

# **LEADERS GUIDE: Proportionate Giving**

NOTE: The goal of having a Bible study woven into worship is to have the opportunity to apply the truths proclaimed in the sermon in very specific ways. These studies have been designed and tested so that they can be completed within fifteen minutes. However, that will probably mean varying from normal pedagogical practice. To fit this study within the scheduled time, it is advisable for the teacher to provide answers more quickly, rather than waiting for participants to answer, if that is needed to keep things moving along.



Throughout the Leader's Guide you will see images of PowerPoint slides, indicating when the teacher would advance the slides. It is not necessary to use the PowerPoint files to use the Bible study.

## I. INTRODUCTION

**?** Which of these diagrams do you think most accurately reflects the Bible's teaching on money, possessions, and our use of them?

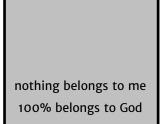




97.5% belongs to me 2.5% belongs to God



90% belongs to me 10% belongs to God



The first block represents the percentage of income that the average American church-going household gives as an offering. The average has hovered near 2.5% for the past twenty years. Interestingly, that is almost a full percent less than the American household average during the Great Depression—Americans, on average, gave more during those harsh times than they do now, a time of economic prosperity.

People might be tricked into picking the second box, thinking it represents what God's Word says about tithing.

The point of this intro, obviously, is that stewardship is about managing 100% of all that we have to God's glory. We return a percent to God as an offering in proportionate giving. But what we keep still belongs to him. We are to demonstrate faith in how we use what we keep too.

Proportionate giving beings by recognizing who really is the **OWNER**.



## II. GOD OWNS EVERYTHING

For the sake of time, the study leader may want to read these himself. Or, he might ask people to skim they quickly and see if they can fill out the box on the top of page 9 in the worship folder.

The first three passages stress that God made everything, including 115

The last two passages stress that since God created everything, he owns it. And he states repeatedly in Scripture that he owns everything.

#### Genesis 1:1

*In the beginning God created the heavens and the earth.* 

## John 1:3

Through him all things were made; without him nothing was made that has been made.

## Job 33:4

The Spirit of God has made me; the breath of the Almighty gives me life.

## Job 41:11

The LORD said, "Who has a claim against me that I must pay? Everything under heaven belongs to me."

## Exodus 19:6

The LORD said, "...the whole earth is mine."

God **CREATED** everything and therefore OWNS everything



# III. WE, BY NATURE, RESENT GOD'S OWNERSHIP

Think of the way we talk about wealth and possessions. At every step we are forgetful of the fact that God owns everything.

- There are two children who want the same toy. "Mine!"
- There is the man talking about his salary. "Last year I made \$52,000."
- There is the admiration for the "self-made millionaire."

We need to constantly guard our hearts and minds, remembering God created all things, and therefore owns all things. Anything we have—our life, our intellect, our time, our possessions—we have because he generously gave them to us.

#### James 1:17

Every good and perfect gift is from above, coming down from the Father.

## Point / Counter-Point

Below are things we tell ourselves. In your own words, explain how God answers.

**Man says:** "I put in my time."

**God says:** "Now listen, you who say, "Today or tomorrow we will go to this or

that city, spend a year there, carry on business and make money." Why, you do not even know what will happen tomorrow. What is your

God. Life on earth is short. We are to manage our time in service of God.

life? You are a mist that appears for a little while and then vanishes" (James 4:13-14).

That phrase—"I put in my time"—is often used by someone who wants to be done with responsibility. It could be said appropriately. However, we should be mindful that at every phase of life, time is a gift from

Point / Counter-Point



2

Man says: "It's my brain and talent that are responsible for my success."

**God says:** "I have filled him (Bezalel) with the Spirit of God, with skill, ability and knowledge in all kinds of crafts—to make artistic designs for work in gold, silver and bronze, to cut and set stones, to work in wood" (Exodus 31:3-5).

There is often a failure to acknowledge how much of intelligence and skill is innate, something one is simply born with. Certainly, intelligence and skill needs to be nurtured and cultivated. But if that innate ability is not there, no amount of nurture will help. The professional baseball player practiced long and hard to hit a 95MPH fastball. But all that practice would have come to nothing without God giving him some innate ability.

**Man says:** "I've worked hard for what I've got!"

God says: "You may say to yourself, "My power and the strength of my hands have produced this wealth for me."

But remember the LORD your God, for it is he who gives you the ability to produce
wealth" (Deuteronomy 8:17-18).

A helpful illustration. Take the most successful (from a worldly perspective) member of the congregation. (No need to mention them by name!) He/she through hard work and ingenuity has built up a thriving business. Ask, "Do you think there is anyone living in poverty on the continent of Africa who works just as hard as that successful individual in our church? Do you think perhaps there is someone stuck in a third-world country in Eastern Europe who is every bit as ingenuous?" The point is that member's success is due to a) their ingenuity and work ethic, which are gifts from God, and b) the circumstances of life in which they were placed, also a gift from God.

## The Takeaway

- a) If I don't recognize God's complete ownership, I need to <u>REPENT</u> of my idolatry.
- b) If I do recognize God's complete ownership, as his forgiven child I give to him **GENEROUSLY**.
- c) If my life's focus is on earthly possessions, every day I live is a day I come closer to losing **EVERYTHING**.
- d) If my life's focus is on heaven, then every day I live is a day I come closer to **GAINING** everything.

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- a) If I don't recognize God's complete ownership, I need to <u>REPENT</u> of my idolatry.
- b) If I do recognize God's complete ownership, as his forgiven child I give to him GENEROUSLY.
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- d) If my life's focus is on heavenly treasures, then every day I live is a day I come closer to GAINING everything



## IV. QUESTIONS, QUESTIONS, QUESTIONS...

So, our New Man wants to honor Christ through percentage giving. That New Man now wrestles with the following questions.

"What percentage should I give?" Turn the table on legalism!

- Abraham gladly gave 10%, a "tithe" (Genesis 14:20)
- Old Testament law <u>COMMANDED</u> people to give multiple tithes (Numbers 18:21-23; Deuteronomy 14:22-29) It is an open question exegetically. However, Scripture does seem to suggest there were multiple tithes: a tithe to support the Levites taken every year; a tithe to fund the feasts taken every year; a tithe for the poor, taken once every three years.
- Zacchaeus freely gave 50% (Luke 19:1-10)

#### What % should I give?

- Abraham gladly gave 10%, a "tithe"
- The Old Testament Law <u>COMMANDED</u> people to give multiple tithes.
- Zacchaeus freely gave 50%
- The widow of Zarephath and the widow at the temple gave 100%



• The widow of Zarephath and the widow at the temple gave 100% (1 Kings 17:7-16; Luke 21:1-4) The point? Let the percentage of your gifts flow from the Spirit's work in your heart. "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver" (2 Corinthians 9:7).

We follow the "narrow Lutheran middle." We reject the notion that believers must tithe. However, we also reject the suggestion that it is unhealthy to talk about how often we see tithing practiced in Scripture!

## "How much of God's money do I need to live on?" Turn the table on greed!

**?** Consider these two examples. There is a single mom with two children who made \$30,000 last year. She gave \$2,500 in offerings. There is a two -income family with two children who made \$110,000 last year and gave \$11,000. Who gave more?



The second family gave more in terms of amount (\$11,000 verses \$2,500) and percent (10% verses 8.3%). But that single mom probably gave in a way that impacted her lifestyle much more than the two-income family. She now has \$27,500 for her and her two children to live on. The two-income family still has \$100,000 to live on.

The point? God is so generous, he often gives us so much income that we can not only meet our needs but also purchase some things we want, but don't really need. However, if we better distinguish between wants and needs... if we focus on *earthly* needs and *heavenly* wants... it frees us up to be exceedingly generous with our offerings.

The point is NOT that we cannot spend money on "wants." The point is simply that if we dwell on wants, it is easy for all our income to be consumed. There is no limit to our wants. We think, "If I just get THIS I will be happy." But as soon as we get THIS we want THAT. So the Christian asks the Spirit to help him want the blessings of heaven most. We ask the Spirit to help us be content with NOT getting everything he wants here on earth. Finally, we ask the Spirit to change our earthly wants, so that instead of pursuing baubles and trinkets, we purse things that have eternal repercussions. This leads us to the next point...

"What will my investments be earning 50,000 years from now?" Turn the table on materialism!

## Matthew 6:21

Jesus said, "For where your treasure is, there your heart will be also."

## **Martin Luther**

I have held many things in my hands and I have lost them all. But whatever I have placed in God's hands, that I still possess.



? You gave \$10,000 to support our congregation. Your gift was used to fund efforts to reach the lost. It funded the teaching of God's Word to young and old. A portion of it was sent to WELS to support world-wide mission efforts. How might you enjoy that investment 50,000 years from now?

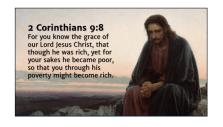
Through our congregational ministry... through the mission offerings we send to synod... the gospel is proclaimed, and the Spirit gathers more people into his Church. We spend \$10,000 on a vacation, we will enjoy it only until that vacation is over. We spend \$10,000 on mission work, and we will be enjoying the company of new brothers and sisters in Christ for all eternity. Again, this is not to say spending money on personal things like a vacation is wrong. It is an encouragement to "invest" in the life that is to come as well, to use our resources to try and fund things that make an eternal difference.

The point? Even Jesus had a treasurer. Ministry requires funding. An earthly investment can bring joy only in this life. But investing in gospel ministry can reap blessings that we will enjoy for all eternity.

"Do I fully comprehend Jesus' sacrifice for me?" Turn the table on self-centeredness!

## 2 Corinthians 8:9

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich.



? Part of "the American Dream" is upward mobility. Americans typically aspire to move up in their socioeconomic status. There is also the possibility of downward mobility. People who were rich can end up dirt poor. There is no greater example of downward mobility than Jesus. Describe a) how big a step down he took and b) why he was willing to take that step.

The throne of heaven to a dirty manger in Bethlehem. Jesus is a descendant of David, and yet isn't born into any royal family, but that of a humble carpenter. The omnipresent takes on human flesh within Mary's uterus. The Almighty sets aside his power and needs Joseph to protect him from Pharaoh. The One who knew only love and affirmation from the Father and the Spirit took on friends who let him down, even betrayed him. The one who knew only glory learned what it was like to have his flesh ripped from his back. The one who is holy became our sin.

Why did he do all this? "So that you through his poverty might become rich." We talk about spiritual riches. But when we look at what Scripture says about the New Earth, there is going to be great comfort there too—a Paradise restored.

The point? Giving generously will never be achieved by focusing only on the Scripture passages which talk about generous giving! The gospel—the good news of Christ's sacrifice, resurrection and the glorious eternity that is waiting for us—is what the Spirit uses to empower joyful, generous giving.

This is true for all sanctified living. The motivation comes in seeing and understanding all that Christ did for me. We can be blinded by the looking at the brightness of the gospel so long and so often. "Yes, yes. Jesus died for me." Stop and THINK about that. Who did it... Why he did it... What it means for you that he did it...

## V. NEWS AND NOTES

- This week is the time to study the information in your 10 for 10 commitment packet. Please read the letter, use the planning tools included, and prayerful consider what your response will be.
- Two weeks from today is when commitment cards will be gathered. Important
  note: your commitment cards will not be opened. They will be placed near the
  altar for ten weeks and then returned to you unopened for your prayerful
  reflection.



- Please do not place offerings in your 10 for 10 commitment envelopes. The only thing that goes in that envelope is your giving plan.
- Additional devotional material has been/will be shared. Read. Ponder. Pray.

The 10 for 10 program provides various ways to share these devotional materials: print, e-mail, snail mail. Communicate with the people where they can expect to find their devotional materials.