

# CHURCH.

# LESSON 37

<b>1</b>	<b>PRAYER</b>
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*Group leader.* Pray and commit your group and this course on building Christ's Church to the Lord.

<b>2</b>	<b>SHARING</b> (20 minutes) <span style="float: right;"><b>[QUIET TIMES]</b> <b>JAMES 1 - 3</b></span>
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*Take turns* and *share* (or *read* from your notes) in short what you have learned from one of your quiet times with God out of the assigned Bible passages (James 1 to 3).

Listen to the person sharing, take him serious and accept him. Do not discuss what he shares. Take notes.

<b>3</b>	<b>MEMORISATION</b> (5 minutes) <span style="float: right;"><b>[CHRISTIAN PARENTS]</b> <b>(1) 2 CORINTHIANS 12:14b-15a</b></span>
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The eighth series of memory verses (**series H**) is about "**Christian parents**". The titles of the five memory verses are:

- (1) Love by spending. 2 Corinthians 12:14b-15a.
- (2) Develop all areas. Proverbs 22:6.
- (3) Teach God's Word. Deuteronomy 6:6-7.
- (4) Bring up in the Lord. Ephesians 6:4.
- (5) Love through discipline. Proverbs 13:24.

*Meditate, memorise and review* two by two.

(1) **Love by spending, 2 Corinthians 12:14b-15a.** After all, children should not have to save up for their parents, but parents for their children. So I will very gladly spend for you everything I have and expend myself as well.

<b>4</b>	<b>TEACHING</b> (85 minutes) <span style="float: right;"><b>[CHURCH RESTORING MINISTRY]</b> <b>MANAGING MONEY</b></span>
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*Introduce.* This teaching is about the principles and practice of managing money correctly. We will discover the influence money has on people's life on earth and on their eternal life in heaven. We will also study *the simple Christian life-style* in this world.

## **A. THE IMPORTANCE OF MANAGING MONEY CORRECTLY**

### **1. The influence of money on a person's ordinary life on earth.**

*Discover and discuss.* What kind of influence can money have on a person's ordinary life on earth?

#### **(1) Money can never satisfy anyone.**

In Ecclesiastes 5:10-17 we read, "Whoever *loves* money never has money enough, whoever loves wealth is never satisfied with his income. ... Those who consume his goods, increase. ... The abundance of a rich man permits him no sleep." Money by itself is neither bad nor good. However, *the attitude* people have towards money determines if money has a bad or good influence on them. When people *love* money, they make the acquirement of money the highest goal in their life. They continually want to make more money and spend more money. And because they never have enough money, they are never satisfied. Money can never satisfy anyone and it can never give a person peace in life. A person who loves money will never be content with what he has. He will always desire and plan and work to have more money.

#### **(2) Money can become the cause of doing evil.**

In 1 Timothy 6:10 is written, "The love of money is a root of all kinds of evil." *Money* by itself is not the root of all evil. *The love* of money is one of several possible roots of all kinds of evil. Bitterness is another possible root of all kinds of evil (Hebrews 12:15). The following are examples of how the love of money is the root of many kinds of evil:

- Some people marry in order to profit from their partner's wealth. Because they marry for the wrong reason, they develop problems within their marriage.
- The love of money may tempt some businessmen to cheat, bribe and be involved in corruption. The love of money may motivate some politicians to tell lies, commit financial scandals and even to exploit their own country in order to get rich.
- The love of money may tempt leaders of a congregation to demand that members contribute a certain amount to the congregation.

- The love of money is often the cause why many people steal, rob and even murder. Surely, the love of money is a root of all kinds of evil!

## **2. The influence of money on a person's eternal life in heaven.**

**Discover and discuss.** What kind of influence can money have on a person's eternal life in heaven?

### **(1) Money and wealth can choke the Word of God out of a Christian's life.**

**Read** Mark 4:14,18-19. Mark 4:19 teaches that the deceitfulness of wealth can choke God's word and make it unfruitful. A person, whose heart is pre-occupied with the love for money and wealth, will not want to be influenced by God's word.

### **(2) Money and wealth can cause a Christian to miss the highest priority in life.**

**Read** Matthew 6:24; Luke 12:13-21. The highest priority in life is to love and serve God. The rich man produced a good crop. He decided to build large barns to store his crops and then to settle down. He said to himself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry." But God said to him, "You fool! This very night you will die. Then who will get what you have prepared for yourself?" This is how it will be with anyone who stores up things for himself but is not rich towards God. No matter how long such people live, their end will come suddenly and everything they have worked for will prove to have been in vain. All people need to earn some money in order to live. But when the earning of money and the gaining of wealth becomes the all-consuming passion of a person, then he will make no time or effort to love and serve God.

### **(3) Money and wealth can cause a person to lose his soul.**

**Read** Mark 8:34-38; 10:21-27; Luke 16:19-31; 22:4-6; Acts 5:1-11; 1 Timothy 6:10; James 5:1-6. The love of money or wealth can become the greatest danger in a person's life.

- The rich young man turned away from following Christ, because he loved his riches more than he loved Jesus Christ. And without Jesus Christ, no one can enter God's kingdom and be saved (Mark 10:21-27).
- Another rich man neglected to be kind to the poor man, Lazarus. After he died, he went to hell for his selfishness and heartlessness, which showed that he had no faith and no love (Luke 16:19-31; 1 John 3:16-17).
- Judas agreed to betray Jesus for money. He later committed suicide. (Luke 22:4-6).
- Ananias and Sapphira told lies to the congregation about their financial dealings and fell down dead (Acts 5:1-11).
- Certain rich people hoarded wealth for themselves, lived a luxurious and self-indulgent life, while they neglected to pay the wages of their employees. They even murdered innocent people in order to get rich. James warns that at the end of their lives, these people will be slaughtered in hell (James 5:1-6).
- The love of money can cause a person to wander away from the Christian faith (1 Timothy 6:10).

That is why Jesus warned, "You cannot serve both God and Money!" "What good is it for a man to gain the whole world, yet forfeit his soul? Or what can a man give in exchange for his soul?" To lose or forfeit his soul means to go to eternal death in hell. Many people think that gaining the wealth or power or fame of the world, would save their lives. But Jesus teaches that the only way a person can save his life in this world and his soul in the coming world is to deny himself and lose his life for Christ and Christ's kingdom!

## **3. The various forms of corruption identified in the Bible.**

**Introduce.** Corruption is acquiring money and wealth in a wicked way or using money to do wickedness.

### **(1) Corruption mentioned in the Bible.**

**Discover and discuss.** What are various forms of corruption listed in the Bible? Read the Bible passages.

**Notes.** Leviticus 19:11-13 says that stealing and robbing is corruption. Psalm 37:21 says that not returning money or other things you have borrowed is corruption. James 5:4 says that withholding the wages of your employees is corruption. Deuteronomy 25:13-15 says that dishonesty and cheating, for example by using inaccurate weights and measures, is corruption. Proverbs 17:8,23 says that giving bribes and accepting bribes is corruption. Proverbs 28:8 says that demanding an exorbitant interest on loans is corruption. "Loan-sharks" lend money at exorbitant interest rates and cause the borrowers to become their slaves for life-time. Ecclesiastes 7:7 says that extortion is corruption. All people who demand so-called 'protection money' are corrupt. These clear teachings in the Bible say that God hates all kinds of dishonesty and corruption.

### **(2) Corruption in modern society.**

**Discover and discuss.** Do you know other forms of corruption in your society? Read the Bible passages.

**Notes.** Proverbs 11:2 and 16:8 say that *ill-gotten treasures or gain* with injustice is corruption. Examples of ill-gotten gains are making money through the sale of lottery tickets, betting or gambling. Participating in a lottery, betting or gambling is mostly motivated by *greed* and *a belief in chance*, has become *an addiction* for many people and is certainly *not good stewardship* of the money that God has entrusted to one. Gambling often results in huge debts, bankruptcy and becoming a slave of the casino owners. Moreover, 2 Thessalonians 3:10 teaches that people should do honest work for their food. Making money through the sale of illegal drugs and laundering such money is corruption. Selling fake receipts is corruption. Printing false money and credit cards is corruption. What are other examples of corruption you can think of?

#### **4. The influence of bribery in society and on people's lives.**

##### **(1) Giving and accepting bribes.**

*Discover and discuss.* How does the Bible regard the giving or accepting of bribes? Read the Bible passages.

*Notes.* Proverbs 17:8,23 says that *giving* bribes and *accepting* bribes is corruption. Psalm 26:10 says that people who give or accept bribes are people who have wicked schemes. No matter what corrupt businessmen or corrupt governmental officials say, the Bible says that whoever gives or accepts a bribe has evil intentions and executes wicked plans. Such people cannot be trusted! Proverbs 19:6 says that giving small or large gifts in order to curry the favour of governmental leaders is corruption.

Giving a modest gift as a cultural expression of friendship is not a bribe. But giving or demanding large gifts in order to clinch business deals is corruption. Every company should draw up very clear rules that limit the amounts of gifts given and received during every transaction. All such gifts must be reported and accounted for by the accountant of the company in order to avoid charges of corruption.

Giving and receiving any kind of gift in order to gain a favourable decision by a governmental department or to ensure a verdict in court is corruption.

Christians must know that bribery in all its forms is corruption. Therefore, Christians must never give or accept a bribe!

##### **(2) The consequences of giving and accepting bribes.**

*Discover and discuss.* What are some of the terrible results for a society in which people give or accept bribes?

Read the Bible passages.

*Notes.* The Bible warns all corrupt people that they are in very serious danger.

Deuteronomy 16:18-19 teaches that paying money in order to settle a case in a law court in your favour or to remove an undesirable opponent is corruption. A judge, who does not judge people fairly, is a corrupt judge! Instead of upholding the law and justice, he transgresses the law and perverts justice! Instead of condemning the guilty, he favours the guilty and acquits them of doing wrong. And instead of acquitting the innocent, he shows partiality against them and denies justice to them. Bribes blind the eyes and twist the words of judges so that they do not want to see or speak what is right. A society with corrupt judges will eventually destroy itself!

Deuteronomy 27:19,25 and Isaiah 5:22-23 teach that a society with corrupt judges and politicians and businessmen *are under God's curse!*

Isaiah 1:23-25,28 and Micah 3:9-11 describe the characteristics of a corrupt society. "Her leaders judge for a bribe, her priests teach for a price, and her prophets tell fortunes for money". "Your rulers are rebels, companions of thieves; they all love bribes and chase after gifts. They do not defend the cause of the fatherless; the widow's case does not come before them", because the poor cannot afford to pay the judges money or bribes! God warns that he will turn his hand against such a society, avenge himself against such leaders and eventually break every corrupt person! God will do this in this life or in the next.

Ecclesiastes 7:7 says that every person who gives or accepts bribes becomes morally corrupt and unjust. He destroys his own character! Proverbs 15:7 says that by supporting criminals and increasing the suffering of innocent people, the person who gives or accepts bribes will bring trouble to his own family. If he is caught and put into prison, he can no more support his own family. He will bring hardship to his family and they will certainly have no more respect for him.

Micah 3:9-12 says about its leaders: "They despise justice and distort all that is right. They build their city with bloodshed and wickedness. Her leaders judge for a bribe, her priests teach for a price, and her prophets tells fortunes for money and say 'No disaster will come upon us.'" But their land will be ploughed like a field their city will become a heap of rubble and their temple (religious buildings) will become a heap of rubble overgrown with thickets.

However, Deuteronomy 27:25, Job 15:34 and Matthew 18:7-9 teach that the worst consequences for a person who gives or accepts bribes are that God will curse them, God will allow their families to suffer and their possessions to be ruined as a punishment and finally God will throw them in the fire of hell, because they caused others to sin!

## **B. THE BIBLICAL GUIDELINES FOR MANAGING MONEY CORRECTLY**

### **1. Earning money in the correct way.**

*Discover and discuss.* How does the Bible regard the question of earning money? Read the Bible passages.

*Notes.* 2 Thessalonians 3:6-15 commands Christians to work and earn their own income. Christians should not associate with people who are lazy and spend their time in meddling in the affairs of other people. Proverbs 10:4-5 teaches that a Christian should not be lazy, but diligent. Proverbs 23:4-5 teaches that a Christian should also avoid working too many overtime hours. "Do not wear yourself out to get rich; have the wisdom to show restraint" He should not work so much overtime that he has no more time left for the other important things in life, like spending time with his family and serving God. Christians should not say to themselves, "My power and the strength of my hands have produced this wealth for me" (Deuteronomy 8:17-18). Paul says, "What do you have that you did not receive" (1 Corinthians 4:7)?

They should always remember that it is the Lord who gives them the ability to produce wealth. Therefore be humble and dependent on God.

## **2. Saving money in the correct way.**

**Discover and discuss:** How does the Bible regard the question of saving money? Read the Bible passages.

**Notes.** If a Christian wants to save money either for a good future project, like paying for the studies of a child, or for the purpose of giving it to a good cause, then Proverbs 13:11 says, “He who gathers money little by little makes it grow.” By saving a little each time, he will eventually have enough to accomplish his project.

Matthew 25:27 teaches that Christians may open a savings account in a bank in order to gain interest on his savings. However, according to Matthew 6:19-24, the safest way of saving money is to invest it in the kingdom of God! Jesus says, “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.” The practical way of saving treasures in heaven is to invest it in the advancement of the kingdom of God.

## **3. Spending money in the correct way.**

**Discover and discuss.** How does the Bible regard the question of spending money? Read the Bible passages.

**Notes.** Proverbs 21:5 teaches what Christians should do before they spend their money. It says, “The plans of the diligent lead to profit as surely as haste leads to poverty.” Christians ought to plan their expenditure on the basis of their income and the purposes of God (cf. Proverbs 16:2-3).

The following practical suggestions will help a Christian to plan his expenditure.

- Make the planning of activities and the *budgeting* of money a team affair with your marriage partner. You may even involve your children. In this way your children learn how to make good plans with regard to money. Plan the finances in the congregation with the council of elders and in a company with the board of directors.
- List your needs in order of importance. In this way, you learn to spend your money only on really important things.
- Spend only money that God has entrusted to you. Do not spend money that you do not have on any project. Never make debts.
- If you want to save more money, discontinue services that are not really needed.
- Have realistic goals for spending.
- Keep written records of all your spending. Keep receipts and make a financial report every month.
- Buy wisely. Gather the facts concerning the product. Does the product that you buy do what it claims to do? Does the use of the product justify the purchase of it? Are you buying more than you really need? Is the price the best price? Proverbs 1:3 teaches that whatever a Christian does, he should do what is right, just and fair.

## **4. Borrowing money in the correct way.**

### **(1) Making debts.**

Romans 13:8 says, “Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.” It says literally, “Owe no man anything!” Therefore, make no debts! It does not mean that Christians may never incur financial obligations, that they may not borrow from others in case of need (Exodus 22:25; Psalm 37:26; Matthew 5:42; Luke 6:35). But it does condemn looseness with which some Christians contract debts and particularly the indifference with which they neglect to repay their debts (Psalms 37:21). The emphasis in this passage is not on financial debts, but on the obligation of every Christian to love his neighbour.

**Discover and discuss.** How does the Bible regard the question of borrowing money?

**Notes.** The Bible gives a general warning against borrowing money: “The rich rule over the poor and the borrower is servant to the lender (Proverbs 22:7)” Therefore, *in general*, Christians should not borrow money. Otherwise they will become the slaves of the moneylenders! But the Bible does speak of charitable loans and commercial loans, and of the giving of a pledge or surety and the borrowing of money in the church.

### **(2) Charitable loans.**

**Discover and discuss.** How does the Bible regard charitable loans? Read the Bible passages.

**Notes.** All the loans in Israel (Exodus 22:25-27; Leviticus 25:35-37; Deuteronomy 15:7-11; 23:19-20) were not commercial, but charitable. The loans were granted, not to enable the trader to set up or expand a business, but to tide a peasant farmer or poor man over a period of poverty. The Bible forbids the charging of interest on these loans as an exploitation of a fellow-Israelite’s misfortune. The word *usury* does not have the modern sense of *exorbitant interest*. The complaint in the Old Testament was not that interest on loans was excessive, but that interest on loans was charged at all! Matthew 5:42 teaches not to turn away from the one who wants to borrow from you.

### **(3) Commercial loans.**

**Discover and discuss.** How does the Bible regard commercial loans? Read the Bible passages.

**Notes.** In keeping with the changing economy, Jesus approved of the investment of money in a bank in order to earn more income (Matthew 25:27; Luke 19:23). Therefore, banks may also make commercial loans with interest to people.

But in Luke 6:30-36 Jesus retained the traditional distrust of any charge on a private charitable loan. “If you love those who love you, what credit is that to you? Even sinners love those who love them. And if you do good to those who are good to you, what credit is that to you? Even sinners do that. And if you lend to those from whom you expect repayment, what credit is that to you. Even sinners lend to sinners expecting to be repaid in full. But love your enemies, do good to them and lend to them without expecting to get anything back. Then your reward will be great, and you will be sons of the Most High, because he is kind to the ungrateful and wicked. Be merciful, just as your Father is merciful.”

Something to give serious attention to is *providing interest-free loans for poor people to set up micro businesses*. Later they may pay back the loans, which may be used for interest-free loans for other micro businesses. Let people work with the talent entrusted to them. Let them own their own small business. By paying back the loan in due time, they gain dignity and self-respect.

#### **(4) Pledges and sureties.**

**Discover and discuss.** How does the Bible regard pledges or sureties? Read the Bible passages.

**Notes.** During the Old Testament period, security for a small temporary loan took the form of a pledge of some personal property, the mortgage of a real estate, or the surety of a guarantor. When the loan was not repaid, the security was forfeited (Deuteronomy 24:10-13; Nehemiah 5:3; Job 24:3; Proverbs 6:1-5; 22:26-27). Where there was no security to forfeit, debtors or their guarantors could be sold into slavery (Exodus 22:3; 2 Kings 4:1; Amos 2:6-8; 8:6). That is why Proverbs 6:1-5 teaches that a Christian should not stand guarantor for another person's debts! However, the Old Testament law mitigated the severity of this custom in Israel. By a sort of *statute of limitations* (Leviticus 25:39-43; Deuteronomy 15:1-11), all debts in Israel were to be cancelled every seventh year!

#### **(5) Borrowing money from the congregation.**

**Discover and discuss.** How does the Bible regard the borrowing of money from the congregation?

**Notes.** Borrowing money is not always wrong. In Matthew 5:42, Jesus teaches, “Give to the one who asks you, and do not turn away from the one who wants to borrow from you.” Borrowing money is a very sensitive issue among Christians. Generally, a Christian, who needs money in order to tide him over a period of poverty, should not go to individual Christians in the congregation to borrow money, but should make his request known to the elders of the congregation. The elders should decide if he needs help, and if so, how it should be given. The congregation should not charge interest on their charitable loans at all. The elders may delegate the execution of their decision to the deacons.

However, a Christian, who needs money in order to set up or expand his private business, should never borrow money from the congregation, but from the bank. The commercial banks always charge interest on their loans, and the government controls these regulations. There are also Christian organisations that make money available on the one hand for the development of education, health-care and housing and on the other hand for the development of agriculture, commerce and industry in poor countries (2 Corinthians chapters 8 and 9).

Christians should never borrow money from so-called “loan-sharks” (usurers, profiteers), because they operate illegally, charge exorbitant interest and use extreme violence against the people who cannot repay their loans. Moreover, people generally become slaves of the loan sharks and work all their lives to make the loan sharks rich!

### **5. Staying free from financial bondage.**

**Discover and discuss.** How can a Christian stay free from financial bondage? Read the Bible passages.

**Notes.** The following principles will help a Christian to stay out of financial bondage:

- Do not be lazy, but be diligent in your daily work (Proverbs 24:30-34).
- When you lack food and clothing, trust God to provide these basic needs for you (Matthew 6:25-34).
- Do not put God to the test with your financially irresponsible behaviour (Luke 15:13).
- Do not borrow money from others and do not lend money to others (Proverbs 22:7).
- Stay out of debt, especially on high depreciating items (Romans 13:8).
- Close your charge accounts, stop the use of credit cards and pay cash instead (Zechariah 10:2 speaks of empty promises).
- Do not put up security for another person (do not co-sign another's debt) (Proverbs 11:15).
- Use your possessions as long as possible until they are worn out. And share your possessions with your Christian brothers.
- Buy second-hand items, which are often of a very good quality and very much cheaper.
- Seldom buy things you only want to possess, but do not really need.

## **C. CHOOSING A CHRISTIAN LIFE-STYLE**

### **1. Different life-styles in the world that dishonour God.**

Many different life-styles exist in the world. Rich and poor people alike have the freedom and responsibility to choose their own life-style.

**Discover and discuss.** Which kind of life-styles dishonours God? Read the Bible passages.

God condemns:

- (1) a wasteful life-style (Ezekiel 34:17-19; Matthew 7:6)!
- (2) a worldly-pleasure life-style (Proverbs 21:17; 23:20-21)!
- (3) a dishonest life-style (Leviticus 19:11-13,35-36)!
- (4) a greedy life-style (Luke 12:15; James 5:1-6)!

## **2. The Christian life-style includes responsible attitudes towards needs and wealth.**

*Read* Philippians 4:11-12; 1 Corinthians 4:7; 1 Timothy 6:8,17-18.

*Discover and discuss.* Which attitudes should a Christian develop towards real needs and towards wealth?

*Notes.*

### **(1) Contentment.**

With regard to real needs, Christians should *be content* when they have the basic needs of life.

1 Timothy 6:8 teaches literally, "If we have food and covering (Greek: *skepasma*) we will be content with that." A *covering* is anything that serves as a cover and hence as a protection. It refers chiefly to *clothing*, but also to a *shelter* (Greek: *skepé*). Therefore, the basic material needs of life are food, drink, clothes and shelter.

### **(2) Enjoyment.**

With regard to all possessions, Christians should remember that it is *God who provided them* with everything they possess in order to enjoy. And Christians may enjoy what they possess (1 Timothy 6:17)!

### **(3) Sharing.**

With regard to wealth, Christians are commanded *to do good, to be generous and to share* (1 Timothy 6:18)!

## **3. The Christian life-style includes responsible management of possessions.**

*Read* Luke 12:42-48.

*Discover and discuss.* How should a Christian manage the possessions entrusted to him?

*Notes.*

### **(1) The poor.**

Hundreds of millions of people are destitute and thousands of people die daily in starvation in the world. Christians may not forget these people! Proverbs 19:17 says, "He who is kind to the poor lends to the LORD, and he will reward him for what he has done." And Proverbs 21:13 says, "If a man shuts his ears to the cry of the poor, he too will cry out and not be answered."

### **(2) The possessor.**

Whatever a Christian possesses, he has received from God (1 Corinthians 4:7) and he must manage it as *a trust* on behalf of God (Luke 12:42-48)!

*Teach.* In the light of these facts, Christians need to do the following:

### **(3) Make a budget.**

Christians should set up standards for their expenditure on food, clothing, housing, transport, gifts, etc. record these and draw up an annual budget that matches with their income.

### **(4) Avoid extremes.**

Christians should distinguish between:

- What is a necessity and what is a luxury.
- What is a creative development and what is an empty status symbol.
- What is modesty and what is vanity.
- What is an expense for an occasional celebration and what is a day-to-day affluent life.
- What serves God and what is slavery to the fashions of people.

### **(5) Do not follow affluent societies.**

Christians should not look to the affluent societies in the world as a model for their life-style, but rather look to the kingdom of God and its values as their model.

### **(6) Make better use of possessions.**

Christians should oppose extravagance and hoarding, renounce wastefulness and denounce environmental destruction (cf. Genesis 1:28). They should take better care of their possessions and make them last longer. Christians should make better use of their possessions. For example, they should open their homes for Christian activities, pass on their used clothes to the poor, share their books with other readers, etc.

### **(7) Keep financial records.**

Christians should re-examine their expenditure by keeping careful records of their expenditure and then re-evaluate how they can manage their own lives on less and give away more.

#### **4. The Christian life-style includes responsible care for needy family members.**

*Discover and discuss.* How should a Christian care for his needy family members?

*Notes.*

##### **(1) Wife.**

*Read* Ephesians 5:28-29. The first responsibility of a Christian is to care for the real needs of his wife.

##### **(2) Children.**

*Read* 2 Corinthians 12:14-15. The second responsibility of a Christian is to care for the real needs of his own children.

##### **(3) Parents.**

*Read* 1 Timothy 5:4,8. The third responsibility of a Christian is to care for *the real needs* of his other family members, like parents, parents-in-law, grandparents, an unmarried single family member, etc. However, if their family members are not needy and have enough money to live, then Christians are under no obligation to give them money so that they can live in luxury or self-indulgence (for example, conducting world tours). Christians must be good stewards of the money God has entrusted to them!

##### **(4) Brothers and sisters.**

*Read* 1 John 3:17-18. The fourth responsibility of Christian is to care for the basic needs of other Christians.

#### **5. The Christian life-style includes responsible giving of money.**

*Discover and discuss.* Whom should Christians support with their money?

*Notes.*

##### **(1) Tithing.**

During the Old Testament period God's people (the Jews) had to give "tithes" for the upkeep of the temple service and its officials in Jerusalem (Malachi 3:6-12). Tithing does NOT apply to Christians! See manual 4, supplement 16 "The giving of tithes". Tithing belonged to the Old Testament ceremonial law and was instituted to serve the temple and its servants and affected God's blessing of the land of Israel (Malachi 3:6-12). The ceremonial laws have been fulfilled (Matthew 5:17), cancelled (Colossians 2:14) and abrogated (abolished) (Ephesians 2:14-15). Like the other ceremonial laws (circumcision, animal sacrifices, eating clean foods, etc.) also tithing may not be reintroduced into the New Testament Church! New Testament giving is completely different, based on Luke 6:38 and 2 Corinthians chapters 8 and 9 and instituted to support different goals than those in the Old Testament! New Testament giving supports the following:

##### **(2) Instructors.**

*Read* Galatians 6:6. Christians should share all good things with their instructors. Some teachers prefer to teach for free, so that their disciples will learn to follow their example and also teach for free in the future. "Freely you have received, freely give" (Matthew 10:8). "It is more blessed to give than to receive" (Acts 20:35).

##### **(3) Preachers.**

*Read* 1 Corinthians 9:14. Christians should support those people who preach the gospel. A Christian may have to decide whether to support one expensive foreign missionary or with the same amount of money support up to a hundred indigenous workers!

##### **(4) Elders.**

*Read* 1 Timothy 5:17. Christians should support the elders in their own congregation who do their work well. A Christian may have to decide to discontinue support to his own church, especially when the church is not using the money it possesses or not using it in the biblical way.

##### **(5) Brothers and sisters in own congregation.**

*Read* James 2:15-17; 1 John 3:17-18. Christians should support the brothers and sisters in their own congregation who lack food and clothing. This should be done via the deacons who should be well informed about the needs of the poor within their church and help them as quickly as possible to become self-supporting again.

##### **(6) Brothers and sisters in other congregations.**

*Read* 2 Corinthians 8:13-15. A congregation should also contribute out of their abundance to relieve the needs of congregations in other parts of their country or in other parts of the world. Christians should be well informed about the real needs in the foreign congregation and check whether their support really reaches the intended receivers.

##### **(7) The poor.**

*Read* Proverbs 19:17; 21:13. Christians should be kind to the poor in general, whether they are Christians or not. "Use worldly wealth (the mammon of unrighteousness, that is, money that is the cause of so much unrighteousness in the world) to gain friends" (Luke 16:9). This never means to buy (bribe) converts for your religion as other religions do by giving people for example televisions, etc. in exchange for promising to join their religion. Rather show mercy, grace and love that will draw people to Jesus Christ out of their free will.

However, the Bible does not teach that every Christian individual should give to everyone of these six goals. The Bible also does not teach that these people should receive so much money that they live in luxury.

## **6. The Christian life-style includes making sacrifices.**

**Discover and discuss.** To which kind of sacrifice does Jesus call some Christians?

**Notes.** Jesus Christ called some of his followers to follow him in a life-style of total voluntary poverty. For example,

### **(1) Voluntary poverty.**

**Read** Mark 10:21. Jesus called a very rich man to sell everything he had in order to follow him as a disciple, but he refused. Peter said that the other disciples of Jesus had left everything in order to follow him as disciples.

### **(2) Homeless.**

**Read** Matthew 8:20; 1 Corinthians 4:11. Often Jesus himself had no place to sleep. The apostles were sometimes homeless.

### **(3) Lacking basic needs.**

**Read** Philippians 4:11-12. Paul sometimes lacked the necessities of life like food.

### **(4) Sacrificial giving.**

**Read** 2 Corinthians 8:1-12; 9:6-15. The Macedonian congregations were an example of sacrificial giving. Although they were poor themselves, they pleaded with Paul for the privilege of sharing in a service of supporting other Christians, who were even poorer than they were. Christ did not call them to sacrifice, but they voluntarily and wholeheartedly desired to sacrifice a significant part of their possessions. Paul stimulated the Corinthian congregations to generous giving and taught the various blessings that result from giving generously.

### **(5) Hospitality.**

**Read** Matthew 6:19-24; Luke 6:38; 14:12-14; Philippians 2:3-4; Hebrews 13:1. Although Jesus Christ did not call all Christians to a life-style of total voluntary poverty, he did call all Christians to an inner freedom from the seduction of riches, to give and to share in a sacrificial manner, to show hospitality to those who cannot repay them and to serve the interests of other people in an unselfish manner.

## **7. The Christian life-style includes responsible citizenship in the world.**

**Teach.** Many Christian congregations in the world made the Lausanne Covenant. It reads as follows: “Although reconciliation with man is not the same as reconciliation with God, nor is social action the same as evangelism, nor is political liberation the same as salvation, nevertheless we affirm that evangelism and socio-political involvement are both part of our Christian duty. For both are necessary expressions of our doctrines of God and man, our love for our neighbour and our obedience to Jesus Christ.”

Christians may never be involved in *violent* socio-political action (Matthew 26:52), but should influence their society through their example, their teaching and training and their many works of mercy, like caring for the disabled, the poor and the down-trodden in society.

## **8. The Christian life-style includes responsible attitude towards wealth.**

**Read** 1 Timothy 6:9-10,17-19.

**Discover and discuss.** In what way would it be right or wrong for a Christian to be rich?

**Notes.** 1 Timothy 6:17-19 clearly teaches that it *is not wrong to be rich*. 1 Timothy 6:9-10 teaches that it *is wrong to desire to get rich*, chase after money and consequently fall into all kinds of temptations and traps. It is wrong to get rich by corruption, lotteries, gambling or crime. But if a person is rich because God has entrusted to him many things, then it is not wrong to be rich. God entrusts all these riches to him, because he wants him to do something with his riches.

Verse 17 says that the rich Christian may not be snobbish or smug. He may not be proud and arrogant or depend on his wealth instead of on God. He should be humble and dependent on God. But he may enjoy what God has given to him.

Verse 18 says that he must be rich in doing good deeds and he must be generous and willing to share.

Verse 19 says that he must lay up treasures “with respect to the coming age” (Matthew 6:19-24). This explains that his good deeds and the sharing of his possessions must be with respect to God’s kingdom. Rich Christians therefore have been given a special task: invest your possessions in the wisest possible way in the kingdom of God. For example, they could share their wealth with Christians who have needs. Or they could support Christian workers and Christian work.

## **9. The Christian life-style is a completely different life-style.**

**Read** Daniel 6:1-4.

**Discover and discuss.** What should the life-style of Christians be?

**Notes.** In Daniel 6:3-4 we read, “Now Daniel so distinguished himself among the administrators by his exceptional qualities that the king planned to set him over the whole kingdom. At this, the administrators tried to find grounds for charges against Daniel in his conduct of government affairs, but they were unable to do so. They could find no corruption in him, because he was trustworthy and neither corrupt nor negligent.”

Corruption is widespread today, especially among businessmen and government officials. These corrupters are bringing untold suffering to many people, while they themselves become rich. Daniel lived in such a world and he dared to be different! Daniel distinguished himself as a government official by being absolutely free from corruption. This brought great difficulties to himself personally as well as to his job and position. However, in spite of everything he suffered, in the end, God honoured Daniel!

Therefore, be like Daniel! Distinguish yourself as a Christian businessman, as a *Christian* government official, as a *Christian* judge or as a *Christian* in any job thinkable and honourable in this world. Distinguish yourself as being incorruptible, absolute trustworthy and never negligent of your task.

**Distinguish yourself!  
Dare to be different!**

<b>5</b>	<b>PRAYER</b> (8 minutes)	<b>[REACTIONS]</b> <b>PRAYER IN RESPONSE TO GOD'S WORD</b>
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Take turns in the group to pray short to God in response to what you have learned today.  
Or divide the group into two's or three's and pray to God in response to what you have learned today.

<b>6</b>	<b>PREPARATION</b> (2 minutes)	<b>[ASSIGNMENT]</b> <b>FOR NEXT LESSON</b>
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*(Group leader.* Give the group members this preparation for at home in writing or let them copy it down).

1. Commitment. Be committed to make disciples and build Christ's Church.
2. Preach, teach or study the teaching of "Managing money" together with another person or group of people.
3. Personal time with God. Have a quiet time with God from half a chapter of **James 4-5** and **1 Peter 1-2** each day. Make use of the favourite truth method or question method of quiet time. Make notes.
4. Memorisation. Meditate and memorise the new Bible verse. (2) Develop all areas. **Proverbs 22:6**. Daily review the last 5 memorised Bible verses.
5. Bible study. Prepare the next Bible study at home. **John 17**. Make use of the five steps method.
6. Prayer. Pray for someone or something specific this week and see what God is doing (Psalm 5:3).
7. Update your notebook on building Christ's Church. Include your notes on personal time with God, your memorisation notes, your teaching notes and this preparation.