

Generous living in a self-centered world

Biblical models of generosity



What's your generosity model?

Over the course of the next several weeks, you will be introduced to a variety of generosity models found in scripture. Some will be familiar and others may be new to you. The hope is that as a result of this study, you will be better able to describe which model or combination of models shapes your own life of generosity.

Here are a few that will be highlighted along the way:

- First fruits model
- Tithing model
- Sacrificial giving model
- Freewill giving model
- Kingdom economics model
- The Jerusalem model
- The Macedonian model

Money, generosity and why we need to talk about it

Our challenge as 21st century followers of Jesus is to take the lessons described in scripture, understand their context and then apply the time-tested principles to our own day. This is no small challenge, but worth the effort. In this study, we will start with the story of Cain and Abel from Genesis 4 and end with the Apostle Paul. We will explore a variety of biblical stories and discuss the connection with our first-world American context.



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How to use this material

This study is an exploration in stewardship and generosity to help first-world Christians wrestle with how to embody generosity while living as citizens of the most privileged and wealthy nation in the world. Thankfully, we have many good models from the Bible to help us live counter to our culture. But it takes intentionality and discipline to not get caught up in the riptide of culture that would draw us back to going with the flow.

Money can enslave and possess us. Greed is one of the most obvious ways to become a money slave, but there are plenty of others. For each of these seductions of the heart (Matthew 6:21), there is an antidote. In this series, we will examine practical ways to confront the allure and pursuit of money as an end in itself, rather than as a means to a greater end.

Generosity can be defined as the *quality of being kind (a fruit of the spirit – Galatians 5:22), understanding, and not selfish; the willingness to give money and other valuable gifts to others*. Even though generosity is not limited to money, we will concentrate mainly on this because it becomes the easy topic to avoid. It's easier, perhaps, to talk about giving our time or our talents, but money? Not so easy. This is why we suggest that the cure for greed and enslavement to mammon is generosity!

This material is a teachers guide to help the facilitator in his or her preparation and presentation of the material. We are also supplying student handouts at the end of the material that you can print and share with members of the class to help with your discussion. Following are six sessions that include scripture texts, commentary and discussion questions that can be used to help jump start your conversation.

Session I. Abel, Abram and Jacob: first fruits and the tenth

Introducing the series

As citizens of the United States of America, we live in a very prosperous country, even though some of us may not feel prosperous much of the time. It's been suggested that the greatest test of whether we are wealthy is our ability to make choices – not how much we may or may not have in the bank. Billions of people around the world have very few choices from one day to the next. Consider this list and see where you come out:

- If you can choose what to have for breakfast or lunch today, you are wealthy.
 - Many have just one choice of food – some have none.
- If you can choose which TV show to watch today, you are wealthy.
 - Many cannot afford to have a TV or have no electricity to power a TV.
- If you can choose which car to drive to work today, you are wealthy.
 - Many have no motorized vehicle or even a bike.
- If you can choose whether to take a sick day or personal day off of work today, you are wealthy.
 - Many have no job, or no benefits that go with a job.
- If you can choose whether to take a shower or bath inside your house today, you are wealthy.
 - Many have no clean water or indoor plumbing.
- If you can choose whether to use credit to make a purchase today, you are wealthy.
 - Many can't qualify for credit or have no need for a bank because they have no disposable income.
- If you can choose whether to send your child to school today, you are wealthy.
 - Many parents have no school to send their child to.
- If more than half of these choices are available to you ... you are wealthy.

So as much as we react to the idea of whether we are rich, if you are reading this right now, that means you are literate. If you are reading this, you most likely own a computer and have free time on your hands, so in terms of the world in which we live, you are wealthy.

Jesus had a lot to say about wealthy people – and most of it was not very comforting. Jesus never said being rich is wrong – just that it's *very difficult* to be rich and be able to fully commit oneself to the work of the Kingdom. But Jesus also said, "What is difficult for men and women is possible for God (Luke 18:27)." Good news indeed!

Abel and first fruits giving: Genesis 4:4

In the course of time, Cain brought some of the fruits of the soil as an offering to the Lord. But Abel brought fat portions from some of the firstborn of his flock. The Lord looked with favor on Abel and his offering.

We are not told specifically why God was more pleased with Abel's sacrifice than Cain's. A Jewish commentary called the *Targum of Jonathan* suggests Cain's offering was a fruit of the ground, like flax seed, which was considered a leftover of the harvest. Abel brought fat from the firstborn of his flocks. This was a "first fruit," which literally required a sacrifice.

As the story of these brothers unfolds, it becomes clear that Cain was dealing with many other issues as well, such as anger. One day, in a burst of anger rooted in jealousy and selfishness, Cain killed Abel (Genesis 4:8). Some have suggested these two accounts in Genesis provide a window into Cain's heart, which was fixated on self. Cain was never surrendered fully to God or interested in the welfare of others. This tragic story is a reminder that God knows our heart and notices our gifts and the spirit in which they are given.

As early as Genesis 4, we see this innate draw to worship God demonstrated in Abel's generous expression of gratitude through sacrificial giving. Abel gave his best as an act of worship – the best from his flock and a gift from the heart.

Other references to first fruits

Later in Jewish history, a first fruits feast was established in the early spring at the beginning of the grain harvest. It was observed on Nissan 16, the third day after Passover and the second day of the Feast of Unleavened Bread. First fruits was a time of thanksgiving for God's provision.

Leviticus 23:9-14 institutes the first fruits offering. The people were to bring a sheaf of grain to the priest, who would wave it before the Lord. A burnt offering, a meal offering, and a drink offering also were required at that time.

Deuteronomy 26:1-10 gives even more detail on the procedure of first fruits. No grain was to be harvested at all until the first fruits offering was brought to the Lord (Leviticus 23:14). The offering was made in remembrance of Israel's sojourn in Egypt, the Lord's deliverance from slavery, and their possession of "a land that flows with milk and honey."

In the New Testament, the first fruits offering is mentioned seven times, always symbolically. Paul calls Epaphroditus and the household of Stephanas, "the first fruits of Achaia." (Romans 16:5; 1 Corinthians 16:15) His meaning is that, just as the first fruits offering was the first portion of a larger harvest, these individuals were the first of many converts in that region. James said believers were "a kind of first fruits of (God's) creatures." (James 1:18) Just like the sheaf of grain was set apart for the Lord, so are believers set apart for God's glory.

The first fruits offering found its fulfillment in Jesus. "But Christ has indeed been raised from the dead, the first fruits of those who have fallen asleep." (1 Corinthians 15:20) Jesus' resurrection paved the way for our resurrection. Significantly, if Jesus was killed at Passover, his resurrection on the third day would have fallen on Nissan 16 – the Feast of First Fruits. (For more information on first fruits offerings, go to gotquestions.org; used with permission.)

Lessons and questions

1. Abel's gift is an expression from the heart – especially as compared with Cain's gift. Abel's gift came at a greater cost because it required giving up a prized lamb and future income.
 - In what ways are we challenged to give sacrificially, rather than from our leftovers?
 - How is generosity a reflection of our faith in God and concern for the needs of others?
2. Abel and Cain contrast differences in personal character we all wrestle with: God-centeredness vs. self-centeredness.
 - How does the story of Cain and Abel reflect later teaching to love God and neighbor? (Deuteronomy 6:4-6; Matthew 22:37-39; 1 John 4:20)
 - How does Leviticus 19:17-18 bring back memories of the story about Cain and Abel?
3. Cain and Abel are referenced three times in the New Testament. Read these texts and note how the gift of Cain reflected more about his heart toward God and his brother.
 - What themes do you hear being reflected from these texts: Hebrews 11:4; 1 John 3:12; Jude 1:11?
 - Is it possible that these lessons about Cain and Abel were more familiar to the first audience of the Old and New Testaments than we give them credit for in our own day?
4. According to the *Targum of Jonathan*, Cain's gift was received by God as leftovers, flax seed, while Abel's gift was superior because it was from the firstborn from his flock.
 - How does this lesson apply to our context?
 - Is it still a matter of God looking more at the heart of the giver than the gift itself?
 - If so, how would God view the way we talk about and celebrate the offering of our gifts during our times of worship?
5. Israel decided that this concept of first fruits giving was important enough to build a feast around.
 - Why do you think this concept was "institutionalized" into the religious practice of early Judaism?
 - Are there principles from first fruits giving we might use to reinvigorate our worship services when it comes to receiving offerings for the ministry of the church?

Abram and the tenth: Genesis 14:18-20

Our next two pioneers are a grandfather and grandson duo. Generosity comes as an expression of gratitude to God. The fact that the amount of the gift is mentioned (a tenth) suggests that there is intentionality behind the offering. Assets would have been counted and divided in order to assure an accurate accounting.

Not only is there intentionality, but a tenth is no small amount. This gift represents some sacrifice. It is fascinating that 14 chapters later (Genesis 28:22) we see a similar act of worship described and attributed to Abram and Sarai's grandson, Jacob. He, too, gives a tenth of his assets to God as a gift of gratitude and worship. Intentionality is demonstrated not only in the amount set aside, but in what was likely a faith practice that Jacob heard his grandfather talk about, handed down from one generation to the next.

Genesis 14:18-20 Abram gives a tenth of his assets

Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High, and he blessed Abram, saying, "Blessed be Abram by God Most High, Creator of heaven and earth. And praise be to God Most High, who delivered your enemies into your hand." Then Abram gave him a tenth of everything.

Genesis 28:22 Jacob (grandson of Abram/Abraham) gives a tenth of assets

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 household, 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."

Lessons and questions

1. The fact that the amount, as a percentage, was mentioned in both of the stories from Genesis suggests that it mattered to the writer and the community that passed this story down over the years.
 - What has been taught in your congregation about the tithe? Does the amount or percentage matter?
 - Is this a principle that should be considered part of the old covenant (even though this story comes before the forming of the old or Mosaic covenant) or is it just an arbitrary number?
 - How do we teach about the tithe and generosity without it being viewed as legalistic?
2. Giving is not innate for most people; it needs to be taught and modeled to be caught and owned.
 - In what ways were you taught about giving as a child and in what ways do you pass on your values about generosity to the next generation?
 - Is giving part of the teaching curriculum for children, youths, new believers and new members in your congregation? If it isn't, should it be?
 - How does the fact that we live in the wealthiest nation in the world impact how intentional we should be about encouraging church members to give, to help those less fortunate?
3. Even though we live in a wealthy nation, we can face financial challenges that make it difficult to give like we would like to.
 - How can we teach about giving on the one hand and on the other, recognize that some members of our congregation are barely making ends meet?
 - How do we balance helping people manage their 90 percent (or more) so they can be in a position to give their "tithe," whatever percentage that may be?

Session II. Moses: the tithe and freewill offerings

Moses took what Abel started and what Abram and Jacob enhanced and formalized the practice of giving a tenth as a standard that we now call the tithe. What's important to note about Genesis and what's written throughout scripture is that the practice of giving a certain percentage predates Moses and the giving of the law. It started as a worshipful expression of gratitude and it pleased God. This practice gets a fair bit of attention in the last three books of the Pentateuch (Genesis, Exodus, Leviticus, Numbers and Deuteronomy) and here are a few examples:

Leviticus 27:30, the tithe is holy

All the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the LORD'S: it is holy unto the LORD.

Numbers 18:21, tithe to support the Levites – the spiritual leaders of the community

I give to the Levites all the tithes in Israel as their inheritance in return for the work they do while serving at the tent of meeting.

Deuteronomy 14:22-23, tithe that is to be consumed: the potluck tithe promoting community

You shall surely tithe all the produce from what you sow, which comes out of the field every year. You shall eat in the presence of the LORD your God, at the place where he chooses to establish his name, the tithe of your grain, your new wine, your oil, and the firstborn of your herd and your flock, so that you may learn to fear the LORD your God always.

Deuteronomy 14:28-29, tithe for the poor and alien – received every third year

At the end of every third year you shall bring out all the tithe of your produce in that year, and shall deposit it in your town. The Levite, because he has no portion or inheritance among you, and the alien, the orphan and the widow who are in your town, shall come and eat and be satisfied, in order that the LORD your God may bless you in all the work of your hand which you do.

Lessons and questions

1. Moses learns from his past when establishing practices for God's people in his day.
 - Have you ever reviewed the development of the tithe as a practice within the Old and New Testaments?
 - What does seeing the evolution of this practice from Genesis to Deuteronomy suggest?

2. Giving in Deuteronomy 14 expands to include support of Levites, giving to the poor and alien and offerings to be consumed by the community (the potluck tithe).
 - Why do you think these additional tithes were put into practice?
 - Does this expanded understanding of the tithe being for God’s people and service to others feel good?
3. The actual tithe for the Jews who followed the establishment of the Mosaic law expanded from 10 percent to about 25 percent when all three tithes were added up. The gift for the poor was collected every three years (Deut. 14:28) and placed in a fund maintained by the priests and Levites.
 - How do you think the people of Moses’ day felt about this expanded and more clearly defined giving model?
 - Do you think the tithe is a good model to use for giving, or are there other models we should consider?
 - Read Matthew 23:23, where Jesus is addressing the practice of the tithe in his day. What was Jesus affirming and what was he critiquing about the tithe?
 - What are the pros and cons of using the tithe as a giving model to aspire to?

The freewill offering model introduced: Exodus 35:1 - 36:7

The first recorded fundraising effort was a huge success. It was to raise money to build the tabernacle. It’s a great model of what can happen when God’s people come together for a common cause. If you have time, read the full story from Exodus 35:1-36:7. If you prefer, you can read just the key verses printed below.

Exodus 35:20-29, freewill (fundraising) offerings

Then all the congregation of the sons of Israel departed from Moses’ presence. Everyone whose heart stirred him and everyone whose spirit moved him came and brought the LORD’S contribution for the work of the tent of meeting and for all its service and for the holy garments. Then all whose hearts moved them, both men and women, came and brought brooches and earrings and signet rings and bracelets, all articles of gold; so did every man who presented an offering of gold to the LORD. Every man, who had in his possession blue and purple and scarlet material and fine linen and goats’ hair and rams’ skins dyed red and porpoise skins, brought them. Everyone who could make a contribution of silver and bronze brought the LORD’S contribution; and every man who had in his possession acacia wood for any work of the service brought it. All the skilled women spun with their hands, and brought what they had spun, in blue and purple and scarlet material and in fine linen. All the women whose heart stirred with a skill spun the goats’ hair. The rulers brought the onyx stones and the stones for setting for the ephod and for the breastpiece; and the spice and the oil for the light and for the anointing oil and for the fragrant incense. The Israelites, all the men and women, whose heart moved them to bring material for all the work, which the LORD had commanded through Moses to be done, brought a freewill offering to the LORD.

Exodus 36:5b - 7, a fundraiser’s dream

*“The people are bringing much more than enough for the construction work which the LORD commanded us to perform.” So Moses issued a command, and a proclamation was circulated throughout the camp, saying, “Let no man or woman any longer perform work for the contributions of the sanctuary.” **Thus the people were restrained from bringing any more.** For the material they had was sufficient and more than enough for all the work, to perform it.*

Given of your own free will

God looks for, and delights in, our freewill offerings. Free will means what it says. It does not mean something that has been manipulated or demanded from us, or given because guilt or condemnation has been placed upon us.

Here are a few examples:

Exodus 35:29

*The children of Israel brought a **freewill** offering to the LORD, all the men and women whose hearts were willing to bring material for all kinds of work which the LORD, by the hand of Moses, had commanded to be done.*

Deuteronomy 16:10

*Then you shall keep the Feast of Weeks to the LORD your God with the tribute of a **freewill** offering from your hand, which you shall give as the LORD your God blesses you.*

Ezra 3:5

*Afterwards they offered the regular burnt offering, and those for New Moons and for all the appointed feasts of the LORD that were consecrated, and those of everyone who willingly offered a **freewill** offering to the LORD.*

Lessons and questions

1. Finding volunteers to head up fundraising campaigns can be one of the toughest positions to fill.
 - What was the reason this campaign to build the tabernacle met with such success?
 - Have you ever served on a fundraising team? What was the experience like?
 - Why is asking people to give to the work of the church so difficult?
2. Freewill offering language is not used much anymore but it is a big theme in the Old Testament.
 - When was the last time you heard this word used and what was the occasion?
 - Do you think this story speaks to us today? What principles might apply to our situation?
3. As first-world Christians, our opportunities to raise needed money for special projects is much greater than brothers and sisters in third-world settings and even in lower income communities within the U.S.
 - What are creative ways of raising money for our causes in the U.S. while building awareness and raising funds for others with more limited resources?
 - Has your church ever tithed on fundraising proceeds in order to give to other needs around the world? How did that (or how would that) go over in your congregation?

Session III. Obadiah and his widow: sacrificial giving

1 Kings 18:3-4; 2 Kings 4:1-7

A rabbinic tradition suggests that the widow referred to in 2 Kings 4:1-7 was the wife of the prophet Obadiah referenced in 1 Kings 18:3-4. Obadiah, we are told, hid and fed 100 prophets when Queen Jezebel was out to kill all the prophets of God.

It's suggested that one of the reasons the widow of Obadiah (2 Kings 4:1-7) was in such difficult financial circumstances was because her husband was so generous with these 100 prophets in their time of need. Elisha asks the widow in 2 Kings 4:2 what she has in the house. Nothing except a jar of oil is her response. God is always able to work with what little we have to accomplish his purpose. Moses had a rod, David had a sling, the little boy had a small lunch and the widow of Obadiah had one jar of oil. But it was enough. Some interesting details arise as we look at these stories.

Sometimes we may be called to give sacrificially, even to the point of placing our own family at risk. Did Obadiah do the right thing? What would you have done in his place? What do we learn about God's faithfulness as the story comes to a conclusion in 2 Kings 4? Read each story as written below.

1 Kings 18:3-4, Obadiah rescues 100 prophets

Ahab had summoned Obadiah, his palace administrator. (Obadiah was a devout believer in the LORD. While Jezebel was killing off the LORD's prophets, Obadiah had taken a hundred prophets and hidden them in two caves, 50 in each, and had supplied them with food and water.)

2 Kings 4:1-7, the widow strikes oil

Now the wife of one of the sons of the prophets cried to Elisha, "Your servant my husband is dead, and you know that your servant feared the LORD, but the creditor has come to take my two children to be his slaves." And Elisha said to her, "What shall I do for you? Tell me; what have you in the house?" And she said, "Your servant has nothing in the house except a jar of oil." Then he said, "Go outside, borrow vessels from all your neighbors, empty vessels and not too few. Then go in and shut the door behind yourself and your sons and pour into all these vessels. And when one is full, set it aside." So she went from him and shut the door behind herself and her sons. And as she poured they brought the vessels to her. When the vessels were full, she said to her son, "Bring me another vessel." And he said to her, "There is not another." Then the oil stopped flowing. She came and told the man of God, and he said, "Go, sell the oil and pay your debts, and you and your sons can live on the rest."

In this story, Elisha is calling on the broader community to serve a widow whose husband had served as "one of the sons of the prophets" prior to his death. Neighbors were invited to contribute empty vessels that would be used as part of the great miracle yet to come.

In verse 4, the widow and her children are instructed to go into their house and shut the door behind them. Elisha is intentionally staying away from the miraculous event about to happen so that there's no confusion that this was an act of God and not Elisha's doing. The woman begins to pour from her small jar and the oil lasts as long as there are vessels to fill. In verse 9, Elisha tells the widow to go sell enough of the oil to pay her debts and to keep the rest for her present and future needs.

Lessons and questions

1. Linking 2 Kings 4 to the prophet Obadiah from 1 Kings 18 helps us appreciate the dilemma of the widow. Sometimes our generosity can leave us or our family in precarious situations. Becoming responsible for 100 other people is no small challenge.
 - What do we learn about generosity, if indeed Obadiah was the widow's husband and he did provide support for the 100 prophets?
 - Are we sometimes called on to place our own financial well-being at risk to care for others who are in need?
 - Do you know of persons who have put their own financial well-being at risk because of the way they cared for others?
2. Elisha tells the widow and her children to go into the house without him (2 Kings 4:4-5). Scholars suggest that Elisha wanted to make it clear that what was to happen next was a miracle of God's doing and not his own.
 - What do we learn from Elisha about caring for others and helping them retain their dignity as God reaches out to meet their needs?
 - What do we learn about Elisha's ego as he has the widow do the pouring herself along with her children, without Elisha being present?
 - Why did Elisha invite the community to bring empty vessels?
3. God is concerned about debts being paid, as well as this family having security for the future. The creditors had a legitimate claim in that day to take children of parents who owed money so the children could work off the debt (Leviticus 25:39-41). As cruel as this practice was, it also indicates the serious nature that debt held in that day. A debt cannot be left unpaid. The year of Jubilee was established to ensure that after a season of time, all debt would be dropped, something we don't have in place today (Leviticus 25:25-29; Deuteronomy 15:1).
 - What do you learn from Elisha's instruction to sell enough oil to pay off the debt and to live off the rest?
 - In what ways was the oil provided by God similar to a pension fund or retirement account? Is saving for future need appropriate or unnecessary?
 - How do we balance the call to be generous alongside the importance of tending to our own future financial needs?
4. Even today, some cultures around the world allow for practices of slavery or indentured servitude when it comes to unpaid debt.
 - In what ways can we help end child slavery and cruel child labor practices in other countries? Do we have a moral obligation to address these practices?
 - Do we need to be better informed about how imports are made and brought to the market?

Session IV. Jesus: Kingdom economics

Jesus doesn't say much about the tithe or giving, but he does address the importance of helping the poor and sharing with those in need. One reason may be that the tithe was still practiced and assumed to be the primary model for the first-century Jew. In Luke 11:42, Jesus referred to tithing as something that *should not be left undone – or neglected*. Is this passing comment an endorsement for practicing the tithe today? This text would suggest that the tithe was a common practice of Jesus' day.

The main concern of Jesus seems to be that the spirit in which the gift is given is just as important as the gift itself, if not more important. This sounds somewhat similar to the story about Cain and Abel in Genesis 4. It was the spirit of the person bringing the gift that made Abel's offering pleasing to God.

Luke 11:42, do not neglect the tithe

*But woe to you, Pharisees! For you tithe mint and rue and all manner of herbs, and pass over judgment and the love of God: these ought you to have done, **and not to leave the other undone.***

The writers of the Gospels share many stories that address how money connects with our lives and the call to not get caught up in the pursuit of wealth as an end in itself. Wealth can be a great tool for doing good and serving others, but it also can get in the way of our relationship with God and with others.

In the Sermon on the Mount, there are three lessons on Kingdom economics (Matthew 6:1-4; 19-21 and 24). The first set of verses addresses the importance of giving alms – an offering specifically for the poor for what Moses called the tithe for the poor and alien in Deuteronomy 14:9. Jesus uses the phrase “when you give alms” twice in these four verses. Jesus seems to imply that alms giving was an expectation, not an option. The concept here is that we are managers of God's resources, not sole owners.

Matthew 6:1-4, giving to the poor and prayer

*“Beware of practicing your righteousness before men to be noticed by them; otherwise you have no reward with your Father who is in heaven. So **when** you give to the poor, do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, so that they may be honored by men. Truly I say to you, they have their reward in full. But **when** you give to the poor, do not let your left hand know what your right hand is doing, so that your giving will be in secret; and your Father who sees what is done in secret will reward you.”*

The second set of instructions in Matthew 6 appears in verses 19-21. It's easy to skim over these poetic words and fail to consider what Jesus means by “treasure.”

Matthew 6:19-21, the true treasure

“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 neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also.”

It's an interesting exercise to consider how we store up treasures in heaven. Any ideas? Since all that goes to heaven are our souls and the souls of others, maybe Jesus is talking about investing in other people. Consider these words recorded in Deuteronomy.

Deuteronomy 7:6

*For you are a people holy to the Lord your God; the Lord your God has chosen you out of all the peoples on earth to be his people, his **treasured** possession.*

What God truly values is people. What God has invested in deeply throughout the Old Testament – and shown most dramatically in the New Testament with Jesus – are the people he came to save.

A similar message comes through in the challenging and confusing parable about the shrewd manager in Luke 16:1-15. In verse 9 of this story, Jesus makes the following comment: *“I tell you, use worldly wealth to **gain friends** for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.”* The insinuation is that investing in the lives of people can bring about eternal rewards. The rewards are to dwell with God and God's people forever.

Matthew 6:24, serving God or Mammon

“No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and Mammon (money, wealth).”

Mammon is the Greek word translated as wealth or money. But our English translation doesn't fully encompass the meaning of this term. *Mammon* was the proper name of a pagan deity worshipped by the Gentiles surrounding Jewish territory. Jesus is suggesting that our pursuit of the *Almighty Dollar* can be in direct conflict with worshipping *God Almighty*.

Lessons and questions

1. The Sermon on the Mount (Matthew 5-7) includes three key references to how money impacts our lives as believers of Jesus.
 - What new insights have you gained in reflecting on these three principles of Kingdom economics put forward by Jesus (Matthew 6: 1-4; 19-21; 24)?
 - Why don't we spend as much time on these verses as the beatitudes and other parts of the Sermon on the Mount?
2. How is alms giving promoted in your congregation? What are modern-day equivalents to this concept?
3. Jesus seems to be talking about priorities when he addresses the topic of laying up treasures in heaven (Matthew 6:19-21).
 - How have you tended to interpret this idea in the past and how has this session supported or changed your thinking?
 - In what ways can we “invest” in heaven and in people?
4. How does using the word Mammon in Matthew 6:24 instead of money change your understanding of this verse?
5. Is money an idol in our society as Mammon was in the time of Jesus?
6. In what ways do privileged, first-world Christians interpret and apply these verses differently than brothers and sisters in less privileged communities?

Session V. The Apostle Paul: the Jerusalem and Macedonian models

We know about Paul the evangelist and missionary, but have you ever taken time to consider his role as a steward leader? We will now look at another role the apostle took very seriously.

Paul recognized the responsibility we have for one another includes caring for the practical needs of brothers and sisters near and far. When he was ministering to the Gentiles, he reminded them of the needs of the Jewish Christians back in Jerusalem who were in the midst of a severe famine (Acts 11:27-30). Paul would collect funds from the churches in Asia Minor (Turkey) and Achaia (Greece) to be taken back across the Mediterranean to Jerusalem.

Paul never spoke about the tithe, in part because he was working among the Gentiles. Gentiles would not have had any background in the Old Testament and therefore would not have had any understanding of the practices described in the Torah. He did, however, talk about generosity and the need to share what we have with others in need. Because of this, Paul needed to create new models and language about faith and finances. Let's consider two models now from his ministry – the Jerusalem model and the Macedonia model.

The Jerusalem collection model

Paul faced many of the same challenges in his day as we do in ours. Although he did not request financial support for himself, he spent almost 10 years soliciting funds for what is commonly referred to as the Jerusalem collection. This was a collection he took up among the Gentile churches to help Judean believers who were facing harder than usual economic times as a result of a famine during the mid to late 40s. Paul and Barnabas made an initial famine-relief visit to Jerusalem in A.D. 46 and delivered a monetary gift from the church at Antioch (Acts 11:29-30). At that time, the Jerusalem church expressed the hope that believers associated with Paul would continue to remember the Judean believers, which Paul was more than eager to do (Galatians 2:10).

The collection effort was successfully completed in A.D. 57, and the funds were delivered by Paul and a group of delegates chosen by the contributing Gentile churches. In Romans 15:26, Paul states that the churches of Macedonia and Achaia “were pleased to make a contribution for the poor among the saints in Jerusalem,” but the actual list of contributing churches is much longer. The list from the book of Acts includes traveling companions and delegates from Berea, Thessalonica, Derbe and Asia (Acts 20:4). These companions of Paul were also serving as carriers for funds from these respective church communities back to the church in Jerusalem.

A fundraising effort of this kind requires an enormous investment of time and energy. Why did Paul do it? For one, the need was genuine. The Jerusalem collection was first and foremost an act of charity. Famine on top of persistent food shortages, double taxation and overpopulation crippled an already precarious Palestinian economy.

Second, the relief fund served as an important, visible expression of the interdependence of believers worldwide. All of life is included in the shared concerns of those in Christ. The Corinthians' surplus supplied the needs of the Judean churches so that the Judean churches could, in turn, meet the needs of the Corinthians (2 Corinthians 8:14).

Finally, the collection was a tangible representation of the heart of the gospel. The principle is that in Christ, there is neither Jew nor Greek, neither slave nor free, not male and female (Galatians 3:28). In particular, Paul may have had high hopes that the relief fund would eliminate any lingering fears and concerns Jewish Christians had regarding the Gentile mission. "Their hearts will go out to you," he says, "because of the surpassing grace God has given you" (2 Corinthians 9:14).

The Macedonian model

Macedonia was the ancient kingdom of Alexander the Great, which had come under Roman control. It included all of the northern provinces of Greece. This region was known to be poverty stricken. The Romans had been cruel to the Macedonian population, as they typically were to the groups they conquered. The greatest source of wealth in northern Greece was gold and silver mining. The Romans completely took it over. All they allowed the Macedonians to do was work. They allowed them to dig out the ore and smelt it. While the smelting process remained a Macedonian industry, the Romans attached high taxes to this industry. So the Romans took all of the profits out of the gold and silver but then taxed the smelting process, which impoverished the people.

Shipbuilding was another prominent industry in Macedonia. The Romans took this over as well and used the profits to build their armies, to continue their conquests and to build the great city of Rome. This reduced the Macedonian region to great poverty. This, then, becomes a perfect example for giving because the Macedonians were giving out of their own poverty to an even more impoverished group of believers in Jerusalem. So you're not dealing with some people who have a lot – you're dealing with people who have a little.

Paul spoke so highly of those, who though not wealthy, gave generously, "entirely on their own." Paul did not manipulate these gifts. These were gifts given freely. Paul does an amazing thing in his letter to the church in Corinth, a much more well-to-do community than the church in Macedonia. He lifted up the churches in Macedonia as a model and a challenge to their sister congregations in southern Greece. How many church leaders would dare do that today? Below are some examples of how bold Paul was in identifying to the church in Corinth (southern Greece) the financial generosity of those in Macedonia (northern Greece). (Biblehub.com, commentaries)

2 Corinthians 8:1-5, rich generosity

*And now, brothers and sisters, we want you to know about the grace that God has given the **Macedonian churches**. In the midst of a very severe trial, **their overflowing joy and their extreme poverty welled up in rich generosity**. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the Lord's people. And they exceeded our expectations: They gave themselves first of all to the Lord, and then by the will of God also to us.*

2 Corinthians 8:12, give proportionally

*Now you should finish what you started. Let the eagerness you showed in the beginning be matched now by your giving. **Give in proportion to what you have.***

2 Corinthians 9:6-9, sowing and reaping in abundance

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: "They have freely scattered their gifts to the poor; their righteousness endures forever."

Paul was anything but shy when it came to challenging people to do their duty in caring for others through financial giving.

Both the material and spiritual matter

Romans 15:25-29

Paul is famous for having participated in three long missionary journeys. Besides the important work of preaching the gospel and establishing congregations, Paul was a very active fundraiser. We have seen this as we read the accounts in 1 and 2 Corinthians, where Paul is providing instruction to his new Gentile converts on the importance of sharing financial resources with other believers in great need. In Romans, we have Paul's clear instruction that caring for the spiritual needs of people means caring for their material needs as well. This was a very Hebraic way of thinking. We are to love God with all of our heart, soul, mind and strength. God is interested in the whole person.

Paul goes so far as to say in Romans 15:27, "if the Gentiles have come to share in their spiritual blessings, they owe it to the Jews to share with them in their material blessings."

Lessons and questions

1. Paul is never shy about asking for money for believers back in Jerusalem. For Paul, raising material resources was a duty and responsibility.
 - Why do you think it is sometimes difficult to ask people to give money for people in difficult situations?
 - Have you considered fundraising an honorable calling and ministry of the church?
 - Would you prefer to ask others for money for a good cause or be asked to make a contribution?
2. As a leader in the early church movement, Paul wore many hats. He was an evangelist, a church planter, a pastor and mentor to young leaders, and a fundraiser.
 - How would/do you feel about the leaders of your congregation leading a fundraising campaign?
 - Is fundraising in your context understood as spiritual work or is it a necessary evil?
 - How does Paul describe the ministry of fundraising here in Romans 15 and in his two letters to the Corinthians?
3. Paul believed that our faith needs to be expressed in practical acts of concern for those in need.
 - What are the key points from Paul's work with the Gentiles in reaching out to the church back in Jerusalem? Are there ways your congregation is involved in this kind of church-to-church relief work? Would it be a good model for us today?
 - How do you feel about the way Paul held up the church in Macedonia as a challenge to the church in Corinth? Is this model of comparing one community with another helpful?
 - In what ways could your congregation take more risks in expressing a "wealth of generosity" with a congregation from a less privileged community (as the church in Macedonia did, 2 Corinthians 8:2)?

Session VI. How should we then live? Lessons learned from this study

Too often in our study of scripture, we keep our discussion limited to the text and lack any application to real life. In the introduction, I shared how this was not going to be an easy topic to address. At least, it has never been easy for me as I grapple with these challenging questions of wealth disparity and being a rich Christian in a world of brokenness.

So for our last session, I am going to assign one more text, followed by a series of lessons and questions related to the last five sessions. You may want to break into small groups for this conversation, ask participants to journal their responses or open it up for the group to process together.

To end our time, let's look at the parable told by Jesus about the rich fool.

Luke 12:15-21

And he (Jesus) said to him, "Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions. Then he told them a parable: The land of a rich man produced abundantly. And he thought to himself 'What should I do for I have no place to store my crops?' Then he said, 'I will do this: I will pull down my barns and I will build larger ones, and there I will store all my grain and all my goods. And I will say to my soul, 'Soul you have ample goods laid up for many years; relax, eat, drink and be merry.'

"But God said to him, 'You fool! This very night your life is being demanded of you. And the things you have prepared, whose will they be?' So it is with those who store up treasures for themselves but who are not rich toward God."

Jesus directs a warning to the crowds: "Watch out! Be on your guard against all kinds of greed." Jesus knows that the issue of materialism and the desire for more possessions is not isolated to only one group of people. It's something all of us are susceptible to – be we rich, middle class or poor.

Greed is an issue the Apostle Paul addresses as well. In Romans 1:29, greed is equated with "wickedness, evil, and depravity." Colossians 3:5 talks of "evil desires and greed, which is idolatry." Greed is the worship of the creation rather than the Creator. Often, a reason for desiring more is the fear and anxiety of never having enough. What is it that we feel we are missing in our lives?

Following this parable, in Luke 12:22, Jesus says, "Therefore I tell you, do not worry about your life." It's common to worry about having enough to provide for ourselves or our families. Desires often reflect a lack of trust in God as our true Provider. It's no wonder that Jesus warns everyone, rich and poor, against excessive desires or distractions.

Lessons and questions

The temptation to accumulate and store away more than we need is an ongoing temptation for all.

- Are you aware of your own areas of vulnerability? What would you be most tempted to build bigger barns for? What do you worry about most and what temptation does that tend to make you susceptible to as a result?
- In a society of abundance and over indulgence, what does it mean to not be conformed to the allure of culture (Romans 12:2)?
- How might Jesus retell this story in our own day?

Greed is real, and the best antidote is to learn to be generous and think beyond ourselves. Let's again review some of what we have talked about over the course of the last several weeks.

Choose the questions below that seem most pertinent to your group and consider how we may want to challenge each other to live more responsibly moving forward. Even before leading with these questions, you may want to ask the group what they have been challenged by and what they would welcome discussing.

Questions to discuss

- What are your greatest challenges as a self-reliant citizen in a first-world nation?
- Which of the many characters or stories did you most identify with over the last five weeks?
- Which story left you with the most questions or concerns?
- Do you think it is difficult, as Jesus suggested, for a rich Christian to enter the Kingdom of God? If so, what can we do, or what has God done, to make it less difficult?
- Are there ways you want to adjust your relationship with money as a result of this study?
- Having reflected on Paul's passion for raising money for the church in Jerusalem, do you view the role of fundraising differently now than before? Does the cause for which money is being raised make a difference in how passionate you might be to be generous?
- What does the idea of living a generous life mean to you?

Review and consider the various models of generosity we've looked at over the last few weeks. Which model, or combination of models, connects best for you?

- **First fruits giving:** as described in Genesis 4 with Abel's sacrifice.
- **Tithing:** as described in Genesis 14 (Abram) and 28 (Jacob) and Deuteronomy 14 (Mosaic law).
- **Freewill offering:** and the fundraising connected with the building of the tabernacle (Exodus 35)
- **Sacrificial giving:** Obadiah and his wife (1 Kings 18 and 2 Kings 4)
- **Kingdom economics:** Principles from the Sermon on the Mount (Matthew 6)
- **The Jerusalem and Macedonian models:** Combining mission and fundraising (Acts 11; 2 Corinthians 8-9)

Summary

We hope you have found this study helpful as you work together as a community of believers to be more faithful to the call to follow Jesus. Nothing gets quite as practical as when we talk about how faith relates to everyday life and our use of money. Stewardship is not the most important aspect of our faith walk, but it is far too important to ignore. Thank you for taking on the challenge of addressing this topic.

For information on additional study material related to faith and finances, feel free to be in touch with Beryl Jantzi, Everence Director of Stewardship Education, at beryl.jantzi@everence.com. You also can consult with the Everence Church Relations Representative for your region.

If you have suggestions for other stewardship topics that would be helpful in your church, please contact Beryl Jantzi at (800) 442-7930 ext. 102, or beryl.jantzi@everence.com.



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Session I. Abel and first fruits giving: Genesis 4:4

In the course of time, Cain brought some of the fruits of the soil as an offering to the Lord. But Abel brought fat portions from some of the firstborn of his flock. The Lord looked with favor on Abel and his offering.

Questions:

- In what ways are we challenged to give sacrificially rather than from our leftovers?
- How is generosity a reflection of our faith in God and concern for the needs of others?
- How does the story of Cain and Abel reflect later teaching to love God and neighbor? (Read Deuteronomy 6:4-6; Matthew 22:37-39; 1 John 4:20)
- How does Leviticus 19:17-18 bring back memories of the story about Cain and Abel?
- What themes do you hear being reflected from these texts: Hebrews 11:4; 1 John 3:12; Jude 1:11?
- Is it possible that these lessons about Cain and Abel were more familiar to the first audience of the Old and New Testaments than we give them credit for in our own day?
- How does this lesson apply to our context?
- Is it still a matter of God looking more at the heart of the giver than the gift itself?
- If so, how would God view the way we talk about and celebrate the offering of our gifts during our times of worship?
- Why do you think this concept was “institutionalized” into the religious practice of early Judaism?
- Are there principles from first fruits giving we might use to reinvigorate our worship services when it comes to receiving offerings for the ministry of the church?

Abram, Jacob and the tenth

Genesis 14:18-20 Abram gives a tenth of his assets

Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High, and he blessed Abram, saying, “Blessed be Abram by God Most High, Creator of heaven and earth. And praise be to God Most High, who delivered your enemies into your hand. Then Abram gave him a tenth of everything.

Genesis 28:22 Jacob (grandson of Abraham) gives a tenth of assets

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 household, 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.”

Questions:

- What has been taught in your congregation about the tithe? Does the amount or percentage matter?
- Is this a principle that should be considered part of the old covenant (even though this story comes before the forming of the old or Mosaic covenant) or is it just an arbitrary number?
- How do we teach about the tithe and generosity without it being viewed as legalistic?
- In what ways were you taught about giving as a child and how do you pass on your values about generosity to the next generation?
- Is giving part of the teaching curriculum for children, youths, new believers and new members in your congregation? If it isn’t now, should it be?
- How does the fact that we live in the wealthiest nation in the world impact how intentional we should be about encouraging church members to give, to help those less fortunate?
- How can we teach about giving on the one hand and on the other, recognize that some members of our congregation are barely making ends meet?
- How do we balance helping people manage their 90 percent (or more) so they can be in a position to give their “tithe,” whatever percentage that may be?

Session II. Moses: the tithe and freewill offerings

Leviticus 27:30, the tithe is holy

All the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the LORD'S: it is holy unto the LORD.

Numbers 18:21, tithe to support the Levites – the spiritual leaders of the community

I give to the Levites all the tithes in Israel as their inheritance in return for the work they do while serving at the tent of meeting.

Deuteronomy 14:22-23, tithe that is to be consumed: the potluck tithe promoting community

You shall surely tithe all the produce from what you sow, which comes out of the field every year. You shall eat in the presence of the LORD your God, at the place where he chooses to establish his name, the tithe of your grain, your new wine, your oil, and the firstborn of your herd and your flock, so that you may learn to fear the LORD your God always.

Questions:

- Have you ever reviewed the development of the tithe as a practice within the Old and New Testaments?
- What does seeing the evolution of this practice from Genesis to Deuteronomy suggest?
- Why do you think these additional tithes were put into practice?
- Does this expanded understanding of the tithe being for God's people and service to others feel good?
- How do you think the people of Moses day felt about this expanded and more clearly defined giving model?
- Do you think the tithe is a good model to use for giving, or are there other models we should consider?
- Read Matthew 23:23, where Jesus is addressing the practice of the tithe in his day. What was Jesus affirming and what was he critiquing about the tithe?
- What are the pros and cons of using the tithe as a giving model to aspire to?

Exodus 36:5b - 7, a fundraisers dream

*"The people are bringing much more than enough for the construction work which the LORD commanded us to perform." So Moses issued a command, and a proclamation was circulated throughout the camp, saying, "Let no man or woman any longer perform work for the contributions of the sanctuary." **Thus the people were restrained from bringing any more.** For the material they had was sufficient and more than enough for all the work, to perform it.*

Questions:

- Why did this campaign to build the tabernacle meet with such success?
- Have you ever served on a fundraising team? What was the experience like?
- Why is asking people to give to the work of the church so difficult?
- When was the last time you heard this word used and what was the occasion?
- Do you think this story speaks to us today? What principles might apply to our situation?
- What are creative ways of raising money for our causes in the U.S. while building awareness and raising funds for others with more limited resources?
- Has your church ever tithed on fundraising proceeds in order to give to other needs around the world? How did that (or how would that) go over in your congregation?

Session III. Obadiah and his widow: Sacrificial

1 Kings 18:3-4, Obadiah rescues 100 prophets

Ahab had summoned Obadiah, his palace administrator. (Obadiah was a devout believer in the LORD. While Jezebel was killing off the LORD's prophets, Obadiah had taken a hundred prophets and hidden them in two caves, 50 in each, and had supplied them with food and water.

2 Kings 4:1-7, the widow strikes oil

Now the wife of one of the sons of the prophets cried to Elisha, "Your servant my husband is dead, and you know that your servant feared the LORD, but the creditor has come to take my two children to be his slaves." And Elisha said to her, "What shall I do for you? Tell me; what have you in the house?" And she said, "Your servant has nothing in the house except a jar of oil." Then he said, "Go outside, borrow vessels from all your neighbors, empty vessels and not too few. Then go in and shut the door behind yourself and your sons and pour into all these vessels. And when one is full, set it aside." So she went from him and shut the door behind herself and her sons. And as she poured they brought the vessels to her. When the vessels were full, she said to her son, "Bring me another vessel." And he said to her, "There is not another." Then the oil stopped flowing. She came and told the man of God, and he said, "Go, sell the oil and pay your debts, and you and your sons can live on the rest."

Questions:

- What do we learn about generosity, if indeed Obadiah was the widow's husband and he did provide support for the 100 prophets?
- Are we sometimes called on to place our own financial well-being at risk to care for others that are in need?
- Do you know of persons who have put their own financial well-being at risk because of the way they cared for others?
- What do we learn from Elisha about caring for others and helping them retain their dignity as God reaches out to meet their needs?
- What do we learn about Elisha's ego needs as he has the widow do the pouring herself along with her children, without Elisha being present?
- Why did Elisha invite the community to bring empty vessels?
- What do you learn from Elisha's instruction to sell enough oil to pay off the debt and to live off the rest?
- In what ways was the oil provided by God similar to a pension fund or retirement account? Is saving for future need appropriate or unnecessary?
- How do we balance the call to be generous alongside the importance of tending to our own future financial needs?
- In what ways can we help end child slavery and cruel child labor practices in other countries? Do we have a moral obligation to address these practices?
- Do we need to be better informed about how imports are made and brought to the market?

Session IV. Jesus: Kingdom economics

Luke 11:42, do not neglect the tithe

*But woe to you, Pharisees! For you tithe mint and rue and all manner of herbs, and pass over judgment and the love of God: these ought you to have done, **and not to leave the other undone.***

Matthew 6:1-4, giving to the poor and prayer

*"Beware of practicing your righteousness before men to be noticed by them; otherwise you have no reward with your Father who is in heaven. So **when** you give to the poor, do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, so that they may be honored by men. Truly I say to you, they have their reward in full. But **when** you give to the poor, do not let your left hand know what your right hand is doing, so that your giving will be in secret; and your Father who sees what is done in secret will reward you."*

Matthew 6:19-21, the true treasure

*"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 neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also.**"*

Matthew 6:24, serving God or Mammon

No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and Mammon (money, wealth).

Mammon is the Greek word that is translated as, wealth or money. But our English translation doesn't fully encompass the meaning of this term. *Mammon* was the proper name of a pagan deity that was worshiped by the Gentiles surrounding Jewish territory. Jesus is suggesting that our pursuit of the *Almighty Dollar* can be a direct conflict with worshipping *God Almighty*.

Questions:

- What new insights have you gained in reflecting on these three principles of Kingdom economics put forward by Jesus (Matthew 6: 1-4; 19-21; 24)?
- Why don't we spend as much time on these verses as the beatitudes and other parts of the Sermon on the Mount?
- How is alms giving promoted in your congregation? What are modern day equivalents to this concept in our own day?
- How have you tended to interpret this idea in the past and how has this session supported or altered your thinking?
- In what ways can we "invest" in heaven and in people?
- How does using the word *Mammon* in Matthew 6:24 instead of money change your understanding of this verse?
- Is money an idol in our society as Mammon was in the time of Jesus?
- In what ways do privileged, first world Christians, interpret and apply these verses differently than brothers and sisters in less privilege communities?

Session V. The Apostle Paul: the Jerusalem and Macedonian models

2 Corinthians 8:1-5, rich generosity

*And now, brothers and sisters, we want you to know about the grace that God has given the **Macedonian churches**. In the midst of a very severe trial, **their overflowing joy and their extreme poverty welled up in rich generosity**. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the Lord's people. And they exceeded our expectations: They gave themselves first of all to the Lord, and then by the will of God also to us.*

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- In what ways could your congregation take more risks in expressing a "wealth of generosity" with a congregation from a less privileged community (like the church in Macedonia did, 2 Corinthians 8:2)?

Session VI. How should we then live?

Luke 12:15-21

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Questions:

- Are you aware of your own areas of vulnerability? What would you be most tempted to build bigger barns over? What is it you worry about most and what temptation does that tend to make you susceptible to as a result?
- In a society of abundance and over indulgence what does it mean to not be conformed to the allure of culture (Romans 12:2)?
- How might Jesus retell this story in our own day? What are your greatest challenges as a self-reliant citizen in a first-world nation?
- Which of the many characters or stories did you most identify with over the last 5 weeks?
- Which story left you with the most questions or concerns?
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