Discuss how everyone did during the past week of devotions.
As they read through the passages did anything really stand out to them?
Did they learn anything new or gain a new insight?
Did anyone consciously put into action something they read?

Why do you think there is a perspective in society that the church just wants your money?
How do you feel about this?

_Note: We have included this study not because our church wants nor needs your money. We have included it because giving is a spiritual discipline expressing dependence on God. We want to help you to develop “giving” as a discipline and as part of your growing relationship with Him._

What do you think the church should teach about money and giving?

What do you think was Jesus’ perspective on money and giving?

In the Bible we encounter terms such as “sacrifice”, “tithe” and “offerings”.
What do you think is the difference among these terms?

- **Sacrifice:** An animal sacrifice that acted as a substitute for the death consequence of our sin.
- **Tithe:** 10% of your annual income.
- **Offering:** Any gift you give to God above and beyond the tithe.

Why do you think God, throughout the Bible, expects people to bring gifts to him? Does he need them?
CAIN & ABEL

Genesis 4:2-8 (NIV)
Later she gave birth to his brother Abel. Now Abel kept flocks, and Cain worked the soil. 3 In the course of time Cain brought some of the fruits of the soil as an offering to the LORD. 4 But Abel brought fat portions from some of the firstborn of his flock. The LORD looked with favor on Abel and his offering, 5 but on Cain and his offering he did not look with favor. So Cain was very angry, and his face was downcast. 6 Then the LORD said to Cain, "Why are you angry? Why is your face downcast? 7 If you do what is right, will you not be accepted? But if you do not do what is right, sin is crouching at your door; it desires to have you, but you must master it." 8 Now Cain said to his brother Abel, "Let's go out to the field." And while they were in the field, Cain attacked his brother Abel and killed him.

What was the source of the tension between Cain and Abel?
Cain grew jealous over the fact that Abel’s offering to God was pleasing and acceptable, but his offering was rejected. Isn’t it interesting that the first conflict recorded after the Fall is one based on worship and giving?

There is something about our relationship with God and how we relate to him in worship and offerings that is the root problem for all mankind. This is a very key topic for us to discuss as it will ultimately impact how we view and approach life in this world.

What was the real problem behind Cain’s offering?
It specifically mentions that Abel brought the best of what he had for an offering and simply states Cain brought "some" of what he had. It may be reflective of a heart attitude where Cain looks out for his own interests first, ahead of God.

It may also be that the offering was to be a sacrifice to picture the fact that a substitute needed to be provided to pay the death penalty for their sin. Hence, Abel’s animal gift was acceptable, but Cain’s grain offering was inadequate.

Whatever it was that was wrong with Cain’s offering, he knew it, and chose to act that way anyway. It was an issue of the heart and an act of rebellion against the will of God.

Cain wanted to determine for himself on what terms he was to worship God and what he was to offer to him. What was the problem with this? In so doing he was essentially creating his own belief and worship system apart from the will of God. It was his heart response to the lordship of God in his life that was the major issue in his gift to God being rejected.
How might this same issue be a potential problem for us today?
We have a tendency to think we can choose how we should worship God.
We determine what we will give him, and how much, apart from what he says he wants.

We often approach worship without a deep passion for God or appreciation of the fact that he has provided a substitute to save our lives eternally.

Read through some of the offerings God tells the Israelites they can bring to him. (Leviticus 1-7)

**Burnt Offering:** a male bull, sheep, goat or a bird without defect  
**Purpose:** to provide atonement for sin and express dedication to God

**Grain Offering:** grains prepared without yeast and sprinkled with salt  
**Purpose:** It was an expression of thanks for God’s provision. It was given to the priests.

**Fellowship Offering:** a male or female animal without defect from the flock  
**Purpose:** It was for:
   a) giving thanks to God for his provision  
   b) used in making a vow  
   c) an expression of devotion to God

**Sin Offering:** Young bull without defect  
**Purpose:** to seek forgiveness for sins whether intentional or unintentional

**Guilt Offering:** a ram without defect  
**Purpose:** an expression of repentance for unintentional sins, focusing on confession and restitution for any wrongs committed

**Tithe 1:** Annual Tithe: to support Levites (10%, but if solely in money, then 12%)  
*Leviticus 27:30-32 (NIV)*  
30 A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD. 31 If a man redeems any of his tithe, he must add a fifth of the value to it. 32 The entire tithe of the herd and flock—every tenth animal that passes under the shepherd's rod—will be holy to the LORD.

**Tithe 2:** Festival Tithe: for the Temple in Jerusalem (10%)  
*Deuteronomy 14:22-27 (NIV)*  
22 Be sure to set aside a tenth of all that your fields produce each year. 23 Eat the tithe of your grain, new wine and oil, and the firstborn of your herds and flocks in the presence of the Lord your God at the place he will choose as a dwelling for his Name, so that you may learn to revere the Lord your God always. 24 But if that place is too distant and you have been blessed by the Lord your God and cannot carry your tithe (because the place where the Lord will choose to put his Name is so far away), 25 then exchange your tithe for silver,
and take the silver with you and go to the place the Lord your God will choose. Use the silver to buy whatever you like: cattle, sheep, wine or other fermented drink, or anything you wish. Then you and your household shall eat there in the presence of the Lord your God and rejoice. And do not neglect the Levites living in your towns, for they have no allotment or inheritance of their own.

Deuteronomy 12:17-19 (NIV)

17 You must not eat in your own towns the tithe of your grain and new wine and oil, or the firstborn of your herds and flocks, or whatever you have vowed to give, or your freewill offerings or special gifts. Instead, you are to eat them in the presence of the Lord your God at the place the Lord your God will choose--you, your sons and daughters, your menservants and maidservants, and the Levites from your towns--and you are to rejoice before the Lord your God in everything you put your hand to. Be careful not to neglect the Levites as long as you live in your land.

What were they to do with this tithe? (Note: Deut 14:26; Deut 12:17-18)

This tithe was used to make a huge feast possible among God’s people. Ten percent of their income was to be used for throwing a party to celebrate God’s provision.

What do you think of the idea of asking people to use ten percent of their annual income to throw a party celebrating God’s provision, in addition to the regular tithe?

How would that go over if we proposed that in our church?

Once every three years the focus of this tithe was to shift.

Poverty Tithe: Collected once every three years to help the poor

Deuteronomy 26:12 (NIV)

When you have finished setting aside a tenth of all your produce in the third year, the year of the tithe, you shall give it to the Levite, the alien, the fatherless and the widow, so that they may eat in your towns and be satisfied.

Note:
A Jewish historian in the first century understood the poverty tithe as being a completely separate tithe in addition to the other two. "Besides those two tithes, which I have already said you are to pay every year, the one for the Levites, the other for the festivals, you are to bring every third year a third tithe to be distributed to those that want [i.e., lack]; to women also that are widows, and to children that are orphans" (Antiquities of the Jews, Book 4, chapter 8, section 22).

There is theological discussion over this point.
Why do you think God only focuses on the poor once every three years?

Total average of Tithes per year = 20% - 23\(\frac{1}{3}\)% of their family income.

Twenty percent plus all the offerings
Why do you think God commanded all this?

1) It reminded the Israelites that God was ultimately the owner of the land and they were on the land as his tenants.

2) God used this as a means to facilitate the costs of the temple and its servants.

3) It gave opportunity to express praise and thanks to God for all he did for them.

4) It showed they were passionate about the purposes of God being worked out in this world. It acknowledged that all they had belonged to him and was to be used for his kingdom.

5) It expressed their dependence on God to continue to meet their needs.

6) It was an act of obedience to the will of the Father.

How does giving to God express our dependence on him?

By giving to God first, out of our income, we are stating that:

1) all we have comes from him

2) we are trusting in him to provide for us.

When we look at our finances and say I cannot afford to pay God first, what are we saying?
We are declaring that we are ultimately responsible for meeting our own needs and we cannot risk giving to God at this time. Everything takes priority over him and his purposes.

We are declaring:
I am the REAL provider for my Life.
The money/resources are really MINE to do with as I see best.
I must make sure I meet my needs first, THEN I can give to God out of what is left over.
Malachi 3:7-12 (NIV)

Ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me, and I will return to you,” says the LORD Almighty. "But you ask, 'How are we to return?' 8 "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. 9 You are under a curse--the whole nation of you--because you are robbing me. 10 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. 11 I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty. 12 "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.

Why were the Israelites under a curse from God?
They were under a curse because they held back their tithes and offerings from God. As a result, their businesses (crops) weren’t doing as well and they constantly struggled with meeting their needs.

Keep in mind, this wasn’t solely about tithing, it was about their hearts moving away from God and this was expressed through how they contributed the tithe.

What did God say would happen if they TRUSTED him with regard to their finances?
He would pour out so much blessing on them that they wouldn’t know how to handle it. He would prevent problems from affecting their businesses. They would be viewed by others as being blessed by God. Their lives would be delightful.

Haggai 1:5-6 (NIV)

Now this is what the Lord Almighty says: "Give careful thought to your ways. 6 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."

What does God say happens when we take our focus off him and stop trusting his provision; when we focus on providing for ourselves and forget his purposes?

Have you experienced times when no matter how hard you worked, there was never enough?

In the New Testament we are no longer under LAW, but under GRACE. Therefore, we are not limited in the foods we can eat, we can worship together any day of the week, we don’t have to offer sacrifices and men don’t need to be circumcised (whew!).
So then, what about tithing? If we are no longer under law, how much should we give?

In the New Testament we approach life with the understanding that everything we have belongs to God. None of it is our own because we gave our lives and “everything” we have to Christ when we decided to make him Lord (owner) of our lives.

*Luke 14:33 (NIV)*

_In the same way, any of you who does not give up everything he has cannot be my disciple._

If everything we have is his, then how much does he want to go to ministry purposes? It's a heart issue! Are we really as passionate about his kingdom and people being redeemed as he is or are we more focused on our own comfort? How can we tell? Look at our cheque books. That will indicate where our priorities lie.

A good guideline is to start with the concept of the tithe (10-20%) and go from there.

The guideline, though not LAW, is a principle that God taught as a practical approach to help people balance an attitude of dependence on him as well as supporting the forward movement of the Kingdom.

What if you're struggling with debt?

What’s the best way to get out of debt? Hand your problem over to God and let him deal with it. It means we simply live as he directs us and we trust him to meet all of our needs. The deeper you've gotten yourself into debt, the more you need to allow God to be at work. Tithing is your way of declaring that dependence.

It is counter-intuitive and counter-cultural – that’s why God specifically says in Malachi, “TRUST ME IN THIS!” Our natural tendency will be to NOT TRUST God and to assume control ourselves. It is that very attitude of self-reliance that prevents us from experiencing the blessing of God in our lives.

What if I am on assisted living (disability, social assistance, etc.)?

You will need to check the terms of the agreement on this one. Some agreements say the money is given to you solely for certain benefits and is not to be given away to charities or to others. It is given to you to meet your basic needs. If this is the case then the money is not yours to do with as you see fit. It is the government’s money and they give it to you with certain conditions. They have a right to do that. If you are not allowed to give money to charities, you must respect the law.

If this is the case, then you may want to find other ways to tangibly express your dependence on God. Give of your time, your creativity, etc.

As you reflect on how you direct your finances, does this study evoke any challenge for you?
HEBREWS - JUDE

Hebrews: Some Jewish believers were starting to revert back to the old Judaist teachings and laws, abandoning the gospel of Jesus Christ. The writer of Hebrews shows how the new covenant established by Jesus is far superior to the old covenant established under Moses.

James: A very practical letter that says true faith will be shown by how you live and talk.

1 Peter: Some believers who are going through extreme persecution are starting to wonder if it is worth it. Peter writes to encourage them to continue living out their faith despite whatever suffering they may experience and to keep their eyes focussed on eternity.

2 Peter: Peter warns about false teachers who will creep into the church and start leading people astray. He encourages them to stay focused on the basics of the faith and to endure until the time Christ returns.

1 John: With many different doctrines starting to be taught in the churches, John writes a letter of warning and how to know if someone is truly a child of God. He gives three acid tests; 1) righteous living, 2) love for other believers, and 3) belief that Jesus is God in human form.

2 John: John writes to remind believers to continue walking in obedience to the word of God and to not associate with any teachers who do not affirm the truth about Jesus Christ.

3 John: John sets in contrast the servant heart of Gaius and the self-centredness of Diotrephes. He encourages all believers to support and encourage others who are ministering on behalf of the kingdom.
Jude: Jude warned believers about false teachers in the church who taught a liberal perspective about morality and denied the lordship of Jesus Christ.

Revelation: The early church soon started to experience extreme persecution from the Roman Empire under such Caesars as Nero. It caused some to question how God could allow such evil to exist and whether or not he was truly in control. As a result, the faith of some was beginning to wane. In the revelation to John, God shows that he is indeed sovereign over all the earth, that he has a plan that is being worked out and that all will be dealt with in his perfect timing. He writes to let believers know that times will actually get worse before they get better, but if they stand firm to the end, they will prevail at the return of Christ.
Do not merely listen to the word, and so deceive yourselves. Do what it says. James 1:22 (NIV)

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Then he said to them all: "If anyone would come after me, he must deny himself and take up his cross daily and follow me. 24 For whoever wants to save his life will lose it, but whoever loses his life for me will save it. 25 What good is it for a man to gain the whole world, and yet lose or forfeit his very self? 26 If anyone is ashamed of me and my words, the Son of Man will be ashamed of him when he comes in his glory and in the glory of the Father and of the holy angels. | Jesus took up his cross when he committed his life to the will of the Father, knowing it would lead to the cross.  
What does it mean for me to pick up my cross daily? | TEACH  
REFUTE  
CORRECT  
TRAIN  
What can you apply?  
Am I doing that? Am I following the will of God even if it costs me on this earth?  
Am I holding on to earthly gain at the cost of heavenly gain? Is the “now” more important to me than my eternal future?  
Am I ashamed of Jesus? |
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Do not merely listen to the word, and so deceive yourselves. Do what it says. James 1:22 (NIV)

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<td>Matthew 10:37-39 (NIV)</td>
<td>Anyone who loves his father or mother more than me is not worthy of me; anyone who loves his son or daughter more than me is not worthy of me; and anyone who does not take his cross and follow me is not worthy of me. 39 Whoever finds his life will lose it, and whoever loses his life for my sake will find it.</td>
<td>Who influences my decisions the most? My spouse, parents, children, family, friends…? Am I trying to find “life” from what this world offers? Do my actions show that I am looking for life here or from God? Am I willing to die to “self-interests” and focus on whatever God has planned for me? If I strive for life in the way the world recommends, how might I actually lose life?</td>
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In the space below write out the 8 Other Letters and book of prophecy of the New Testament.

H _______________  1J _______________
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Jesus went out as usual to the Mount of Olives, and his disciples followed him.  
40 On reaching the place, he said to them, "Pray that you will not fall into temptation."  
41 He withdrew about a stone’s throw beyond them, knelt down and prayed,  
42 "Father, if you are willing, take this cup from me; yet not my will, but yours be done."  
43 An angel from heaven appeared to him and strengthened him.  
44 And being in anguish, he prayed more earnestly, and his sweat was like drops of blood falling to the ground.  
45 When he rose from prayer and went back to the disciples, he found them asleep, exhausted from sorrow.  
46 "Why are you sleeping?" he asked them. "Get up and pray so that you will not fall into temptation."  

This is the one time Jesus asked for something and received a "No" answer. However, the request was clothed in a deep submission to the will of God.  

When I ask God for something, is it clothed in humility and a deep desire for God’s will to be done, even if it means a "no" answer?  

Does God ever promise to keep me from experiencing pain or suffering?  

Will God comfort me during those times when he leads me through a dark valley?  

What is the temptation I might fall into when difficult times come?  

What can you apply?  

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H ___________  1J ___________
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<td>Matthew 24:9-14 (NIV)</td>
<td>Then you will be handed over to be persecuted and put to death, and you will be hated by all nations because of me. At that time many will turn away from the faith and will betray and hate each other, and many false prophets will appear and deceive many people. Because of the increase of wickedness, the love of most will grow cold, but he who stands firm to the end will be saved. And this gospel of the kingdom will be preached in the whole world as a testimony to all nations, and then the end will come.</td>
<td>Do I really want to follow Christ if all this is going to happen to me? How can I discern if someone is a false teacher? Am I in danger of letting my love for God grow cold? How can I keep it hot? Will I be one of those proclaiming the gospel to the nations, or one of those hiding away and not acknowledging Jesus? How can I make sure I am one of those not ashamed, but willing to stand firm and proclaim Jesus?</td>
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<td>Revelation 22:1-7 (NIV)</td>
<td>What is it about eternity in Heaven with God that excites me the most?</td>
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<td>What healing am I looking forward to?</td>
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<td>Does it excite me to know that I will reign with Christ for ever and ever?</td>
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<td>Is it comforting to know that my future is already taken care of?</td>
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<td>Am I being faithful to God and his word?</td>
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<td>How can this future hope affect how I live right now?</td>
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In the space below write out the 5 historical books, 9 Pauline letters to churches, 4 Pauline letters to individuals, and 8 letters from other writers.

<table>
<thead>
<tr>
<th>Historical Books</th>
<th>Paul’s Letter to Individuals</th>
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<th>Paul’s Letter to Churches</th>
<th>Others’ Letters</th>
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