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*"A Place To Call Home"*

## **Life-Sharing & Bible Study**

### **Being Smart With My Money**

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## Being Smart With My Money Lesson 1 “What Do I Need/What Should I Avoid” Luke 12:13-21

1. How much money would it take to guarantee that you would be happy for two full years?

***Since money only plays a role in our happiness, no amount of money can guarantee being happy for any real length of time. If someone I love is ill or dies and my money cannot help them, I would have sorrow in my heart. If my own health failed greatly, no amount of money would guarantee me being happy. There is a verse in Ecclesiastes that says Ecclesiastes 6:1-2 (NIV) <sup>1</sup> I have seen another evil under the sun, and it weighs heavily on men: <sup>2</sup> God gives a man wealth, possessions and honor, so that he lacks nothing his heart desires, but God does not enable him to enjoy them, and a stranger enjoys them instead. This is meaningless, a grievous evil.***

2. What is the connection between money and happiness?

*Receiving money can make us happy, but it cannot keep us happy. Money brings with it a set of troubles all of its own. The possession of money can cause even those who love us to turn against us so that they can obtain the money. Money will attract thieves, scam artists, and murderers.*

3. What is the connection between our money and our relationship to God?

*Jesus warns us that the most frequent idol that will try to compete with God in our lives is money. Money is the primary master Jesus tells us to beware of becoming its servant. Money will seek to keep us from putting our trust in God and rather putting our trust in the money itself. Money is also a tool to allow us to see how much we love God and the things of God. A proper use of our money will draw us closer to God and help us to further the kingdom of God. Money can be a great tool in helping others so long as God is master over us and over our money.*

***Matthew 6:24 (NIV) <sup>24</sup> "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money. WHO'S YOUR MASTER?"***

*Jesus says we can have only one master. We live in a materialistic society where many people serve money. They spend all their lives collecting and storing it, only to die and leave it behind. Their desire for money and what it can buy far outweighs their commitment to God and spiritual matters. Even Christians spend a great deal of time trying to create heaven on earth. Whatever you store up, you will spend much of your time and energy thinking about. Don't fall into the materialistic trap, because "the love of money is a root of all kinds of evil" ([1 Timothy 6:10](#)). Does Christ or money occupy more of your thoughts, time, and efforts? Ask yourself, "Have I taken Christ or financial security as my master?"*Life Application Bible Commentary - Life Application Bible Commentary – Matthew.

## Luke 12:13-21

### Today's New International Version (TNIV)The Parable of the Rich Fool

<sup>13</sup> Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.”<sup>14</sup> Jesus replied, “Man, who appointed me a judge or an arbiter between you?” <sup>15</sup> Then he said to them, “Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.”

<sup>16</sup> And he told them this parable: “The ground of a certain rich man yielded an abundant harvest. <sup>17</sup> He thought to himself, ‘What shall I do? I have no place to store my crops.’<sup>18</sup> “Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. <sup>19</sup> And I’ll say to myself, “You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.””

<sup>20</sup> “But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’<sup>21</sup> “This is how it will be with those who store up things for themselves but are not rich toward God.”

### Commentary

[12:13](#) Someone in the crowd said to him, "Teacher, tell my brother to divide the family inheritance with me."<sup>NRSV</sup> The focus returned to *the crowd* ([12:1](#)). Then a person in the crowd appealed to Jesus as an authority. He wanted Jesus to

settle a dispute over his *family inheritance*. The Old Testament laws covered most cases (see, for example, [Numbers 26–27](#); [33:54](#); [36](#); [Deuteronomy 21:17](#)). But sometimes an issue would arise that needed intervention in order to make a decision. Problems like this were often brought to rabbis for them to settle (see [10:38-42](#)).

This man apparently wanted Jesus to side with him in this dispute with his brother. Jesus' response, though not directly to the topic, was not a change of subject. Rather, Jesus was pointing to a higher issue—a correct attitude toward the accumulation of wealth. Life is more than material goods. Jesus put his finger on this questioner's heart. When we bring problems to God in prayer, he often does the same—showing us how we need to change and grow in our attitude toward the problem. This answer is often not the one we were looking for, but it is more effective in helping us trace God's hand in our lives.

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### LIFE APPLICATION

#### GREED

Jesus warned against greed for possessions. Greed keeps track of every tool lent, every dime shared, every overtime minute worked, every check to charity grudgingly written.

Jesus leads the way to generosity, a rare trait today. As God opens heaven to you, clutch less what you own and share more what you have been given.

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[12:14-15](#) Jesus replied, "Friend, who made me a judge over you to decide such things as that?" Then he said, "Beware! Don't be greedy for what you don't have. Real life is not measured by how much we own."<sup>NLT</sup> The word "friend" here is not used in the same sense as when Jesus spoke to his disciples in [12:4](#). Other translations use the informal "man." Jesus refused to intervene in this man's predicament. Perhaps the man had come with his problem, perceiving that Jesus had power and authority and that his decision could carry much weight. Jesus did not want to deal with inheritance issues—he had far more important work to do. Instead, he used the man's request as an opportunity to teach his listeners about the pitfalls of being *greedy*. "Greed" is the excessive and consuming desire to have more possessions or wealth. He explained that the good life has nothing to do with being wealthy; *real life is not measured by how much we own*. This is the exact opposite of what present-day society says. Advertisers spend millions of dollars to entice people to think that if they buy more and more products, they will be happier, more fulfilled, and more comfortable. This man

apparently thought that the division of the inheritance would solve his problems. But Jesus wanted him to deal with deeper issues.

[12:16-18](#) And he gave an illustration: "A rich man had a fertile farm that produced fine crops. In fact, his barns were full to overflowing. So he said, 'I know! I'll tear down my barns and build bigger ones. Then I'll have room enough to store everything.'"<sup>NLT</sup> Jesus proceeded to illustrate his point that life consists of more than wealth and possessions. This story includes a man, already *rich*, who had a productive year on his farm. So huge was this bumper crop that *his barns were full to overflowing*. Wise businessman that he was, the man simply tore down his barns and built *bigger ones* so that he could *store everything*. While there was nothing wrong with the man's rejoicing in his crop or building to make storage, his basic flaw was in focusing completely on his wealth and on his own enjoyment. In Greek, this story includes the word "my" four times and the word "I" eight times. As this story reveals, the man's joy came from his things—but things do not last forever.

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### LIFE APPLICATION

#### MORE

The rich man in Jesus' story died before he could begin to use what was stored in his big barns. Planning for retirement—preparing for life *before* death—is wise, but neglecting life *after* death is disastrous. If you accumulate wealth only to enrich yourself, with no concern for helping others, you will enter eternity empty-handed. Jesus challenges his people to think beyond earthbound goals and to use what they have been given for God's kingdom. Faith, service, and obedience are the way to become rich toward God.

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[12:19-20](#) "And I'll say to myself, 'You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.'"<sup>NIV</sup> The rich man lived as though he had many years to live (see [James 4:13-17](#) for a similar thought). He had laid up *good things* for himself; then he proceeded to spend it all on himself. He was concerned for no one else, and he had no care for God. With no eternal perspective, the man's life was completely focused on the temporal. His goal to *take life easy* and to *eat, drink and be merry* reveals his desire for mere self-indulgence. He thought that, with his barns storing up mountains of wealth for the future, he had everything completely under control. The future was his, so he thought. "But God said to him, 'You fool! This very night your life will be

demanded from you. Then who will get what you have prepared for yourself?"<sup>NIV</sup>  
The rich man had made a fatal flaw: he had forgotten to put God at the center of his life. Concerned for no one but himself, when the time came for him to stand before God, he was nothing more than a *fool*. He had counted on material wealth to sustain him. But God would take his life, and then who would get all his wealth? In addition, he would not have prepared himself for eternity, and that would be his most foolish mistake.

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### **LIFE APPLICATION**

#### **FOR THE FUTURE**

Fully vested pension plans and adequate life insurance are practically synonymous with wise stewardship. Everyone should provide for older age and family survivors.

At the same time and with the same resolve because life is more than money, God wants you to share generously today with those who are poor. And, should wealth accumulate, never, never put your hope and pride in real estate, insurance, or mutual funds. God should be your security and joy.

Evaluate your financial plan. Ground it in active faith. Seek advice from growing Christians on matters of financial stewardship.

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**12:21** "So it is with those who store up treasures for themselves but are not rich toward God."<sup>NRSV</sup> The moral of the story: fools spend all their time storing up *treasures for themselves* but neglect to become *rich toward God*. The turning point is for whom the treasures are being accumulated. If for oneself, then the evils of wealth will be turned loose. Hoarding money without compassionate giving, regarding property as one's own not God's, or basing security on possessions rather than God's provisions are all examples of spiritual poverty (not being rich toward God). Being rich toward God means using wealth as he provides it to fulfill his priorities. (See also [12:33-34](#) where giving to the poor is the key to understanding God's kind of treasure.) People who are "rich" in this way love God and are filled with a passion to obey and serve him and to give to others. In this way, the "treasures" a person may gain in this life can be gladly handed back over to God for his use in furthering his kingdom. In [Matthew 6:19-21](#), 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. For where your treasure is, there your heart will be also" (NIV). (See also [1 Timothy 6:17-19](#) for more on generosity.)

## Life Application Bible Commentary - Life Application Bible Commentary – Luke.

4. Is it wise to plan to leave all your life savings and property to your children as an inheritance? Why or why not?

*A lot is going to depend on how much you are leaving and who your children are. To leave funds to children with destructive habits can very quickly lead to their death or demise. Proverbs **Proverbs 20:21** <sup>21</sup> An inheritance quickly gained at the beginning will not be blessed at the end. Each person is free to do with the property he or she leaves behind to whomever he or she chooses to do so. A Christian*

5. As a Christian, should you stress equality or fairness when it comes to leaving your property to your children or family members?

*Each person will feel differently on this. But not taking into considerations that one child may have done much more in taking care of you than others, can lead to resentment by the child who did the most after you have gone. You should consider things such as gifts that were previously given, loans that may have been made that are outstanding, and the needs of the children themselves. It is best if you let your kids know in advance why you are leaving unequal amounts so that there are fewer arguments after one's death. Christians should seek to do the fair thing, more than what others would consider equal things. Again remember, that the money or possessions belongs to you to distribute as you choose. It does not belong to your children or family members. You may should even consider be a blessing to a non-family member who may have done a lot to help you out.*

6. Should the church be one of the beneficiaries in your will or on your life insurance policy? Why or why not?

*We should remember that all that we have belongs to God. Even in our death we should be looking for ways to help build the kingdom of God. This is one of the ways to send our treasure into heaven. We never know how the funds we leave to others will be used. Chances are, funds that are left to the church will be used for the ministry.*

7. Why is it important for you to have life insurance? Which is more important as a parent, a cell phone for your child or a life insurance policy on you?

*The primary purpose of life insurance is for us to continue to provide for those who are dependent upon us. It is more important for a person with dependents to have life insurance than a person with no dependents. A life insurance policy helps in providing for the physical and financial needs for those who are losing out on your income. It is more important for a parent to have a life insurance policy. Although the risk may be small of losing a parent, it is still a risk that has devastating consequences if it is not prepared for in advance. The important thing is not the cell phone itself, but compared to a term policy, the policy may be much cheaper than the cell phone. There may be something else which could be cut from a budget to include some form of life insurance. It is also important to remember that someone will have to pay for your burial expenses. A Life insurance policy can help us in this area.*

8. Why does Jesus warn us against greed and what exactly is it?

*Greed is the desire we have to obtain more and more of something beyond what we need. Jesus warns us against greed because it leads to covetousness, and covetousness will often lead to the sins of theft and murder. Greed can begin as something very simple and grow way out of control. We are unable to appreciate what we have, because we insist we need to have more.*

9. How do we know when we have committed the sin of greed? Have you ever confessed to God, your greed?

*Greed is something that is a little different for each of us. Some of us have problems with greed in some areas of life, but not in others. We can't always identify greed in others because we do not know how they use what they have. We can identify greed in ourselves because we know when we are seeking for*



*more of something simply so that we can have more of it. We refused to be content with what God has provided. Yes I have confessed my greed to God and have been ashamed of it.*

10. Why did the rich man think he did not have enough yet?  
*Most likely he was comparing what he had to someone who had even more. Our possessions do not provide us with the security or the happiness we expect them to give. The temptation then becomes to obtain more in order to increase the level of security or happiness you currently have. It simply becomes a never ending cycle. We can always think of a devastating event that might happen that will leave us needing more than what we have.*

11. What do you accumulate in significant amounts that is just sitting doing very little for you? How could you transform it into a blessing for the kingdom of God?

*I accumulate clothing. Every once in a while I go down to seven outfits and give the rest away.*

12. How did the rich man obtain his wealth?

*He actually did very little to get the wealth. It came from the ground. God had sent the right amount of weather, the right amount of rain, and the right chemicals in the soil so that the seed grew abundantly. His wealth came from God's grace and mercy.*

13. Was the rich man greedy or just not smart with his money?  
*From Jesus's words of calling the man a fool, the man must have been greedy. He was not using his prior wealth to build a stronger relationship to God, by meeting the needs of others. He was storing up his grain before he even had the*

*big harvest. He was like the person who is blessed financially but does not tithe, but eagerly proclaims, if I ever win the lottery, I will make a huge donation. The man was not smart with his money, because the path he chose was not going to help him in the present life nor in the life to come. If one does not factor in his or her own death in the use of their money, he or she is not being wise.*

14. What does it mean to be rich toward God in the context of verse 21?  
*To be rich toward God means to live a life with the expectation that we are going to meet God one day and that we will have done all that we can to hear God say well done. How we use our money and possessions is going to say a lot about which God did we worship here on earth. We have to go beyond thinking about ourselves when it comes to the wealth God has given to us. It's funny how when people think of winning the lottery, they still think of setting aside a large amount to be used for their future on themselves.*
15. Are you being rich toward God? How can you tell?

I Hope So. By looking at where my money is going.

## Being Smart With My Money Lesson 2 “What Costs Me The Most” Haggai 1:5-11, Proverbs 6:6-6:11

### Commentary Material Haggai 1:1-12

Haggai's first message can be divided into five sections: (a) Haggai's plea with the people to consider why they have neglected to build the temple ([1:1-4](#)); (b) his list of trials that have come because of their neglect ([1:5, 6](#)); (c) his explanation that God will only be honored if they build the temple ([1:7-11](#)); (d) the repentance and obedience of the people ([1:12](#)); and (e) reassurance of God's presence and blessing ([1:13-15](#)).

**1 second year of Darius the king**—This is Darius I (Hystapes) who seized the Persian throne (522/21 B.C.) after the death of Cambyses, the son of Cyrus the Great, initiating a new ruling dynasty. Since the Jews had no king of their own, they dated themselves by the reign of the world king to whom they were subject. The second year of Darius was 520 B.C. Darius was a common name for Persian kings, just as Pharaoh was for Egyptian kings and Caesar for Roman emperors. This Darius is not to be confused with Darius the Mede in the book of Daniel (see notes on [Dan. 5:31](#)). The name in the cuneiform inscriptions at Persepolis is written *Daryawus* from the root *Darh*, meaning "to preserve"; thus, it is a title meaning "The Conservator." **sixth month**—This refers to the sixth month of the Hebrew year (i.e., 520 B.C.), not the sixth month of Darius's reign ([Zech. 1:7](#); [7:1, 3](#); [8:19](#)). Zechariah took over Haggai's prophetic ministry two months later ([Zech. 1:1](#)). **word of the LORD**—This name, Yahweh, is God's covenant title to the Hebrews. It speaks of God's dependability in keeping his promises. **by Haggai**—lit. "by the hand of Haggai"; God was the real speaker and his prophet only the instrument carrying his message ([Acts 7:35](#); [Gal. 3:19](#)). **Zerubbabel**—probably to be identified with Sheshbazzar in [Ezra 1:8](#); [5:14, 16](#). In the Ezra account, the same work was attributed to Sheshbazzar as was accomplished by Zerubbabel here. Sheshbazzar is probably his Babylonian name. In Hebrew, Zerubbabel means "shoot from Babylon," i.e., "one born in Babylon." **son of Shealtiel**—According to [1 Chronicles 3:17, 19](#), Pedaiah was Zerubbabel's father. It is believed that he was adopted by his uncle Shealtiel (or Solothiel) after the death of his natural father, Pedaiah ([Matt. 1:13](#); [Luke 3:27](#)). In either case, Zerubbabel was the grandson of

King Jehoiachin, of the line of King David. **governor of Judah**—Cyrus had appointed Zerubbabel to this position. He thus ruled a smaller area of Persia than a satrap did. The term "governor" (Heb. *paḥat*) probably comes from a Persian or Akkadian word designating a high government official (R. L. Smith). **Joshua**—The son of Josedech or Jehozadak ([1 Chron. 6:15](#)), Joshua was among those taken captive by King Nebuchadnezzar in the Babylonian conquest. Haggai addressed both the civil and religious leaders of the people to get help in giving the people God's message. Thus we see the priest Joshua, the prophet Haggai, and the ruler Zerubbabel all testifying in God's name.

**2 the LORD of hosts**—Yahweh, the ruler of the heavens and the earth, requires complete obedience. **This people**—The people were lazy and sluggish. The Lord thus refers to them as a mass rather than singling them out as his people. **The time is not come**—The people claimed that the right time for rebuilding the temple had not yet arrived. They were trying to absolve themselves of their laziness by saying that the predicted seventy years of captivity had not yet been completed, as dated from the destruction of the temple in 587/86 B.C. ([2 Kings 25:9](#)). Actually, the seventy years had been completed during Cyrus's reign (i.e., 536 B.C.) ([Jer. 29:10](#)), as dated from Jehoiakim's captivity in 606/05 B.C. ([2 Chron. 36:6](#)). The real motive behind the delay was dislike of the trouble, expense, and danger involved in the rebuilding. They said, "God has interposed many difficulties to punish our rash haste" (Calvin), but they really had no excuse for not beginning the project at once. Although Smerdis (Artaxerxes Longimanus) had prevented the rebuilding of Jerusalem through fear of its strength ([Ezra 4:7](#)), Darius was now on the throne.

**4 Is it time ...?**—The Jews lived in comfort and luxury, but they made excuses for leaving God's house in ruins. Compare King David's attitude toward the building of God's house ([1 Chron. 17:1, 2](#)).

**5 Consider your ways**—Haggai asks the people to consider whether their gain had been worth the suffering it had cost them.

**6 ye clothe ... but ... none warm**—As the people had tried to escape poverty by not building, God doubled their poverty in punishment. Instead of cheating God, they had cheated themselves. The infinitive verbs show their action along these lines to have been continuous. **wages ... put ... into a bag with holes**—The

analogy here is of a man who puts money into hole-filled pockets; the more he "gains" the more he loses ([Zech. 8:10](#); [Isa. 55:2](#); [Jer. 2:13](#)).

**8 Go up to the mountain**—The surrounding mountains, Moriah and Lebanon, had grown lush woods during the captivity. The people were commanded to gather the timber for building the temple. Stone was also needed for the foundation. **I will take pleasure in it, and I will be glorified**—The Lord would be gracious to worshipers in the rebuilt temple. Just as in neglecting the building of the temple they dishonored God, in its building they would glorify him.

**9 Ye looked for much**—The Hebrew phrase here expresses the continuous action of looking and hoping. Though the people wished to have their wealth increased by neglecting the temple, they lost everything. **when ye brought it home, I did blow upon it**—Even the little they did bring home amounted to nothing because God could scatter it with his breath, like blighted corn. Thus the rendering, "when you bring it home, I blow it away" (NASB). **mine house ... his own house**—This is an emphatic contrast to their own homes. **ye run every man unto his own house**—How great their apathy for God's house! They ran from it to avoid the responsibility of rebuilding it.

**10 Therefore ...**—This introduces some of the punishments given because of the people's sin. **heaven ... is stayed from dew**—Even nature obeys God, although his own people do not ([Jer. 2:12, 13](#)). Without dew, arid Palestine would be unable to sustain agricultural crops. This phrase portends the drought described in the following verse. **earth is stayed from fruit**—or "earth has withheld its produce" (NASB). This is a natural consequence of the absence of dew.

**11 I called**—Yahweh commands the heavens to do his bidding and they do it. What a contrast to stubborn, disobedient humanity. Indirectly, the drought is given to call God's covenant people back to himself. **drought**—This word (Heb. *ḥōreb*) sounds like the word meaning "to waste" (Heb. *ḥārēb*). They had let God's house go to waste, so God sent a wasteful drought which would affect all living things. **labour of the hands**—All their work would be destroyed.

**12 remnant of the people**—This refers to the few people who returned from exile. **the people did fear before the LORD**—The people do not actually act until after

Haggai speaks again in response to their repentance ([1:14](#)). However, their willingness to obey was regarded as obedience in God's eyes.

**[13](#) the LORD'S messenger**—Haggai speaks here for Yahweh. This term (Heb. *mal'āk*) is used to describe God's special messengers, including the angels. **I am with you**—Cf. [Matthew 28:20](#). As soon as the people decide to obey, the Lord shows them his love and mercy, even before they actually start to work. God assures the people that no matter what trouble they may have in building the temple, he will be with them and help them ([Rom. 8:31](#)).

**[14](#) the LORD stirred up the spirit of ...**—Although the people were lazy and frightened, the Lord gave them the desire and the ability to get the work done. **came and did work**—They gathered the materials and got ready to build, although the foundation was not laid until three months later, on the twenty-fourth day of the ninth month.

**[15](#) four and twentieth day**—This was about twenty-three days after Haggai's first message ([1:1](#)). It had taken only a short time for the people to respond to Yahweh's first message through Haggai.

Old Testament: Based on the Classic Commentary of Jamieson, Fausset, and Brown.

## Commentary 2 Haggai 1:2-12 Same Passage

**[Verse 2](#)**. —

### Procrastination.

“This people say, The time is not come, the time that the Lord's house should be built.” There are several ways of accounting for the delay which occurred in the work of re-erecting the temple in Jerusalem.

1. In part it arose from the returned exiles being preoccupied in seeking to secure to themselves material prosperity.
2. Then they were daunted by the opposition they had to encounter as they engaged in this work. The powerful neighbouring tribes, being alike antagonistic to the

restoration of Jerusalem as the centre of the pure and unadulterated worship of God, combined to place obstacles in the way of the repairers of the breaches.

3. Further, they had grown somewhat accustomed to being without the structure. Comparatively few of them had seen “the first house.”

4. It is to be feared also that they had lost, through the changes they had experienced, that strong sense of the need of the Divine abiding presence in their midst. Influenced by such considerations as these, and forgetful that “good is best when soonest wrought,” they kept postponing carrying out the great undertaking to which they had pledged themselves, and excused themselves by saying, “The time is not come,” etc. (ver. 2). This habit of delay is far too general, and is not limited to any age or race. It prevails widely today as in all past times; and in no respect more so than in matters affecting man's relation to God. Time was when man was wholly devoted to his Maker's praise. God formed him in his own image, holy, spotless, pure; but he mournfully fell. He who had been the temple of God became a moral waste. “Ichabod” became inscribed upon the once consecrated spiritual man.. Every power of the soul became corrupt, every propensity became drawn to that which is evil. “The gold became dim, and the most fine gold changed.” And the voice of God calls us to the glorious work of rebuilding tills temple. He has presented to us, in the perfect life of his own Son, the pattern after which we should seek to raise in ourselves the superstructure of a holy life, and offers us his gracious aid so that we may build into our character the noble materials of truth and virtue, wisdom and love. And it is just at this point that the temptation to delay meets men.

1. They are not insensible to the claims of God, nor are they altogether indifferent about attending to these, but they say, “The time is not come,” etc. (ver. 3).

2. They are immersed in other matters at present:

- (1) the cares of the world;
- (2) the pursuit of riches;
- (3) the pleasures of life, absorb them; they are preoccupied just now; they say, “The time is not come” (ver. 3).



3. They reason that there is the whole future yet before them, and that ample opportunity will be given them in due course. So they go on robbing themselves of “aspirations high and deathless hopes sublime.”

“Procrastination is the thief of time;  
Year after year it steals, till all are fled,  
And to the mercies of a moment leaves  
The vast concerns of an eternal scene.”

S.D.H.

[Verses 3-11.](#) —

### **The stirring appeal.**

It must not be supposed that, for purposes of revelation, there was any suspension of the powers of the men who were honored of God in being the medium of communicating a knowledge of his will; rather there was the retention of their own individual peculiarities and natural gifts, the Divine Spirit operating through these, and turning them to the most profitable account. One beauty of the Bible lies in the fact that, whilst upon the writings of each of its contributors there is unmistakably the impress of the operation of the Spirit of God, there is likewise throughout the whole clear indications of the preservation of those natural endowments which the respective writers possessed, and hence the remarkable variety in style and form of presentation meeting us in the Holy Word, and which constitutes one great charm of the volume. Viewing this particular book of Scripture from this human standpoint, biblical writers have described it as being inferior in respect of literary merit as compared with other prophetic writings; and it must be granted that we find lacking here “the poetical swing” and “the finished beauty” characteristic of “the curlier prophetic diction.” The circumstances, however, under which he gave utterance to his message will account for this. It did not devolve upon him to any extent, as it had done upon his predecessors, to make prophetic announcements concerning the future age; his simple mission was to stimulate and stir a lethargic people to renewed action, to reprove them for their neglect of solemn duty, and to impel them to fulfil their trust. And whatever there may be lacking here of poetic genius, the picture presented to us of this noble-hearted man standing “in grey-haired might” amidst the ruins of Jerusalem, and, strong in conviction that the

favour and blessing of Jehovah was the great essential in order to the happiness of his people, urging them to knowledge him in all their ways, and without further delay to rear his sanctuary, is one truly beautiful, and which we could have ill spared from these holy records. Consider his stirring appeal.

**I. HIS SUMMONS TO REFLECTION.** “Consider your ways” (vers. 5, 7); *i.e.* “Set your heart upon your ways” — your conduct, actions, designs, purposes. Thoughtlessness is the source of so much evil. Men do not always intend to do wrong or to fail in respect of duty, but they do not “give heed.” They allow their minds to wander into other courses, and to be preoccupied with other matters.

“Evil is wrought by want of thought,  
As well as want of heart.”

It is in view of men's highest interests, then, that God by his providential dealings, or the ministry of his servants, or the inward voice of conscience, says to them at times, “Consider your ways.” We should consider:

1. Whether our ways are true and right.
2. How they stand affected to the claims which God has upon us.
3. The motives by which we are being influenced.
4. The results to which our actions are tending, whether the sowing is such as will yield a harvest of good.

The momentous importance of the admonition is seen in its repetition here. Man is wondrously free. He can choose good or evil. This freedom increases his responsibility, and the sense of this should lead to frequent self-examination. “Let each man prove his own work” ([Galatians 6:4](#)).

**II. THE WEIGHTY CONSIDERATIONS HE URGED UPON THEIR ARRESTED ATTENTION.** Their great excuse for the unwarrantable delay which had taken place in the work of the temple was the hardness of the times; and in his stimulating address Haggai kept this excuse before his mind, and completely exposed to them its hollowness and swept it away by setting before them two important facts.

1. He brought home to them a *sense of their own inconsistency*. Hard though the times were, the fact remained that in these hard times they had built for themselves durable dwellings, and had enriched these with costly adornments; and surely if they could do all this for themselves, they might have done something by way of proceeding with the erection of the house of the Lord (ver. 4). Clearly they had lacked not so much the ability as the disposition to do their duty.

2. Admitting the severity of the times, Haggai pointed out that the way in which to have improved these would have been by their discharging more faithfully their duty to their God. In vivid language he described the depressed state of things then prevailing (ver. 6), but his contention was that God had visited them with such adverse experiences in retribution. They had forgotten his claims, and had selfishly cared only for their own interests; and lie, knowing their hearts and observing their ways, had withheld from them the dews of heaven, and had caused drought to prevail, that by failure and loss they might be led to reflection and to a truer and more devoted life (vers. 9-11). When the times are hard — trade slack and commercial depression prevailing — men too often begin retrenchment by withholding from God his due, and long before they sacrifice a single luxury of life will they plead inability to sustain his cause. Wiser far would it be for them to give full recognition to him and to his claims, and, whilst thus honouring him, to look to him for his blessing and the renewal of the temporal blessings of his providence.

**III. THE PROMPT ACTION, IN VIEW OF THESE THOUGHTS, UPON WHICH HE SO STRONGLY INSISTED.** “Go up to the mountain,” etc. (ver. 8). This stirring appeal of the prophet was made on “the sixth month, in the first day of the month” (ver. 1), *i.e.* the new moon's day. That day was a special day amongst the people. A festal sacrifice was offered ([Numbers 28:11-15](#)), and a solemn assembly of the people at the sanctuary took place ([Isaiah 1:13](#); [2 Kings 4:23](#)). On this occasion, therefore, we may suppose the people as gathered together on the site of the temple, the bare foundations of which silently testified against their inertness, and the prophet appearing amongst them, addressing words of stem reproof to them, and then bidding them without longer delay go to the mountains and fetch the cedars, and build forthwith the house for God. Such he declared to be the will of God, obedience to which, on their part, would yield pleasure to the Most High, and bring glory to his Name, and would result in the promotion of their own temporal and spiritual well being (ver. 8). — S.D.H.

## Verse 4. —

### **The house of the Lord lying waste.**

The temple was designed to be the centre of hallowed influence to the Jewish nation. It was the recognized dwelling place of God, the shrine where, in bright symbol, his glory, was specially revealed. The pious Jew rejoiced to repair to it, and wherever his lot might be cast he looked towards it with ardent and longing desire. The desecration of it by the introduction of idolatrous practices into its courts had materially contributed to the nation's collapse. It was of the utmost importance, therefore, that the work of its restoration should be pressed forward with all zest, now that the captives had been permitted to return, and at first it seemed as though this course would have been pursued, but unhappily they soon allowed their zeal to flag, and year after year passed by and nothing was done. The house of the Lord lay “waste.” The Divine Teacher, when he came to usher in a new dispensation, declared that God is a Spirit, and is to be worshipped “in spirit and in truth” ([John 4:23, 24](#)). He taught that place has but little to do with worship, and that there is no spot we may not consecrate by our praises and prayers, and render to us “hallowed ground.” Still, he constantly resorted to the temple, and we read of his apostles how that they went up to the temple “at the hour of prayer” ([Acts 3:1](#)). The erection and maintenance of Christian sanctuaries is most thoroughly in harmony with his will, and is calculated to promote the truest interests of the race. Close all such sanctuaries, and

- (1) good men would be left to sigh for the holy fellowship they had lost;
- (2) spiritual darkness would steal over the land;
- (3) the streams of true benevolence would rapidly diminish;
- (4) men in general, losing sight of the common relationship they sustain to the Eternal, would also overlook the interest they ought to feel in each other's weal;
- (5) iniquity would pass unreprieved, and vice unchecked. As lovers of God, our country, and our fellow men, we do well to sustain Christian sanctuaries, and not to allow them to “lie waste.” Notice, “the house of the Lord” may “lie waste” —

**I. IN THE SENSE OF THE MATERIAL STRUCTURE BEING NEGLECTED.** There should be correspondence in respect of beauty and adornment, comfort and cleanliness, between the houses in which we live and the sanctuary in which we meet for worship, and where this is lacking, the want indicates a wrong state of mind and heart.

**II. IN THE SENSE OF ITS PECUNIARY RESOURCES BEING OVERLOOKED, AND THERE BEING THUS STRAITNESS IN RESPECT TO MEETING THE EXPENSES NECESSARILY INCURRED IN ITS MAINTENANCE.** Giving should be regarded as an act of worship. “Bring an offering, and come into his courts” ([Psalm 96:8](#)). Contributions for the maintenance of the worship of God ought not to be regarded in the light of charitable gifts, but as the discharge of bounden obligation.

**III. IN THE SENSE OF ITS SEATS BEING UNOCCUPIED.** There is far too much of “waste” in this respect. The growing habit of attending only one of the services on the sabbath, and none during the week days, needs to be checked. Personal influence should be brought more to bear upon the inhabitants of a locality with a view to securing their presence. “Come, let us go up to the house of the Lord” ([Psalm 122:1](#)).

**IV. IN THE SENSE OF THE EXERCISES CONDUCTED THEREIN BEING MARKED BY BALDNESS AND INEFFICIENCY.** The services should be marked by culture, variety, heart; the worshippers should throw their whole souls into all its engagements, and render each part of the service “heartily” and as “unto the Lord.”

**V. IN THE SENSE OF PAUCITY OF SPIRITUAL RESULTS.** With a view to the prevention of this, let us “pray for Jerusalem,” that its services may yield comfort to the mourning and guidance to the perplexed, and that through these the cold in heart may regain the fervour of their “first love,” and “the dead in trespasses and sins” be quickened to a new and heavenly life. “Save now, O Lord; O Lord, we beseech thee send us now prosperity” ([Psalm 118:25](#)); “Repair the waste places of Zion” ([Isaiah 58:12](#)); “Build thou the walls of Jerusalem” ([Psalm 51:18](#)). — S.D.H.

**Verses 12-15.** — The hearty response.

The human spirit is so backward in respect to the performance of the duties and the fulfilment of the obligations it is under in relation to the higher life, that it requires stimulus, and acts of renewed dedication to the service of God cannot fail to be spiritually helpful. There are moments in life when we become specially impressed as God's servants with a sense of his claims to our most devoted service, and when holy emotions rise within us, moving us to a more unreserved consecration of ourselves to his service. And we do well to make these impressions permanent by placing upon them the stamp of holy resolution. It is wonderful how soon, if we do not take this course, these impressions and emotions vanish. We should therefore foster all holy impulses, and take advantage at once of all emotions and aspirations which would constrain us to render to the Lord our God a truer service than we have rendered in the past. Such impressions are buds we should not nip, sparks of heavenly fire we should not extinguish, the breathings of God's own Spirit, from the influence of which it is at our peril that we remove ourselves. The interest in these closing verses (12-15) lies in that they present to us a bright example of this wise course being pursued. The earnest address of the aged seer touched the hearts of his hearers; they became painfully conscious of past omission and shortcoming and neglect of duty, and were led to consecrate themselves anew to the service of him who had brought them up out of captivity and to their own land.

## **I. THE SPIRIT THAT WAS CHERISHED.**

1. It was the spirit of obedience. "They obeyed the voice of the Lord their God, and the words of Haggai the prophet" (ver. 12).
2. It was the spirit of reverential fear. "And the people did fear before the Lord" (ver. 12). "Whom God would make strong for his service he first subdues to his fear."
3. This obedient and devout spirit was cherished by all. Zerubbabel the governor, Joshua the high priest, and all the remnant of the people alike made this full surrender of themselves to the service of their God (ver. 14).

## **II. THE EFFECTS THAT FOLLOWED.**

1. *The Divine favour was experienced.* Haggai was again commissioned to speak to them in the name of the Lord, and to say to them for God, as his messenger, "I am

*with you, saith the Lord*” (ver. 13). The abiding sense of God's presence with them had made the heroes of their nation the men they were. Moses could face the whole Israelitish tribes when they were murmuring against him and against Aaron; David could confront the mail-clad Goliath; Daniel could be steadfast in the performance of his religious duties despite the lions; Ezekiel could utter burning denunciations against ungodly nations; — because they realized in their inmost hearts the consciousness of the presence and power of God. And now this same presence was pledged to them, and in the Divine might they would be able to overcome every obstacle. The promptness with which this assurance was given is instructive. “God is waiting to be gracious, and will meet the returning wanderer even before his hand has begun the work of service.”

**2. *The spiritual life was quickened.*** “The Lord *stirred up* the spirit of Zerubbabel,” etc. (ver 14). He gave new life to them all, so that they were ready with zeal and alacrity and with holy courage to do his bidding.

**3. *The good work was advanced.*** “And they came and did work in the house of the Lord of hosts, their God” (ver. 14) — S.D.H.

Pulpit Commentary, The - The Pulpit Commentary – Volume 14: Amos-Malachi.

Commentary Proverbs 6:6-11

**Verses 6-11.** —

**Sloth and diligence.**

In this land and in this age, in England in the nineteenth century, there is little room for the sluggard; there is comparatively little temptation to sluggishness; the force of a rushing stream carries all along with it at a rapid pace. Nevertheless, it is true

**I. THAT SOME MEN FIND THEMSELVES UNDER SPECIAL TEMPTATION TO SLOTH.** This may be a matter of

- (1) bodily infirmity, the misfortune of an exceptional physical constitution;
- (2) mental disposition, inherited from others, and to a large extent deserving of pity rather than censure;
- (3) moral character, the impress of a bad habit — a spiritual result which has to be blamed as much as to be deplored.

## II. THAT IT IS TO BE REGARDED AS UNWORTHY OF CHRISTIAN MANHOOD.

1. It is rebuked by the humbler creation (vers. 6-8). That which the ant does instinctively, and without any intelligent guide or instructor, we ought to do, who are endowed with reason, and who have so many human teachers and friends to direct, admonish, and prompt us; who have, moreover, the admonitions of a Divine Teacher and Friend to enlighten and quicken us.

2. It is contemptible in the sight of man, our brother. There is something more than a tone of strong remonstrance, there is a perceptible admixture of contempt in the address, "Thou sluggard" (ver. 6), and also in the raillery of the ninth and tenth verses, "How long wilt thou sleep!... Yet a little sleep," etc. The industrious man cannot look at the slothfulness of the sluggard, at the supineness of the careless, at the dilatoriness of the half-hearted, without irrepressible feelings of aversion and contempt; he is compelled to scorn them in his heart.

III. THAT IT MUST BE OVERCOME IN OUR OWN TEMPORAL INTERESTS. (Ver. 11.) Sloth soon ends in ruin. Bankruptcy waits on negligence. Temporal ruin comes:

1. *Unexpectedly*. "Poverty comes as one that travelleth." It has started a long time, it has traversed many a road, crossed many a valley, surmounted many a hill; but, though travelling long, it is only in sight during the last ten minutes of its journey. So ruin begins its course as soon as a man neglects his duties; it travels far and long, its form is hidden behind the hills, it is only just toward the last that its countenance is seen and recognized; then, before he expected it, Poverty stares him in the face, and grasps his hand with cruel clutch.

2. *Irresistibly*. "Want as an armed man." At last no measures can be taken. Friends are alienated, relatives are wearied, all good habits are gone, the courage which might have risen to the occasion is broken by continued sluggishness of spirit; the man is disarmed of every weapon, and is at the mercy of well armed Want. Indolence not only brings about ruinous circumstances, but it robs us of the spirit by which adversity might be met and mastered; it places us helpless at the feet of the strong.

"Let us, then, be up and doing;" for while sloth is rebuked on every side, and leads down to inevitable ruin, on the other hand, diligence

(1) is in accordance with the will of God concerning us ([Romans 12:11](#); [1 Timothy 5:8](#); [2 Thessalonians 3:6-14](#));

(2) commands a genuine prosperity (see [Proverbs 22:29](#));



- (3) braces the character and imparts spiritual strength;
- (4) places us in a position to show kindness to the unfortunate ([Ephesians 4:28](#));
- (5) in the sphere of religion ensures ultimate and complete salvation ([2 Peter 1:5, 10, 11](#); [2 Corinthians 5:9](#)). — C.

Pulpit Commentary, The - The Pulpit Commentary – Volume 9: Proverbs-Song of Solomon.

## Commentary II Proverbs 6:6-11

### 2. WARNING AGAINST LAZINESS ([6:6-11](#))

[6:6-8](#). A person can become financially destitute by laziness as well as by foolish dealings. Solomon was probably not calling his son a sluggard; he was speaking rhetorically to anyone who might hear or read the message. The Hebrew word for **sluggard** (*ʿāṣēl*) occurs 14 times in Proverbs and nowhere else in the Old Testament. It refers to more than laziness. In [15:19](#) a sluggard is contrasted with the “upright,” and in [21:25-26](#) a sluggard is contrasted with the “righteous.” A sluggard is associated in [19:15](#) with the “shiftless.” A lazy, irresponsible person is challenged to learn from **the ant** (also mentioned in [30:25](#)) **and be wise**. Ants, known for being industrious, are commended here for their initiative. Apparently ants have no leader—**no commander** to direct them, **no overseer** to inspect their work, **no ruler** to prod them On. **Yet** they work better than many people under a leader! Ants also work in anticipation of future needs, storing and gathering while it is warm, before winter comes. The virtue of wisdom is not in being busy but in having a proper view of forthcoming needs that motivate one to action (cf. [10:5](#)). Those who act only when commanded do not possess wisdom.

[6:9-11](#). By two questions ([v. 9](#)) Solomon urged the **sluggard** to **get** out of bed and start working. [Verses 10-11](#), repeated later in [24:33-34](#), point up the danger of a person continuing to nap when he ought to be working: **poverty will come on** him suddenly in the same way a robber or **an armed man** (a soldier) quickly attacks an unsuspecting victim. Poverty is mentioned frequently in Proverbs ([6:11](#); [10:15](#); [11:24](#); [13:18](#); [14:23](#); [21:5](#); [22:16](#); [24:34](#); [28:19](#), [22](#); [30:8](#); [31:7](#)). With his time squandered the lazy person cannot rectify his situation and has little or no money to meet his needs. Obviously such a person is unwise.

1. What's something you purchased that ended up costing you a lot more than you had intended to spend?

*I once purchased a used lawn mower and didn't look closely enough at it. It quickly rusted through and the blade fixture fell off. I paid \$450 for something that only last for two lawn cuts.*

2. Do you think God will work against us in terms of our personal finances? Why or why not?

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*I think God will do a variety of things to set us free from any and all things that hinder our growing deeper in God. We find in Hebrews **Hebrews 12:5-11 (NIV)***

*<sup>5</sup> And you have forgotten that word of encouragement that addresses you as sons: "My son, do not make light of the Lord's discipline, and do not lose heart when he rebukes you, <sup>6</sup> because the Lord disciplines those he loves, and he punishes everyone he accepts as a son." <sup>7</sup> Endure hardship as discipline; God is treating you as sons. For what son is not disciplined by his father? <sup>8</sup> If you are not disciplined (and everyone undergoes discipline), then you are illegitimate children and not true sons. <sup>9</sup>*

*Moreover, we have all had human fathers who disciplined us and we respected them for it. How much more should we submit to the Father of our spirits and live!*

*<sup>10</sup> Our fathers disciplined us for a little while as they thought best; but God disciplines us for our good, that we may share in his holiness. <sup>11</sup> No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it.*

### **Haggai 1:5-11 Today's New International Version (TNIV)**

**<sup>5</sup> Now this is what the LORD Almighty says: "Give careful thought to your ways. <sup>6</sup> You have planted much, but have harvested little. You eat, but never have**

enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it.”

<sup>7</sup> This is what the LORD Almighty says: “Give careful thought to your ways. <sup>8</sup> Go up into the mountains and bring down timber and build the house, so that I may take pleasure in it and be honored,” says the LORD. <sup>9</sup> “You expected much, but see, it turned out to be little. What you brought home, I blew away. Why?” declares the LORD Almighty. “Because of my house, which remains a ruin, while each of you is busy with his own house. <sup>10</sup> Therefore, because of you the heavens have withheld their dew and the earth its crops. <sup>11</sup> I called for a drought on the fields and the mountains, on the grain, the new wine, the olive oil and everything else the ground produces, on people and livestock, and on all the labor of your hands.”

3. Why are God’s people going through some difficult times financially in this passage?

*The people have put their own personal desires and possessions ahead of seeking to rebuild the temple. While they are saying, the time is not right for a building program to take place, they are on their own personal building programs for their homes. They have chosen to ignore the prophets and to be content having things stay the same as they were.*

4. Why do you think God’s people were holding back on their giving? Do you think those are valid reasons for God’s people not giving today?

*I think some of the people wanted to complete the projects they had begun on their own homes. Some wanted to become a little bit more financially secure before taking on a rebuilding project. Some probably just didn’t see any sense of urgency. The temple had been down for 70 years already. What difference would a few more years make. They didn’t see the project from God’s point of view*

5. What connection does God seem to be making between our giving and our relationship to God?

*God is making it clear that God observes how we spend our money. God is indicating that God often blesses us first and then asks things of us as it relates to God. He had no problem with them having nice homes. The difficulty came in that the people had excuses for why they could not spend money on the things of God, but had plenty of money to spend on themselves. It goes back to Jesus' warning that we could not serve both God and money. We often do not think of ourselves as worshipping money, yet God sees money is the leading idol in many of our hearts. Money allows us to live as though God did not exist or as though God does not have a claim upon our lives and possessions. Our giving is an indication of the importance we have assigned to God in our lives. There will always be reasons not to give, yet we have the best reason to give. God has been, is, and yet shall be good to us. It is by God's power and strength that we have received the things that we have.*

*David made the connection between our giving and our worship of God when he stated in **2 Samuel 24:24 (NIV)** <sup>24</sup> But the king replied to Araunah, "No, I insist on paying you for it. I will not sacrifice to the LORD my God burnt offerings that cost me nothing." So David bought the threshing floor and the oxen and paid fifty shekels of silver for them.*

### **Proverbs 6:6-11 Today's New International Version (TNIV)**

**<sup>6</sup> Go to the ant, you sluggard; consider its ways and be wise! <sup>7</sup> It has no commander, no overseer or ruler, <sup>8</sup> yet it stores its provisions in summer and gathers its food at harvest.**

6. What lesson are we to learn from observing the ant?

*The ant can be self motivated. It does not need someone over it to do what needs to be done. The ant anticipates that here are some difficult days ahead and the best time to prepare for them is now, while the opportunity presents itself.*

7. Wise financial decisions are made by anticipating problems which may happen? Why is having a large deductible to get a cheaper policy on a car policy only a good idea for people with money saved up in the bank that they are not planning on using?

*If you have a large deductible and no money saved, then if your car is damaged or stolen, you have no means of replacing it without going deeper into debt. It would have been better to pay the extra amount each month to the insurance company to keep you from making a bad decision in the future. It is good to be an optimist, but remember we live in a fallen world, and at times even as Christians we will be reminded of this when things go against us. If you have money sitting in the bank, then a large deductible is a great. If you don't need it, you still have the money. If you do need it, you don't have to go in debt to replace the vehicle.*

8. What is supposed to be the purpose of life insurance? How do you know when you have enough insurance?

*The purpose of life insurance is to replace the income you or your family will lose by the death of someone who is contributing to the expenses of the house. The person does not necessarily have to have an outside job. A stay at home parent is bringing in income by not having to pay for day care. If something happened to that parent, the family will need a way to pay for day care. Life insurance would do it. Life insurance can help take care of kids if both parents are killed at the same time. Life insurance is good to keep a family out of debt when it comes to funeral expenses. This is a reason it's good to have insurance on your children. Life Insurance can also be a means by which a person leaves a financial legacy to his/her children or church. How much life insurance you need depends on how many people are still dependent on you for your income. The older you get, the less life insurance you may need. A younger adult is advised to have enough life insurance so that the interest created by the amount would be equal to the deceased person's salary. An older adult may not need nearly as much insurance, depending on the purpose of why they have life insurance. All of us should have some time of insurance to assist with our funeral expenses.*

9. What are the benefits of living at a standard of living, below what your income would allow you to have?

*You will have extra money to spend on things for you and your family. You will be able to assist with extra ministry projects at the church. You will have a higher credit score. You will not be harassed by creditors. You will have more options in your life. You will be able to take advantage of good financial opportunities when they come your way. You will be a light for others. You will be set free from trying to keep up with the Joneses. You will be able to sleep better at night.*

10. What kind of insurance if any, do you get from God when you tithe?

*You have a promise from God that God will bless you in ways that you could not have imagined. No matter what, God is still at work in your favor and God has not forgotten you.*

11. Why does a person who tithe, sometimes lose his or her job?

*We are tempted to think that God rewards us in terms of financial blessings only when it comes to tithing. What we should desire most of all from tithing is a deeper relationship with God and a deeper level of trust of what it means to walk with God by faith. Tithing does not eliminate problems, even financial problems in our lives. Jesus said in John 16:33 (NIV) <sup>33</sup> **"I have told you these things, so that in me you may have peace. In this world you will have trouble. But take heart! I have overcome the world."***

Losing a job is a reality of living in this world in the same way as are car accidents, sports injuries, sickness and disease. God uses all of these things to develop character and hope within us. Losing a job, may be done for a host of reasons from God's perspective. Sometimes it is not until after we have lost a job, that we discover something better is ahead for us. It may not be a better job, as much as it is becoming a better child of God.

12. How much does it cost a person not to tithe?

*Nobody knows because we do not understand all the ways God is at work in a person's life. We cannot measure when God withheld his grace in a given situation or when God kept a door closed that would have been a benefit to the person. We do know the person is robbing themselves of the opportunity of hearing "well done" in the area of finance when he or she stands before God.*

13. How much does a person save by tithing?

*We do not know because of the way in which God promises to bless us for our giving. We find in Malachi 3:10-12 (NIV) <sup>10</sup> **Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and***

***see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. <sup>11</sup> I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty. <sup>12</sup> "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.***

*We see a general principle in the New Testament in **2 Corinthians 9:6 (NIV)***

*<sup>6</sup> Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.*

**Being Smart With Your Money Lesson 3 “What Should I Do”  
Philippians 4:10-13**

**Commentary**

**4:10** I rejoice in the Lord greatly that now at last you have revived your concern for me; indeed, you were concerned for me, but had no opportunity to show it.<sup>NRSV</sup> Next, Paul turned his attention to one of the main reasons for writing this letter—to thank the Philippian church for their gift to him. Epaphroditus had been sent to Rome from Philippi with a generous financial gift for Paul, and it had come during a time of need. Paul's words *at last you have revived* sound harsh, but that harshness is absent in Greek. The second phrase explains that the church had constantly been concerned for Paul, but had *had no opportunity to show it*. Whatever the reason for that lack of opportunity, Paul rejoiced not only at the gift and God's wondrous provision for his needs but also for the church who cared so much about him, had not forgotten him, and had at last been able to show their concern for him with the arrival of Epaphroditus.

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**LIFE APPLICATION**

**REVIVING CONCERN**

Paul was glad that the Philippians had revived their interest in supporting him. If your interest in a missionary has waned and you'd like to revive it, here are some suggestions:

I Ask her about her work. Don't wait for the quarterly letter to arrive.

Take the initiative.

I Send a birthday card. Everyone in the family should sign it, and before it gets mailed, pray together for your missionary.

I Send a gift. It doesn't need to be big. Tell him it's just a little extra from a friend.

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Though Paul never asked for money for himself, he accepted the Philippians' gift because they gave it willingly and because he was in need. In [1 Corinthians 9:11-18](#), Paul wrote that he didn't accept gifts from the Corinthian church because he didn't want to be accused of preaching only to get money. But Paul maintained that it was a church's responsibility to support God's ministers ([1 Corinthians 9:14](#)).



**4:11** Not that I am referring to being in need; for I have learned to be content with whatever I have.<sup>NRSV</sup> At this point, Paul took pains to make sure that his words were not misunderstood. The fact that the Philippians had not sent help sooner did not mean that Paul had been disappointed in them or that he had been put in desperate

straits at that time. Instead, he had learned an important secret to the Christian life—that he could be content with whatever he had, despite his outward circumstances.

Wealth is a good servant, a very bad mistress.

*Francis Bacon*

Paul had to *learn* this because contentment is not a natural human response. The word *content* in Greek means "self-sufficient" and independent of others. Paul used this term to indicate his independence, if need be, of everything *but* Christ, since Christ was the sole source of Paul's life ([1:21](#); [4:13](#)). This contrasted with the Stoic philosophy that used the word "content" to describe a person who impassively accepted whatever came. A Stoic view fostered self-sufficiency to the point that all the resources for coping with life came from within humans themselves. Paul explained that his sufficiency was in Christ alone, who provides strength to cope with all circumstances.

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## LIFE APPLICATION

### HIS POINT OF VIEW

Paul was content because he could see life from God's point of view. He focused on what he was supposed to *do*, not what he felt he should *have*. Paul had his priorities straight, and he was grateful for everything God had given him. Paul had detached himself from the nonessentials so that he could concentrate on the eternal. Often the desire for more or better possessions is really a longing to fill an empty place in one's life. To what are you drawn when you feel empty inside? How can you find true contentment? The answer lies in your perspective, your priorities, and your source of power.

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How do we get to that lofty goal of contentment? It is important for believers to realize that biblical "contentment" is not fatalism or acquiescence to one's lot in life. Such thinking would smother God's ongoing guidance. Rather, contentment involves one's perspective on life. Believers know that "we fix our

eyes not on what is seen, but on what is unseen. For what is seen is temporary, but what is unseen is eternal" ([2 Corinthians 4:18](#) NIV).

To have real contentment:

- Remember that everything belongs to God. What we have is a gift from him.
- Be thankful for what we have, not coveting what others have.
- Ask for wisdom to use wisely what we do have.
- Pray for grace to let go of the desire for what we don't have.
- Trust in God to meet our needs.

For more on contentment, see [1 Timothy 6:6-10](#).

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### **LIFE APPLICATION**

#### **CONTENTMENT**

Poverty is a tragedy, but everyone needs to be penniless at some point during young adulthood. People who have nothing begin to see wonders in simple pleasure, to savor simple food, and to enjoy simple diversions. Poverty brings the "rat race" to a halt and teaches the value of relationships. Prayer becomes more important and voice mail less so.

Francis of Assisi, the great thirteenth-century monk, taught his followers never to own anything in order to be content in Christ alone. We are less severe today about our possessions. But contentment means that we *need* none of them and that we regard them all as God's gift, never God's substitute.

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[4:12](#) I know what it is to have little, and I know what it is to have plenty.<sup>NRSV</sup> The following verses give a bit of Paul's personal testimony. Paul knew what it was like to have very little—to "be abased" (NKJV). The Greek word is the same root word used to describe Jesus humbling himself in [2:8](#). The picture is of Paul voluntarily accepting a low status, even a life of poverty, for his Master's sake (see also [1 Corinthians 4:11-13](#); [2 Corinthians 6:4-10](#)). Although he taught that the churches should support their leaders, Paul himself did not demand salaries from the churches that he had planted. This kept him above criticism (see

[2 Corinthians 11:7](#)). Thus with travel and food costs, Paul probably had very little to live on.

In the Greek, the opposite of having little is having *plenty*. Literally, the meaning of the Greek word *perisseuein* is "to overflow." This might refer to Paul's pre-Christian days as a fairly wealthy and influential Pharisee.

Whether Paul had plenty or little, he could keep life on an even keel because of contentment. What an important lesson for all believers to learn! No wonder Paul called it a "secret" (below).

In any and all circumstances I have learned the secret of being well-fed and of going hungry, of having plenty and of being in need.<sup>NRSV</sup> The Greek words for *learned the secret* are used only here in the New Testament. It was an expression used in the pagan mystery cults to describe initiations of new members. Initiations were rarely easy, and Paul used the word to describe his initiation by his experiences into living a victorious Christian life. Paul's initiation was filled with joys as well as difficulties, *being well-fed and . . . going hungry*—having plenty sometimes and being needy at other times (see discussion on [1:1](#)). (For a more complete testimony of Paul's life as an apostle of Jesus Christ, read [2 Corinthians 11:21-33](#).)

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### LIFE APPLICATION

#### ALWAYS WANTING MORE

Are you content in any circumstances you face? Paul knew how to be content whether he had plenty or whether he was in need. The secret meant drawing on Christ's power for strength. Do you have great needs? Are you discontented because you don't have what you want? Learn to rely on God's promises and Christ's power to help you be content. If you always want more, ask God to remove that desire and teach you contentment in every circumstance. He will supply all your needs, but in a way that he knows is best for you.

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[4:13](#) I can do all things through him who strengthens me.<sup>NRSV</sup> Paul's contentment was not gained through stoic self-discipline. Instead, it was through Christ alone, literally "the one empowering me" (see [1 Timothy 1:12](#)). In the most reliable manuscripts, Christ's name is not in this verse, but he was surely who Paul had in mind. Paul had already given up all his accomplishments and credentials as he followed Christ ([3:7-8](#)); he also realized that he could not live

the Christian life on his own. Paul, like every believer, had to depend on Jesus Christ. In context, the *all things* refers to the list in [4:11-12](#). In every possible circumstance, Paul could truly be content because he did not let outward circumstances determine his attitude. Christ was giving him the strength to continue with his ministry and the work of spreading the gospel whether he had plenty or was in need. Paul had complete confidence that, no matter what the circumstance, Christ would give him the strength to meet it. Thanks to his enabler, Paul had a "can do" attitude.

This verse can be divided into two halves. The first half is, "I can do all things" ("everything"). To stop there and pull the words out of context would imply the idea of self-reliance, cocky self-assuredness. That's the kind of message we often hear from motivational speakers: "You can do anything you want if you put your mind to it." But that's not what the verse says. The last half reveals the source of our strength: Christ. God wants us to accomplish much for him in this world, but only through Christ. Instead of trusting our own strength and abilities, we must rely on Christ and his power.

Paul's confident words can be spoken by every Christian. The power we receive in union with Christ is sufficient to do his will and to face the challenges that arise from our commitment to doing it. God does not grant us superhuman ability nor every resource to accomplish anything we can imagine without regard to his interests. As we contend for the faith, we will face troubles, pressures, and trials. But we do not need to worry about being given more than we can handle; Christ will supply resources sufficient to complete what he asks us to do.

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### ***LIFE APPLICATION***

#### **WHAT DOES HE WANT?**

Does this verse promise that Christians can do anything they want? No. What God promises is that we can do everything he wants us to do. At times we may wonder if God is expecting too much. How can we possibly heal that relationship, break that sinful habit, tell that neighbor about Christ, or give our tithes to the church? But God promises to give us the strength to do what he asks. What does God want you to do? Step out in faith and do it, trusting him for the strength.

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**Life Application Bible Commentary - Life Application Bible Commentary –  
Philippians, Colossians, & Philemon.**

## COMMENTARY ON CONTENTMENT

**6:6** Now godliness with contentment is great gain.<sup>NKJV</sup> Picking up the words *godliness* and *gain* from [verse 5](#), Paul here presents the truth about both. The false teachers thought godliness was a means to financial gain; instead, godliness *is great gain* in itself when accompanied by contentment. Godliness does not come and go with the uncertainties of material wealth; godliness, with contentment, *is* the wealth, independent of one's bankbook and possessions. The false teachers had it backward.

He is no fool who gives what he cannot keep to gain what he cannot lose.

*Jim Elliot*

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### LIFE APPLICATION

#### CASHING IN

Even Christians whose teaching meets orthodox standards can become false teachers if they become motivated by financial rewards. If we lose our sense of mission, our desire to serve God and the people in our sphere of influence, we can become entirely self-serving.

Take an intentional inventory of your deepest desires and your record of carrying out responsibilities. Is your faithfulness determined by obedience to God or by the size of the financial incentives?

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Each of these three components contribute to understanding the abundant life Jesus offers (see [John 10:10](#)):

- **Godliness**—Throughout [chapter 4](#) of this letter, Paul contrasted the characteristics and consequences of godliness and godlessness. Godliness requires training ([4:7](#)) and develops inner spiritual qualities, while at the same time being apparent in the way we relate to others ([4:12](#)). Godliness exhibits true character exemplified in the way we serve others.
- **Contentment**—Like godliness, contentment grows from our attitude toward living God's way. "Contentment" was one of the highest Greek ethical qualities, meaning "sufficiency in self." Christians turned it

around to mean sufficiency in Christ. Paul revealed that he had discovered the secret to contentment to be complete reliance on Christ: "I can do everything through him who gives me strength" ([Philippians 4:13](#) NIV).

To have *contentment* in Christ requires four decisions about the events and possessions of our life:

- (1) We must focus on what God has already allowed us to have.
- (2) We must disregard what we do not have.
- (3) We must refuse to covet what others may have.
- (4) We must give thanks to God for each and all of his gifts ([4:3-4](#)).

If we fail to make these decisions, our contentment will diminish.

- *Gain*—The benefits or profit that motivated the false teachers were neither lasting nor capable of bringing contentment. Their earthly profits would be left behind, as Paul explained. What brings *great gain* has to do with eternal values. When material treasures become our focus, we quit contributing to our eternal accounts. Whatever gains we may experience in this life mean nothing if they cause us eternal bankruptcy (see [Matthew 6:19-24](#)).

This statement provides the key to spiritual growth and personal fulfillment. We should honor God and center our desires on him ("godliness," see [Matthew 6:33](#)), and we should be content with what God is doing in our lives (see [Philippians 4:11-13](#)).

[6:7](#) For we brought nothing into this world, and it is certain we can carry nothing out.<sup>NKJV</sup> Paul followed up his statement about the true source of contentment by discounting any hope of ultimate contentment based merely on this life. The correct perspective on material possessions—money, houses, clothing, vehicles, jewels, land, etc.—remains eternally the same. They cannot last forever. We can lose, break, or ruin them in this life, and we cannot take them with us when we die.

There should be no doubt about the matter, for Scripture repeats this theme:

- "Naked I came from my mother's womb, and naked shall I return there. The LORD gave, and the LORD has taken away; blessed be the name of the LORD." ([Job 1:21](#) NKJV)

- "As they came from their mother's womb, so they shall go again, naked as they came; they shall take nothing for their toil, which they may carry away with their hands." ([Ecclesiastes 5:15](#) NRSV)
- "But God said [to the rich man], '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 are not rich toward God." ([Luke 12:20-21](#) NRSV)

**6:8** But if we have food and clothing, we will be content with these.<sup>NRSV</sup> Human beings have basic needs. Believers and unbelievers alike require food and clothing (also implying shelter) for survival. The difference should be that when believers'

basic needs are met, they ought to be satisfied and content, requiring nothing more. In contrast, unbelievers are driven by society's standards and desires; they cannot be content with only basic needs being met because they must always strive for more.

So we ask that every day we may be given our daily bread (that is, Christ) so that we who live in him may be strengthened and made holy.

*Cyprian*

One helpful discipline in contentment involves distinguishing between *needs* and *wants*. We may have all we need to live but let ourselves become anxious and discontented over what we merely want. Much of the advertising industry attempts to change our perception so that more and more of what we want becomes what we think we need. Paul lived what he preached: "I have learned in whatever state I am, to be content: I know how to be abased, and I know how to abound. Everywhere and in all things I have learned both to be full and to be hungry, both to abound and to suffer need" ([Philippians 4:11-12](#) NKJV). Like Paul, we can learn to be content without having all that we want. Otherwise we will become slaves to our desires. The writer of Hebrews offered this advice: "Keep your lives free from the love of money, and be content with what you have; for [God] has said, 'I will never leave you or forsake you'" ([Hebrews 13:5](#) NRSV).

### **LIFE APPLICATION**

#### **FLAT BROKE**

There is no money to pay bills. . . . The church is in the red. . . . The ministry is behind in paying its staff. . . . What should we do? God works in infinitely varied and creative ways to supply our needs. Our

work has a place in God's plan. We should always look for God's hand at work in all of life. The following steps will focus your attention on God:

- I Ask God to clarify your desires and remove those that are inappropriate.
- I Thank God for all that he has already provided.
- I Claim God's promises of provision and help.
- I Ask him for wisdom to undertake the tasks he wants you to do.
- I Determine what other spiritual needs God might be meeting in your life by *not* meeting the physical need that seems so pressing.
- I Look each day for opportunities to rely on Christ's power and love.
- I Remind yourself out loud that God is in complete control.

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Paul's words do not guarantee that every Christian in the world will always have adequate food and clothing. He was very familiar with deprivation (see [Philippians 4:11-12](#) above). Nor should we make this statement an excuse for selfishness. Paul's insistence that families and the church provide for their widows surely implies that God provides abundance to some so they might share with others. Paul would have endorsed James's warning to believers: "Suppose a brother or sister is without clothes and daily food. If one of you says to him, 'Go, I wish you well; keep warm and well fed,' but does nothing about his physical needs, what good is it?" ([James 2:15-16](#) NIV). If we are distressed at unmet needs in someone else's life when God has supplied to us the resources to help, but we do nothing to help, we are being both unloving and disobedient.

**See Also:**

[Chart: Money and Contentment](#)

**6:9** But those who want to be rich fall into temptation and are trapped by many senseless and harmful desires that plunge people into ruin and destruction.<sup>NRSV</sup> After stating the simple plan for living faithfully, Paul challenged the world's view by showing the outcome of trying to gain contentment through the pursuit of wealth. The desire to be rich is, by its very nature, a desire that cannot be satiated. *Those who want to be rich* cannot understand contentment because they can never have enough money.

The *temptation* of money eventually traps people into doing anything to get money—illegal or immoral—even being

Some day we shall live without money, so we should prepare ourselves now by accepting the discipline of putting God's



willing to hurt others. [Verses 9-10](#) show the results of refusing God's plan for contentment. By refusing to be content, people's desire for money feeds their greed. Soon their passion makes "wanting more" the only value.

commandments first, and ensuring that integrity is our watch-word whenever money is concerned.

*Polycarp*

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## LIFE APPLICATION

### GOLDEN ADDICTION

Despite overwhelming evidence to the contrary, most people still believe that money brings happiness. Rich people who allow their resources to serve God may be happy, but only because they do not let money and possessions control them. But people who constantly crave *more* wealth and *more* possessions are caught in an endless cycle that only ends in disillusionment, ruin, and destruction. How can you keep away from the love of money? God, through Paul, provides guidelines:

I Realize that one day riches will all be gone ([6:7](#), [17](#)).

I Be content with what you have ([6:8](#)).

I Monitor what you are willing to do to get more money ([6:9-10](#)).

I Love people more than money ([6:11](#)).

I Love God's work more than money ([6:11](#)).

I Freely share what you have with others ([6:18](#)).

See [Proverbs 30:7-9](#) for more on avoiding the love of money.

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### Life Application Bible Commentary - Life Application Bible Commentary – 1 & 2 Timothy and Titus.

1. When was the last time you had an internal struggle inside and you knew that you had enough, but you had a hard time convincing yourself not to still go for more?

After purchasing a home, I found myself still looking at other homes to purchase in the future.

2. Why won't our society let us believe that "we have enough?"

Our society works a lot on greed. The only way we can get more is to take something from someone else. If people are convinced they have enough, there is little motivation to go out and buy something new. We manufacture needs and tell people they must have them. 30 years ago, nobody needed a cell phone. Today we can't live without one. We use to could live with less than 5 tv stations. Today we are told we need at least 65 stations.

### **Philippians 4:10-13 Today's New International Version (TNIV)**

**<sup>10</sup> I rejoiced greatly in the Lord that at last you renewed your concern for me. Indeed, you were concerned, but you had no opportunity to show it. <sup>11</sup> I am not saying this because I am in need, for I have learned to be content whatever the circumstances. <sup>12</sup> I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. <sup>13</sup> I can do all this through him who gives me strength.**

3. What makes it hard to be content with what we have? Where do you need to exercise contentment now?

It's hard to be content because discontent can sneak upon us in such subtle ways. Somebody makes a comment that puts us down or something we have down. We think we need to improve on it. Peer pressure from family members and friends nudges us to make comparisons between ourselves and them. People will suggest to us we could have more if we just did x. How others in our past are doing in life, makes us think we may never achieve what they have achieved. I need to exercise contentment in knowing I am doing what God called me to do in life. Another person's accomplishments should not make me devalue how God has chosen to use me.

4. Do you think our possessions that we leave behind will be a testimony in our favor or a testimony against us when we stand before God at the judgment?

A lot will depend on what did we do to obtain the possessions, and what was God telling us to do with the possessions. We probably will have to answer to God for why we never were able to tithe. But likewise we will have to answer to God for all the stuff we hoarded when we could have used them to be a blessing to others. We all have for more than we need

of things, and yet we would rather leave them in our closets and garages than ask, how could I turn this in to help somebody else. Many of the things we have that could be a blessing, when we die, our kids or relatives are simply going to throw away in the trash because they did not have time to go through them. It is what we give away while we are alive that goes ahead of us into heaven. One of the reasons the rich man got into trouble in Jesus story about Lazarus was the way in which the rich man used his wealth.

5. How is the choice of a car or a home that we buy or we rent is both a financial and a spiritual decision?

Where we choose to live is going to affect how often and how expensive it will be for us to continue to be a part of our church fellowship. The distance could limit how often we can attend worship or other functions at the church. The amount we pay for a car or home, may affect our ability to tithe and to give to special offerings or campaigns. It may affect our ability to help others on a private level. If we become locked into payments, it may hinder our ability to take on certain ministry opportunities, because we cannot leave our present job. What we buy also affects how we will be able to use it for ministry? All that we have is to belong to the Lord.

6. What should we do if we are to start to learn how to be content?

It probably means we need to prayerfully start asking, what can I start to give away so that I can be freer with my possessions. We need to ask God to help us understand our motives for why it is that we continue to want more. We need to seek God before we make a purchase and take the time to pray about it. WE need to ask God, if it's God's will for us to obtain what we are seeking.

7. Jesus once said, Luke 12:47-48 (NIV)

<sup>47</sup> "That servant who knows his master's will and does not get ready or does not do what his master wants will be beaten with many blows.

<sup>48</sup> But the one who does not know and does things deserving punishment will be beaten with few blows. From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked. How does this passage relates to a person who has been given a lot of money? Should a person with a very large income be expected to give more than 10%, if so what would you think a very large income is?

No Matter what it is that we have, the more we have of possessions, of gifts, of talents, and of skills, we need to be willing to put them at the Lord's disposal. We often think that 10% of our giving is the ceiling for what we are to do. 10% is actually the floor. As we simplify our lives, we discover that we can live on a lot less. It is hard for us to see the power our wealth and possessions have over us. It is easy to say we trust God, but it is very difficult to give up our money to do so. Most of the time we think a very large income is 2 to 3 times what we make. But we forget somebody is making 2 to 3 times less than what we make and they think we should be doing more in our giving.

8. The Scriptures says that "God loves a cheerful giver." If a person is cheerful giving only 2% of their income to God, is that enough to fulfill all that's required?

**In this passage, Paul is talking about a special offering that is being taken up to be a blessing to the saints in Jerusalem . This is not a regular offering for the support of the church. A 2% offering here could be a cheerful giver. I think the person who is giving 2% as a regular offering to the Lord needs to do some growing in their spiritual lives in the area of giving.**

9. Read the following context in what comes before the Lord loving a cheerful giver. Do you think the passage encourages giving more or giving less.

### **Today's New International Version (TNIV) 2 Corinthians 9:5-9**

<sup>5</sup> So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a generous gift, not as one grudgingly given.<sup>6</sup> Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.<sup>7</sup> 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.<sup>8</sup> 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.

God wants us to be generous in our giving, because God wants us to become more and more like God. God wants to do things in our lives that cause us to grow in Him.

10. Why is it important to be a regular faithful giver to the work of the ministry of Jesus Christ?

Ministry takes money. Only God's people can be expected to pay for the work of Christ. We grow in God when we have a strong church.

11. How does one become a disciplined giver?

By choosing to spend their money in accord with God's will for their lives. If one really wants to become a tither, God will help them to do so, by showing them things they can give up, and by trusting God to give them even more. Making small steps at a time, will eventually get you to the place you want to be in God.

12. How does knowing the secret of contentment put us in a better position to be tithers?

We will have more say so over where our money is actually going. It is very difficult to give what we no longer have.

13. What are the purposes of being a tither?

The purpose of being a tither is to grow spiritually in the Lord while supporting the ministry of Jesus Christ to make a difference in the lives of others. It is a step of faith to learn to rely upon God for all our needs. It helps us avoid putting material possessions ahead of our walk with the Lord. It is a first step to keep us from falling in love with money.

14. If everything belongs to God, what portion of our finances should God have a say so in how and on what we spend it?

**All Of It.**