commission

• Then the eleven disciples went to Galilee, to the mountain where Jesus had told them to go. 17 When they saw him, they worshiped him; but some doubted. 18 Then Jesus came to them and said, “All authority in heaven and on earth has been given to me. 19 Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, 20 and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.” Matthew 28:16-20

We give out of faithfulness to the Great Commission: Let's read Matthew 28:16-20. Giving of our income is not specifically mentioned here, but the process of going into all the world to spread the gospel and build the church, whether we do it ourselves or vicariously through other missionaries, often requires money. Our regular contributions to the Lord's work make that endeavor possible.

Other righteous motives for regular, faithful giving

- Thankfulness for God's care and provision
- Honoring the examples set by Melchizedek, Abraham and Jacob with their voluntary tithes
- Commitment to the success of the local church



Righteous motives for regular, faithful giving: Let's now consider three good and righteous motives for regular, faithful giving.

- Love and gratitude for what Christ has done for us by giving us eternal life
- Thankfulness for God's care for us and provision of our needs
- Honoring the examples set by Melchizedek and Abraham with their voluntary tithes
- here is one additional motive: to have a sense of partnership and commitment to the success of kingdom ministries, including the spread of the gospel and the building up of believers in the faith. The next slide reveals our commission to do this.

Caution: we are not under the law

- **The practice of tithing has no value or efficacy regarding our salvation**
- **Tithing is not a requirement of right standing with God**
- **However, Old Testament practice can be used as a guideline to inform us of the amount to give**
- **We should ask God what amount we should give**

Caution: we are not under the law: this is a good place to mention that we are not under the Old Testament law. There is no efficacy regarding remission of our sins when we give, nor can we earn favor with God by doing so. We simply know that we honor God when we return to him a portion of what he has entrusted to us.

So, the purpose of considering the idea of faithful giving by looking at the Old Testament is not to impose upon ourselves the burden of Old Testament law, but rather to inform us in this matter. The Old Testament practice of 10% for the basic tithe does not seem to be a New Testament requirement but it can be used as a guideline.

It should be pointed out that some Christian pastors teach it as a giving baseline. If the believer gives additional offerings and gifts, they encourage them to be over and above the 10% regular contribution. Others teach that any set formula works against the willingness and cheerfulness of the giver. They would recommend that we give in proportion to our income as the Holy Spirit may direct.

Class discussion

- **Describe several pure motives for giving our money to God**
- **In what ways does Scripture affirm the practice of giving?**

Class discussion

Who should give?

Everyone can give from what they receive

- For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have. 2 Cor 8:12
- Three times a year all your men must appear before the LORD your God at the place he will choose: at the Feast of Unleavened Bread, the Feast of Weeks and the Feast of Tabernacles. **No man should appear before the LORD empty-handed:** Each of you must bring a gift in proportion to the way the LORD your God has blessed you. Deuteronomy 16:16-17

Who should give? Now let's deal with the question, "Who should give?" I believe every believer can give from what they receive. Let's read the following passages:

- 2 Corinthians 8:12. We are not expected to give what we don't have, but rather according to what we have and in some proportion. Proportional giving is the focus of New Testament teaching.
- Deuteronomy 16:16-17. In this passage it's clear that everyone was supposed to bring something into God's presence. In today's setting, do you think that it's possible for even a very poor person to give a tiny amount; perhaps just one rupee? Even the tiniest gift is appreciated by our Savior, especially sacrificial gifts from those who are very poor.

Question for discussion

- How is it possible that **everyone (even the poor)** can give from what they receive?

Questions for discussion:

How should we give?

2 methods



How should we give? the next aspect to faithful giving is the question “How should we give”? I believe there are two methods.

Give secretly

- "So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by men. I tell you the truth, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you. Matthew 6:2-4



Give secretly: we can give secretly, as described in [Matthew 6: 2-4](#). Let's read this passage. Here Jesus urges us to not make a show of giving. We do not want to be commended by men for our giving because then we will have earned our reward. Rather, when we give to the Lord in secret he will reward us openly. This may not be in the form of an immediate, material blessing. I believe that sometimes God will reward our faithfulness in eternity rather than here on earth. Whenever and however God chooses to bless us, it will be according to his perfect plan for us.

Give publicly

- There are examples in Scripture where gifts were given publicly (David) 1 Chron 29:1-5
- We might encourage others to give if they see us giving cheerfully
- David was motivated by the joy of his heart
- We should not give boastfully, pridefully or to gain status or favor
- Be willing to offer your heavenly reward as a sacrifice to demonstrate your love for God and others >



Give publicly: besides giving secretly, we can give publicly. There are several examples in Scripture where people gave special gifts publicly. Sometimes public giving can encourage others. Once again, our motive should not be to gain recognition for ourselves but to advance the kingdom of heaven. We give out of joy, not boastfully or pridefully, or to gain status or favor. I personally believe that if we give publicly, we must humbly accept the reality that God will examine our heart. If for some reason, he sees that we gave with wrong motives and thus we lose our heavenly reward, we can take courage that by God's grace, our gift will advance his kingdom. That should be fine with us because our ultimate goal in giving, as with our lives, is that God would ultimately bring glory to himself.

Bad attitudes for giving

- Grudgingly
- A feeling of compulsion
- A spirit of sadness or regret
- As a show of godliness expecting to get rich: 1 Tim 6:5
- Class discussion: name some other bad attitudes >



Bad attitudes for giving: Let's look at some bad attitudes for giving.

- Scripture tells us not to give grudgingly or out of a feeling of compulsion.
- We're should not give from a spirit of sadness or regret.
- And, of course, we do not want to give out of a superficial show of godliness expecting to get rich.

Godly attitudes for giving



Godly attitudes for giving: let's now consider some Godly attitudes for giving.

1. Willingly, cheerfully and generously

- Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 2 Corinthians 9:7
- As the Scriptures say, “They share freely and give generously to the poor. Their good deeds will be remembered forever.” 2 Corinthians 9:9

Willingly, cheerfully and generously: We've already seen that we should practice willing, cheerful, and generous giving. Let's read 2 Corinthians 9: 7 and 2 Corinthians 9: 9.

2. Faithfully and regularly

- **On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.** 1 Cor 16:2
- **So then, men ought to regard us as servants of Christ and as those entrusted with the secret things of God. Now it is required that those who have been given a trust must prove faithful.** 1 Corinthians 4:1-2
- **From the first-fruits of our increase:** Exodus 22:29 >

Faithfully and regularly: now we get back to the idea of faithful giving. I have added the word regular for those who have a steady income. I believe it's important for each person to evaluate their income and make a commitment to give a portion back to the Lord in concert with the timing of one's income. If one's income is irregular, then one's "regular" giving pattern will be similar. Once you make a commitment to some pattern, faithfully carry it out. Let's read 1 Corinthians 16: 2, 1 Corinthians 4: 1-2, and Exodus 22:29.

If you make a promise to give a certain amount regularly over period of time, keep your promise

- **If a man vows a vow to the LORD, or swears an oath to bind himself by a pledge, he shall not break his word. He shall do according to all that proceeds out of his mouth. Numbers 30:2**
- **“If you make a vow to the LORD your God, you shall not delay fulfilling it, for the LORD your God will surely require it of you, and you will be guilty of sin. Deuteronomy 23:21**
- **They hate worthless people, but show respect for all who worship the LORD. And they keep their promises, no matter what the cost. Psalm 15:4**
- **It is better that you should not vow than that you should vow and not pay. Ecclesiastes 5:5>**

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Questions for discussion

- Give an example of a situation where we should be faithful in our giving even if we lack cheerfulness?
- What are the consequences of withholding our pledges due to lack of cheerfulness?
- What are the spiritual consequences of giving with a bad attitude.

Questions for discussion

To whom should we give?

1. The local church is God's Storehouse



2. Other ministries that are true to God's Word



To whom should we give? to whom should we give? I believe Scripture supports three beneficiaries of our gifts.

To whom should we give?

1. The local church is the storehouse



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Church administration of finances

The elders or financial committee?

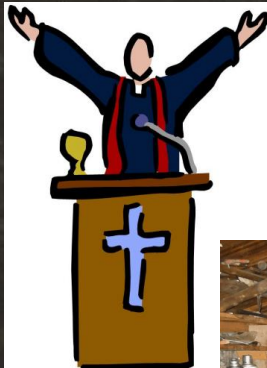


Consider different people to handle receipts vs disbursements

To whom should we give? to whom should we give? I believe Scripture supports three beneficiaries of our gifts.

Financial disbursements

Three beneficiaries in Scripture

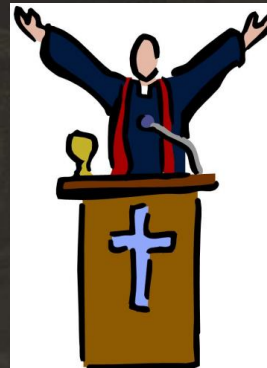


To whom should we give? to whom should we give? I believe Scripture supports three beneficiaries of our gifts.

1. Support the Lord's work and take care of his ministers, missionaries, and the needs of the church

Many texts admonish and encourage us to support the local church

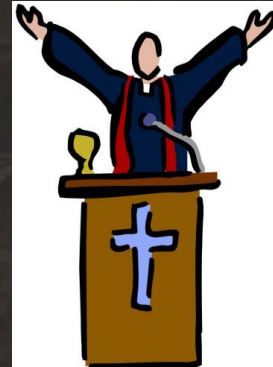
- And be very careful never to neglect the Levites as long as you live in your land. Deuteronomy 12:19>



1. Support the Lords work and take care of his ministers, missionaries, and the needs of the church: of course, we should give to the Lord's work and take care of his ministers, missionaries, and the needs of the church. There are many passages of Scripture that admonish and encourage us to build the Kingdom of God. This often requires money, so it should have a high priority with us.

Many other texts admonish and encourage us to support the local church (cont'd)

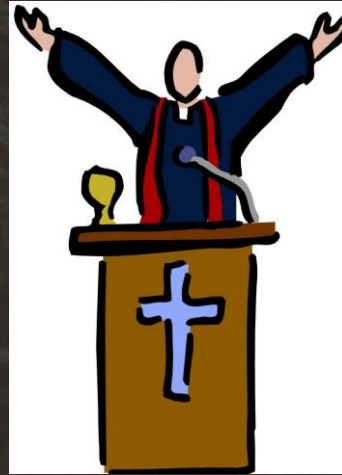
• Don't you realize that those who work in the temple get their meals from the offerings brought to the temple? And those who serve at the altar get a share of the sacrificial offerings. In the same way, the Lord ordered that those who preach the Good News should be supported by those who benefit from it. 1 Corinthians 9:11 -14>



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Many other texts admonish and encourage us to support the local church (cont'd)

- Galatians 6:6
- Haggai 1:4 - 11
- Nehemiah 10:39 -11:1 >



1. Support the Lord's work and take care of his ministers, missionaries, and the needs of the church: of course, we should give to the Lord's work and take care of his ministers, missionaries, and the needs of the church. There are many passages of Scripture that admonish and encourage us to build the Kingdom of God. This often requires money, so it should have a high priority with us.

A special promise from God himself

Malachi 3:10

• **Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the LORD of Heaven’s Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it! Put me to the test! Your crops will be abundant, for I will guard them from insects and disease. Your grapes will not fall from the vine before they are ripe,” says the LORD of Heaven’s Armies. “Then all nations will call you blessed, for your land will be such a delight,” says the LORD of Heaven’s Armies.** Malachi 3:10-12 (NLT2)

2. Give to the poor, the sick, the oppressed and the needy:

secondly, we all would agree that God is honored and well-pleased when we give to the poor, the sick, and the needy. And we are encouraged to defend the downtrodden, and the oppressed, I believe we start with our family, our Christian brothers and sisters, and finally the needy in general. And we can give our support as individuals, through the church, or to public and private charities.

Then needy are one of the most precious objects of our generosity. We know that when we give to the least of Christ’s brothers and sisters, we are giving to him. Let’s read 2 Corinthians 9:9, Luke 12:33, Ezekiel 18: 7, and Matthew 25:40.

2. The poor, the sick, the oppressed and the needy

- As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever." 2 Corinthians 9:9
- 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, where no thief comes near and no moth destroys. Luke 12:33
- He is a merciful creditor, not keeping the items given as security by poor debtors. He does not rob the poor but instead gives food to the hungry and provides clothes for the needy. Ezekiel 18:7
- "Whatever you did for one of the least of these brothers of mine, you did for me." Jesus, Matt 25:40 >

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3. Needy widows and orphans



- If any woman who is a believer has widows in her family, she should help them and not let the church be burdened with them, so that the church can help those widows who are really in need.

1 Timothy 5:16

- Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world. James 1:27

3. Support needy widows and orphans: a third beneficiary are needy widows and orphans. These dear people are often supported by the church from its collections. But if you choose to give to them directly, as long as it does not affect your regular commitment to the church, I personally see nothing wrong with that. We will see later that giving to our needy brothers and sisters in Christ has a multitude of benefits. For now, Let's read 1 Timothy 5: 16, James 1:27.

There are many other opportunities to do good. There are many worthwhile recipients of our regular giving. It is not the purpose of this seminar to allocate our regular giving among the church and other beneficiaries. Perhaps you could consult your elders or pastors regarding allocation considerations.

My personal feeling is that our local church should be the prime recipient of most, if not all, of our regular giving. Then the church, in turn, can distribute its collections to the needs of the church, missions, the widows and orphans, the needy, and other projects and charities it supports.

To whom should we give?

2. Ministries that are true to God's Word

- Missions organizations
- Itinerant pastors and teachers
- Non-profit Christian ministries
- Other ministries that God lays on your heart



Prayerfully consider giving your tithe to your local church and your "over and "above" giving to other ministries.

Let the Holy Spirit lead and guide you

To whom should we give? to whom should we give? I believe Scripture supports three beneficiaries of our gifts.

A guaranteed method of giving faithfully and systematically



The secret to having enough to give faithfully and

systematically: Now that we have considered giving faithfully and regularly, how can we be sure that we will have enough money to meet our commitments?

If you're convinced that faithful, regular giving is important, then we must manage our money so that we can reliably accomplish this commitment month in and month out. Unfortunately, so many of us use up our income supporting our lifestyle, that when it comes to meeting our commitment to the church, we run short. But there is a secret to always having sufficient funds to discharge our giving commitments. And it is super simple.

Before we begin our spending, set aside our giving commitment

1. Before we start spending on our needs, if we set aside our regular giving...



2. ...we will always be ready with our giving commitment



Before we begin our spending, set aside our giving

commitment: here's the secret: begin our monthly spending with our giving. To say it another way, before we start spending on our own needs when we receive our income, we first set aside in a safe place the amount that we have committed to the Lord's work. The active setting it aside is declaring that this money is now the Lord's. Happily, by setting the money aside and dedicating it to the Lord, we won't be tempted to spend it on something else. It's like putting our gifts under Guard. I have intentionally capitalized the word "guard".

Secrets for faithful giving

- **Secret #1 - Set your tithe aside early:** When we receive our income, we set aside our regular, faithful giving first, before we start our spending on our own needs
- **Secret #2 - Realize it is the Lord's:** As soon as we set it aside, we realize that it is no longer ours to use but rather now it belongs to the Lord
- **Secret #3 – Secrets #1 and #2 ensure your gift is 100% available to give!** :By setting it aside at the beginning of the month, we are able to meet our giving commitment no matter what happens to the rest of our money during the remainder of the month
- **Don't delay:** Caution - if we wait until the end of the month to set aside our committed amount, we may have spent our income and therefore fall short of our regular giving commitment

Some will give involuntarily

The ungodly

- Good people leave an inheritance to their grandchildren, but the sinner's wealth passes to the godly. Proverbs 13:22
- God gives wisdom, knowledge, and joy to those who please him. But if a sinner becomes wealthy, God takes the wealth away and gives it to those who please him. This, too, is meaningless—like chasing the wind. Ecclesiastes 2:26
- “This is what the wicked will receive from God; this is their inheritance from the Almighty. They may have many children, but the children will die in war or starve to death. Those who survive will die of a plague, and not even their widows will mourn them. “Evil people may have piles of money and may store away mounds of clothing. But the righteous will wear that clothing, and the innocent will divide

Some will give involuntarily: Here is another principle of giving: The Bible teaches that some people, particularly the ungodly, will give involuntarily. It also teaches that the sinner's wealth passes to the Godly. Our God has a way of managing his resources in ways that benefit his kingdom and his people. Let not the ungodly think that they can frustrate God's purposes. Proverbs 13:22, Ecclesiastes 2:26, and Job 27:13-17.

God's promise of blessing

He will open the floodgates of heaven

• Malachi 3:8-12 "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. You are under a curse--the whole nation of you--because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty. "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.

God's promise of blessing: Let's consider what God has promised to do for us when we are faithful with our giving. Malachi 3:8-12 is a familiar passage. Let's remind ourselves of its marvelous promise by reading the passage together.

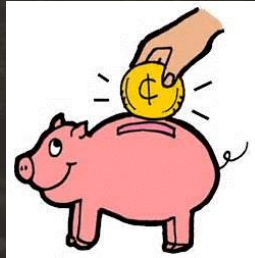
Class discussion

- **What blessed your heart about this segment on faithful giving?**

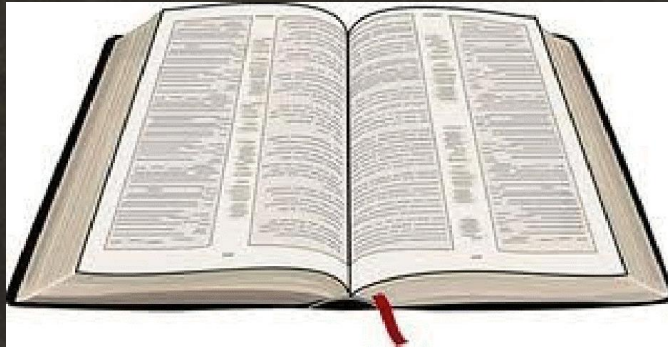
Class discussion

Principle #6. Develop a lifestyle which creates margin and saves

- Margin is the amount of our income which is **LEFT OVER** each month after all our spending is finished
- Margin is the engine for meeting future needs of ourselves, our family, other people, and the Lord's work.



The Bible teaches us to create margin and save



God wisely designed his creation to be orderly, efficient, and sustainable

The Bible teaches us to faithfully give of our income: this is principle #5 in our study. The Bible teaches us to faithfully give a portion of our income back to him. As Christians, we desire to do this from a heart of gratitude rather than out of a sense of obligation.

Key Bible passages

- The wise have wealth and luxury, but fools spend whatever they get. *Prov 21:20 (NLT)*
- One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed. *Proverbs 11:24-25*
- She (the noble woman) opens her arms to the poor and extends her hands to the needy. *Proverbs 31:2 >*

These passages teach us to create surpluses, or margin

The importance of margin

- Margin is the amount of our income left over after we have paid our living expenses.
- To create margin, we must live below our means
- Systematically creating margin for most people requires abiding by a budget
- It is important to begin creating margin early in life, even if it is only 100 rupees the first month
- Accumulated margin is known as “savings”
- Savings accounts are important for providing for the future needs and opportunities of ourselves and others

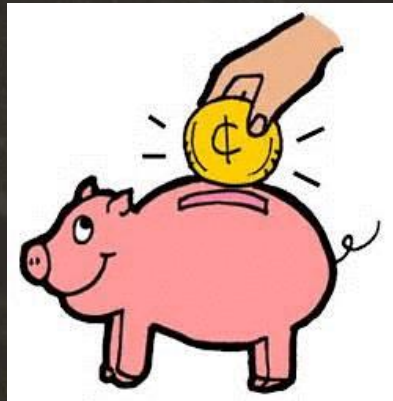
Accumulated margin is called a Savings Account

A savings account has a multitude of wonderful future uses to bless our family, others, and God's kingdom



The Saving Account

A savings account is the systematic accumulation of margin for the purpose of meeting future needs and opportunities



Saving money

regular basis for the purpose of paying for future needs and providing for future opportunities.

The Saving Account: A brief overview

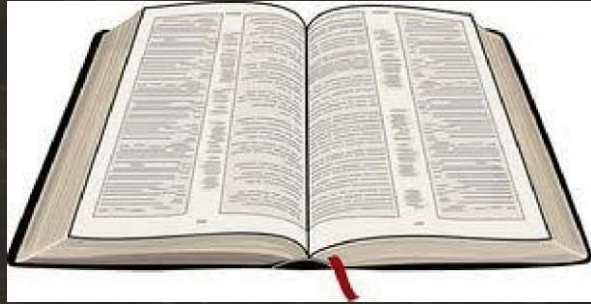
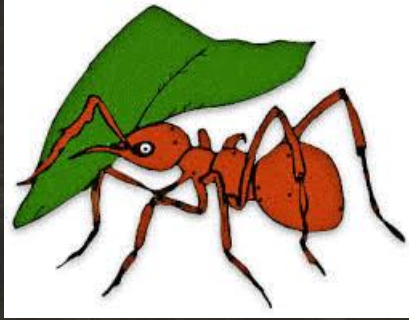
- **Building a savings account requires the systematic creation of a surplus**
- **In order to create a surplus (margin) we must spend less than we receive**
- **It means we must sacrifice short term pleasure for the benefit of funding long term needs and opportunities**
- **It means we must live below our means**
- **When we create margin on a consistent basis, we build a savings account.**

Saving money: A brief overview let's look at it on a

conceptual level.

- Saving money requires the creation of margin through the budgeting process.
- Conceptually, in order to create margin we must spend less than we earn.
- It means sacrificing short term pleasure and perhaps redefining what we mean by our current “needs” for the sake of providing for our future.
- Creating margin requires living below our means.
- When we create margin on a regular basis, we build a savings account.

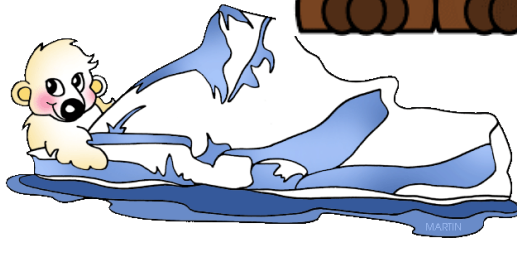
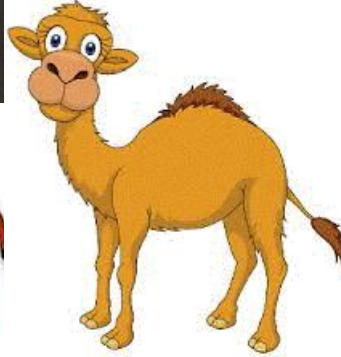
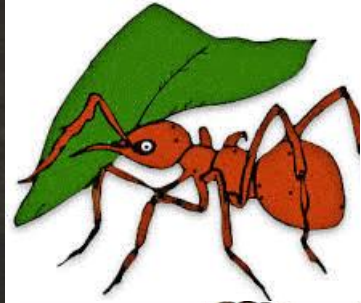
The practice of savings can be found in both nature and the Bible



Saving money: A brief overview let's look at this concept on a conceptual level.

- Saving money requires the creation of margin through the budgeting process.
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Examples of savings in nature

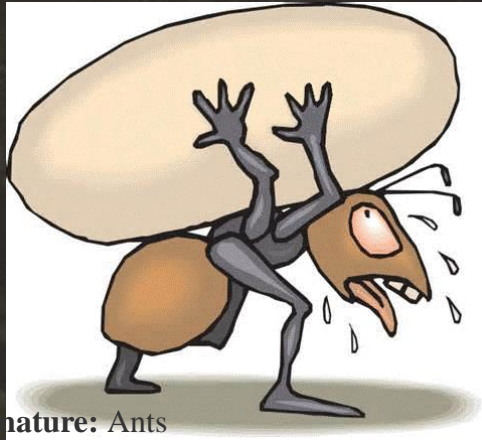


Examples of savings in nature.

principle of saving.

Ants

Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. Proverbs 6:6-8



nature: Ants

Bears



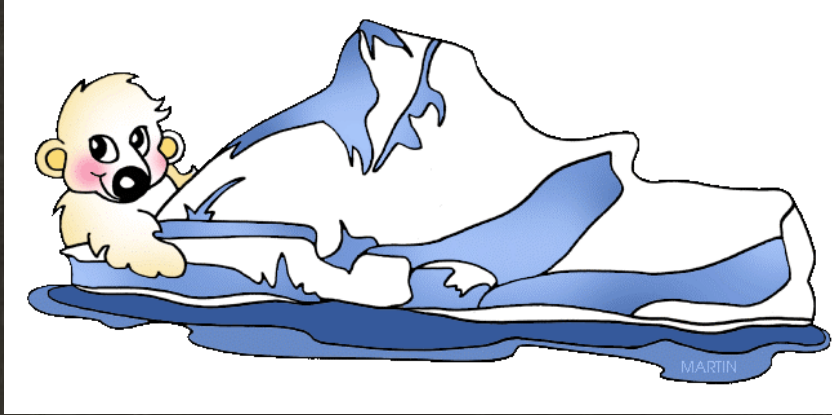
Illustration of a brown bear holding a fish.

Camels



Illustration of a young camel

Glaciers



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Annual harvest



...to store the annual harvest
stored if we hope to enjoy it throughout the year.

Biblical examples of saving



Biblical examples

Example from Scripture of saving

future.

Building a tower

Planning is essential for success

"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? For if he lays the foundation and is not able to finish it, everyone who sees it will ridicule him, saying, 'This fellow began to build and was not able to finish.' Luke 14:28-30



that requires considerable financial resources, we should have them in place before we begin. We must save the money needed for the construction prior to commencement. Let's read Luke 14:28 – 30.

The widow's oil

Her miraculous savings were substantial

The wife of a man from the company of the prophets cried out to Elisha, "Your servant my husband is dead, and you know that he revered the LORD. But now his creditor is coming to take my two boys as his slaves." Elisha replied to her, "How can I help you? Tell me, what do you have in your house?" "Your servant has nothing there at all," she said, "except a little oil." Elisha said, "Go around and ask all your neighbors for empty jars. Don't ask for just a few. Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side." She left him and afterward shut the door behind her and her sons. They brought the jars to her and she kept pouring. When all the jars were full, she said to her son, "Bring me another one." But he replied, "There is not a jar left." Then the oil stopped flowing. She went and told the man of God, and he said, "Go, sell the oil and pay your debts. You and your sons can live on what is left." 2 Kings 4:1-7



The widow's oil

...Elisha and the man ...
saving. After she demonstrated faith and obedience, God supplied a surplus of oil which she then sold to meet her current needs as well as future needs.

Joseph

His savings plan saved preserved Christ's lineage



Joseph

the most well-known of the

Genesis 37 to 50. We will not read this account in class because you know it well.

This is the story of Joseph being called by God to save both Egypt and Israel during an extended period of severe famine.

Some uses of accumulated margin (savings)

- Increased standard of living
- Job loss
- Major illnesses
- Large purchases (house, car, computer)
- Education (ourselves or someone else)
- Replacements (shoes, tires)
- Maintenance and repairs
- Accidents and emergencies
- Significant gifts to the Lord's work (Blessings Fund)
- Vacations
- Gifts
- Investment in a business
- Investment in appreciating assets
- Benevolence to the poor and needy
- Retirement
- Missions
- Hedge against inflation
- Leaving an inheritance Prov

13:22-->

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13:22-->

Let God direct your use of your margin

- He may lead some to use all of their margin immediately for noble purposes and believe God will supply every need as it arises
- He may lead some to use part of their margin immediately for noble purposes and save part for future needs and opportunities
- He may lead some to save all of all their margin for future needs and opportunities

All of these options require us to create margin

There is a secret formula for creating margin

It's guaranteed to work every time!



The secret?

- When we receive our monthly income, first set aside the taxes we owe, our regular giving, our debt repayment, and our margin goal for the month--before we start our spending!

From my income
(employer)



To my savings
(banker)

Saving is different from hoarding

Hoarding is discouraged in Scripture

- **Hoarding is excessive accumulation with no purpose in mind. It is driven by pride, love of money, or compulsion.**
- **Saving is accumulating our margin for a purpose. It is driven by planning, discipline, responsibility, generosity, and foresight-->**



Saving is different from hoarding when we do it

we're not talking about doing it to excess. Saving money for future needs and opportunities is different than hoarding money. Hoarding is discouraged in Scripture. It is defined here as excessive accumulation driven by compulsion in order to feed one's pride and ego or a distorted sense of security. Saving, on the other hand, is accumulating money for future purposes. It requires discipline, foresight, and willingness to forego immediate pleasure for the sake of future benefits. Though we can do our best to save for future needs, we can never save enough to meet every eventual financial problem in our lives. We must remember that all we have is under the Lordship of Jesus Christ. He is our caregiver and our provider. He wants us to trust him to meet our needs, not our money. And all that we have should be used as God directs.

Saving is different from investing

- A Savings Account is funded with money we can't afford to lose and must be kept safe
- The purposes of Savings Accounts are to meet future needs, including short-term, medium-term, and long term needs
- Investments involve risk, so to increase the probability of success, they should be made with a very long term perspective, and should be made only after all savings goals are met -->

Saving is different from investing: Savings accounts are money we cannot afford to lose because it is money which has a future purpose. Therefore, the money is placed in accounts that are safe and not exposed to market risk. That's why savings accounts belong in banks rather than the stock market or speculative assets. Investments, on the other hand, are a different form of accumulating money. Their purpose is to fund long-term discretionary opportunities for ourselves or our heirs, but it involves risk. Money placed in investments can be lost or greatly reduced in value. Therefore, we don't invest money we cannot afford to lose. We will look more at investing next.

Putting savings into a biblical perspective

- We are to be prudent money managers, saving for realistic future needs and opportunities, and living responsibly on the rest
- We must trust God for our future needs, not our savings account
- God does not want us to worry about the future
- Obsessively trying to save enough money to cover every imaginable future circumstance displeases God, is not even possible, and will rob us of joy, peace, and blessing
- Let's remember the admonition and promise found in Hebrews 13:5-6: "Don't love money; be satisfied with what you have. For God has said, "I will never fail you. I will never abandon you." So we can say with confidence, "The LORD is my helper, so I will have no fear. What can mere people do to me?" -->

Putting savings into a biblical perspective

have talked about in this module on savings.

- God wants us to trust him for future needs, not our savings account.
- It is true that we are to be prudent managers and faithful stewards of the resources he has given us. This means honoring our commitments to the Lord's work, paying our debts and taxes, saving for future needs and living responsibly in the present.
- But there is an important point here: we cannot possibly save enough money for every unknown circumstance in life. In fact, God does not want us to worry about the future.
- Obsessively trying to save enough money to pay for every imaginable future contingency dishonors God's providence and will rob us of joy, peace and blessing.
- He has promised never to abandon us so we can say with confidence "the Lord is

my helper, so I will have no fear. What can mere people do to me?"

Class discussion

- **What is meant by the statement “It is neither possible, desirable, nor Scriptural to attempt to save for every future need or eventuality”? In what ways do you agree or disagree?**
- **Compare saving with hoarding. Give some examples of each**
- **Share some other examples of saving from nature or the Bible**

Biblical money management principles

Summary

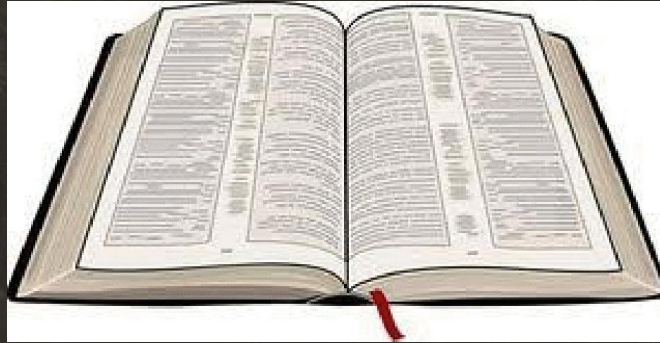
- **Work is honorable: Whatever you do, work at it with all your heart, as working for the Lord, not for men,** Colossians 3:23
- **Borrowing money is discouraged: The wicked borrow and never repay, but the godly are generous givers.** Psalms 37:21
- **Gambling is wrong: A faithful man will be richly blessed, but one eager to get rich will not go unpunished.** Proverbs 28:20
- **Spending less than we earn is necessary: The wise have wealth and luxury, but fools spend whatever they get.** Prov 21:20(NLT)
- **Saving money is wise: Dishonest money dwindles away, but he who gathers money little by little makes it grow.** Proverbs 13:11
- **Investing money is potentially rewarding but risky: But divide your investments among many places, for you do not know what risks might lie ahead.** Ecclesiastes 11:2 (NLT) >

Principle #7. Cultivate a generous heart and live sacrificially

Practice open-handed giving



The Holy Bible is our source for understanding God's generous and sacrificial heart



The Holy Bible is our source for understanding God's generous and sacrificial heart. As we learn more about these divine qualities, Scripture encourages us to develop and practice them in our own lives through the work of the Holy Spirit.

Part I. Cultivate a generous heart



Part 1 Cultivate a generous heart: Let's look at the

Key Bible passages

Paul's encouragement to the church at Corinth to give a generous, cheerful gift

- So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a **generous gift**, not as one grudgingly given. 2 Corinthians 9:5
- As the Scriptures say, "They **share freely and give generously to the poor**. Their good deeds will be remembered forever." 2 Corinthians 9:9
- We have different gifts, according to the grace given us. If a man's gift is prophesying, let him use it in proportion to his faith. If it is serving, let him serve; if it is teaching, let him teach; if it is encouraging, let him encourage; **if it is contributing to the needs of others, let him give generously**; if it is leadership, let him govern diligently; if it is showing mercy, let him do it **cheerfully**. Romans 12:6-8

Key Bible passages: 2 Corinthians 9:5,12 and Romans 12:6

recall that Paul encouraged the church at Corinth to give a willing, generous and cheerful gift to the struggling church in Jerusalem. Let's review his request found in verses 5 and 9. In verse 5, Paul urged the church to prepare the gift in advance, without pressure, so that it would reflect their voluntary generosity. He follows it up in verse 9 by reminding the church that their good deeds would not be forgotten.

In Romans 12:6, Paul states that giving to the needs of others is a spiritual gift, and encourages it to be done with a spirit of generosity. Let's read these passages.

Generous giving vs faithful giving

• **Generous giving may differ from regular giving. In this seminar, we make the contrast between faithful giving and generous giving:**

- **Regular, faithful giving is a step of obedience and a sign of our devotion. It does not depend so much on our attitude as it does our commitment. God wants us to be a faithful giver.**
- **Generosity, on the other hand, voluntarily goes above and beyond our regular commitments. It is a cheerful, discretionary choice--sometimes sacrificially--to invest our resources in the lives of others and for the kingdom of God.**

• **Both types of giving, faithful and generous, are most pleasing to God when done humbly, willingly and joyfully from hearts of love and thanksgiving >**

Generous giving vs faithful giving in principle

faithfulness versus cheerfulness, we made the case that faithfulness was more important than attitude, if only one virtue could be expressed, because the life of the church depends on faithful givers keeping their commitments to the Lord. If everyone waited until they were able to give cheerfully, the work of the Lord would suffer. Since God has ordained that his people, through their giving, are to support the work of the ministry, it is important that we honor our commitments. Therefore, faithfully giving regularly and, systematically is a step of obedience and a sign of our devotion.

We also said that the ideal would be to not only give regularly and faithfully, but to give willingly and cheerfully. So faithful giving may be done out of a sense of duty, but even better is to do it with the right attitude. Our hearts' attitude is the primary focus of this module, including the spirit of generosity, willingness, and cheerfulness.

“Generous giving” is defined in this seminar as making voluntary gifts to the Lord’s work over and above our regular giving commitments. They are similar in concept to “offerings”. But I would like to take this idea of generous giving as “over and above” one step further and add the idea that the attitude of one’s heart is very important. In

this module, generous giving goes above and beyond our regular commitments. It is a cheerful, discretionary choice--sometimes sacrificially--to invest our resources in the lives of others and for the kingdom of God.

We saw in the module on faithful giving that it is best when done humbly, willingly, thankfully, joyfully and with hearts of love for what Christ has done for us. The same is true for generous giving. But when we talk about generosity, I believe our heart's attitude is especially important.

I will acknowledge that it is possible to give large quantities of our resources to the Lord's work, without necessarily doing it out of a willing or cheerful spirit. I do not criticize people who make these gifts with sincere motives, but only point out that since God loves a cheerful giver, that is the preferred attitude of the heart.

12 Keys to living a more generous life Kluth, etal

- 1. Study the Scriptures on finances and generosity**
- 2. Realize that God himself has a generous heart**
- 3. Thank God for what he has generously provided in your lives**
- 4. Submit yourselves and all you are and have to the Lord**
- 5. Keep eternity and God's kingdom in mind**
- 6. Believe that God can multiply any gift, no matter how small, to produce miraculous results for the kingdom**

12 Keys to living a generous life Kluth, etal | <http://www.generation.org>

We could:

- Study the Scriptures on finances and generosity. That is the purpose of this seminar.
- Mediate on the fact that God himself has a generous heart
- Thank him for what he has generously provided in our lives.
- Submit ourselves and all that we have to the Lord.
- Endeavor each day to keep eternity and God's kingdom in mind.
- Practice a lifestyle of inner joy and contentment (2 Corinthians 8: 1-5).

12 Keys (cont'd)

7. Cultivate a “haplotes” generous heart through prayer and practice

8. Practice a lifestyle that leads to generosity

- **Joy: Now I want you to know, dear brothers and sisters, what God in his kindness has done through the churches in Macedonia. They are being tested by many troubles, and they are very poor. But they are also filled with abundant joy, which has overflowed in rich generosity.** 2 Corinthians 8:1-5 (NLT)
- **Contentment: I don't say this out of need, for I have learned to be content in whatever circumstances I am.** Philippians 4:11 (HCSB)
- **Live below your means in order to create margin**

non-consumptive lifestyle, living below our means in order to create margin.

- Keep in mind that it is not the amount we give, but the attitude of our hearts.
- Let our generosity be an outward expression of our love, gratitude, and devotion to God.
- Have faith that God can multiply any gift no matter how small to produce miraculous results for the kingdom.
- Cultivate through prayer and practice a truly generous heart.
- Create a mechanism, such as a “Blessings Fund”, that will allow us always to be ready to be generous as we discover needy and worthy beneficiaries. We'll consider the concept of a “Blessings Fund” next.

12 Keys (cont'd)

9. Let your generosity be the outward expression of our love, gratitude, and devotion to God

10. Remember that it is more blessed to give than to receive

11. Remember it is not the amount we give but the attitude with which we give

12. Create a tool or system, such as a “Blessings Fund”, from your margin so that you will be ready to be spontaneously generous as needs arise

>

non-consumptive lifestyle, living below our means in order to create margin.

- Keep in mind that it is not the amount we give, but the attitude of our hearts.
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- Create a mechanism, such as a “Blessings Fund”, that will allow us always to be ready to be generous as we discover needy and worthy beneficiaries. We’ll consider the concept of a “Blessings Fund” next.

Questions for discussion

What are some important keys you have discovered to help you be more generous?

- **Share your experience with regard to:**
 - **Developing your heart of generosity**
 - **Practicing a non-consumptive lifestyle in order to create margin, enabling you to have something to give?**
 - **Participating in benevolence opportunities in order to experience the joy of generosity?**
 - **Creating systems or tools to be able to respond spontaneously, cheerfully and generously when opportunities arise? >**

A secret system to increase your Spontaneous Generosity

What could that be?



A secret to spontaneous generosity

The secret is to create a tool for giving spontaneously, generously, and cheerfully



The secret is to make tools that are readily available for giving spontaneously, sacrificially, and cheerfully

The “Blessings Fund”

A tool for practicing spontaneous generosity



Inspired by
Brian Kluth



The “Blessings Fund”

prepare in advance for the occasions to give. A “Blessings Fund” is one such tool. I first encountered the concept of a blessings fund through the teaching and life of Brian Kluth. He revealed this wonderful tool for practicing generosity.

The “Blessings Fund”

Money cheerfully set aside out of our margin and given to God today in order to bless others tomorrow



The “Blessings Fund” or Blessings Fund is a fund set aside from our margin, or surplus, while we have it, in order to bless others at some point in the future. Let’s consider a Biblical model for this concept – the church at Macedonia.

The “Blessings Fund” Inspired by Brian Kluth

- A store of money or goods given in advance to the Lord, which we set aside out of our margin.
- Since the money now belongs to God, it is safe from being spent on ourselves.
- It is over and above our regular giving.
- It is something we give joyfully, cheerfully and willingly.
- Its purpose is to be able to spontaneously and cheerfully respond to needs and opportunities when they arise.
- Hint for success: set aside your blessing fund money, no matter how small, as soon as you get paid.

The “Blessings Fund”

- Since the money now belongs to God, it is safe from being spent on ourselves.
- It is set aside out of our margin for some future purpose.
- It is over and above our regular giving.
- It is money that we give joyfully, cheerfully, and willingly.
- Its purpose is to be able to spontaneously respond to needs and opportunities as they arise.
- Here’s a hint on how to succeed in contributing to your own blessings fund: set aside some of your margin early in the month, before you begin your spending.

The “Blessings Fund”

Important concepts

- Money set aside in advance
- From your margin (future use)
- Cheerfully and willingly given
- Once given, the money belongs to God
- Accumulates until opportunity arises



The “Blessings Fund”

margin, or surplus, while we have it, in order to bless others at some point in the future. Let’s consider a Biblical model for this concept – the church at Macedonia.

A secret to joyful giving

- “Since the money in our Blessings Fund is no longer ours but God’s, we can respond to needs and opportunities spontaneously, enthusiastically, and joyfully”

Prov 13:22, Prov 28:27



A secret to joyful giving Blessings fund enables

pressure of having to decide in the heat of the moment when a need is presented whether to give or not to give. This gives you great freedom to use this precious resource as God directs. And it can be great fun. It's sort of like spending someone else's (God's) money on someone else (the needy). You have become a channel of blessing! A Blessings Fund enables you to give spontaneously, joyfully, and willingly; perhaps even enthusiastically.

The “Blessings Fund”

Scriptural inspiration – Treasure chest #1



The Macedonians set the example – 2 Cor 8:1-12

God's treasure chests of blessings

Two great treasures of 2 Cor 8-9

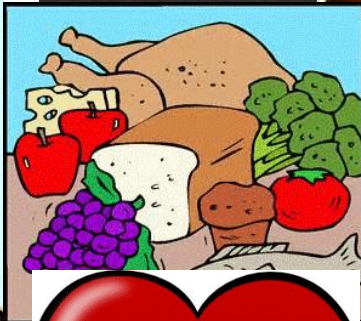
1. Ten blessings
2. Sowing and reaping



great treasures of 2 Cor 8-9 let's now turn

great treasures hidden in these chapters. I call them “10 Blessings of Generosity” and the “Principle of Sowing and Reaping”.

Treasure #1: Ten blessings of generosity



1. Ten blessings of generosity

ings which occur when we

throughout these chapters, so let's find and list them. But first, I have a few questions for you.

Have you ever prayed that God would use your life in the following ways?

- Encourage others to be thankful to God?
- Influence others to glorify God?
- Be a model for others to follow the Lord?
- Cause others to feel your love for them?
- Experience the prayers of God's people?
- Desired the love of others?
- Overflow with His grace?
- Build treasure in heaven? >

- Influence others to glorify him?
- Be a model for others to follow?
- Have others feel your love for them?
- Experience the love and prayers of God's people?
- Overflow with his grace?
- Build treasure in heaven?

If that all sounds good, I submit there is an amazing way to see these things happen and more.

**There is a simple way to see these things happen
without having to say a word**



There is a simple way to see these things happen without having to say a word

without saying a word.

The way?

Give willingly and generously to our brothers and sisters in Christ who are in need



The way?

Ten blessings of generosity

A study of 2 Cor 8:24, 9:7-15 and Luke 12:33

- You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. **“For God loves a person who gives cheerfully.”** And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others. As the Scriptures say, **“They share freely and give generously to the poor. Their good deeds will be remembered forever.**

Ten blessings of generosity these 10 are found in 2 Corinthians chapters 8-9, and Luke chapter 12. They speak of some exceedingly precious promises that result in a bundle of blessings. Let's read these passages together:

Ten blessings (cont'd)

• "For God is the one who provides seed for the farmer and then bread to eat. In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you. Yes, 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. So two good things will result from this ministry of giving—the needs of the believers in Jerusalem will be met, and they will joyfully express their thanks to God.

Ten blessings (cont'd): Let's continue reading.

Ten blessings (cont'd)

- **As a result of your ministry, they will give glory to God. For your generosity to them and to all believers will prove that you are obedient to the Good News of Christ. And they will pray for you with deep affection because of the overflowing grace God has given to you. Thank God for this gift too wonderful for words!** 2 Corinthians 9:7- 15(NLT)
- **So show them your love, and prove to all the churches that our boasting about you is justified.** 2 Cor 8:24 (NLT)
- **“Sell your possessions and give to those in need. This will store up treasure for you in heaven! And the purses of heaven never get old or develop holes. Your treasure will be safe; no thief can steal it and no moth can destroy it.** Luke 12:33 (NLT)

Ten blessings (cont'd): Please continue reading.

The ten blessings

Did you see them?



Ten blessings resulting from generously giving to our needy Christian brothers and sisters

1. Needs of others will be met

- So two good things will result from this ministry of giving—the needs of the believers in Jerusalem will be met, and they will joyfully express their thanks to God. ²

Corinthians 9:12 (NLT)

1. Needs of others will be met

collection to be taken in Corinth which he would transport to their sister church in Jerusalem, which was struggling financially at the time.

2. They will give thanks to God, *with joy*

- So two good things will result from this ministry of giving—the needs of the believers in Jerusalem will be met, and they will joyfully express their thanks to God. ²

Corinthians 9:12 (NLT)

2. They will give thanks to God, *with joy*

with joy. Can you imagine that our loving gift would cause others to joyfully give thanks to God? Well, it is possible according to verse 12. Let's read it again.

3. God will enrich you and produce great generosity in you

• **For God is the one who provides seed for the farmer and then bread to eat. In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you.** 2 Corinthians 9:10 (NLT)

3. God will enrich you and produce great generosity in you

already seen that the gift of joyful generosity, “haplotes”, is from God. Here is a venue where we can practice that: participating in the simple act of giving to our Christian brothers in need can produce wonderful results. Let’s read once again verse 12.

4. The ones who are blessed will give God glory

As a result of your ministry, they will give glory to God...2 Corinthians 9:13 (NLT)

4. The ones who are blessed will give God glory

wonderful it is when our lives are used in a way that causes others to give God glory. Let's read verse 13.

5. You will visibly demonstrate to others your obedience to God

- **For your generosity to them and to all believers will prove that you are obedient to the Good News of Christ.**
2 Corinthians 9:13 (NLT)

5. You will visibly demonstrate to others your obedience to God

again, let's read verse 13.

6. They will experience your love for them

- **So show them your love, and prove to all the churches that our boasting about you is justified. 2 Corinthians 8:24 (NLT)**

6. They will experience your love for them

7. You will be the object of their prayers

And they will pray for you with deep affection because of the overflowing grace God has given to you. 2 Corinthians 9:14 (NLT)

7. They will pray for you

always have to ask others to pray for us; sometimes Christians pray for those in whom they see the grace of God in action. Let's read verse 14 of 2 Corinthians 9.

8. They will express their love for you to God

- And they will pray for you with deep affection because of the overflowing grace God has given to you. 2 Corinthians 9:14 (NLT)

8. They will express their love for you to God

desire to be loved by others, here is an unselfish way of seeing that happen. We show our love for others by helping them in their need, and they in turn express their love for us to God because we cared for them.

9. God's grace will overflow in your life

- And they will pray for you with deep affection because of the overflowing grace God has given to you. 2 Corinthians 9:14 (NLT)

9. God's grace will overflow in your life: the overflowing grace of God

grace. We want God to show his grace to us. But we also can be a vessel of God's grace. We can demonstrate his grace to other people. This passage in 2 Corinthians shows us one way that can be accomplished.

10. You will build treasure in heaven

A promise regarding blessing the poor and needy

- “Sell your possessions and give to those in need. **This will store up treasure for you in heaven!** And the purses of heaven never get old or develop holes. Your treasure will be safe; no thief can steal it and no moth can destroy it. Luke 12:33

10. You will build treasure in heaven: number 10

toward others store up treasures in heaven for us. Let's read Luke 12:33.

Review of 10 blessings

Amazing promises from 2 Cor 8 and 9 and Luke 12

1. The needs of the poor Christians will be met 9:12
2. They will joyfully give thanks to God 9:12
3. God will enrich you and produce great generosity in you 9:10
4. They will give God glory 9:13
5. You will demonstrate to others the grace of God in your life 9:13
6. They will experience your love for them 8:24
7. They will pray for you 9:14
8. They will express their love for you to God 9:14
9. God's grace will overflow in your life 9:14
10. You will build treasure in heaven (Luke 12:33)

Review of 10 blessings

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7. They will pray for you 9:14
8. They will express their love for you to God 9:14
9. God's grace will overflow in your life 9:14
10. You will build treasure in heaven (Luke 12:33)

In summary, what is amazing to me and what blesses me so much about this passage is that the simple kindness of helping meet the needs of our fellow believers not only results in many earthly blessings and encourages the spiritual lives of both the giver and the recipient, but also has eternal benefits.

The “Blessings Fund”

The Macedonians set the example – 2 Cor 8:1-12

Now I want to tell you what God in his grace has done for the churches in Macedonia. Though they have been going through much trouble and hard times, they have mixed their wonderful joy with their deep poverty, and the result has been an overflow of giving to others. They gave not only what they could afford but far more; and I can testify that they did it because they wanted to and not because of nagging on my part.



The Macedonians set the example – 2 Cor 8:1-12

The “Blessings Fund”

The Macedonians set the example

They begged us to take the money so they could share in the joy of helping the Christians in Jerusalem. Best of all, they went beyond our highest hopes, for their first action was to dedicate themselves to the Lord and to us, for whatever directions God might give to them through us. They were so enthusiastic about it that we have urged Titus, who encouraged your giving in the first place, to visit you and encourage you to complete your share in this ministry of giving. You people there are leaders in so many ways—you have so much faith, so many good preachers, so much learning, so much enthusiasm, so much love for us. Now I want you to be leaders also in the spirit of cheerful giving. I am not giving you an order; I am not saying you must do it, but others are eager for it.

8

The Macedonians set the example – 2 Cor 8:1-12

The “Blessings Fund”

The Macedonians set the example

This is one way to prove that your love is real, that it goes beyond mere words. You know how full of love and kindness our Lord Jesus was: though he was so very rich, yet to help you he became so very poor, so that by being poor he could make you rich. I want to suggest that you finish what you started to do a year ago, for you were not only the first to propose this idea, but the first to begin doing something about it. Having started the ball rolling so enthusiastically, you should carry this project through to completion just as gladly, giving whatever you can out of whatever you have. Let your enthusiastic idea at the start be equalled by your realistic action now. If you are really eager to give, then it isn't important how much you have to give. God wants you to give what you have, not what you haven't.

The Macedonians set the example – 2 Cor 8:1-12

The Macedonian example

They established a Blessings Fund for the Jerusalem church

- They were a poor community
- They dedicated themselves to the Lord
- They mixed their poverty with joy and the result was generosity
- They were open to the Spirit's leading
- They gave sacrificially but willingly
- They wanted to share in the joy of their beneficiaries
- They were the model Paul used to encourage the Corinthians
 - They were intentional
 - Set their gift aside for future use
 - They gave cheerfully
 - Gave from their surplus (margin)

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- They wanted to share in the joy of their beneficiaries
- They were the model Paul used to encourage the Corinthians
 - Be intentional
 - Set their gift aside for future use
 - Do it cheerfully
 - Give from their surplus

Odisha's story

The fruit of blessing others



Stories from Odisha – The fruit of blessing others

Odisha's story

The fruit of blessing others

“Now, our main and house churches are fearfully saving food grain and affordable funds on a daily basis and humbly using it , while helping neighbors for critical needs.

Now, public gesture towards such Christian love in the locality seems grateful and in some places Church has touched many Peace Seeking Hearts, thereby after knowing such selfless Church attitude , the poor men at receiving end, do repent for their hatred mindset and turn to Church services and accept Jesus openly in many places”.

Personal report, August, 2021



Putting it into practice—hints for success

- Decide on your Blessings Fund strategy
 - Where will your Blessings Fund be located? (eg, Cookie jar, bank account, separate ledger entry)
 - Who will decide on what distributions will be made (eg, you alone, either you or your spouse, you and your spouse together, your family, a Blessings Fund team)
 - How will give your gift be distributed? (eg you in person, through your church, another individual, anonymously?)
 - When will refills occur (eg, at a certain threshold, each paycheck?)

- Write down your plan for managing your Blessings Fund

Bhutan Bible

A true story of Brian Kluth's generosity



- Brian met a young man named Wangchuk who was translating the entire Bible into the Bhutanese language
- He had 66 school notebooks filled with hand-written translation work
- He needed to enter it into a computer so that it could be published
- Brian had his own laptop and gave it to the young man as a gift
- The young man left rejoicing in God's provision and today we have a Bhutanese Bible

Pat's lesson

"God's money"

- Pat , now in her 90's, recalls as a little girl finding \$2 in a drawer. She had been looking for money to buy some candy and found some in a drawer. When she ran to her mother and said there was money to buy candy, her mother said "No, there is no money". "But mother, said the girl, there is \$2 in the drawer!". "Honey, that's God's money. I set it aside from money I earned. That doesn't belong to us"

Pat's lesson

mother with her discovery, her mother asked her where she found the money. After Pat told her, she said "Oh, no honey, that's God's money. I set it aside for him out of money I earned. It no longer belongs to us." Her mother may not have called it a blessings fund, but if it was an offering, effectively that's what it was. Pat's mother was waiting for the opportunity to give it. Unfortunately, Pat had to wait for her candy, but learned the lesson of willingly giving in advance to God's work.

Putting it into practice

Hints for success

- **Decide how to manage your Blessings Fund**
 - **Where will your Blessings Fund be located? (eg, Cookie jar, bank account, separate ledger entry)**
 - **Who will decide on what distributions will be made (eg, you alone, either you or your spouse, you and your spouse together, your family, a Blessings Fund team)**
 - **How will give your gift be distributed? (eg you in person, through your church, another individual, anonymously?)**
 - **When will refills occur (eg, no set schedule but only as you feel led to give;at a certain threshold, each paycheck?)**

Putting it into practice—hints for success

- Decide on your Blessings Fund strategy
 - Where will your Blessings Fund be located? (eg, Cookie jar, bank account, separate ledger entry)
 - Who will decide on what distributions will be made (eg, you alone, either you or your spouse, you and your spouse together, your family, a Blessings Fund team)
 - How will give your gift be distributed? (eg you in person, through your church, another individual, anonymously?)
 - When will refills occur (eg, at a certain threshold, each paycheck?)

- Write down your plan for managing your Blessings Fund

Look for opportunities to do good

- Keep on loving each other as brothers. Do not forget to entertain strangers, for by so doing some people have entertained angels without knowing it. Remember those in prison as if you were their fellow prisoners, and those who are mistreated as if you yourselves were suffering. Hebrews 13:1-3
- There was an estate nearby that belonged to Publius, the chief official of the island. He welcomed us to his home and for three days entertained us. They honored us in many ways and when we were ready to sail, they furnished us with the supplies we needed. Acts 28:10 >



Look for opportunities to do good There are many opportunities to do good in our daily lives. Some are obvious, while others are hidden. We should look for opportunities to do good in our daily lives. We should look for opportunities to do good in our daily lives. We should look for opportunities to do good in our daily lives.

blissings fund can be a mechanism for doing that when we see a need.

Levels of generosity

To what level do you aspire?

- Each occasion to contribute to your blessings fund may be different
 - Sometimes it may be a simple, minimum contribution
 - Sometimes it may be a certain percentage
 - Sometimes you may wish to determine your

MAXIMUM GENEROSITY



It's your heart that matters

Levels of generosity – to what level do you aspire

- Each occasion to contribute to your blessings fund may be different
 - Sometimes it may be a simple, minimum contribution
 - Sometimes it may be a certain percentage
 - Sometimes you may wish to determine your

MAXIMUM GENEROSITY

How to achieve your “Maximum Generosity”

A simple technique

1. Ask yourself “Could I set aside 1 rupee out of my current surplus willingly and cheerfully?”
 - If the answer is no, then perhaps you aren’t able to add willingly and cheerfully to your Blessings Fund just now
 - If the answer is yes, then go to step 2
2. “Could I give 2 rupees willingly and cheerfully?”
 - If the answer is no, then your maximum generosity this time is 1 rupee. Set it aside in your Blessings Fund to be given later
 - If the answer is yes, then go to step 3
3. Continue in this manner until you reach the highest amount you can give cheerfully and willingly. That is your maximum generosity this time. (Next time, the amount may be different).

4. Cheerfully add that amount to your blessings fund account!

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 - If the answer is yes, then go to step 3
3. Continue in this manner until you reach the highest amount you can give cheerfully and willingly. That is your maximum generosity this time.

Treasure #2: The Principle of Sowing and Reaping

- Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever." Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. 2 Corinthians 9:6-11

reaping.

We reap what we sow

Experiencing a great harvest of generosity

- **The amount we reap is proportional to the amount we sow**
- **Our sowing, according to this passage, is focused on benefitting our poor brethren in Christ; Does the principle extend to good works of every kind?**
- **Our generosity to the poor should not be an occasional event but a lifestyle**
- **Our attitude should be willingness and cheerfulness**
- **We may reap more than mere money; through grace we will receive everything we need to abound in every good work**
- **God seems to say that as we give up our lives to others, he will give back our lives several fold, so that we can be even more generous**
- **Our willing generosity has spiritual and eternal benefits as well as temporal ones**

The principle taught here is the amount we reap is proportional to the amount we sow

- Our sowing, according to this passage, is focused on benefitting our poor brethren in Christ, but perhaps the principle may extend to good works of every kind
- Our attitude should be willingness and cheerfulness. We may reap more than mere money; through grace we will receive everything we need to abound in every good work
- Our generosity to the poor is most precious when it is not just an occasional event but a lifestyle
- God seems to say that as we give up our lives to others, he will give back our lives several fold, so that we can be even more generous
- Willing, generous giving yields spiritual and eternal benefits as well as temporal ones.

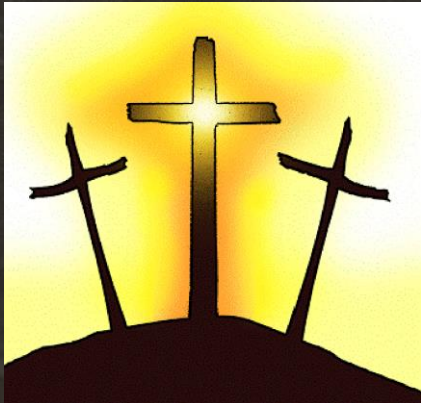
A final thought from Brian Kluth

- “If we don’t set aside resources and time to give, every request for help will make us feel tight-fisted, pressured, and sometimes even angry. But when we intentionally set aside finances, time, and things for the Lord, we will actually be excited and will prayerfully look for God-given opportunities to give, share, and serve. This “set-aside” secret will truly change our lives and allow us to live open-handed in a tight-fisted world.” (Kluth, 7 Keys, day 18)

A final thought from Brian Kluth here is a link

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Part 2. Practice sacrificial living



Sacrificial gifts are precious in the sight of God

The poor widow- a model of sacrificial giving



The poor widow



- Jesus sat down near the collection box in the Temple and watched as the crowds dropped in their money. Many rich people put in large amounts. Then a poor widow came and dropped in two small coins.

The poor widow (cont'd)



- Jesus called his disciples to him and said, “I tell you the truth, this poor widow has given more than all the others who are making contributions. For they gave a tiny part of their surplus, but she, poor as she is, has given everything she had to live on.” Mark 12:41-44(NLT)

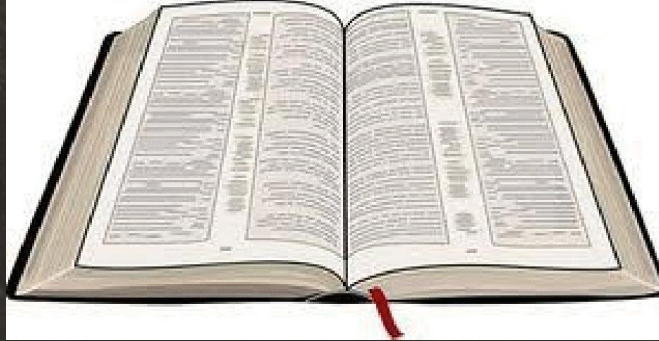
The poor widow

Lessons on sacrificial living



- The amount we give is not as important as the level of sacrifice
- The greater the sacrifice, the more commendable the gift
- Some sacrificial gifts may bless others immediately and continue to bless others for a long time.
- Other sacrificial gifts may not begin blessing others until after we are gone >

The Holy Bible is our source for understanding God's concern for the poor and needy



The Holy Bible is our source for understanding God's generous and sacrificial heart. As we learn more about these divine qualities, Scripture encourages us to develop and practice them in our own lives through the work of the Holy Spirit.

Principle #8. Care for the poor, the weak, the oppressed, and the needy

An important truth

- God determines our financial strength according to his righteous judgements
- The LORD makes some poor and others rich; he brings some down and lifts others up. 1 Samuel 2:7 (NLT)
- Although God is sovereign, he wants us to have compassion on and relieve the suffering of the needy
- He may use us to help improve the lives of the needy

The continuum of wealth

Poverty to riches



Let's consider the needy

They have little material wealth, if any at all

World
population
(billions
of people)

3
2
1



Extreme poverty
(Many people
possessing little or
nothing at all)

Money and Assets

Who are the needy?



The needy

A partial list

- Poor
- Weak
- Hungry
- Homeless
- Abused
- Neglected
- Persecuted
- Oppressed
- Sick
- Unjustly imprisoned
- Social outcasts
- Victims of devastation



God has a special relationship with the poor and needy

9 Scriptures which reveal His heart



1. God honors them

- He lifts the poor from the dust and the needy from the garbage dump. He sets them among princes, placing them in seats of honor. For all the earth is the LORD's, and he has set the world in order. 1 Samuel 2:8 (NLT)



2. They will experience God's deliverance

- For he will deliver the needy who cry out, the afflicted who have no one to help Psalm 72:12
- "Because of the oppression of the weak and the groaning of the needy, I will now arise," says the LORD. "I will protect them from those who malign them." Psalm 12:5



3. God defends them and will crush those who rob or exploit them

- Do not rob the poor, because he is poor, or crush the afflicted at the gate, for the LORD will plead their cause and rob of life those who rob them. Proverbs 22:22-23 (ESV)



4. God may give them great faith

• Listen, my dear brothers: Has not God chosen those who are poor in the eyes of the world to be rich in faith and to inherit the kingdom he promised those who love him? James 2:5



5. God may give them special discernment

- Rich people may think they are wise, but a poor person with discernment can see right through them. Proverbs 28:11 (NLT)



6. God freely gives them all they need to satisfy their souls

- “Is anyone thirsty? Come and drink— even if you have no money! Come, take your choice of wine or milk— it’s all free!”
Isaiah 55:1 (NLT)



7. They may experience deep joy and be very generous

- Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. 2 Corinthians 8:2, Paul speaking of the Macedonians



8. They have full access to spiritual gifts

• When Simon saw that the Spirit was given when the apostles laid their hands on people, he offered them money to buy this power. “Let me have this power, too,” he exclaimed, “so that when I lay my hands on people, they will receive the Holy Spirit!” But Peter replied, “May your money be destroyed with you for thinking God’s gift can be bought! Acts 8:18-20 (NLT)



9. They have all the money needed to receive eternal life

•For it is by grace you have been saved, through faith-- and this not from yourselves, it is the gift of God-- not by works, so that no one can boast. Ephesians 2:8-9



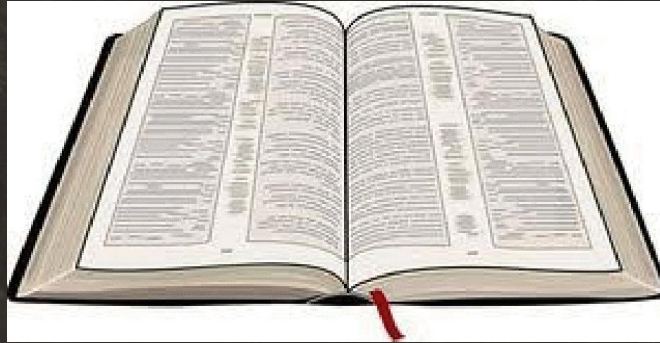
Ten Biblical principles about money and wealth

A survey of Scripture

1. God owns everything and we are His stewards
2. Worship and trust God rather than money
3. Beware of the love of money
4. God cares how we manage our money
5. Honor God by faithfully giving of our income
6. Develop a lifestyle which creates margin
7. Cultivate a generous heart and live sacrificially
8. Care for the poor, weak, oppressed, and needy
9. Use wealth to glorify God and build treasure in heaven
10. Pursue the true riches rather than material wealth

~~Principle 10. Pursue the true riches rather than material wealth.~~ we have examined nine different Biblical principles concerning money and wealth. This tenth module is perhaps the most important of all because it puts into perspective the previous nine. Nearly all of them deal with earthly, material principles. These principles are important for living lives that please God with our money and wealth. Occasionally, we considered heavenly aspects of wealth, such as building treasure in heaven. This 10th module focuses exclusively on heavenly treasures which we call “The True Riches”. The Bible encourages us to pursue The True Riches rather than material wealth. The True Riches have nothing to do with material wealth because they are spiritual and have eternal value.

The Holy Bible teaches us to be generous with our wealth and build treasure in heaven



The Holy Bible is our source for understanding God's generous and sacrificial heart. As we learn more about these divine qualities, Scripture encourages us to develop and practice them in our own lives through the work of the Holy Spirit.

Part II. Build treasure in heaven

“The Treasure Principle” (Ron Blue)



Part II: Building treasure in heaven: part II of this module is about building treasure in heaven. Ron Blue uses the term “The Treasure Principle” to describe this endeavor. This is one of my favorite concepts.

Laying up treasure in heaven

• **But when you give a banquet, invite the poor, the crippled, the lame, the blind, and you will be blessed. Although they cannot repay you, you will be repaid at the resurrection of the righteous."** Luke 14:13-14

• **"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be**

also. Matthew 6:19-21

Laying up treasure in heaven: Jesus talked much about laying up treasure in heaven. Let's remind ourselves of some of his teaching on this subject. Let's read Luke 14:13-14, Luke 16:9, Matthew 6:19-21.

The Treasure Principle

• All these people were still living by faith when they died. They did not receive the things promised; they only saw them and welcomed them from a distance. And they admitted that they were aliens and strangers on earth. People who say such things show that they are looking for a country of their own. If they had been thinking of the country they had left, they would have had opportunity to return. Instead, they were longing for a better country--a heavenly one. Therefore God is not ashamed to be called their God, for he has prepared a city for them. Hebrews 11:13-16-->

The Treasure Principle: the Treasure Principle can be described as making investments for eternity here on earth believing that God will multiply those investments in heaven. It seems that in addition to numeric increases, there is a transformation between the material and the spiritual. We find in Hebrews the account of many saints who showed disdain for personal comforts in this life for the sake of preparing for the glory that would be theirs in the next life. Let's read Hebrews 11: 13-16.

The “Treasure Principle” Ron Blue

Basic concepts

- **When we invest our money on earthly things, we can expect earthly rates of return.**
- **When we invest in God’s kingdom, he can multiply our gifts astronomically**
- **Kingdom gifts have spiritual and eternal benefits**
- **Let’s examine earthly and heavenly rates of return on our investments**

The “Treasure Principle” (from teaching by Ron Blue): here are the basic concepts behind Mr. Blues “Treasure Principle”. When we make earthly investments we can expect earthly rates of return. But when we invest in God’s kingdom, we experience heavenly rates of return. The great thing is that these returns have spiritual benefits. Let’s consider some expected rates of return on this earth and compare those with heavenly rates of return.

Man's financial rate of return

Earthly math

- If we earn 2% compound interest, Rs 100 invested today will double in value to Rs 200 in 36 years.
- If we earn 10% interest, Rs 100 will be worth Rs 200 in 7 years -->



Man's financial rate of return: When we make earthly investments we must use earthly math to calculate our return. For example, when we put our money in a bank, we can expect to earn a few percentage points in interest. If you deposit 1000 rupees in a bank and earn 2% compound interest, your deposit will earn two rupees in interest at the end of the first year. If you keep your deposit in the bank for 36 years, it will double in value. So if you deposit 1000 rupees in a bank today and earn 2% compound interest for the entire duration, it will be worth 2000 rupees 36 years from now. Here's another example of an earthly rate of return. This is a little better because instead of making a deposit in a savings account, we make an investment. We saw earlier that investments have the prospect of a higher rate of return because they carry more risk. Suppose we buy a piece of property today and we realize a respectable 10% compound annual appreciation, its value would double in seven years. We have considered 2% interest and a 10% rate of return. These are typical earthly rates of return.

What is God's rate of return?

Heavenly investments yield astronomical results



What is God's rate of return?: now let's look at God's rate of return for heavenly investments. They yield phenomenal returns, which could be described as astronomical.

Three biblical examples of divine returns on kingdom investments



Three biblical examples of divine returns on kingdom investments: Let's consider three biblical examples of divine returns on investments made in the kingdom of God. We know that his plan is to use human resources to produce a harvest of souls for Jesus Christ. This phenomenal conversion of the natural to the spiritual is really the point of the Treasure Principle.

1. Heavenly math

30, 60, or 100 fold

- And the seed that fell on good soil represents those who hear and accept God's word and produce a harvest of **thirty, sixty, or even a hundred times as much** as had been planted!" Mark 4:20 (NLT)



1. Heavenly math: where do we find heavenly math in Scripture? When we use heavenly math, we find returns significantly higher than here on earth. The first one is found in Mark 4:20. Here Jesus tells the parable of the sower.

30, 60, or 100 fold

An amazing rate of return

- **If we invest 100 rupees and it grows by 30 fold, we end up with 3000 rupees. If this increase occurred in one year, our rate of return would be a 3000%. If our investment increased by 100 times in that same year, our rate of return would be 10,000%. That's a pretty good increase, don't you think?**
- **I don't know of any place on earth where we can expect those kinds of return. They may exist, and if you find them please let me know.**
- **But that seems to be the magnitude of returns that God loves to produce for his kingdom.**

30, 60, or 100 fold: In this parable, Jesus talked about heavenly rates of return of 30, 60 or 100 fold. These figures convert to the phenomenal rates of return of 3000 percent, 6000 percent, and 10000 percent, respectively. I don't know of any place on earth where you can earn these rates of return. Even over a lifetime, to have an investment grow 30 fold would be rare. If he meant we could expect these gains on an annual basis, they would quickly become galactic in size,

Divine multiplication tables

- Jesus talked about a spiritual return of 30 fold, 60 fold and even 100 fold
- Jesus produced an even more stellar return on one little boy's gift
- Sit down--you won't believe what you are about to see!

Divine multiplication tables: Now, here's where the fun begins. Heavenly math is about to become even more spectacular. Please sit down because you won't believe what you are about to see! In the previous slide, Jesus talked about rates of return up to 10,000%. But that stellar rate is about to be dwarfed by the next example.

2. The feeding of the 5000



2. The feeding of the 5000: Let's consider the miracle of the feeding of the 5000. That day, Jesus produced an astronomical rate of return.

The miracle of the 5 loaves and 2 fishes

- **Jesus took the five loaves and two fish, looked up toward heaven, and blessed them. Then, breaking the loaves into pieces, he kept giving the bread to the disciples so they could distribute it to the people. He also divided the fish for everyone to share. They all ate as much as they wanted, and afterward, the disciples picked up twelve baskets of leftover bread and fish. A total of 5,000 men and their families were fed from those loaves!** Mark 6:41-44(NLT)

The miracle of the 5 loaves and 2 fishes: Let's read the account of this miracle as found in Mark 6:41 – 44.

What was God's annualized rate of return that day?

- One boy's lunch fed 5000 families
- This is an increase of 5000x, or 500,000%
- This increase occurred in just one day
- If this is annualized, the rate of return is

182,500,000%

What was God's rate of return that day?: what happened that day? Jesus took the lunch of a boy and multiplied it 5000 times, for an increase of 500,000%. And he did that all in just one day. If we annualize this growth over one year, it calculates to be 182,500,000% APR. And that's not even compounded; that's just using simple interest. If God can do this, multiplying a little boy's lunch to feed 5000 people (and that was just the men), what do you think he could do with our small sacrificial gifts invested in the kingdom?

3. The widow and the jars of oil

- The wife of a man from the company of the prophets cried out to Elisha, "Your servant my husband is dead, and you know that he revered the LORD. But now his creditor is coming to take my two boys as his slaves." Elisha replied to her, "How can I help you? Tell me, what do you have in your house?" "Your servant has nothing there at all," she said, "except a little oil."



3. The widow and the jars of oil: let's look at a third example of an astronomical rate of return. It's the account of the miracle of the endless supply of oil which God produced through Elisha for the benefit of the widow of a priest. Let's read 2 Kings 4:1-7. This dear lady was impoverished to the point where she was in deep debt and her two sons were about to be taken as slaves. Her cupboards were bare. She obviously had no hope. Out of desperation, she cried to Elisha pleading for assistance.

The widow and the jars of oil (cont'd)

• Elisha said, "Go around and ask all your neighbors for empty jars. Don't ask for just a few. Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side." ⁵ She left him and afterward shut the door behind her and her sons. They brought the jars to her and she kept pouring. When all the jars were full, she said to her son, "Bring me another one." But he replied, "There is not a jar left." Then the oil stopped flowing. She went and told the man of God, and he said, "Go, sell the oil and pay your debts. You and your sons can live on what is left." 2 Kings 4:1-7

The widow and the jars of oil (cont'd): Here's the beautiful part. God used Elijah to meet her need. But instead of just providing enough oil for a meal or two, God had something much bigger in mind. Elisha asked her to borrow some jars. And he told her not to borrow just a few jars but gather all she could find, I suspect she and her two sons collected several dozen of them; maybe a hundred or more. The number would be limited only by her faith.

After she did her part in obeying Elisha, he then instructed her on what to do. She went inside her house and proceeded to fill her flask every single jar she had borrowed with oil! She ended up with enough oil to not only pay off her debts but a sufficient quantity to live on for her foreseeable future. The implication is that she could sell her store of oil to provide for her daily needs, including but not limited to food, for a very long time.

Divine multiplier

Suppose the widow's jar had only 1% remaining. God multiplied that teaspoon to fill 100 jars

That would have been a

10,000 fold or 1,000,000% daily RoR

or a

365,000,000% Annual Percentage Rate

Divine multiplier: What was her rate of return that day? Again we can do the math. Though we have to make some educated guesses, the exercise will be useful in

illustrating heavenly rates of return. Suppose the small amount of oil she had left in her flask for her last cake amounted to about a tablespoon (1/67 of a liter). Further assume the average container had a 1.5 liter capacity, making each full jar an increase of 100 times the original amount of oil. If she filled 36 jars, her total increase was 3600-fold, or 360,000%. If she filled 100 jars, her increase was 10,000-fold or 1,000,000%! Again, we assume these increases occurred during a single day. If we annualize the larger rate of return, it calculates to an APR of 365,000,000%! Though we have no way of knowing how accurate our assumptions are, I think the general order of magnitude is realistic. Even if we are off by a factor of 10 or even 100, I really like these heavenly rates of return, don't you?

Two modern stories of the miracle of divine multiplication

Hattie May Wiatt's \$0.57



The little girl's gift of \$1



Two modern stories of the miracle of divine multiplication: I would like to share two more stories of the miracle of divine multiplication, borrowed from Brian Kluth's booklet "30 days to a more generous life". These are the stories of Hattie May Wiatt's gift of \$0.57 and the little girl's gift of \$1.

1. The story of Hattie May Wiatt

She gave 57 cents

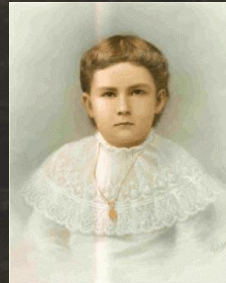


1. The story of Hattie May Wiatt: first, there is the story of Hattie May Wiatt. She gave only 57¢, but God multiplied its purchasing power by a staggering amount.

Hattie May Wiatt

From a 1912 sermon by Russell H. Conwell

- Hattie May lived near a crowded church in 1886.
- She later became sick and died. At her funeral, Rev Conwell told the mourners that Hattie had given the church a purse in which she had saved 57 cents towards a bigger church building
- The purse was sold for \$250 and used to purchase a house near the church
- Later, the first classes of Temple College were held in that house
- The college later sold the house and moved to another location
- The result was Temple University and the Temple University Hospital

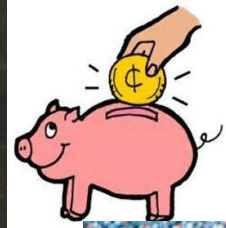


Hattie May Wiatt: Hattie May lived near a crowded church in 1886. She later became sick and died. At her funeral the pastor told mourners that she had saved 57 cents towards a bigger church building and had given her purse to the pastor. The purse was sold for \$250 and used to purchase a house near the church. Later the first classes of Temple College were held in that house. The college later sold the house and moved to another location. The result was Temple University and the Temple University hospital. The enrollment of the undergraduate school in 2018 was approximately 30,000 students! I believe God was using his divine multipliers to increase Hattie May's gift by a staggering amount.

2. The story of John Bechtel and the little girl's gift of \$1 (Kluth)

How \$1 yielded
a harvest of

100,000
SOULS FOR
CHRIST



2. The story of John Bechtel and the little girl's gift of \$1 (Kluth): the second story is of John Bechtel and how a little girl's gift of \$1.00 yielded a harvest of 100,000 souls for Christ. This divine conversion from the material to the spiritual, producing eternal benefits, is really the point of this entire discussion.

John Bechtel and the little girl's gift of \$1

- John Bechtel, a missionary to Hong Kong, wanted to start a Christian camp to reach children and adults for Christ
- When an orphanage became available, he traveled around the world to raise the millions it would take to purchase it. No one gave.
- When he returned, he received a letter from a little girl containing a gift of \$1 which she had set aside from her ice-cream money



John Bechtel and the little girl's gift of \$1: Bechtel was a missionary to Hong Kong. He wanted to start a Christian camp to reach school children and adults for Christ. When an orphanage became available, he traveled around the world to raise the millions of dollars it would take to purchase it. However, no one gave. When he returned he received a letter from a little girl containing a gift of \$1.00 which she had set aside out of her ice-cream money.

The little girl's gift of \$1 (cont'd)



- Bechtel prayed and offered the money to the sellers of the orphanage, who accepted it as full payment for the property!
- Today, this camp has welcomed more than 1 million people through its doors and over 100,000 people have accepted Christ Source: Kluth, 7 Keys, day 25 -->

The little girl's gift of \$1 (cont'd): Bechtel offered the sellers \$1.00 for the property and prayed that God would move in their hearts. Miraculously, they accepted it as the full purchase price. Today this camp has welcomed more than a million people through its doors and over 100,000 people have accepted Christ.

The ultimate return on investment

William Borden (1887-1913)



He gave more than money

The ultimate return on investment: While I believe God uses different rates of return for heavenly investments compared to earthly ones, there is one sacrifice for the kingdom of God whose rate of return cannot be calculated. Let's consider the story of William Borden.

William Borden (1887-1913)

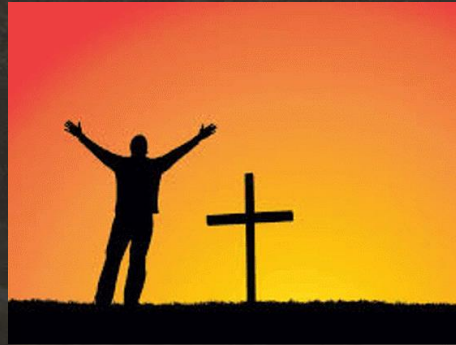
Source: Randy Alcorn in Kluth, 7 Keys, day 8

- Yale graduate and heir to great wealth
- Journal entry: “say ‘no’ to self and ‘yes’ to Jesus every time”
- Rejected a life of ease
- Gave away \$100,000's to missions
- Went to Egypt to minister to Muslims
- Contracted a fatal case of spinal meningitis
- Died a few months later at age 25 -->



William Borden (1887-1913): William Borden was a Yale graduate and heir to great wealth. He wrote in his journal “to say ‘no’ to self and ‘yes’ to Jesus every time”. Though wealthy, he rejected a life of ease. After giving away hundreds of thousands of dollars to missions, he went to Egypt to minister to Muslims. Tragically, he contracted a case of spinal meningitis and died a few months later at the age of 25.

What is the explanation for a life lived this way?



What is the explanation for a life lived this way?: how can we explain a life lived this way?

Epitaph of William Borden

(1887-1913)

“Apart from faith in Christ, there is no explanation for such a life”



Epitaph of William Borden: his epitaph gives us a glimpse into the answer. Apart from faith in Christ, there is no explanation for such a life. The return on his life for the kingdom of God is incalculable; it's value cannot be measured. It is priceless.

Practice open-handed living

•“When we are open to spontaneously releasing anything and everything in our hands to the Lord, we will have the privilege of being part of God miracles for all to see. What may be our prized possessions of influence and authority, prideful accomplishments, available time, or stored up resources can become part of a living miracle when we yield whatever is in our hands to be used by the Lord”

Source: Kluth, 7 Keys, Day 13 -->



Practice open-handed living: this section has been about using wealth for kingdom purposes. When we do, we launch the Treasure Principle: God produces incredible results with the smallest amounts given to him. Brian Kluth encourages this kind of open-handed living. Let's read the quote: “when we are open to spontaneously releasing anything and everything in our hands to the Lord, we will have the privilege of being part of God's miracles for all to see. What may be our prized possessions of influence and authority, prideful accomplishments, available time, or stored up resources can become part of a living miracle when we yield whatever is in our hands to be used by the Lord.”

Class exercise

- **Name at least one of your most prized possessions, proven skills and abilities, available time, or stored up resources.**
- **What are some ways you could better utilize these resources for the kingdom of God? -->**

Class exercise

Principle #9. Use wealth to glorify God and build treasure in heaven

Summary

- God is the true source of our wealth, and Christians are commanded to develop a Godly attitude towards it.
- There are biblical arguments for and against becoming wealthy.
- If God gives us some measure of wealth, we must submit it to the Lordship of Jesus Christ, managing it humbly and carefully and using it wisely as good stewards of His grace.
- God does not need our money to accomplish great things through us.
- Investments in heavenly treasure pay astronomical dividends, are guaranteed, and are eternal; earthly investments are low paying, unreliable and have temporary

Principle #9. Use wealth to glorify God and build treasure in heaven: let's summarize principle #9: Use wealth to glorify God and build treasure in heaven.

- First, God is the true source of our wealth and Christians are commanded to develop a Godly attitude towards it.
- There are biblical arguments both for and against becoming wealthy.
- If God does give us some measure of wealth, we should manage it humbly and carefully under the Lordship of Christ, using it wisely as good stewards of his grace.
- God does not need our money to accomplish great things through us.
- Investments in heavenly treasure pay astronomical dividends, are guaranteed, safe, and eternal. Earthly investments are low paying, unreliable, and have temporary benefits.

Ten Biblical principles about money and wealth

A survey of Scripture

1. God owns everything and we are His stewards
2. Worship and trust God rather than money
3. Beware of the love of money
4. God cares how we manage our money
5. Honor God by faithfully giving of our income
6. Develop a lifestyle which creates margin
7. Cultivate a generous heart and live sacrificially
8. Care for the poor, weak, oppressed, and needy
9. Use wealth to glorify God and build treasure in heaven
10. Pursue the true riches rather than material wealth

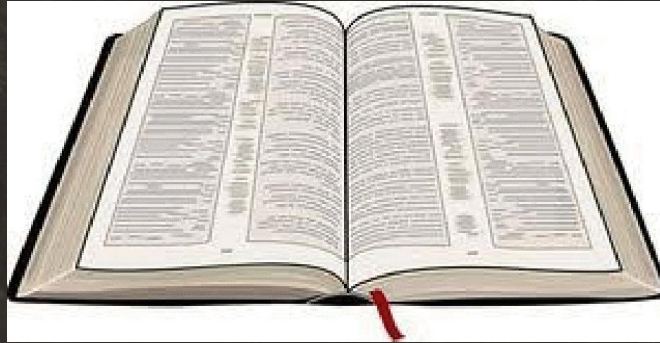
Principle #9. Use wealth to glorify God and build treasure in heaven: End of module.

Principle #10. Pursue the true riches rather than material wealth

Key Bible passages

- **Our hearts ache, but we always have joy. We are poor, but we give spiritual riches to others. We own nothing, and yet we have everything.** 2 Corinthians 6:10 (NLT)
- **You know the generous grace of our Lord Jesus Christ. Though he was rich, yet for your sakes he became poor, so that by his poverty he could make you rich.** 2 Corinthians 8:9 (NLT)

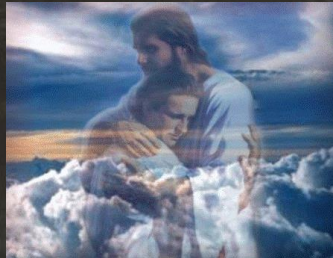
The Holy Bible encourages us to pursue the True Riches rather than monetary wealth



The Holy Bible is our source for understanding God's generous and sacrificial heart. As we learn more about these divine qualities, Scripture encourages us to develop and practice them in our own lives through the work of the Holy Spirit.

The True Riches are spiritual in nature rather than material

- “If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won’t be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the **true riches of heaven?** Luke 16:10-11 (NLT)



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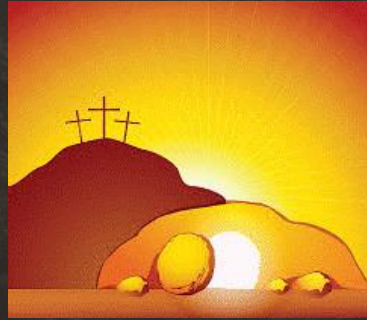


11 examples of the True Riches



1. The salvation of our souls

• As the Scriptures tell us, “Anyone who trusts in him will never be disgraced.” Jew and Gentile are the same in this respect. They have the same Lord, who gives generously to all who call on him. For “Everyone who calls on the name of the LORD will be saved.” Romans 10:11-13 (NLT)



2. Christ living in us – our hope of glory

- To them God has chosen to make known among the Gentiles the glorious riches of this mystery, which is Christ in you, the hope of glory. Colossians 1:27



3. Riches Christ gave to us through his poverty

- You know the generous grace of our Lord Jesus Christ. **Though he was rich, yet for your sakes he became poor, so that by his poverty he could make you rich. 2 Corinthians 8:9 (NLT)**



4. Every resource we need to live a godly life

- For in union with Christ you have become rich in all things, including all speech and all knowledge. 1 Corinthians 1:5 (TEV).



5. Our precious faith of the poor



• Listen, my beloved brethren: Has God not chosen the poor of this world *to be rich in faith* and heirs of the kingdom which He promised to those who love Him? James 2:5 (NKJV)



6. Abundant life in Christ

- The thief's purpose is to steal and kill and destroy. **My purpose is to give them a rich and satisfying life.** John 10:10 (NLT)



7. Our glorious inheritance in Christ

- *I pray that the eyes of your heart may be enlightened, so that you will know what is the hope of His calling, **what are the riches of the glory of His inheritance** in the saints, Ephesians 1:18 (NASB)*



8. God's grace

- ...the incomparable riches of his grace, expressed in his kindness to us in Christ Jesus.

Ephesians 2:7b

- In him we have redemption through his blood, the forgiveness of sins, in accordance with the riches of God's grace

Ephesians 1:7



9. Blessings given to us by the poor

- Our hearts ache, but we always have joy. We are poor, but we give spiritual riches to others. We own nothing, and yet we have everything. 2 Cor 6:10 (NLT)



10. God's kindness, tolerance and patience

- Or do you show contempt for the riches of his kindness, tolerance and patience, not realizing that God's kindness leads you toward repentance? Romans 2:4



11. Indwelling power of the Holy Spirit



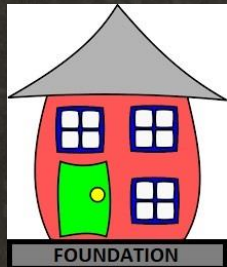
• I pray that out of his glorious riches he may strengthen you with power through his Spirit in your inner being, Ephesians 3:16

A list of the True Riches

- 1. The salvation of our souls**
- 2. Christ living in us**
- 3. Beware of the love of money**
- 4. God cares how we manage our money**
- 5. Honor God by faithfully giving of our income**
- 6. Develop a lifestyle which creates margin and save**
- 7. Cultivate a generous heart and live sacrificially**
- 8. Care for the poor, weak, oppressed, and needy**
- 9. Use wealth to glorify God and build treasure in heaven**
- 10. Pursue the true riches rather than material wealth**

We built our financial house, moved in, and live there

We are living by the Word of God



Our financial house is based on Scripture

Part I. We laid the foundation on the Word of God

Principle 1. God owns everything and we are His stewards

Principle 2. Worship and trust God rather than money

Principle 3. Beware of the love of money

Part II. We constructed the house with Biblical wisdom

Principle 4. God cares how we manage our money

Part III. We are now living there through practical application of Scripture

Principle 5. Honor God by faithfully giving of our income

Principle 6. Develop a lifestyle which creates margin and saves

Principle 7. Cultivate a generous heart and live sacrificially

Principle 8. Care for the poor, weak, oppressed, and needy

Principle 9. Use wealth to glorify God and build treasure in heaven

Principle 10. Pursue the true riches rather than material wealth.

God's character informed our financial understanding

- His sovereignty – God owns all of his creation and all we have belongs to him
- His provision – God is our provider who is worthy of our worship and trust
- His holiness – God is holy and we are to love him rather than money
- His righteousness – God righteous management of his creation is a model for us
- His faithfulness – God faithfulness motivates us to give faithfully
- His wisdom – God governs his creation to be efficient and sustainable
- His generosity and sacrifice – God's nature teaches us to live unselfishly
- His compassion – God cares for the poor and needy and so should we
- His eternal glory – God invites us to glorify him and build treasure in heaven
- His supremacy – God himself is worthy of our pursuit rather than material wealth

THE END

