

LIVING HOLY

Life Application: Understanding that as devoted and set apart people, our financial resources, along with every other aspect of our lives, should be dedicated to God and under His control.

Key Verse for Meditation: Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also. – Matthew 6:19-21

Focus Scriptures: Proverbs 28:20; Ecclesiastes 5:10; Luke 12:15-34; Romans 13:8; 2 Corinthians 8:1-15; 1 Timothy 6:6-10

Farewell to a Fortune

Charles Thomas (C.T.) Studd offered himself for missionary service with the China Inland Mission, leaving England for China in February of 1885 and forsaking a promising career as a cricket player. From his early days on the mission field, C.T. emphasized the life of faith, believing that God would provide for a Christian's needs.

Shortly after arriving in China, this son of a wealthy retired planter learned that he was to inherit a large sum of money from his father's



estate. Through reading God's Word and much prayer, C.T. realized that he was only a steward of his resources, and felt led to give back his entire fortune to Christ. "This was not a fool's plunge on his part," recounted his son-in-law, Norman Grubb. "It was his public testimony before God and man that he believed God's Word to be the surest thing on earth, and that the hundred-fold interest which God has promised in this life, not to speak of the next, is an actual reality for those who believe it and act on it."



Lesson Key: Godly financial stewardship is the use of God-given resources for the accomplishment of God-given goals. It is not based on a set of rules or formulas, but rather on the principle that, as holy and set-apart believers, we count following Jesus worth more than our possessions. If we love God first, we will follow that by consecrating ourselves and our possessions to Him. In turn, He will provide for our physical needs, and will help us know how we are to honor Him through our material blessings.

Before he was aware of the exact amount of his inheritance, C.T. sent £5,000 to the Moody Bible Institute in Chicago, another £5,000 to George Müller who was sponsoring a work of faith among the orphans of England, £5,000 to George Holland's work with England's poor in Whitechapel, and £5,000 to Commissioner Booth Tucker for the Salvation Army in India. In a few months, after he was able to discover the exact amount of his inheritance, he gave some additional thousands away, leaving about £3,400 in his possession.

C.T. married a young Irish missionary named Priscilla Livingstone Stewart three years after arriving in China. Just before the wedding, he presented his bride with the remaining money from his inheritance. She, having the same heart of giving as her husband-to-be, said, "Charlie, what did the Lord tell the rich young man to do?" He

responded, "Why, to sell all." Her reply was, "Well then, we will start clear with the Lord at our wedding." And they proceeded to give the rest of the money away for the Lord's work.

C.T. and Priscilla served the Lord together in China through many hardships until ill health forced them to return to England. There they turned their personal property over to the China Inland Mission. Later, they served together in India as missionaries. C.T. ended his life working for the Lord in the heart of Africa.

Norman Grubb noted, "C.T.'s life stands as some rugged Gibraltar—a sign to all succeeding generations that it is worthwhile to lose all this world can offer and stake everything on the world to come. His life will be an eternal rebuke to easygoing Christianity. He has demonstrated what it means to follow Christ without counting the cost and without looking back."



"Aim after the right state of heart; begin inwardly instead of outwardly. If joy in God leads us to any little act of self-denial, how gladly we do it then! How much does the heart then long to be able to do more for Him who has done so much for us!"
— George Mueller, evangelist and orphanage director in England during the 1800s

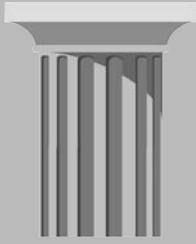


For Personal Study

1. What would you say are the primary elements of Biblical financial stewardship? Malachi 3:10; Romans 13:8; Luke 6:38

2. Why do you think material possessions can so easily draw our attention away from God? Psalm 52:7; 1 Timothy 6:6-10, 17; Mark 4:19; 10:24

3. Give two illustrations or examples of how God could be glorified by the use of your financial resources. Psalm 41:1; Matthew 28:19-20



Bible Background

The Greek word *pleonexias* comes from two root words meaning “eager to have more, either in quantity or quality.” It is translated into English as *greed* or *covetousness*. The Bible warns against an inner discontent that tells us we simply do not have enough. In Luke 12:15, Jesus warned His listeners to “beware of covetousness,” for the good life has nothing to do with being wealthy.

In today’s society, we are bombarded with persuasive sales pitches urging us to buy, tempting us with the thought that we will be happier, more comfortable, and better off in every way if we will purchase the product being promoted. However, God’s Word lists greed among behaviors and attitudes that have no place in the lives of God’s holy people. We must learn to tune out expensive enticements and concentrate on the truly good life—living in a close relationship with God and doing His work.

A Joyful Privilege



The cornerstone of God’s plan for financing His work is tithing—the returning to God of ten percent of our increase. We first read about tithing in the Book of Genesis, where we find Abram paying tithes to Melchizedek (Genesis 14:20), and Jacob vowing to give a tenth to God (Genesis 28:22). Malachi indicated that failure to pay tithes was comparable to robbing God (Malachi 3:8). In the New Testament, Matthew 23:23 shows us that the tithing principle was approved of and supported by Jesus.

But does faithfully giving ten percent of our income back to God fulfill our financial responsibility toward Him and His work? No, for offerings given in addition to the tithe are also commanded in both the Old and New Testaments.

The Lord told Moses, “Speak unto the children of Israel, that they bring me an offering: of every man that giveth it willingly with his heart ye shall take my offering” (Exodus 25:2).

The word *terumah*, translated *offering*, actually means a “freewill offering.” Three times a year, the men of Israel were to come before the Lord. We read, “They shall not appear before the LORD empty: every man shall give as he is able, according to the blessing of the LORD thy God which he hath given thee” (Deuteronomy 16:16-17). The writer of Proverbs says, “Honour the LORD with thy substance, and with the firstfruits of all thine increase” (Proverbs 3:9), and this specifically referred to the *minchah*, or gratitude offering, commanded under the Law.

The theme of freewill offering is restated in the New Testament. Jesus told the people, “When thou doest thine alms . . .” Note that He said “when,” not “if.” In Luke 11:41 we read Christ’s words, “Give alms of such things as ye have.” This clearly was in addition to tithes, for He goes on to say, “Ye tithe mint and rue and all manner of herbs . . .” Paul taught the principle of freewill giving to the Early Church, instructing them, “Every man according as he purposeth in his heart, so let him give” (2 Corinthians 9:7).

Is it sufficient to just give what we can comfortably offer from our monthly income? The answer to this question is found in Luke 21:1-4, the familiar story of “the rich men” and the “poor widow” putting their gifts into the treasury. Jesus said though the widow gave only two mites, she put in “more than they all” because she gave from her poverty, while they gave from their abundance. Jesus commends giving that affects our lifestyles, no matter what the amount.

Acts 2:44-47 tells us that the early Christians who gave of their substance to God enjoyed gladness, singleness of heart, and favor with all the people. Is that what we are experiencing in our lives? Let’s regard our giving as a joyful privilege, not a joyless “have to”!



Keys to Godly Financial Stewardship

- **Acknowledge that God owns your “stuff.”** Thank Him for allowing you to “use” your car, your clothes, your computer, your coffeepot . . . and everything else! Let Him know that it is all available to be put into service for His kingdom.
- **Study your checkbook.** What does your check register say about your spending habits? Would a stranger looking through it see clear evidence that your life—including your finances—are all under God’s control?

- **Give things away.** All of us have things around that we rarely, if ever, use . . . but hang onto because we “might need them some day.” Ask yourself, “Is there someone, somewhere that could use this item? Why am I hanging on to it?”
- **Buy carefully and conservatively.** Ask God about your major purchases, and make sure that your expenditures reflect the fact that you have set apart yourself and all you have for His use. Is this what He wants you to spend your money on?
- **Make what you have available to others as God directs.** Ask God to show you how your belongings could benefit others in your community and church.
- **Learn about the needs in your world and church.** Get a feel for how much you have compared to most people around the globe. Pay close attention to information about where God’s people are serving Him in much less affluent or convenient circumstances. Be alert to the places and ways God would have you help out.
- **View your resources from an eternal perspective.** You cannot take your assets with you. Are you making the most of the resources God has put into your hands on this earth? What can you invest in God’s Kingdom over the course of your lifetime?

4. An Old Testament guideline for the giving of offerings is found in Deuteronomy 16:17, and repeated in 2 Corinthians 8:3-4 of the New Testament. What is that guideline and how does it apply to our giving today?

5. If God is the real “owner” of your financial assets, how will that fact be evidenced in the way you manage them?

6. Why do you think the handling of money is so frequently mentioned in Scripture? Deuteronomy 8:10-14, 17-18
