

- Very little teaching about giving generally and as a regular part of a church's nurture programme. Usually it is only spoken of when there is a crisis.
- Little understanding or communication of the real costs of mission and ministry.
- Lack of overall vision or working towards an agreed 'preferred future' locally.
- Poor understanding and grasp among many churchgoers of the Gospel of grace and the nature of the Church's mission.
- Disobedience in relation to God's word about giving.

This 'Talking Money' Project is presented with the optimistic faith that, once the issues are shared, understood and Biblically underlined, the necessary resourcing will be released within the Diocese for the glory of God and the extension of His Kingdom. These studies confront most of these issues head on and doubtless there will be some raised hackles. We hope the leader will attempt to deal with objections calmly, logically and Biblically. Where there is anger it is worth challenging with the questions - "Why are you angry? Is it because what is being said is not true or is it perhaps that 'the truth hurts'?"

Preparing for Group Meetings

- Consult with the host re venue, making sure, for example, you have enough chairs!
- Give plenty of time to preparation of the material. Be sure you have read all the *Talking Money* material!
- Prepare your material in the context of prayer.
- Keep a set time for the actual meeting e.g. one and a half hours, and finish in that time. Those who want to stay on over coffee afterwards may do so, but others who may have to leave know how long they are going to be out. People do need to feel they have permission to leave after the session!
- Keep to the point! Try to avoid letting individuals or the group as a whole chase after hares!
- Make sure Bibles are available, or that participants know to bring their own. **THIS IS ESSENTIAL SINCE THESE ARE AFTER ALL BIBLE STUDIES!** Obviously modern versions are preferable!
- During the meeting try to make sure all members are included and that discussion is not hogged by a few. If anyone is causing particular problems, take them to one side afterwards and perhaps point out the need to include the opinions and contributions of others.
- Always open and close the meeting with prayer – perhaps after the first week you can invite someone else in the group to do this next time.
- Bear in mind our target for the next two/three years, to double at least the levels of Giving throughout the Diocese!! It can be done!!



A Project in the Diocese of Derby

Bible Studies

The unfolding of your words gives light;
it imparts understanding to the simple.

Psalms 119:30



Photo: Derby Church Net.

COUNCIL FOR DEVELOPING DISCIPLESHIP AND MINISTRY
David Phypers and Mike Warner - Christian Giving Advisers

October 2006



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Group Leaders' Notes

God has a great deal to say about our attitude to possessions and money, and also about how we should order our giving towards resourcing his work.

These studies are intended primarily for use in parish discussion groups, though they can be used by individuals as well. They assume that those who are committed to the life and work of the local church will wish to live in line with God's word, and take their Christian discipleship seriously, not least in helping to resource the local church.

The studies aim to explore some of the areas surrounding Christian Giving, alongside appropriate Bible teaching. They try to help participants answer the question, "What are the criteria I will use to decide my level of Giving to my church next and each Sunday?"

After many years of Stewardship programmes, envelope schemes and various 'methods' of seeking to resource financially the parishes of the Church of England, we still do not seem to be able to do much more than lurch from financial crisis to crisis. Why should this be? Could it be that we are afraid to teach regularly, as part of a total 'discipleship nurture programme,' the principles and Biblical pointers in regard to Giving. We do not have a crisis about money; we have, rather, a crisis about giving. Currently in this diocese the average gift per week from those in Planned Giving schemes is about £8.00. If you take from these calculations the 5 or 6% who are giving over £25 per week the overall average drops dramatically. Is it fair that so few should resource most of our needs for mission and ministry? We do not think most people give so little because they are mean. We believe it is more to do with the fact that people have not seriously thought about the matter, and are still operating in a culture of 'tokenism', and of 'begging', a culture no longer appropriate to the realities of our current situation.

We are dealing with the following factors:

- A long history of heavy financial subsidy from the Church Commissioners.
- False assumptions about the wealth of the Church of England confused by the lack of understanding between capital and revenue.
- Many people whose giving is very low actually think their giving is adequate.
- An attitude which sees giving as 'giving to the church', rather than one which begins with 'We are the church - this is to resource the mission to which we are committed'.
- Giving which is reduced to a ritualised tokenism - 'a little bit out of the leftovers' - a 'tip' for the cause! - the 'odd coin on the plate syndrome'.
- Confusion of giving to resource the Church's work with giving to charity – they are not of the same order.
- Confusion of giving with fundraising.

Some practical considerations for discussion

1. We should only give out of what is ours to give. Christians who share their income and wealth with unbelieving partners should not give without their partner's full support and approval.
2. Christians are commanded to provide for their own families, particularly ageing parents. Our giving should not compromise this provision. See *1 Timothy 5:3-8*; *Mark 7:9-13*.
3. In the Old Testament the tithe could be spent on personal enjoyment, 'so that you may learn to fear the Lord your God always' – *Deuteronomy 14:23-26*. In the same way we may sometimes spend some of our offering to God on ourselves and our children for our own and for their spiritual benefit.
4. Christians in severe debt may use some of their offering to God to pay off their debts.

Reflection

The ability to give to God is one of the graces he gives us when we respond to his grace in Christ. It's a privilege to give – *2 Corinthians 8:4*. God gives himself generously to us every day of our lives. He gave his Son that we might live. We are made in his image. 'Human beings are most human when they give' (Anthony Priddis, Bishop of Hereford). So may we give generously as he enables.

Sir John Laing died in 1978. Throughout his life he was a careful and generous steward of all God gave him. When he was thirty his building business was in severe financial difficulty. But he made a commitment which he later summed up in these words: 'First, the centre of my life was to be God – God as seen in Jesus Christ. Secondly, I was going to enjoy life and help others to enjoy it.' To this end, in 1909 he drew up a financial plan to determine his present and future giving: 'If income is £2000 per year, give £200, live on £500, save £1300. If income is £4000 per year, give £1500, live on £500, save £2000.' When Sir John's will was published after his death, many people were amazed at the size of his estate: just £371. As his biographer commented, 'The man who had handled millions had given them all away.' (Quoted in Simon Coupland, *A Dose of Salts*, Monarch 1997, p 198f.)

Prayer

Lord Jesus, you gave all you had for us, even life itself. Help us to give generously and cheerfully to your work, always. Amen.

Study 1 - God's work resourced by God's people

Aim of this study

To help you understand that God's work needs to be financed by God's people in each place.

'The unfolding of your words gives light; it imparts understanding to the simple.' – *Psalms 119:130*

Prayer

Lord, as we spend this time in your presence today, shine your light into our hearts. Help us to understand your word, and to learn from you. Amen.

Introduction

The Acts of the Apostles continues the story of Jesus begun in Luke's Gospel after he was taken up to heaven. The early chapters give us an exciting and fast-moving account of an infant movement with seemingly unstoppable force and energy. Yet, from the beginning, the early Christians also faced seemingly insuperable challenges, not least concerning money and wealth.

The Bible

Read *Acts 2:43-47* and *Acts 4:32-36*, and, if you have time *Acts 6:1-7*, *Acts 11:27-29*, *1 Corinthians 9:1-14*, *1 Timothy 5:17,18*

Discussion

List the financial needs of the early Christians.

Compare and contrast these needs with the financial needs of your own church. If you do not know what these are go and talk to your vicar or church treasurer.

List the ways by which the early Christians met their financial needs.

How do you expect the financial needs of your church to be met?

How is your answer the same, and how is it different from the ways the early Christians resourced their financial needs?

Historically, the Church of England has been largely paid for by:

- gifts from the past
- the local landowner
- state subsidies

Reflection

Although the Church of England still owns large capital assets, the annual income from these assets now only meets a tiny fraction of its financial needs. The rest must be met locally. God's work must be resourced by God's people. How generous am I willing to be in contributing to God's work in my parish?

Prayer

Lord Jesus, thank you for the first Christians in the Bible. Thank you for the first Christians in our parish, for those who first brought the Good News of your love in Jesus to the village/suburb/town/city where we live. Thank you for those who, financially, made their work possible.

Lord, fill us and everyone in our church with your Spirit. Give us overflowing hearts of love for all the people in our parish and beyond. Help us, and all of us in our church, to be generous like the first Christians with our money, that your work might be fully resourced, that everyone might learn of your love for them. We ask this for Jesus' sake. Amen.

Study 5 – The Joy of Giving

Aim of this study

To learn that generous giving brings joy to God's heart, and to those who give.

Prayer

Loving Father, thank you again for your great love for us. Thank you for sending Jesus, your Son, to live for us, to die for us, to be raised to life for us, and now to be waiting for us at your side. Thank you that Jesus lives to pray for us. Loving Father, through Jesus, we give ourselves to you that, by your Spirit, you might live your life in us. Amen.

The Bible

The Bible records many instances of people giving generously to God and his work:

| | |
|---|--------------------------------------|
| <i>Setting up the Tent in the desert</i> | Read <i>Exodus 35:20-29; 36:2-6.</i> |
| <i>Preparing to build the Temple in Jerusalem</i> | Read <i>1 Chronicles 29:1-9</i> |
| <i>Restoring Temple worship under Nehemiah</i> | Read <i>Nehemiah 10:28-39</i> |

In the New Testament Paul set up a fund to help poor Christians in Jerusalem and encouraged the new Christians he established on his travels to give to it.

Read *2 Corinthians, chapters 8,9.* Paul uses the example of the Christians in northern Greece (Macedonia) to encourage those in southern Greece at Corinth.

Notice:

- the Macedonians' generosity in their poverty – 8:1-5
- the Macedonians gave themselves 'first to the Lord' – 8:5. Generous giving flows from personal dedication to Christ.
- God blesses us in proportion to the way we give – 9:6
- God loves a cheerful giver – 9:7
- When we give generously to God's work we are promised enough for ourselves – 9:8-11.

Read *1 Corinthians 16:1,2.* Paul suggests we should give:

- regularly – 'On the first day of every week.'
- proportionately – 'in proportion to what he has earned' (Good News Bible).

Reflection

In this story Jesus teaches that our eternal salvation is linked with how we handle our wealth. In the same vein the un-named and impoverished widow gives more than all the rich put together – *Luke 21:1-3*. She is seen by Jesus, if not by others, and is honoured by him. If tithing is an Old Testament principle, fifty per cent (*Luke 3:11*) and one hundred per cent are commended in the New Testament. Christians must give generously (*Acts 4:32-36*), ‘first to the Lord’ (*2 Corinthians 8:5*) and for the benefit of the poor before all else.

Prayer

Lord Jesus, you said, ‘It is more blessed to give than to receive.’ Teach us this lesson, that we may please you in every area of our lives. Amen.

Study 2 - You cannot serve God and Mammon

Aim of this study

To help us think about the way we serve God and the ways in which we use our earthly wealth.

Introduction

Jesus said, “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.” *Matthew 6:24*

The Greek word, *mamona*, now translated *money* or *wealth* refers to all our wealth we have gained from selfish desire. We all enjoy wealth and possessions. We all need money to buy and sell the good things of life. But Jesus says that if we are living for selfish gain and for selfishly building up our wealth we cannot serve God as well.

Prayer

Lord, thank you for giving us so many of the good things of life. Help us, today, to examine our hearts, to see where our true motives lie, that we may serve you before all else. Amen.

The Bible

Read *John 6:1-15*, the story of the feeding of the five thousand. In John’s Gospel, Jesus’ miracles are described as *signs* to help us believe that he is ‘the Christ, the Son of God, and that by believing we may have life in his name’ – *John 20:21*. In this story, crowds of people follow Jesus ‘because they saw the signs that he was doing for the sick’ – *verse 2*.

Notice Jesus’ concern for the crowd – their immediate need was food – *verse 5*. Jesus is concerned to satisfy our basic physical needs. ‘Give us this day, our daily bread’ – *Matthew 6:10*.

Notice how Jesus knew beforehand how to meet the crowd’s need – *verse 6*. While Philip and Andrew come up with quite inadequate solutions to the problem Jesus remains quietly in control.

Notice how Jesus satisfies everyone in the crowd – *verses 11,12*. Compare the way the manna was collected in the Old Testament – ‘those who gathered much had nothing over,

and those who gathered little had no shortage; they gathered as much as each of them needed' – *Exodus 16:18*.

Notice how Jesus uses the food that was there – verse 11. He does not turn stones into bread. He does not conjure food out of thin air. He multiplies the food he was given.

Notice how Jesus depended on the boy's gift of food to satisfy the crowd. Here is a great mystery. Jesus knew what to do and how to do it, yet he depended on the gift to feed the crowd. So it is today. In a world starving physically and spiritually God depends on our inadequate resources and gifts to achieve his purpose.

Notice Jesus' concern to avoid waste – *verses 12,13*.

Look at the boy. We are not told what prompted him to offer his food to Andrew, and then to Jesus. But:

- he gave what he had
- he gave *all* he had. He did not satisfy himself with three loaves and one fish and give what was left. Doubtless hungry himself, he gave first and not last.
- he took home more than he brought (from the twelve baskets left over). When we give 'first to the Lord' we receive back more than we give, not necessarily in money itself, but in the satisfaction we enjoy from giving, and in the joy that comes from having given to others.

Jesus said, 'Give, and it will be given to you. A good measure, pressed down, shaken together, running over, will be put into your lap; for the measure you give will be the measure you get back.' *Luke 6:38*

But the crowd got it wrong. They only wanted Jesus for what he could do for them – *verses 14,15,26,27*. They were still selfish in their approach to wealth. Jesus came to give 'food that endures for eternal life.' He is the bread of life. Whoever comes to him will never be hungry, and whoever believes in him will never be thirsty – *verse 35*.

Reflection

Are we following Jesus from selfish, worldly motives, for what he can do for us, or are we following him to enjoy the eternal life that only he can give?

Prayer

Lord Jesus, we are so selfish. We want everything you give us for ourselves, for our needs, for our satisfaction. We find it so hard to believe that when we give ourselves and all you have given us first to you, we shall receive back more than we have given. Change our hearts, Lord Jesus. Help us to see the good things you give us as your means to achieve your purpose in the needs of those around us. Amen.

A case study – the rich man and Lazarus

[This comes from teaching given by Professor John Barclay at Durham University to stewardship advisers in 2005. We thank him for permission to use it here.]

Read Luke 16:19-31

The story reflects the gross economic inequality which existed in Jewish society in Jesus' time. The rich man wears imported luxury clothes ('purple and fine linen') and eats the finest food on the market (he 'feasted sumptuously every day'). He lived in an urban mansion ('at his gate'), so enjoyed security, privilege and power.

In contrast Lazarus was homeless, dependent, vulnerable, humiliated, constantly sick and uncared-for. The food he longed to eat was the pita breads on which the guests at the rich man's table wiped their hands. Lazarus was dispensable and disposable. Even the dogs were higher up the pecking order than he. By ignoring him the rich man shows he does not want to know about the putrid conditions in which the poor lived.

When he dies the poor man enjoys no burial. His body would have been thrown on the waste heap. This was his final humiliation. In antiquity people's worst fear was that no-one would remember them. The rich man was buried. His tomb would have been built beforehand (cf Joseph of Arimathea, *Matthew 27:59,60*), and his funeral planned with great care.

But Lazarus is not uncared-for by God. When he dies he is welcomed at the final banquet. The rich man goes to Hades, the world of the dead. In a culture which assumed that wealth was a sign of God's blessing, this contrast was shocking. Throughout the story the rich man remains nameless, while Lazarus is dignified with a name.

In Hades, the rich man recognises Lazarus and asks for a drop of comfort for himself and a favour for his family. These are the limits of his concern. The story assumes that the family was pious and aware of Moses and the prophets. But they have not heard the voice of the poor. We can filter out from scripture what we don't want to hear! See *Amos 5:12* - For I know how many are your transgressions, and how great are your sins - you who afflict the righteous, who take a bribe, and push aside the needy in the gate.

Study 4 – God’s word about giving

Aim of this study

To show from the Bible that giving is a natural part of Christian discipleship

Prayer

Lord God, you have generously given us so much. Help us to be generous in return to you and others, for Jesus Christ’s sake. Amen.

The Bible

In the Bible God gives:

- life – *1 Timothy 6:13*
- the power to get wealth – *Deuteronomy 8:18*
- his Son – *John 3:16*
- the Holy Spirit – *Luke 11:9-13*

Throughout the Bible people give back to God what he has given to them:

‘For all things come from you, and of your own have we given you.’

1 Chronicles 29:14

In the Old Testament the principle of *tithing*, giving a tenth, is clearly taught:

- after a battle Abram gave a tenth of the spoils to a priest of the Most High God – *Genesis 14:17-20*
- after his dream Jacob pledged a tenth ‘of all that you give me’ – *Genesis 28:10-22*
- the Law of the Tithe – *Deuteronomy 14:22-29*. Notice that some of the tithe is to be enjoyed by the worshippers and some given to the Levites who served God in the place of worship.
- the prophet Malachi and tithing – *Malachi 3:6-11*

Jesus challenged the attitudes of many he saw giving to God and his Temple in Jerusalem.

Read:

- *Matthew 6:1-4,19-21,24-34* – Jesus’ teaching in the Sermon on the Mount
- *Mark 10:17-31* – the rich young man
- *Luke 19:1-10* – Jesus and Zacchaeus

Study 3 – Great Riches At Christ’s Expense

Aim of this study

To help us understand Bible teaching about GRACE.

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

2 Corinthians 8:9

Prayer

Loving Father, show us again something of your great love for us. Lord Jesus, help us to understand something of what it cost you to go to the Cross to die for us. In our poverty, make us rich towards you.

Amen.



In the slave-market one of the slaves for sale watched angrily as the man intent on buying him kept on increasing his bid. He began to curse at the man, shouting, ‘If you buy me, I’ll try to kill you!’ Still the man went on bidding until everyone else gave in and the slave became his. He paid the money to the auctioneer, received the bill of sale, and walked over to the slave. As he reached the slave, he stretched out his hand bearing the bill of sale. ‘Take it,’ he said. ‘You’re a free man.’

The slave looked blank for a moment, then fell on his knees before this unknown benefactor. ‘Sir,’ he said, ‘I will serve you and go with you wherever you want. Your home will be my home; your concerns my concerns, and your wish my command. I am yours.’

Grace is undeserved favour. The slave had done nothing to deserve his freedom, nor was there any reason for his new owner to grant it; he gave it in grace. Grace lies at the heart of our relationship with God. All we deserve is judgment for our wrongdoing and rebellion against him. But God graciously extends his love to us.

The Bible

Read Deuteronomy 7:7,8

God chose the Israelites to be his special people, just because he loved them, not because they deserved to be chosen – that's grace.

Read Jeremiah 31:1-6

By grace God led his people through the desert. By grace he will restore them to their homeland from exile where they will worship him once more. Notice, particularly, verse 3.

Read John 3:14-17

By grace God sent Jesus into the world to bring us back to him. Because Jesus was God's Son, he did everything because he loved us. We do not deserve God's love and the love of Jesus. But he still loves us.

Read Ephesians chapter 1, and chapter 2:1-10.

Make a list of the 'spiritual blessings' (1:3) we have received from God in Jesus. Think slowly through 2:8,9.

Reflection

Grace received evokes a response. The man who bought the slave in the story above could have beaten him into submission, but he would always have been a very unwilling slave. By graciously granting him his freedom he received a slave who gave him undying loyalty and service in return.

We do not serve God in order to earn his favour, but in grateful thanks for the unconditional love and grace he has shown us in Jesus.

Prayer

*It is a thing most wonderful, almost too wonderful to be,
that God's own Son should come from heaven and die to save a child like me.*

*And yet I know that it is true; he came to this poor world below,
and wept, and toiled, and mourned, and died, only because he loved us so.*

*I cannot tell how he could love a child so weak and full of sin;
his love must be most wonderful, if he could die my love to win.*

*I sometimes think about the cross,
and shut my eyes, and try to see the cruel nails and crown of thorns, and Jesus crucified for me.*

*But, even could I see him die,
I could but see a little part of that great love which, like a fire, is always burning in his heart.*

*It is most wonderful to know his love for me so free and sure;
but 'tis more wonderful to see my love for him so faint and poor.*

*And yet I want to love thee, Lord; oh,
light the flame within my heart,
and I will love thee more and more, until I see thee as thou art!*

William Walsham How

