



DR. KREGG HOOD

TAKE GOD AT HIS  
**WORD**

Experience  
*the Power of Giving*

# LEADERSHIP GUIDE

## Take God At His Word

### Leadership Guide

TABLE OF CONTENTS	PAGE(S)
Table of Contents .....	2
As We Begin (A Message from Kregg Hood) .....	3
Let's Get Started: A Step-by-Step Guide .....	4-6
Promotional Resources.....	7-11
Book Insert .....	7
Introductory Letter to Church .....	8
Bulletin Ads .....	9
Pulpit Announcements .....	10
Offering Meditations .....	11
Sermon Resources .....	12-30
Sermon Principles .....	12
Sermon Outline 1: "Giving That Feels Good" .....	13-14
Sermon Outline 2: "The Blessing of Tithing" .....	15-16
Sermon Outline 3: "A Practical Plan for Generous Giving" .....	17-18
Sermon Outline 4: "The Joy of Generosity" .....	19-20
Sample Closing Prayer .....	21
Sermon Illustrations .....	22-30
Sunday School or Small Group Resources .....	31-56
Letter to Sunday School Teachers/Small Group Leaders .....	31
Lesson 1: "Giving that Feels Good" .....	32-38
Lesson Plan .....	32-34
Scripture Index.....	35
Class Discussion Handout Answer Guide .....	36-37
Class Discussion Handout .....	38
Lesson 2: "The Blessing of Tithing" .....	39-43
Lesson Plan .....	39-40
Scripture Index.....	41
Class Discussion Handout Answer Guide .....	42
Class Discussion Handout .....	43
Lesson 3: "A Practical Plan for Generous Giving" .....	44-49
Lesson Plan .....	44-45
Scripture Index.....	46
Class Discussion Handout Answer Guide .....	47-48
Class Discussion Handout .....	49
Lesson 4: "The Joy of Generosity" .....	50-54
Lesson Plan .....	50-51
Scripture Index.....	52
Class Discussion Handout Answer Guide .....	53
Class Discussion Handout .....	54
Lesson 5 (Optional): "Take God at His Word: Permanently" .....	55-56
Lesson Plan .....	55-56
Sample Decision Card .....	57
Follow Up Resources .....	58-59
Sample Prayer Cards with Prayer Suggestions .....	58
New Member Letter .....	59

## LEADERSHIP GUIDE

### AS WE BEGIN...

When I first began preaching, I understood that my responsibilities as a minister of the Word included preaching on giving. While my sermons were always biblical, they focused on the “ought to” aspects of giving rather than on the “get to” part of God’s plan. Thankfully, I have now come to realize that the real problem with low giving in the church stems from the fact that most of our brothers and sisters are actually afraid to give. They look at their bills and debts and decide that they simply cannot afford to give. Fear brings unnecessary pain, restricts God’s work as a loving Heavenly Father, and cripples Kingdom ministry. *Take God at His Word* was written to encourage Christians to really trust in God and in His provision. I’m thrilled that you and I can work together to help lead God’s people into a “promised land” — a place where God’s promises are taught and trusted.

Follow these three steps as you present this teaching to your church:

**Pray** -- Our approach to reading and preaching involves prayer because it is based on the power and promises of God. There is no hype or pressure. We must rely on God’s Spirit to touch minds and hearts. Invest time in prayer before, during, and after the series, and God will reward your efforts.

**Prepare** -- The key teaching strategy in this series emphasizes the *combination effect* of reading the book chapters and listening to the sermons. Keep encouraging people to read a chapter during the week. This enables each person to focus on specific Bible passages that will connect with the other passages from which you will be preaching. Then, keep preaching the truth that trusting in God and obeying His promises will release His power and blessing! This approach will dispel most opposition to preaching on giving and open people up to God.

**Project** -- As you project genuine confidence in God, people will start to open up to the Lord. God will honor your faith in the power of His promises. Believe God will do “immeasurably more than all we ask or imagine, according to his power that is at work within us” (Ephesians 3:20 NIV). Look for and expect to find examples of God’s abundant provision. He will never fail us or break His Word.

It almost seems too simple, doesn’t it? The simplicity of relying on God and taking Him at His Word is why you can expect Him to provide exactly as He promised. You are about to lead your congregation into an experience with Him, His providence, and His generous provision! May the Lord use *Take God at His Word*, this Leadership Guide, and your leadership to bless and expand His Kingdom. I’m thrilled to have the privilege of working with you to teach God’s promises about giving. You are in for a wonderful adventure!

KREGG R. HOOD, ED.D.  
Nixa, MO

# LEADERSHIP GUIDE

## LET'S GET STARTED: A STEP-BY-STEP GUIDE THE KEYS TO THE PROGRAM

As you review the resources in this Leadership Guide, please feel free to adapt them to fit your needs, style, and church culture. However, the components that are most critical to the success of the program are:

**Positive Sermons** – Four positive, motivating, benefits-oriented sermons on giving (especially tithing) that build excitement, faith, and hope. Guilt and condemnation do not work.

**Family Reading** – As families read the book together and discuss it at home, they will be better prepared to hear and receive the promises of God that you will share in your sermons.

**Church-wide Participation** – Not only will church-wide participation give you better results, it is a unifying experience for your congregation.

## OPTIONAL ADDITIONAL LESSONS

These Sunday school class/small group resources have been provided for churches that wish to reinforce the *Take God at His Word* principles in Sunday school classes or small groups. Some churches choose to use these settings for the primary teachings, rather than preach them from the pulpit. While both ways are effective, greater success has come when the pulpit is the source of the primary teaching, and the class or small group settings serve as reinforcement.

## ACTION CHECKLIST

Each item following has been carefully and thoroughly field-tested to help you receive the maximum teaching effect through: (a) Example, (b) Instruction, and (c) Application. Utilizing these tools together will have a profound impact on the spiritual growth, unity, and giving level of your congregation.

### \_\_\_\_\_ One or Two Month(s) before Sermon 1

- Enlist leadership support by giving them an advance copy of *Take God at His Word* and telling them that you are planning a series of lessons on giving. (Give them the dates.)
- Ask leadership to pray for you each week as you prepare and present the sermon series, as well as for your teachers/small group leaders as they prepare their lessons (if you decide to use those resources).
- Ask someone to serve as Series Coordinator and help you implement the logistical details of the series. This person can make sure that the books are distributed on time and that each step in this guide is followed.
- Mail the introductory letter to your teachers/group leaders, if you plan to use the Sunday school/small group lesson (found on page 33). It is crucial that they hold the same commitment to practice these principles or “mixed messages” will be sent to the congregation that could impair the effectiveness of the entire experience. Study Numbers 13 and 14 for a convicting story on the importance of unity in following the heart of God.

# LEADERSHIP GUIDE

## The Week before Sermon 1

(Date Scheduled)

- Print Bulletin Ad 1 to promote the upcoming series (found on page 10).
- Make Pulpit Announcement 1 in the Sunday morning service (found on page 11).
- Have one of your key leaders make Pulpit Announcement 2 in the Sunday morning service (found on page 11).
- Distribute one copy of *Take God at His Word* to every family. Remember to place a copy of the Book Insert into each book (found on page 8). Encourage everyone to read this first.
- Encourage every family to read the first chapter and work through the questions at the end of the chapter before the following Sunday.
- Mail a book and insert to your absent members so they have an opportunity to read Chapter 1 during the week. (Optional)
- Distribute Lesson 1 information to adult Sunday school class/small group leaders.

## Week 1 of Series

(Date Scheduled)

- Print Bulletin Ad 2 (found on page 10).
- Mail Introductory Letter (found on page 9) to church congregation the Monday following book distribution.
- Ask someone in your congregation to prepare a two or three-minute offering meditation to share with the church (see page 12). This should be presented before the offering is taken in the Sunday morning worship service.
- Pray, prepare, and present Sermon 1: “Giving that Feels Good” -- or another encouraging message of your choice on giving. (Sermon resources begin on page 13.)
- Remind everyone to read Chapter 2 during the following week.
- Distribute Lesson 2 information to adult Sunday school class/small group leaders.

## Week 2 of Series

(Date Scheduled)

- Print Bulletin Ad 3 (found on page 10).
- Select someone to prepare and present an offering meditation (see page 13).
- Pray, prepare, and present Sermon 2. The suggested message in this series is “The Blessing of Tithing.”
- Remind everyone to read Chapter 3 in the following week.
- Distribute Lesson 3 information to adult Sunday school class/small group leaders.

## Week 3 of Series

(Date Scheduled)

- Print Bulletin Ad 4 (found on page 10).
- Select someone to prepare and present an offering meditation (see page 12).
- Pray, prepare, and present Sermon 3. I suggest “A Practical Plan for Generous Giving” because it will help those who are irregular in their giving.
- Remind everyone to read Chapter 4 the following week.
- Distribute Lesson 4 information to adult Sunday school class/small group leaders.

## LEADERSHIP GUIDE

### \_\_\_\_\_ Week 4 of Series (Date Scheduled)

- Print Bulletin Ad 5 (found on page 10).
- Select someone to prepare and present an offering meditation (see page 12).
- Plan for a special time of prayer on Monday or Tuesday with your church leaders and ask for God's help as you approach the concluding message.
- Pray, prepare, and present Sermon 4, "The Joy of Generosity" (or one like it).
- Prepare a special prayer of commitment to conclude the series. See the conclusion of the Sermon 4 outline for an example.
- Distribute a Decision Card to everyone present (found on page 62).
- Distribute Lesson 5 information to adult Sunday school class/small group leaders. (Optional)

### \_\_\_\_\_ The Week after the Series Concludes (Date Scheduled)

- Print Bulletin Ad 6 (found on page 10).
- Begin a follow-up process by duplicating and distributing a copy of the Prayer Guidelines (found on page 63) to everyone in the congregation on the Sunday following the end of the series. Frequent prayer is the key to maintaining faithful commitment to God's purposes in this teaching.

### \_\_\_\_\_ Ongoing Follow-Up

- Give each new member a copy of the book *Take God at His Word* and the "New Member Letter" (found on page 64) as they place membership.
- Continue providing offering meditations throughout the year, either through members sharing times when God blessed them, or with a sermon illustration (some examples can be found in this Leadership Guide).
- Photocopy the Member Journal Master (found on page 66), record personal stories you hear, and send a copy to AG Financial Services Group. (Optional)

# LEADERSHIP GUIDE

## PROMOTIONAL RESOURCES

### BOOK INSERT

**Purpose** – This book insert gives families suggestions for daily involvement during this special “stewardship month.” The inserts provide an important guide for families to reference as they read and discuss the points together.

**Preparation** – One insert should be placed into each book before distribution.

**Challenge** – When families are handed their books, ask a leader to challenge them to dedicate the next thirty days to keeping God, money, and stewardship as their topic for personal study, prayer, and family discussions.

### How to Get the Most from Take God at His Word

1. Encourage your family to read a chapter together each week (they’re short). Pick Monday or Tuesday, if possible.
2. Discuss the principles with a close friend or family member (include the kids, too). It’s especially valuable to do this “around the kitchen table” at least one evening each week. The questions at the end of each chapter are designed to help you see God as the source of your blessing.
3. If you’re married, pray together daily with your spouse about your own family’s finances, needs, attitudes, etc. Talk about your family’s attitudes and habits about money, giving, etc. Explore your various background experiences with money and giving. Include your parents’ perspectives, too. In what areas do you and your mate see things the same way? How are your perspectives different and why?
4. If you are single, find a friend or loved one and work through the same issues that are mentioned in number 3.
5. Keep remembering, as you work through the chapter and the questions, that this book is not just about giving – more than anything, it’s about taking a new step of faith.

## LEADERSHIP GUIDE

### INTRODUCTORY LETTER TO CHURCH

**Preparation** – Prepare this letter a few days before handing out the books. If desired, modify it to be a letter from the elders, deacons, finance committee, or some other leadership group in the church.

[Date]

Dear [Name of Congregation] Family:

If you've ever felt frustrated or even aggravated by the topic of giving, you will be surprised by what you'll read in God's Word about it. Just yesterday, we began an adventure in faith with the Lord as we distributed a book entitled *Take God at His Word* by Dr. Kregg Hood. The biblical study and practical insights in this book have convicted me in a very positive way. I believe that these exciting truths will encourage genuine generosity here at [name of church].

Perhaps we have too often underestimated God's plan for us. After all, God promises to take care of our financial needs when we trust Him with our giving. So our leaders have decided to step out in faith by trusting the Lord with every financial need and decision.

Please join us as we learn, grow, and receive God's rewards together. If you didn't receive your copy of *Take God at His Word* Sunday, please come by the building during office hours, or pick one up Wednesday evening. Read the introduction and Chapter 1 at home this week. We'll read a new chapter each week as we pray for God's guidance and study this spiritual act of worship together.

In Christian love,  
Minister



## LEADERSHIP GUIDE

### BULLETIN ADS

Encourage weekly participation by using the bulletin ads, such as the following examples.

#### BULLETIN AD 1

On Sunday, [insert date of the Sunday prior to preaching Sermon 1], we will distribute an exciting book, *Take God at His Word*. Each family will receive one copy to share at home. We will explore God's Word in a sermon series based on this book the following week. Be sure to get your book this Sunday!

#### BULLETIN AD 2

Sunday, [date], kicks off an exciting new series on the power of giving. Pick up your book, *Take God at His Word*, in the church office if your family did not receive a copy last Sunday. Before Sunday, read the introduction and Chapter 1 to discover the true source of your blessings!

#### BULLETIN AD 3

Explore God's Word and see how he uses tithing as a doorway to blessings *today*. Read Chapter 2 from *Take God at His Word* to start your discovery process before Sunday.

#### BULLETIN AD 4

Come Sunday to learn something remarkable about God's loving provision. Before Sunday, read Chapter 3 from *Take God at His Word* to see how becoming a more generous manager of God's resources will improve the quality of your love for Him.

#### BULLETIN AD 5

Come experience the power of giving as we conclude the *Take God at His Word* series. As you read the last chapter during the week, pray that God will open each heart to His promises.

#### BULLETIN AD 6

We praise God for His great outpouring of blessings during our *Take God at His Word* series. Several members have already begun sharing their stories of faith when they gave more than they thought they could and God provided for their needs. As you experience God's faithful provision, please share these stories with us in the church office.

## LEADERSHIP GUIDE

### PULPIT ANNOUNCEMENTS

#### ANNOUNCEMENT 1 – BY THE MINISTER ON THE SUNDAY OF BOOK DISTRIBUTION

I have discovered a book that I want to share with you. It takes a fresh look at the promises of God. I liked it so much that I immediately shared it with our leaders here at [name of congregation]. After praying together about the best way to use this book, we were all excited about the decision to use it here starting [give date]. It's called *Take God at His Word* by Dr. Kregg Hood, and it will help us all better understand what Scripture has to say about money, financial decisions, and trusting God to care for our every need. Did you know that God actually rewards people who give generously?

After we felt convicted to begin this four-week series here, I asked [name] to share his impressions of *Take God at His Word*. [First name], tell us what the Lord has put on your heart as one of our leaders.

#### ANNOUNCEMENT 2 – BY KEY LEADER AFTER ANNOUNCEMENT 1

[Name of minister] brought this book to our attention, and we read it with surprise and enjoyment. It made me look at my giving in a whole new way. He also gave us a copy of a letter from Douglas Parsons,\* who ministers near Houston, Texas. Here's some of what Doug wrote about *Take God at His Word*:

*Money, money, money. Everybody has his hand out. There is a style of asking for dollars that offends. Instead of trying to sweet talk, harass, coddle or plead – why not try the scriptural way of giving? That's why Dr. Kregg Hood's new book, Take God at His Word, is so on target. In this small, easy-to-read, but dynamic book, he presents a biblical, honest, and encouraging study of the promises of God as they pertain to giving. It is an excellent guide . . . because it covers a subject on which we need a sound, biblical perspective. I recommend it to all who seek to do God's will.*

We gave this book a lot of thought and prayer and felt that this is information we have to share with you. So, we've purchased a copy of this book for each family. We want you to take a copy today (at no cost to you) and read the introduction and Chapter 1 at home this week. The book has only four short chapters and is easy to read. We encourage you to read a chapter each week. [Name of minister] will begin his sermon series on this teaching next Sunday. No matter what you think about the topic of giving, I believe you're going to enjoy this series. I also believe God will pour out spiritual and material blessings on us as we trust in Him.

Let's pray together and ask God for His blessing on this study.

\* Feel free to insert name, congregation, and excerpt from other ministers you know who have been blessed through *Take God at His Word*.

## LEADERSHIP GUIDE

### OFFERING MEDITATIONS

**Importance** – During the series, set aside an extra two or three minutes before the offering for someone to talk briefly about the importance of the offering. The offering is often hurried through as though it were a necessary chore, rather than being seen as a worship opportunity to celebrate God’s provision and to deepen our trust in Him as a God who keeps His promises.

**Testimony** – Ask a respected member of the congregation to give a two-minute message of encouragement or a testimony of how God has blessed his giving.

**What to Share** – The comments should be short, encouraging, and personal. The person might share how giving to God has blessed his family. He might even give a practical suggestion from his life about trusting God. It’s especially helpful if the person refers to a comment from *Take God at His Word* and how the series is helping him learn to trust God.

**Prayer of Thanksgiving** – Following this brief comment, the person should lead a prayer of thanksgiving.

**Ongoing Testimonies and Stories** – Once the series is completed, this practice should be continued from time to time. At least once a month, reserve two or three minutes before the offering for someone to give a few words of encouragement about the blessing of giving. The comments should not be limited to personal stories. Several of the sermon illustrations in this kit may be used in this meditation time.

# LEADERSHIP GUIDE

## SERMON RESOURCES

### SERMON PRINCIPLES

**Positive Tone** – The sermons are essential to the success of the program. A positive message that communicates how the listeners benefit is more motivating and has a more lasting impact than a negative message.

**The Topic of Tithing** – Sermon 2 should focus on tithing, but it works best when you make it a personal testimony about your own positive, personal experiences with tithing (this disarms critics and cynics).

**God-Directed** – After studying and praying over each sermon outline, determine what you think God wants you to present to your listeners.

**Personalization & Illustration** – Adjust the wording to fit your personal communication style and add sermon illustrations. Use personal stories from your congregation or ministry experiences whenever possible. Illustrations on giving are included for your use as needed.

**Length** – Each lesson takes about thirty minutes to preach. Your time could vary due to a variety of factors, such as your speaking rate, the amount of material you use from each outline, new material you develop, etc.

## LEADERSHIP GUIDE

### SERMON OUTLINE 1: “Giving That Feels Good”

The suggested sermon introduces five levels of motivations for giving and explains the strengths and weaknesses of each. Understanding the benefits of giving encourages Christians to grow in their maturity as givers.

For Sermon 1, I recommend that you:

**Be Autobiographical** – Preach Sermon 1 with an autobiographical tone.

**Share Your Testimony** – A testimony is a powerful thing. Share why *you* tithe. It is difficult to dispute a testimony.

**Be Motivational** – Have your sermon be highly motivational and positive.

#### I. Motivation #1: Guilt (“Have to” giving).

A. In 2 Corinthians 9:7, Paul encourages us to be cheerful givers.

1. The word translated here as “cheerful” is related to our English word “hilarious.”
2. Since we should not feel forced to give (“not reluctantly or under compulsion”), guilt cannot be a biblical motivator, but it is used a lot!

B. There are strengths and weaknesses of this motivation.

1. Strength: Guilt can be effective in bringing in some money.
2. Weakness: It’s actually *unbiblical!* It brings no joy and doesn’t help people outgrow materialism. (Remember, attitudes matter to God.)

#### II. Motivation #2: Responsibility (“Ought to” giving).

A. We are instructed in 2 Corinthians 8:7 to excel in giving, just as in faith, speech, etc.

1. This passage implies a level of responsibility about giving.
2. Studies on congregational giving indicate 20 percent of the members give 80 percent of the funds, 30 percent give 20 percent, and approximately 50 percent give nothing at all!

B. There are strengths and weaknesses of this motivation.

1. Strength: Because money is given for ministry, this approach feels better than the guilt motivation, and people learn responsibility, which is a healthy character trait.
2. Weakness: Giving solely out of responsibility limits the joy and the amount given considerably. (When people give out of a strictly legalistic approach, it’s easy to feel that “I’ve done my part.”)

#### III. Motivation #3: Needs (“Want to” giving).

A. God wants us to be concerned about meeting needs (2 Cor. 8:13-15).

1. Paul illustrates the importance of letting the church know about financial concerns and giving opportunities.
2. Knowing about a need often kindles a desire to provide the resources.
3. We would want someone to share with us, too, if we were in need.

B. There are strengths and weaknesses of this motivation.

1. Strength: Giving to satisfy needs feels good.
  - a. This kind of giving brings a cheerful heart and doesn’t rely on compulsion to force people

## LEADERSHIP GUIDE

to give reluctantly.

- b. This motivation touches our heart strings and encourages people to learn the discipline of sacrificial giving.
  - c. It can raise larger sums of money and increase involvement because some people give only when they see a need.
2. Weakness: Some people don't approve of or see the "need."
- a. Some will ignore the request, even though there is a need.
  - b. The church has ongoing efforts, which may not tug heartstrings.

### IV. Motivation #4: Thanksgiving ("Can't help it" giving).

A. Paul indicates that it is good for the church to meet the needs of God's people, but he doesn't want them to stop with this motivation.

1. Giving is a way of thanking and praising God for all that He has done.
2. The church's actions stir the recipients to thank and praise God, too!

B. There are strengths and weaknesses of this motivation.

1. Strength: Giving out of thanksgiving feels very good!
  - a. This type of giving points our hearts in God's direction since we have a tangible way of showing our thanks to Him.
  - b. This unselfish giving encourages others to focus on God's activity in their lives, as well!
2. Weakness: While there is nothing wrong with this motivation for giving, this motivation is limited by our perception of thankfulness.
  - a. If we aren't aware of our blessings, we tend to not be as thankful.
  - b. Some people can miss the joy of how God has blessed them because they're not paying attention (Luke 17:17).

### V. Motivation # 5: Worship ("It's my nature" giving).

A. In 2 Corinthians 8:5, Paul uses the Christians in Macedonia as examples to the church in Corinth by pointing out a unique quality of their giving.

1. These Macedonian Christians "gave themselves first to the Lord."
2. Their financial decisions flowed out of their relationship to the Father.
3. When it's your nature to give to God, giving becomes an act of worship.
  - a. Giving is a "confession of the gospel" (2 Cor. 9:13).
  - b. Giving is an act of trust (1 Tim. 6:17-19).
  - c. Giving is an offering to God (Phil. 4:18).

B. There are only strengths of this motivation.

1. Worship is the highest possible motivation. It creates true commitment, pleases God, allows much work to be done to advance the cause of His Kingdom, and feels good, too!
2. There are no weaknesses in this giving motivation! The devil can't steal your joy in the Lord or stop your work for Christ.

C. It's important not to settle for anything less than God's best motivations for our giving. As we grow upward from this motivational game plan, our joy will soar, and our efforts for the Kingdom will expand dramatically.

## LEADERSHIP GUIDE

### SERMON OUTLINE 2: “The Blessing of Tithing”

The suggested message in this series, “The Blessing of Tithing,” is positive and personal. It emphasizes trusting in God’s provision. Our listeners need to discover that tithing is practical *and* biblical. Help them grow beyond seeing tithing as a legalistic demand and see it as an act of love and worship that will also bless them immensely.

For Sermon 2, I recommend that you:

**Emphasize Benefits**—Emphasize the benefits of tithing (not the consequences).

**Receive Blessing**—Share that you want to tithe so you don’t miss out on a blessing.

#### I. Who says it’s more blessed to give than to receive?

A. Jesus says so (Acts 20:35)!

B. So the question is really, “How blessed do you want to be?”

1. In Malachi 3:10, God says that if His people give Him a tenth, He will pull out all the stops to bless them physically.

2. God actually gives His people permission to test Him in their giving.

a. The Hebrew word for test means “examine.”

b. God says to check Him out and see that His Word is reliable.

3. Jesus repeats God’s promise of blessing in Luke 6:38.

a. Jesus says “a good measure, pressed down, shaken together and running over, will be poured into your lap” —that’s a big blessing!

b. Jesus says the “measure” you use to give “will be measured to you,” indicating that God returns blessings in proportion to the amount you give. (The more you give, the more you will receive.)

C. If this is so, why doesn’t every Christian tithe?

1. Some might be afraid that God won’t really keep His Word. Few actually admit this, but actions indicate attitude.

2. Others are opposed to the “health and wealth gospel” (giving to get).

a. Malachi 3:10 and Luke 6:38 were not written to encourage manipulating God through selfishness. (He knows our hearts!)

b. Passages on the rewards of giving show that God wants to work through us, but we must trust Him to provide.

3. Some Christians aren’t convinced that tithing is still part of God’s plan.

#### II. Tithing is still God’s plan for today.

A. Tithing was common to first-century Christians.

1. Both Jewish Christians and Gentile converts practiced the Old Testament teaching of tithing.

a. Tithing refers to the practice of giving a tenth of a person’s income, including money, crops, and animals.

b. “Tithing” is referred to over 50 times in the Bible. (“Tithe” is found thirteen times, “tithes” thirteen times, and “tenth” twenty-five times.)

c. The New Testament refers to tithing in the life of Jesus (Luke 18:12), with the Pharisees (Matt. 23:23), and with Abraham (Heb. 7:2).

## LEADERSHIP GUIDE

2. The impact of Old Testament teaching for us shouldn't be ignored today.
  - a. We're not "under the law," but Paul told Timothy that all Scripture is inspired and useful (2 Tim. 3:16).
  - b. The Old Testament gives examples for instruction and encouragement (1 Cor. 10:6-11).
  - c. When used correctly, the Old Testament gives valuable insights for Christians today.
- B. Tithing was not limited to the Law of Moses.
  1. Tithing was instituted before the Law of Moses.
  2. Abraham (Heb. 7:2) and Jacob (Gen. 28:22) tithed before Moses.
  3. Many pagan cultures tithed: Egypt, Babylon, and Assyria.
  4. People tithed because of its great spiritual significance, not just because a religious law commanded it.
- C. Tithing symbolizes gratitude to God.
  1. Giving a tenth symbolizes that God actually owns the whole.
  2. Tithing demonstrates our faith in God to control our finances. Giving a tenth back to the source of our blessing signifies gratitude.
  3. In many cases, immediately after the first harvest, the owner gave a tenth to God ("firstfruit" giving).
    - a. Examples of "firstfruit" giving can be found in Exodus 23:16, 2 Chronicles 31:5, and Proverbs 3:9.
    - b. "Firstfruit" giving showed trust in God to provide the rest of the harvest.
- D. Tithing strengthens our devotion to the Lord.
  1. The discipline of tithing helps eliminate unwise spending habits.
  2. Tithing expands the amount of good we do for the Lord.
  3. Tithing helps us stay on track spiritually. When we put our treasure where God wants it to be, our heart will follow (Matt. 6:21).

### III. Tithing assures great blessings from God (Acts 20:35).

- A. God pours out blessings from heaven as we obey Him by tithing.
  1. God promises abundant physical provision (Mal. 3:9-10).
  2. Jesus promises to care for physical needs when we put Him first (Matt. 6:31-33).
- B. If everyone tithed, the Lord's work would thrive.
  1. The average contribution in American churches is approximately 2.5 percent.
  2. Tithing could increase every congregation's budget by 400 percent.
  3. Imagine the attitude and excitement of a church where a generous spirit is common; the building would be full in no time!
- C. God encourages us to test Him by tithing, and he warns us to be prepared to receive unbelievable blessings.



# LEADERSHIP GUIDE

## SERMON OUTLINE 3: “A Practical Plan for Generous Giving”

I suggest this sermon on “A Practical Plan for Generous Giving” because it will help those who are irregular in their giving.

For Sermon 3, I recommend that you:

- Encourage** – Communicate hope and encouragement to struggling tithers.
- Be Positive** – Keep the message positive.

### I. Think like a godly servant.

A. God owns everything and reserves the right to give money and possessions to His servants.

1. God’s ownership is referred to in Genesis 24:35, Psalm 50:10, Acts 17:25, and 1 Timothy 6:17.
2. We must decide to use what God gives to serve Him and bring Him glory, rather than to simply satisfy our desires (1 Tim. 6:18).

B. Understanding God’s ownership gives us balance.

1. If our income is up, we praise God and serve Him faithfully without pride or greed (Deut. 8:18, 1 Chron. 29:12).
2. If our income is down, we trust God, serve Him with what we have, and expect Him to provide for us (2 Cor. 8:12).

C. Thinking like a godly servant helps us keep materialistic desires in check.

1. When we know that God is the owner, we will want to please Him with our spending decisions and guard against selfish desires (1 Tim. 6:6-10).
2. Large debts and overspending damage many people today.
3. Before making a purchase, we should ask ourselves, “Does God want me to spend His money on this item?”
  - a. God wants us to enjoy the blessings He gives (1 Tim. 6:17).
  - b. God wants us to make spending decisions that are good for us and for His Kingdom.

### II. Act like a trusted manager.

A. Right thinking leads to right actions. Once we start thinking like a godly servant, we will know how to act like a trusted manager of God’s resources.

1. Our money and our hearts are tied together (Matt. 6:19-21).
2. To have a more spiritual heart, we must make spiritual decisions about where our money is spent.
  - a. Giving to God is a spiritual ministry.
  - b. If we want God to consider us trusted managers, then we must give generously to support His work (2 Cor. 9:6-8).
  - c. We can be both cheerful and generous because we know that God will bless our efforts to serve through our finances (2 Cor. 9:6-8).

B. Reading 1 Corinthians 16:1-2 gives practical, inspired directions for keeping our financial management on track.

1. Give regularly “on the first day of every week.”
2. Give personally -- “each one of you.” (No one is left out.)
3. Give systematically -- “set aside.” (There is planning involved.)
4. Give proportionally - “in keeping with his income.”

## LEADERSHIP GUIDE

### III. Feel like a precious heir.

A. God wants to train us (Matt. 25:21).

1. God uses money and possessions to prepare us for His coming Kingdom.
2. Since God owns everything and can make anything, it's obvious that He could do all the work without any help from us.
  - a. God gives us resources and lets us decide how to use them, because He has special plans for us (1 Tim. 6:18-19).
    - (1) He wants us to be "rich in good deeds."
    - (2) He wants us to be "willing to share."
    - (3) He wants us to take hold of "life that is truly life."
  - b. God gives us an opportunity to discover His truth for ourselves.
3. God's training helps us become like Jesus (2 Cor. 8:9).

B. God wants to provide for us (1 Tim. 6:17).

1. God wants us to enjoy His blessings.
2. God doesn't want us to be afraid to trust Him.
  - a. Some fear, "If God will meet my needs, then I'll trust Him."
  - b. But God says, "Trust me, and I'll meet your needs."
3. The story of the poor widow shows God's provision (Mark 12:41-44).
  - a. The widow demonstrated personal faith and trust.
  - b. She gave all she had and trusted God to provide.
4. We must take God's Word seriously like the widow did.
  - a. Even though the text doesn't specify what happened to the widow, this woman sowed generously (2 Cor. 9:6).
  - b. Consider these questions: Did God take care of them? Did he pour blessings on her, or did she stay destitute? (See Mal. 3:9-10, Luke 6:38, 2 Cor. 9:10-11.)
  - c. The answers will affect our willingness to trust God, too. If He can take care of a widow who gave all she had, surely He can and will take care of us!

## LEADERSHIP GUIDE

### SERMON OUTLINE 4: “The Joy of Generosity”

Encouraging members to give generously prepares them for the ultimate joy of knowing that God will commend them with “Well done!” You can express your personal desire to see each member grow in giving.

For Sermon 4, I recommend that you:

**Share That He Cares** – Communicate that God is on their side.

**Be Motivational** – Be highly motivational in a positive way.

**Communicate Faith** – Communicate the importance of faith. Realize that congregants with the greatest need often have the greatest faith to change.

#### I. Stay Faithful to God.

A. Spiritual growth is vital for faithfulness.

1. Our hearts must mature (Matt. 6:21).
2. Our service must increase (Rom. 12:6-8)

B. Generous giving produces spiritual growth.

1. Giving to the Lord helps keep our hearts sensitive to God’s priorities.
2. Giving to the Lord helps us serve by doing His work.

C. It’s impossible to stay faithful to God without giving.

1. God’s Word presents people who give generously, regardless of their income (Luke 21:1-4, 2 Cor. 8:1-5).
2. Giving is the natural response of gratitude and trust (Luke 19:1-10).
3. If you neglect this important part of your spiritual life, you give materialism a greater hold on your heart and your behavior (Luke 12:15).

#### II. Be loyal to the local church.

A. The Lord’s church is like a second family.

1. Our congregation is where friends, family, and loved ones are.
2. This is where we learn to love God.
3. It’s the “front line” for much of our Christian service.

B. When the church is doing well, we all feel better.

1. There are key ingredients for happy, healthy churches.
  - a. Growing attendance.
  - b. Excellent programs.
  - c. Deep relationships.
  - d. Strong resources.
2. Imagine how much more good the church could do if each person gave just one dollar more per week.

#### III. Leave a legacy.

A. Giving provides this church with the opportunity to do great things for God.

1. We have great dreams to fulfill with God’s help.
  - a. Our programs and facilities are committed to the Great Commission (Matt. 28:19-20).
  - b. We are dedicated to the Great Commission (Matt. 22:37-39).
2. Each dollar we give is important.

## LEADERSHIP GUIDE

- a. Each dollar helps someone grow closer to Christ.
- b. Each dollar sets an example for loved ones.
- c. Each dollar is “credited to our account” in heaven (Phil. 4:17).
3. Giving is a great way to leave a faith legacy to our children.

### IV. Today is a good day to make some important decisions.

A. Time has been invested in study, reading *Take God at His Word*, listening to sermons on the power of giving, and praying about God’s will for us in our financial decisions.

B. It’s time to move toward a decision to believe God’s promises and act on our belief.

C. Ask the people to open their Bibles and concentrate on these verses as you review.

1. God wants to give back to us generously. Read Luke 6:38.
2. God wants to provide us with a wealth of resources for His service. Read 2 Corinthians 9:11.
3. God wants to pour out His material blessings. Read Malachi 3:10.

D. Do you believe this? Do you want to believe this? Then let’s pray for commitment and encouragement.

## LEADERSHIP GUIDE

### SAMPLE CLOSING PRAYER

Dear Heavenly Father,

We have learned a great deal about your promises and your power during these last few weeks. You alone are the source of all our blessings. You are the Creator of everything in this world. Your mercy and your goodness are hallmarks of your nature, and it's our privilege as your children to receive from Your hand the good gifts of life, salvation, and daily provisions. We praise Your name, and we thank You.

At the same time, Lord, we confess our sinful nature. We don't trust You as we should. We struggle to fully believe that You will carry through with the clear promises from Your Word to bless us with material blessings when we trust You with our finances. We come to You with a strong desire to make a clean break with our past doubt and unbelief.

Almighty God, some of us have been afraid to give. We've depended on ourselves to provide for our needs instead of looking to You. We know that this is wrong, and we choose today to seek the blessing Jesus promised to those who give "a good measure, pressed down, shaken together and running over, to be poured" into our laps.

Holy Father, some of us have let differences of opinion divide us. We have failed to realize Your desire to use each one of us as servants. It's Your kingdom, not ours. We're sorry for our short-sighted stinginess and join with the apostle Paul in asking You to "make us rich in every way" so we can participate to the fullest in work which brings You honor and glory.

And, Lord, some of us have simply disobeyed Your will. We have ignored Your instruction to put You first in all areas of our life – especially in our finances and our giving. We want the blessings of heaven – not a curse from hell. Please remind our fearful hearts that You will give us courage and enable us to keep the promises we're making to You today. Thank you, Father, for the relief we feel at this moment. We realize more than ever that we have Jesus to guide us and love us as our Savior and Lord. We want to see Your face and feel You gather us into your strong arms. We long to hear Your voice say, "Well done." No blessing on this earth can compare to what waits for us in heaven. By Your power, keep us on track for this reunion and defeat the traps the devil wants to set in our paths.

Lord God, we now commit ourselves individually and as a church to the work You are doing today and thank You for the power of your promises.

In the name of Your Son, Jesus, we pray. Amen.

## LEADERSHIP GUIDE

### SERMON ILLUSTRATIONS

Our backgrounds affect our approach to giving. When I was a little boy, my parents taught me to give. When I received an allowance of fifty cents a week, I put one quarter in the collection plate and the other quarter in my bank. Later as I got older and started working, I always set aside a portion of my earnings to give to the Lord. Even as a young person, I always participated in the yearly pledging process of my congregation. It helped my faith to set biblical targets for my giving. My background helped to convince me that Paul and Jesus were right: It is more blessed to give than to receive.

In the classic movie *Shenandoah*, the leading character, played by Jimmy Stewart, opens the film with a prayer of thanksgiving for a meal. He calls the family in, makes the kids sit still, and prays, "Lord, we plowed the field, we planted the field, we harvested the crop. We cooked it and put it on the table. It wouldn't be here if it weren't for our hard work. But we thank you for it anyway. Amen." We chuckle at the scene, but I suspect Jimmy Stewart's character is illustrating the attitude on many Christians' hearts: God's material blessings are only indirect at best.

I have yet to hear of a single story where God didn't abundantly bless obedient, grateful love. One friend, who was also an elder in his church, told me that he prayed about what God wanted him to give one year. He felt that God wanted him to give \$20,000. He had no idea how he could ever give that much, but he decided to trust the impression he believed was from God. The Lord poured out great blessing on his business, and he was able to give what he planned.

-- Dr. Kregg Hood



Our three-year-old daughter was in the habit of giving half of her two-quarter allowance to God every week. One Sunday we were out of town, so the next Sunday we gave her an extra quarter to teach her about "making up" on giving when we miss. She said, "Oh good, I'll give one for God and one for Jesus."

We thought that was cute and didn't think more about it until the following Sunday. When it was back to the regular allowance and she had only one quarter for the contribution, she started crying. We asked her what was wrong and she said, "Where's the quarter for Jesus?" Needless to say, she got an immediate raise in her allowance! We are waiting to see what happens when she discovers the Holy Spirit!

-- As seen in *21st Century Christian Magazine*, February 1993. Used by permission.



Most of eighty-seven-year-old Oseola McCarty's life has been spent working twelve-hour days doing other people's laundry. That's why people were amazed when she generously donated \$150,000 to establish a scholarship fund at the University of Southern Mississippi.

What's even more amazing is that this gift represented 60 percent of her total life savings of about \$250,000. When asked how she did it, she simply said that she lived modestly, saved regularly, and gave generously.

## LEADERSHIP GUIDE

Truett Cathy, founder and chairman of the Chick-Fil-A fast-food chain, goes beyond giving regularly to his local church. Cathy knows the value of investing in the lives of young boys and girls. Besides teaching a junior high boys' Sunday school class for forty years, he operates nine foster homes, has provided over four hundred \$10,000 college scholarships, and funds an annual summer camp for more than 1,000 children.

Among the Christian principles he instills in these children is the value of generous giving. The way he puts it is, "Money is nice to have – as long as you've got it in your hand and not in your heart."

-- *It's Easier to Succeed than to Fail* by Truett Cathy (Oliver-Nelson Books).



According to a recent Gallup poll commissioned by the Independent Sector, a coalition of 800 nonprofit groups, Americans do give. In fact, 73 percent of us give something to somebody. But the average person donates only \$880 per year.

In 1994, families earning \$100,000 or more donated an average of 3.2 percent, while families earning less than \$10,000 donated an average of 2.7 percent.



The parable of the talents is a real, live parable today. I don't feel that I own anything – my talents or the financial resources I have. I really just hold them in trust, and they're in trust to be used and multiplied. Giving is a process of investing and reinvesting.

-- C. William Pollard, chairman, ServiceMaster (which includes Merry Maids, Terminix, TruGreen ChemLawn, and American Home Shield).



Charitable giving barely inched ahead of inflation in 1994, reversing a three-year trend of flat or decreased giving, according to a new report issued by the American Association of Fund Raising Counsel's Trust for Philanthropy. Total philanthropic giving by individuals, corporations, and foundations increased 3.68 percent to \$129.88 billion. This is only a 0.56 percent increase when adjusted for inflation.

Giving to religious organizations continued to garner the largest share of the charitable dollar. It accounted for 45.3 percent of all giving and increased 4.58 percent to \$58.87 billion. One of the most significant trends reported is the shift away from giving to national religious denominations and more towards the local or congregational level.

-- The Non-Profit Times, "Giving Flattened by Inflation," July 1995 *Used by permission.*



Many people think that money is security, but 1 Timothy 6:9 warns that it can be just the opposite. A few years ago, columnist Jim Bishop reported what happened to people who won the state lottery.

*Rose Grayson of Washington won \$400 a week for life. She hides in her apartment. For the first time in her life, she has "nerves." Everyone tries to put the touch on her.*

## LEADERSHIP GUIDE

*“People are so mean,” she said. “I hope you win the lottery and see what happens to you.”*

*When the McGugarts of New York won the Irish Sweepstakes, they were happy. Pop was a steamfitter. Johnny, twenty-six, loaded crates on docks. Tim was going to night school. Pop split the millions with his sons. They all said that the money wouldn't change their plans.*

*A year later, the million wasn't gone; it was spent. The boys weren't speaking to Pop, or each other. Johnny was chasing expensive race horses; Tim was catching up with expensive girls. Mom accused Pop of hiding his stash from her. Within two years, all of them were in court for nonpayment of income taxes. “It's the Devil's own money,” Mom said. Both boys were studying hard to become alcoholics.*

All these people hoped and prayed for sudden wealth. All had their prayers answered. All were wrecked on a dollar sign.

-- Chuck Rasmussen, “Love of Money,” as seen in *Leadership, Fall 1984. Used by permission.*



Booker T. Washington rose from slavery to head the million-dollar educational center at Tuskegee Institute. He raised virtually all the money to build, equip, and staff this first American teachers college for African Americans. In recounting how the Tuskegee Institute grew from its beginnings in a hen house, Washington made the observation that he never had to assume the posture of begging because really generous people never begrudge their philanthropy. On the contrary, they enjoy giving and feel privileged to be in a position to support a worthwhile effort.

A typical response that Booker T. Washington heard was that of one benefactor whom he tried to thank for his gift. He said, “Don't thank me, Mr. Washington. I'm grateful to you for giving me the opportunity to help a good cause. It is a privilege to share in it.”

When Booker T. Washington was raising five hundred dollars to buy a farm on which the Tuskegee Institute now stands, an aged black woman hobbled into the room where Washington sat. She was leaning on a cane. She was clothed in rags, but they were clean. She said, “Mr. Washington, GOD knows I spent the best days of my life in slavery. GOD also knows that I am dirt poor. I know that you are trying to make better men and women for the black race. I don't have money, but I want you to take these six eggs that I've been saving. I want you to put these six eggs into the education of these boys and girls!” Booker T. Washington said later, “Since the work at Tuskegee started, I have received many gifts for the institution, but never any that touched me so deeply as the sacrificial gift of that noble woman.”

-- Douglas F. Parsons, *The Christian Caller, Used by permission.*



Truett was entertained on one occasion in the home of a wealthy Texas oilman. After dinner, the man took Truett up to the roof of his house and showed him huge fields of oil derricks. He said, “Dr. Truett, that's all mine. I came to this country twenty-five years ago penniless and now I own everything as far as you can see in that direction.” Then he turned to the opposite direction and pointed to waving grain fields and said, “It's all mine. I own everything as far as



## LEADERSHIP GUIDE

you can see in that direction.” Then he pointed to huge herds of cattle on the east and a great virgin forest on the west, saying, “It’s all mine. I worked hard and saved, and today I own everything as far as you can see in every direction.” He paused for the expected praise, but to his surprise it didn’t come. Dr. Truett laid a loving hand on the man’s shoulder, pointed upward and asked, “My friend, how much do you own in that direction?” The man dropped his head in shame and said, “I never thought of that.”

-- Dr. George W. Truett, *Western Recorder*, Used by permission.



When I was a lad in my early teens, I recall that my father took me to a Sunday afternoon business meeting of our little congregation. It was a beautiful afternoon, and I still don’t know what I was doing in that stuffy little frame building with six or eight men who made up the male population of the congregation. It seems that they were discussing the possibility of having “regular preaching,” which would consist of a brother driving down from a neighboring town every Sunday to preach rather than once a month.

Just when it looked like the motion was a dead duck, I heard a familiar voice beside me say, “I’ll give five dollars a week on it if you can rake up the other ten.” That was my daddy! My father was only making about \$20 a week, and there were four of us children. Was he out of his mind! I could have bought a BB gun and all the shots I’d ever need with just one week’s amount. Less important, I could have worn shoes that had no holes in the soles! What in the world made my father do this?

Little did I realize what my father bought that day -- I doubt he really knew, himself. From that day forward, the church meant something to me. I wasn’t quite sure at first what it meant, but I knew that there must be something pretty important about it for my dad to give \$5 a week for it.

-- Bill E. Smith, *As the Stewards of God* ©1972 Bill E. Smith. Used by permission, Helm Publishers.



Is “lifestyle necessity” an oxymoron? Perhaps it is when applied to people whose income exceeds \$100,000 a year. “I just couldn’t live without my Cuisinart,” said a friend (whose income does not exceed \$100,000) as she fed rock-hard chunks of Parmesan cheese into the growling maw of her food processor. It is amazing just what we think we cannot do without.

And so it is across the country. Earlier this year, in six major U.S. cities, 600 adults whose households bring in more than \$100,000 a year were queried by the Roper Organization about what they consider “the most important lifestyle necessities.” The answers display the torrid American love affair with gadgetry. Seventy-nine percent of those polled said they couldn’t live without a microwave oven. Forty-nine percent said they couldn’t survive without a telephone answering machine. Thirty-six percent wouldn’t make it without a VCR. These were not answers to poorly worded questions. The study asked the affluent to distinguish between luxuries -- things they may enjoy owning, but could live without -- and necessities -- things or services that have become so important they are thought to be necessities. Wealthy Americans believe they cannot do without their diet of speed-cooked frozen food.

## LEADERSHIP GUIDE

In contemporary society, getting more money usually does not mean finding more time to smell the roses. Life in the lap of luxury is rarely leisurely. It is spent returning polite messages on a cellular telephone while scurrying between appointments. If one is to relax at all, it would not be during prime time when the networks beam their trendiest fare at America's La-Z-Boys. Thus the videotaped delay of *Thirtysomething* made possible by a VCR becomes "essential." The real imperative behind *More!* is *Faster!*

And the faster you travel, the more things become distorted. Among the same affluent citizens who could not contemplate life without the microwave, only 30 percent rated quality education for their children as a necessity.

We grow too soon old, and too late smart.

-- David Neff, "The New Necessities," *Christianity Today*, April 1989. *Used by permission.*



Dear Lord, I have been rereading the record of the rich young ruler and his obviously wrong choice. But it has set me thinking.

No matter how much wealth he had, he could not—

ride in a car,

have any surgery,

turn on a light,

buy penicillin,

hear a pipe organ,

watch TV,

wash dishes in running water,

type a letter,

mow a lawn,

fly in an airplane,

sleep on an innerspring mattress,

or talk on the phone.

If he was rich, then what am I?

-- William Boice, "Wealth," *as seen in Leadership*, Fall 1983. *Used by permission.*



Fred Craddock, in an address to ministers, caught the practical implications of consecration. "To give my life for Christ appears glorious," he said. "To pour myself out for others, to pay the ultimate price of martyrdom — I'll do it. I'm ready, Lord, to go out in a blaze of glory. We think giving our all to the Lord is like taking a \$1,000 bill and laying it on the table — Here's my life, Lord. I'm giving it all."

But the reality for most of us is that he sends us to the bank and has us cash in the \$1,000 for quarters. We go through life putting out \$0.25 here and \$0.50 there. Listen to the neighbor kid's troubles instead of saying, "Get lost." Go to a committee meeting. Give a cup of water to a shaky old man in a nursing home.

## LEADERSHIP GUIDE

Usually giving our life to Christ isn't glorious. It's done in all those little acts of love, \$0.25 at a time. It would be easy to go out in a flash of glory; it's harder to live the Christian life little by little over the long haul.

-- Darryl Bell, "Faithfulness" *As seen in Leadership, Fall 1984. Used by permission.*



Bob McCune, a U.S. Congressman, tells the story of the time when he took his kids out to eat at a local fast-food restaurant. As he and his kids sat down to eat, Bob smelled the fries in front of one of his sons and reached over to get one. To his surprise, the young boy grabbed his dad's hand, pushed it back, and exclaimed, "Dad, Dad, don't take my fries!"

McCune was stunned. He sat in front of his son in silence and wondered, "What happened?" Then the meaning of this "teachable moment" hit him. He thought, "My son doesn't know where those fries came from. He doesn't realize that about five minutes ago I went to the counter, put my hand in my pocket, pulled out the money and bought those fries for him. I am the source of those fries. My son doesn't understand that, if I wanted to, I could take those fries away from him. He doesn't realize that, if I wanted to, I could go over to the counter and buy a dozen orders and cover him with fries. He doesn't know that I don't even need his fries; if I wanted to, I could go over to the counter and buy my own. "What I really wanted from my son was his willingness to share with me what I had already given to him."

-- John Maxwell, "French Fries" *Adapted from Proven Principles of Successful Stewardship (INJOY 1-800-333-6506). Used by permission.*



Years ago, a missionary preached in a church and made an appeal for funds to help buy books for new Sunday schools in the American frontier. As others gave money for the cause, one little girl wanted to help reach boys and girls through Sunday schools but had no money to give. As the offering plate was passed down her aisle, she slipped her prize possession in life off her finger – her mother's gold wedding band – and placed it in the plate.

After the service, a businessman came to the missionary, deeply moved by the little girl's sacrifice. He had seen the girl silently place the ring in the offering plate and knew it represented the memory of her recently deceased mother. The man offered to redeem the ring for far more than the ring was worth if the missionary agreed to return the ring to the orphan girl. But when the missionary tried to return it, she refused, noting she had given it to help purchase books to start Sunday schools that would reach boys and girls and tell them about Jesus. When she could not be persuaded to take back the ring, the missionary kept it and used it as an object lesson as he represented the cause of the Sunday school mission. Over the years, the missionary retold the story many times. The little girl's example of sacrifice resulted in raising thousands of dollars needed for the expansion of Sunday schools.

## LEADERSHIP GUIDE

God wants us to be a blessing and receive a blessing by giving to Him out of our poverty so He can enrich our lives. It is easy to find reasons why we can't afford to give to God, but that only hinders Him in His desire to bless us. When we realize the great resources of the world God has at His disposal, it is obvious God does not want us to give because He needs or wants our money. God wants us to learn the stewardship of giving so that He can be justified in abundantly blessing our lives.

-- Elmer Towns and John Maxwell, "Stewardship Is Giving" *God Is Able by Elmer Towns and John Maxwell (Church Growth Institute). Used by permission.*



The special contributions are the ones that are the most meaningful, and, I believe, the most like those in the early church. When there is a special need, the money is raised specifically to meet that need. Two Kenyan churches, Flax and Kaptagat, combined forces last year to raise bus fare for the men of the two groups who were going to a major preachers' meeting.

On that Sunday, the Christian carpenter brought a stool he'd made, auctioned it to the Christians, and put the highest bidder's money in the collection plate. A woman brought a chicken, which was similarly sold. When all was collected, the church had \$50, which was enough to bus eight men to the preachers' meeting. Imagine a church of forty giving more than double the average monthly salary of one member for one contribution.

There is a special teapot on the mantle of the fireplace in outliving room. It was a gift from the Christians with whom I worked in Kaptagat from '82 to '84. On the day of my last regular visit, they threw me a party. And, as part of the festivities, they brought gifts. There were the usual ones – the stool, the chicken, two eggs. But, realizing that these gifts were small by Western standards, they pooled their money and bought me this teapot. Not the \$2 kind like they use, but the \$6 kind, used mainly for decoration. I, who make sixty times more money than any one of them, was the recipient, and they were the givers. If you're thinking that it must have been a touching and humbling experience for us, you're right.

-- Monte Cox, "A Special Teapot" *As seen in the Kenya Report. Used by permission.*



The cheerful little girl with bouncy golden curls was almost five. Waiting with her mother at the checkout stand, she saw them, a circle of glistening white pearls in a pink foil box. "Oh Mommy please, Mommy. Can I have them? Please, Mommy, please?"

Quickly the mother checked the back of the little foil box and then looked back into the pleading blue eyes of her little girl's upturned face. "A dollar ninety-five - that's almost \$2.00. If you really want them, I'll think of some extra chores for you, and in no time, you can save enough money to buy them for yourself. Your birthday is only a week away, and you might get another crisp dollar bill from Grandma."

As soon as Jenny got home, she emptied her penny bank and counted out seventeen pennies. After dinner, she did more than her share of chores and she went to the neighbor and asked Mrs. McJames if she could pick dandelions for ten cents. On her birthday, Grandma did give her another new dollar bill, and at last she had enough money to buy the necklace.

Jenny loved her pearls. They made her feel dressed up and grown up. She wore them everywhere – Sunday school, kindergarten, even to bed. The only time she took them off was

## LEADERSHIP GUIDE

when she went swimming or had a bubble bath. Mother said if they got wet, they might turn her neck green.

Jenny had a very loving daddy, and every night when she was ready for bed, he would stop whatever he was doing and come upstairs to read her a story. One night as he finished the story, he asked Jenny, “Do you love me?”

“Oh yes, Daddy. You know that I love you.”

“Then give me your pearls.”

“Oh, daddy, not my pearls. But you can have Princess, the white horse from my collection, the one with the pink tail. Remember, Daddy? The one you gave me. She’s my very favorite.”

“That’s okay, Honey, Daddy loves you. Good night.” And he brushed her cheek with a kiss. About a week later, after the story time, Jenny’s daddy asked again, “Do you love me?”

“Daddy, you know I love you.”

“Then give me your pearls.”

“Oh Daddy, not my pearls. But you can have my baby doll. The brand new one I got for my birthday. She is beautiful and you can have the yellow blanket that matches her sleeper.”

“That’s okay. Sleep well. God bless you, little one. Daddy loves you.” And as always, he brushed her cheek with a gentle kiss.

A few nights later when her daddy came in, Jenny was sitting on her bed with her legs crossed Indian style. As he came close, he noticed her chin was trembling and one silent tear rolled down her cheek. “What is it, Jenny? What’s the matter?”

Jenny didn’t say anything but lifted her little hand up to her daddy. And when she opened it, there was her little pearl necklace. With a little quiver, she finally said, “Here, Daddy, this is for you.”

With tears gathering in his own eyes, Jenny’s daddy reached out with one hand to take the dime store necklace, and with the other hand, he reached into his pocket and pulled out a blue velvet case with a strand of genuine pearls and gave them to Jenny.

He had them all the time. He was just waiting for her to give up the dime-store stuff so he could give her the genuine treasure. So it is, with our Heavenly Father. He is waiting for us to give up the cheap things in our lives so that he can give us beautiful treasures.

“The Necklace” – *Author Unknown*



When a respected preacher who grew up during the Depression was only five or six years old, his faithful Christian father sought to teach him the power of giving to the Lord. One Saturday, after this young boy had accumulated about thirty-five or forty cents, his father reminded him that the next day was the Lord’s Day and that he should give a portion of his

## LEADERSHIP GUIDE

money to God. His dad also told him that he should never worry about anything he gave to God. Then, to prove his point, the father said, “I’ll return to you whatever you give to the Lord, so, don’t worry about losing your money.”

The preacher remembers clearly what he thought when he heard his father’s words. “What? Put some of my precious money in that church plate never to see it again?” His earthly father’s promise seemed a lot less real than the cold, hard coins in his pocket. So he thought about putting in a nickel, but when the collection plate passed by the next day, he put in only a penny.

After the service his dad asked him, “Well, how much did you give?” The boy had to admit that he only gave a penny. His dad reached in his pocket and placed a nickel in his son’s hand (a return of 500 percent). The boy was stunned. He realized he had sold both his earthly father and his Heavenly Father short. It was in that small transaction that he made an ironclad decision to trust the words and power of God.

—*Author Unknown*

# LEADERSHIP GUIDE

## SUNDAY SCHOOL/SMALL-GROUP RESOURCES

### LETTER TO SUNDAY SCHOOL TEACHERS/SMALL GROUP LEADERS

[Date]

Dear Teacher(s)/Small Group Leader(s):

We have designated the first four Sundays in [month] to be a special time of coordinated Bible study and sermons. Our study will deal with the material covered in the *Take God at His Word* book by Dr. Kregg Hood.

You have an important role in reinforcing the principles we are learning together. You will be providing a valuable forum for helping families to work through their preconceived ideas about stewardship, overcome unbiblical perspectives, and apply these biblical principles in their everyday lives.

Classes should have some class discussion. Discussion is critical to the success of this series. Each member is being encouraged to read one chapter each week. Teachers should remind their students to “do their homework.” By having discussion, your class will be more inclined to read the text beforehand.

Attached to this curriculum is the Lesson Plan, which includes different teaching options and discussion options, depending on your teaching style and structure of your class or small group.

I want to thank you in advance for your commitment to practice these principles and promises in God’s Word. As I was reading numbers 13 and 14, I was reminded of the importance that we as Leadership be unified in following the heart of God.

Thank you so much for teaching and for sharing your God-given talents. You are so important to our church family.

Be God Directed!

[Minister’s Name]

Enclosures: Lesson plan options 34

# LEADERSHIP GUIDE

## TEACHER/SMALL-GROUP LEADER LESSON PLAN

### LESSON 1: “GIVING THAT FEELS GOOD”

At first, probably not many people actually look forward to a study on giving. But think about it for a minute: Who stands to win when we approach the topic with suspicion and prejudice? Who wants to plant the seeds of distortion? Who wants to stop all of us from rethinking and carefully examining the whole subject? We all know who wants to distract, distort, and destroy our commitment to the Lord – Satan.

On the other hand, who has addressed the topic again and again? Jesus. If we follow Jesus, the course is clear. He wants us to study. He wants us to think. He wants us to be fully aware of both the benefit and the danger of our wealth.

#### INTRODUCE IT

- Honestly, what was your first reaction when you heard about this stewardship study?

*Apprehension? Dread? Many Christians are convinced that they can't give to God because of fear that He won't keep His promises in His Word to provide when we are obedient. Their gifts are often made with wrong motivations. Motivations for giving will be the focus of our study today.*

- Why did Jesus make wealth the subject of so many of his parables and sermons?

*Our giving acknowledges the Lordship of Christ in our lives and Him as our Source. When we give to God, we are giving of ourselves. After all, we spend so much time in our lives trying to get money. Further, investing in heavenly purposes ensures that it will never be stolen or destroyed (Matthew 6:19-21). It is important to make investments in eternity.*

#### STUDY IT

##### Motivation #1: Guilt -- “I Have to Give”

- As a motive for giving, what are the strengths and weaknesses of guilt?

1. *Strength: Guilt can be effective in bringing in some money.*
2. *Weakness: It's actually unbiblical! It brings no joy and doesn't help people outgrow materialism. (Remember, attitudes matter to God.)*

##### Motivation #2: Responsibility -- “I Ought to Give” (2 Cor. 8:7)

- As a motive for giving, what are the strengths and weaknesses of responsibility?

1. *Strength: Because money is given for ministry, this approach feels better than the guilt motivation, and people learn responsibility, which is a healthy character trait.*
2. *Weakness: Giving solely out of responsibility limits the joy and the amount given considerably. When people give out of a strictly legalistic approach, it's easy to feel that “I've done my part.”*



## LEADERSHIP GUIDE

- Why is duty often without any real joy?

*Duty implies an obligation, a lack of choice, and an undesirable sacrifice. Life is so much more fulfilling if we can learn to live with joy and (eternal) purpose!*

### **Motivation #3: Needs -- “I Want to Give” (2 Cor. 9:7)**

- As a motive for giving, what are the strengths and weaknesses of responding to needs?
  1. *Strength: Giving to satisfy needs feels good.*
    - a. *This kind of giving brings a cheerful heart and doesn't rely on compulsion to force people to give reluctantly.*
    - b. *This motivation touches our heartstrings and encourages people to learn the discipline of sacrificial giving.*
    - c. *It can raise larger sums of money and increase involvement because some people give only when they see a need.*
  2. *Weakness: Some people don't approve of or see the “need.”*
    - a. *Some will ignore the request, even though there is a need.*
    - b. *The church has ongoing efforts, which may not tug heartstrings.*
- Why does personally responding to a need feel so good?

*Responding to a need is great, because you often can immediately see the impact of your gift. This feels great, because the gift has served a purpose, often impacts people's lives directly, and solves a problem.*

### **Motivation #4: Thanksgiving - “I Can't Help but Give” (2 Cor. 9:13)**

- As a motive for giving, what are the strengths and weaknesses of Thanksgiving?
  1. *Strength: Giving out of thanksgiving feels very good!*
    - a. *This type of giving points our hearts in God's direction since we have a tangible way of showing our thanks to Him.*
    - b. *This unselfish giving encourages others to focus on God's activity in their lives, as well!*
  2. *Weakness: While there is nothing wrong with this motivation for giving, this motivation is limited by our perception of thankfulness.*
    - a. *If we aren't aware of our blessings, we tend to not be as thankful.*
    - b. *Some people can miss the joy of how God has blessed them because they're not paying attention (Luke 17:17).*

- How can generosity be a way of saying thank you?

*Being generous can affirm the worth of the person or ministry, as it acknowledges that they are worthy of generosity, or over and above giving, which is a great way to say “thank you.”*

### **Motivation #5: Worship - “It's My Nature to Give” (2 Cor. 8:5)**

- As a motive for giving, what are the strengths of seeing giving as worship to God?

## LEADERSHIP GUIDE

1. *There are only strengths of this motivation.*
  - a. *Worship is the highest possible motivation. It creates true commitment, pleases God, allows much work to be done to advance the cause of His Kingdom, and feels good, too!*
2. *There are no weaknesses in this giving motivation! The devil can't steal your joy in the Lord or stop your work for Christ.*
  - a. *It's important not to settle for anything less than God's best motivations for our giving. As we grow upward from this motivational game plan, our joy will soar, and our efforts for the Kingdom will expand dramatically.*

- When a heart is focused on God, filled with God, and lost in praise to God, what happens to the selfishness in that heart?

*As we spend time in God's presence, He has can refine us and burn out impurities, such as selfishness. As we make God our focus, we adopt His desires and priorities as our own.*

### APPLY IT

- How can we be more trusting of our leaders to apply our gifts to needs of which we may be completely unaware?

*Believers in the early church had many needs, and in Scripture we see that leadership and organization were necessary to properly administer benevolence. God is a God of order. The body of Christ has different parts with different gifts (I Corinthians 12:4-8), and some are better suited to this responsibility. We need to submit to our church leadership in implementing established benevolence policies. We should pray for wisdom for our leadership, as they seek the leadership of the Holy Spirit in allocating our gifts (God's money) to meet needs.*

- How has this first week of study and reflection changed your thoughts on stewardship?

*Do you now think of excitement, trust, or joy? We can trust God to keep His promises in His Word to provide. Knowing this truth can give us joy in giving!*

# LEADERSHIP GUIDE

## LESSON 1: SCRIPTURE INDEX

### CHAPTER 1: “I WILL MAKE YOU RICH IN EVERY WAY”

#### 2 Corinthians 9:10-11

*Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.*

#### OPENING DISCUSSION QUESTIONS

1. What is the most important or meaningful thing you learned or read in this chapter?
2. What is your biggest question from this chapter?

#### LESSON POINTS AND DISCUSSION IDEAS

1. God is the source of all blessings. Read and discuss Philippians 4:19.
2. What is your list of the top 5 or top 10 major blessings in your life?
3. The law of the harvest teaches us that the more you want to reap, the more you have to sow. Read the following passages and discuss their importance and meaning: Genesis 8:22, Galatians 6:7, Matthew 17:20-21, and 2 Corinthians 9:6.
4. God promises rewards to those who are obedient. Read the following passages and discuss their importance and meaning. See Matthew 6:4, Matthew 10:42, Hebrews 11:6, Matthew 6:19-34, Ephesians 6:1-3, and 2 Corinthians 9:11.
5. Discuss these specific rewards:
  - a. You will be rich in every way. God’s definition of rich is in 2 Corinthians 9:10-11. (Rich means being “able to be generous.”)
  - b. The Bible describes riches as both spiritual and material.
  - c. Read 1 Timothy 6:9,10, Titus 3:14, 1 Chronicles 29:12, Joshua 1:8, Proverbs 3:9,10 and Malachi 3:10.
  - d. You will receive more than you give (Luke 6:38).
  - e. You will receive a greater blessing (Acts 20:36, Galatians 6:7).
6. We receive blessings –in kind—the type of seed you sow determines the kind of crop you receive. Apply this to Genesis 8:22, Galatians 6:7, Matthew 17:20, 2 Corinthians 9:6, and Luke 6:37.
7. We are to trust God to provide. Read and apply 2 Kings 4:1-7.

#### ADDITIONAL DISCUSSION POINT

- If you were to see God as the true source of your blessings, what would be the first financial decision you would make?

# LEADERSHIP GUIDE

## LESSON 1: DISCUSSION ANSWER HANDOUT GUIDE

### WORD 1: “I WILL MAKE YOU RICH IN EVERY WAY”

1. Share a moment when you experienced or were impressed with the truth of Jesus’ words, “It is more blessed to give than to receive” (Acts 20:35).
2. Some Christians feel uncomfortable believing that God wants to bless and reward His children when they obey His Word. How do the following passages from both the Old and New Testaments illustrate that God rewards obedience?

#### *Old Testament*

- Genesis 15:1 *God rewarded Abram with a son*
- 1 Samuel 26:23 *David did not harm God’s anointed king—Saul—even though he had opportunity. God protected David despite Saul.*
- Psalm 62:12 -- *God promises to reward according to what we have done.*
- Proverbs 13:21 -- *Prosperity is the reward of the righteous.*
- Jeremiah 32:19 -- *God rewards us according to our deeds.*

#### *New Testament*

- Matthew 6:33 -- *Serving the Lord should be our first priority.*
- 1 Corinthians 3:8 -- *God rewards us according to our labor.*
- 1 Corinthians 9:23 -- *We share in spiritual blessings.*
- Galatians 6:6-7 -- *We reap what we sow, whether good or bad.*
- Philemon 6 -- *God rewards obedience with understanding.*
- Hebrews 11:6 -- *By having faith, we can please God, who rewards us.*

3. Read the following passages and identify the general theme of each one.

- Joshua 1:8 -- *It is important to meditate on God’s Word.*
- Malachi 3:9-11 -- *Tithing is critical to avoid financial hardship and to receive financial blessing.*
- Proverbs 3:9-10 -- *Tithing is a prerequisite to blessing.*
- Luke 6:38 -- *The amount of blessing is proportionate to what we give.*

4. God’s Word teaches that we should “give to get to give again” (see page 13). Identify at least one time when you experienced this blessing. What can you do to make this teaching a greater reality in your life?

5. Read the section on receiving “in kind” blessings from God (see page 17) and list as many examples of this teaching as you can. Can you think of any biblical exceptions to this principle?

*For instance, if you sow corn, you reap corn. If you sow finances, you reap financially. Sometimes, we sow financially or spiritually into someone’s life, and we don’t see the results (or crop) of what we’ve sown right away. In some instances, we won’t know the impact of what we’ve sown until Eternity.*

## LEADERSHIP GUIDE

6. What advice would you give to Christians who want to see God as the source of their blessings but are afraid to trust Him with financial decisions?

*Meditate on the promises in His Word, and spend time with him in prayer and praise so that you can become more like Him and make His priorities your own.*

# LEADERSHIP GUIDE

## LESSON 1: DISCUSSION HANDOUT

### WORD 1: “I WILL MAKE YOU RICH IN EVERY WAY”

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#### *Old Testament*

- Genesis 15:1
- 1 Samuel 26:23
- Psalm 62:12
- Proverbs 13:21
- Jeremiah 32:19

#### *New Testament*

- Matthew 6:33
- 1 Corinthians 3:8
- 1 Corinthians 9:23
- Galatians 6:6,7
- Philemon 6
- Hebrews 11:6

3. Read the following passages and identify the general theme of each one.

- Joshua 1:8
- Malachi 3:9-11
- Proverbs 3:9-10
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6. What advice would you give to Christians who want to see God as the source of their blessings but are afraid to trust Him with financial decisions?

# LEADERSHIP GUIDE

## SUNDAY SCHOOL/SMALL GROUP LESSON PLAN

### LESSON 2: “THE BLESSING OF TITHING”

So...here we are...the big “T” word. And I don’t mean Tennessee or Texas. I mean “Tithing.” There, I’ve said it. But why have we been so reluctant to say it? Why does it evoke such a wide range of emotions?

Without question, the concept of tithing has been abused by some churches. Some have made it a rigid demand of membership. Others have put it on a “work your way to heaven” list. Many have backed away from teaching about this truth completely. Does this reaction sound familiar?

Somewhere in the fray we need to remember who created the idea, who offered it as a plan, and how well it has worked. God created it. God offered it. And it has worked very well for an uncountable number of families and individual Christians.

#### INTRODUCE IT

- Growing up, did you hear much about the word “tithe?” Share your personal experience.
- How was it valued or talked about? Was it discussed positively or negatively, as an obligation, as a spiritual duty, or with gratitude?

#### STUDY IT

**Motivation and Tithing** -- Last week we discussed the Motivations behind giving.

**Guilt** - “I have to give.”

**Responsibility** – “I ought to give.”

**Needs** – “I want to give.”

**Thanksgiving** – “I can’t help but give.”

**Worship** – It’s my nature to give.”

- How can the lower motives of Guilt and Responsibility damage the concept of Tithing?

*Guilt isn’t biblical. God loves a cheerful giver. The attitude is just as important to God.*

- How can the higher motives of Needs, Thanksgiving, and Worship work well with Tithing?

*Giving to needs feels good and can have an immediate impact. Giving out of thanksgiving helps align our own attitudes in thankfulness, acknowledging God as the Source of our blessings. Giving as an act of worship is the highest motivation; it creates joy and true commitment and pleases God, as God loves a cheerful giver.*

#### The Heart and the Practice

- When Jesus mimics a tithing Pharisee in Luke 18:12, what is he really speaking against?

*He is speaking against pride and spiritual hypocrisy. God cares about the intent of the heart and our relationship with Him, not outward “performances.”*

## LEADERSHIP GUIDE

- When Jesus rebukes the Pharisees in Matthew 23:23, what is he really criticizing?

*He is criticizing their desire to appear spiritual through external acts such as tithing while neglecting justice and mercy and faithfulness, which are reflections of spirituality of the heart.*

- With the coming of Jesus, every faith principle took a step forward, not backward. Describe how this affects God's teaching on tithing.

*We are now not under the law, but grace. The Ten Commandments were a benchmark to show us our need for Christ. The Old Testament standard of 10% for tithing was a benchmark—it is only a starting point. The Lord looks on the heart, and His blessings to us will be in proportion to what we sow.*

### APPLY IT

Tithing was a good plan for God's people then. List the reasons why it can be a good plan today.

- *Tithing symbolizes gratitude to God.*
- *Tithing acknowledges that God owns the whole.*
- *Tithing strengthens our devotion to the Lord.*
- *Tithing develops discipline that helps eliminate unwise spending habits.*
- *Tithing expands the amount of good we do for the Lord.*
- *Tithing helps us stay on track spiritually. When we put our treasure where God wants it to be, our heart will follow (Matt. 6:21).*
- *Tithing helps support our church home, its ministries, facilities, our preacher, and other ministry leaders. It supports the programs of the church and enables us to reach out to others in the community, whether through benevolence or evangelism.*
- *Tithing allows the giver to receive joy and blessings through the obedience of tithing.*
- *Tithing assures God's blessings, above what we could ask or think.*



# LEADERSHIP GUIDE

## LESSON 2: SCRIPTURE INDEX

### CHAPTER TWO: “I WANT YOU TO TITHE SO I CAN REWARD YOU”

#### Malachi 3:10

*“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.”*

#### OPENING DISCUSSION QUESTIONS

1. What is the most important or meaningful thing you learned or read in this chapter?
2. What is the biggest question you have from this chapter?

#### LESSON POINTS AND DISCUSSION

1. God releases great blessings to his children who truly follow him. Consider Proverbs 3:9,10.
2. We should trust God in all things.
3. Power Principles of Tithing
  - a. Tithing motivates greater faithfulness. (Use the chart that shows how Jesus always calls for greater faithfulness.)
  - b. Tithing releases God’s financial blessings. Read Malachi 3:10.
  - c. Tithing expands Kingdom work. The average percentage of Christian giving is less than 2 percent. Church-wide tithing would allow ministry efforts to virtually explode.
  - d. Tithing changes spending habits.
    - i. You will learn to prioritize.
    - ii. You will learn to budget.
    - iii. You will learn to fight off materialistic urges.
    - iv. You will want to evaluate your spending closely.
    - v. You will see a change in the way you view money.
4. Consider and discuss, as time provides, the following passages:
  - a. Psalm 128:1-4
  - b. Proverbs 10:22
  - c. Proverbs 11:11
  - d. Ephesians 6:1-3
  - e. James 1:12
  - f. Psalm 128:2-4
  - g. Ephesians 6:1-3 47

# LEADERSHIP GUIDE

## LESSON 2: DISCUSSION HANDOUT ANSWER GUIDE

### WORD 2: “I WANT YOU TO TITHE SO I CAN REWARD YOU”

1. How do you react to the statistic that Christians in America give, on the average, 2.5 percent of their income to the Lord’s work?
2. If Solomon were writing Proverbs 3:9-10 to you today, how do you think he might word this teaching from the Lord?

*Honor God when you first receive your paycheck. Then God will bless you in your workplace and the product of your work, and He will promote you.*

3. Before reading this book, what were your views on tithing?
4. Which of the “power principles,” which state the benefits of tithing, is the most encouraging to your faith? Why?
  - Power Principle 1 – Tithing motivates greater faithfulness.
  - Power Principle 2 – Tithing releases God’s financial blessings.
  - Power Principle 3 – Tithing expands Kingdom work.
  - Power Principle 4 – Tithing changes spending habits.

5. Did the story about the young engineer (pages 36-37) speak to you personally? In what ways?

6. What decisions must a person make in order to “put God to the test” by tithing (Malachi 3:10)?

*He must decide to tithe first, despite the circumstances.*

7. How can people overcome their fears about tithing?

*We must trust God’s Word to be true, realize that God will bless us, and give with the right motivations.*

## LEADERSHIP GUIDE

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7. How can people overcome their fears about tithing?

# LEADERSHIP GUIDE

## SUNDAY SCHOOL/SMALL GROUP LESSON PLAN

### LESSON 3: “A PRACTICAL PLAN FOR GENEROUS GIVING”

“Our people were hungry for a plan.” This is what another preacher said about his congregation.

I don’t know how “hungry” the Corinthian Christians were for a personal giving plan, but Paul gave them one. I Corinthians 16:1 says, “Now about the collection for God’s people: do what I told the Galatian churches to do.” Galatia was a province, a large area of land containing several cities. Paul had given this “plan” to several “churches” (plural) within the province of Galatia, and he now gives it to the Corinthian church. It was a practical plan for generous giving.

**Read 1 Corinthians 16:1-2.**

#### INTRODUCE IT

- Several members have said that this series has “changed my mind.”
- Others have said that their families are talking more about giving than ever before.
- What has this study done to you and your family? Share your personal experience.

#### STUDY IT

Vs. 2: “On the first day of every week”

- Although there may be advantages for the Giver to give monthly or even yearly, what are the advantages for the Church to receive weekly?

*It can help the church to more easily meet its obligations when they come due, and the church can also be good stewards of the funds it receives by investing any assets that are not immediately expended, so the assets can multiply.*

Vs. 2: “Let each one of you”

- Why would God expect the poor to give, as well as the middle class and the rich?

*Giving is a form of worship. It is important for the poor to acknowledge God as their source. Also, God will bless their sacrifice.*

- How can giving build strong fellowship and unity among believers?

*As leadership communicates a need, perhaps a certain building or missions project, they also share the vision, uniting them in vision and purpose. Seeking God corporately to meet needs and corporately agreeing to sacrificially give provides a unity that God will reward.*

Vs. 2: “Set aside a sum of money”

- Why does Paul give such careful instructions about giving?

*Because it was a necessity in order for needs to be met efficiently. Back then, they couldn’t do wire transfers! Any time finances were to be distributed to churches abroad, they had to*

## LEADERSHIP GUIDE

*be taken personally.*

- What attitudes and motives must lie behind this systematic plan?

*We must remember that we give to serve the body of Christ and spread the gospel. Everything we do must be done with the goal in mind and with a heart of thanksgiving and worship to God.*

Vs. 2: “In keeping with his income”

- How can this proportional approach work for any income level, in both stable and unstable income circumstances?

*The amount isn't important. When we tithe, regardless of the amount, we acknowledge God as our source. Our faithfulness and obedience to the Lord is important. God rewards obedience.*

- Since no one but ourselves knows our income what accountability dangers do we face?

*Unless we become accountable to someone outside our household, our accountability is only to God, who knows all. We must be careful to not be like the Pharisees and tithe for appearances, so we can say that “We put something in the offering plate on Sunday,” when we know that we are really holding back from God.*

### APPLY IT

- Think of a time when you were given money when you really needed it. Describe your feelings.
- Think of a time when you gave to someone who really needed it. How did that feel?
- What can each of us do to “emotionally connect” our offering in the Sunday collection plate with the real needs that the collection will go to?

# LEADERSHIP GUIDE

## LESSON 3: SCRIPTURE INDEX

### CHAPTER THREE: "I TRUST YOU TO MANAGE MATERIAL RESOURCES"

#### 1 Timothy 6:17-19

*Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.*

#### OPENING DISCUSSION QUESTIONS

1. What is the most important or meaningful thing you learned or read in this chapter?
2. What is the biggest question you have from this chapter?

#### LESSON POINTS AND DISCUSSION

1. God owns everything. See Psalm 50:10-12.
2. God has given us the abilities we have to make a living. Discuss Deuteronomy 8:17-18.
3. We are managers of what God has given us. Discuss Luke 16:10.
4. Decide to give to the Lord this Sunday and every Sunday. How might you plan to give "tithes and offerings?" (Read and discuss 1 Corinthians 16:1-2, Romans 15:4, 2 Timothy 3:17.)
5. Give to the Lord first. Discuss the importance of tithing to your home congregation, then giving extra offerings as the Lord prompts your heart. Read and discuss Proverbs 3:9-10, 2 Corinthians 8:7, and Exodus 25:2.
6. Remember your motives. Discuss how giving tithes and offerings are a doorway to God's blessings as well as a tremendous checkpoint to monitor the level of your obedience.

# LEADERSHIP GUIDE

## LESSON 3: CLASS DISCUSSION HANDOUT ANSWER GUIDE

### WORD 3: "I TRUST YOU TO MANAGE MATERIAL RESOURCES"

1. Read each passage about God's Kingdom and contrast it with the world's mind-set:

1 Chronicles 29:12

*Wealth and honor come from God, and He has the power to exalt. Our society is very humanistic and entrenched in the belief that we should be self reliant and ambitious.*

Psalm 50:9-10

*Our humanistic society is very self-centered and materialistic. To imagine that God requires our obedience through tithing and giving, but in His wealth really doesn't need it is a foreign concept to us. Why would someone give up something of value to someone who really doesn't need it?*

Proverbs 3:9-10

*To say that we will have earthly blessings by giving away the first fruits to God is a paradox in earthly terms, but it is a spiritual principle of the universe.*

Proverbs 10:22

*God is the owner of everything, so wealth is a blessing that God bestows. God does not add sorrow with wealth. Sorrow can result with wealth when we disobey God's Word and do not acknowledge Him as our Source.*

1 Timothy 6:6-10

*The Kingdom of God is eternal, whereas wealth is temporal. As such, we should seek His Kingdom, and not pursue wealth, which has many snares.*

2. How does giving help us become more like God? Why did God create a world that calls on us to give in order to meet needs?

*Giving forces us to put His priorities ahead of our own. Giving can be a catalyst for internal change and spiritual growth as we seek Him and consider His priorities. Meeting the needs of others shows the world that God and His people care for them.*

3. When Christians really take Psalm 50:10 to heart, how will it affect their views on material possessions?

*What we "own" isn't really ours; it belongs to God. This truth can be freeing and relieve the burdens that money (whether wealth or need) can bring.*

## LEADERSHIP GUIDE

4. As you read these three passages, focus on the attitudes you think that God wants His children to develop. List as many as you can.

- Malachi 3:10 -- *Boldness, confidence in God's promises*
- Luke 6:38 -- *Generosity*
- 2 Corinthians 9:6-12 -- *Hard work, diligence, cheerfulness, gratefulness*

5. Discuss the steps people need to take with each giving decision to maximize their effectiveness as managers of God's resources. What wisdom might God be trying to give you in order to determine this (James 1:5)?

*For gifts above our tithe, we need to make sure that the recipient of the gift is "good soil," and will be a good steward of our gift.*

- Decision 1 – Give to the Lord this Sunday.
- Decision 2 – Give to the Lord every Sunday.
- Decision 3 – Give "tithes and offerings."



# LEADERSHIP GUIDE

## LESSON 3: CLASS DISCUSSION HANDOUT

### WORD THREE: “I TRUST YOU TO MANAGE MATERIAL RESOURCES”

1. Read each passage about God’s Kingdom and contrast it with the world’s mind-set:

- 1 Chronicles 29:12
- Psalm 50:9-10
- Proverbs 3:9-10
- Proverbs 10:22
- 1 Timothy 6:6-10

2. How does giving help us become more like God? Why did God create a world that calls on us to give in order to meet needs?

3. When Christians really take Psalm 50:10 to heart, how will it affect their views on material possessions?

4. As you read these three passages, focus on the attitudes you think that God wants His children to develop. List as many as you can.

- Malachi 3:10
- Luke 6:38
- 2 Corinthians 9:6-12

5. Discuss the steps people need to take with each giving decision to maximize their effectiveness as managers of God’s resources. What wisdom might God be trying to give you in order to determine this (James 1:5)?

- Decision 1 – Give to the Lord this Sunday.
- Decision 2 – Give to the Lord every Sunday.
- Decision 3 – Give “tithes and offerings.”

# LEADERSHIP GUIDE

## SUNDAY SCHOOL/SMALL GROUP LESSON PLAN

### LESSON 4: “THE JOY OF GENEROSITY”

This has been an amazing month. Every few days I find myself with another church member who wants to talk about how this stewardship study is affecting them. And no one has complained yet! Challenged? Yes. Struggling? Yes. But every comment has been positive. The vast majority have said that they are encouraged and growing. They are hearing each other’s stewardship stories for the first time in small groups, restaurants after church, and conversations in the parking lot. Many are making major changes in their personal giving plans. A new light of insight has been turned on in our minds.

This week, in our groups, we will see the generosity of God, the two sides of wealth, and the amazing example of the early church. It looks like we’re in for more challenges.

#### INTRODUCE IT

- Which is easier for you to give: your time, your money, or your things? Explain.

#### STUDY IT

##### A Lesson from Solomon

Read Ecclesiastes 11:1-2.

- Give the typical American definition of “economical.”

*For some Americans, “economical” means anything that we want or need at a reasonable price. For others, “economical” means purchasing only what you absolutely need.*

- Using this definition, describe what would have to change in our world if we were more “economical” in regard to nature, relationships, spirituality, size, color, etc. Use your imagination.

*Christians think of every “economical” decision as a statement of value. What do I (we) value in light of eternity? We will want to pay attention to the “price” we pay financially, relationally, and spiritually. The goal will be to enjoy material possessions (cars, homes, vacations, clothes, etc.), learn to be content with what we have (without continually wanting more), and be willing to share with others whenever and wherever we can.*

- On the other hand, what would change in our world if humanity learned to “cast their bread,” release, and become as generous as God?

*Besides meeting many physical needs in the world, our generosity would help us to become more spiritually minded, as we evaluate our priorities and move our focus from that of selfishness to that of others.*

##### A Lesson from Jesus

Read Matthew 6:19-21.

- Why is wealth used as a measure of success today?

## LEADERSHIP GUIDE

*Wealth can buy many things that can be seen, held, touched, felt, and enjoyed. Wealth often visibly distinguishes a person from others in externals.*

- Using practical, “how-to” language, describe what it means to “store up treasure in heaven?”

*I can contribute to ministries that are making a difference. I can witness and introduce others to Christ. I can encourage others and invest personally in the lives of those who are hurting.*

### A Lesson from the Early Church

Read Acts 2:44-45; 4:32.

- What word would you use to describe how these first Christians shared with each other (Radical, Cultish, Beautiful, Exciting, \_\_\_\_\_)? Explain your choice.
- Why did they do such a good job of taking care of each other?

*They shared with each other liberally because they were unified in Christ and in purpose. They viewed themselves as a body – a team, working together towards a common goal (to share Christ). They valued each other highly, like Christ did the church.*

### APPLY IT

- Where do you see most of the care giving taking place at church (Sunday Services, Small Groups, Ministry Staff, Other Leadership Groups, etc.)? Elaborate.
- If you were in need, where would you go first (Family, Small Group, Ministry Staff, etc.)? Why?

## LEADERSHIP GUIDE

### LESSON 4: SCRIPTURE INDEX

#### CHAPTER 4: “I WILL HELP YOU GIVE MORE THAN YOU CAN IMAGINE”

##### 2 Corinthians 8:7

*But just as you excel in everything – in faith, in speech, in knowledge, in complete earnestness and in your love for us – see that you also excel in this grace of giving.*

#### OPENING DISCUSSION QUESTIONS

1. What is the most important or meaningful thing you learned or read in this chapter?
2. What is the biggest question you have from this chapter?

#### LESSON POINTS AND DISCUSSION

1. Why does God want his people to give?
2. Read 2 Kings 3:4-20 and discuss the parallels to God’s plan for his people today.
3. Read the following passages.
  - 2 Corinthians 8:7-11
  - 2 Corinthians 9:6-7
  - Galatians 6:6-7
  - Ephesians 3:20-21
4. What attitudes does God desire us to have about giving?
5. What results are promised in these passages?
6. Discuss the importance of making a Faith Budget.

#### PRAYER TIME

Spend time in prayer.

# LEADERSHIP GUIDE

## LESSON 4: CLASS DISCUSSION HANDOUT ANSWER GUIDE

### WORD 4: “I WILL HELP YOU GIVE MORE THAN YOU CAN IMAGINE”

1. Why does God want His people to give?

*Giving to the Lord helps keep our hearts sensitive to God’s priorities and helps us serve by doing His work. Giving is a natural response of gratitude and trust and helps prevent materialism from taking hold in our hearts.*

2. Read 2 Kings 3:4-20, a fascinating story of God’s partnership with His people. Note what God asked the Israelites to do. How much of God’s provision was determined by the work the people did? Discuss the parallels to God’s plan for His people today.

*God said that he would provide water, but the Israelites had to dig ditches to hold the blessing that was promised. For them to receive God’s blessing, they had to believe and act before they could receive God’s promise.*

3. Read the following passages and identify attitudes God wants us to have about giving specifically, as well as God’s provision in general. What results are promised in these passages?

2 Corinthians 8:7-11

*God wants us to excel in giving and be sincere and eager to give and complete the work.*

2 Corinthians 9:6-7

*We should give generously and cheerfully. As a result, we will reap generously, and God will have joy in us, as he loves a cheerful giver.*

Ephesians 3:20-21

*By having His power at work within us, he can do immeasurably above what we could ask or imagine.*

4. Imagine yourself as a member of the congregation in Henry Blackaby’s story (pages 59-61). Would your response to the committee’s decision create a “crisis of belief” for you? Why?

5. How can we overcome crises of belief in our finances?

*Trust God, sow faithfully, wait patiently, and enjoy God’s blessings when they come!*

## LEADERSHIP GUIDE

### LESSON 4: CLASS DISCUSSION HANDOUT

#### WORD FOUR: "I WILL HELP YOU GIVE MORE THAN YOU CAN IMAGINE"

1. Why does God want His people to give?
2. Read 2 Kings 3:4-20, a fascinating story of God's partnership with His people. Note what God asked the Israelites to do. How much of God's provision was determined by the work the people did? Discuss the parallels to God's plan for His people today.
3. Read the following passages and identify attitudes God wants us to have about giving specifically, as well as God's provision in general. What results are promised in these passages?
  - 2 Corinthians 8:7-11
  - 2 Corinthians 9:6-7
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5. How can we overcome crises of belief in our finances?

## LEADERSHIP GUIDE

### SUNDAY SCHOOL/SMALL GROUP LESSON PLAN

#### LESSON 5: “TAKING GOD AT HIS WORD—PERMANENTLY” (OPTIONAL)

What now?

How many times have you asked this question or reached this point? You’ve had a wonderful experience -- a life-changing conversation, or a challenging encounter. And now, as it ends, you’re left with these obvious questions: What should I do now? Where do I go next? How do I keep what I’ve learned?

These are the kind of questions being asked by those who have been touched and changed by our stewardship study.

This week, in our groups, we are considering three major questions: What Have We Learned? How Will We Follow? and What Makes It “Permanent?” Our goal is to share ideas about how we can extend the experience of the last four weeks throughout the entire year. We want to know how we can *Take God at His Word* -- permanently.

#### WHAT HAVE WE LEARNED?

- What have you learned, and what has challenged you in the last four weeks of study and thinking?

#### HOW WILL WE FOLLOW?

##### Are We Only Curious?

Read John 6:1-2.

- Why are the crowds following Jesus? What do they want from him?

*They want to be healed, and they believe that He can heal them. They want to get something from Him.*

- What emotion do you think fills Jesus as he sees this crowd of 5,000?
- *He likely feels compassion, and perhaps sorrow that most are there only to receive and not give their lives to follow Him.*
- What would you be feeling? What would be your hopes and dreams for them?
- How would you then feel to discover just how many have come simply for what they can get?

##### Are We Convinced, But on Our Own Terms?

Read John 6:14.

- How did the people respond to Jesus’ miracle? What did they conclude about him?

*They concluded that he was a prophet, which acknowledges that God’s hand was on him, but it does not say that they concluded that He was the Messiah.*

## LEADERSHIP GUIDE

- When he “withdrew...to a mountain by himself to pray” (Mark 6:46), what is he most likely praying about?

*He knows His destiny, which is the cross, and He knows that before that time, there is much to do to awaken the people spiritually to follow Him. In the meantime, the demands of the people are physically draining on Him, so He also needs God’s strength to endure.*

### Are We Committed to Follow God on His Terms?

Read John 6:66-69.

- Why did so many of Jesus’ followers leave?

*His teaching was too difficult and required more of them than they were willing to pay.*

- Why did The Twelve stay?

*They stayed because they knew that Jesus was the Holy one of God.*

### WHAT MAKES IT PERMANENT?

- For some, our stewardship study has only aroused their curiosity. Why?

*Curiosity does not accept something as truth (like God’s promises). Curiosity implies that they still must investigate to evaluate its truth and value.*

- Others are convinced that they should give, but they want to be sure that their contribution supports their own agenda. Why?

*Some still struggle with the motivation that they will get something out of what they give. Their motivation for giving is misguided.*

- Many have said that the past four weeks have made them even more committed to trusting God with what they give. How do they differ from the first two groups?

*They believe God’s promises to be true and are willing to seek God for faith and direction and submit to His priorities.*



## LEADERSHIP GUIDE

### SAMPLE DECISION CARD

*Each man should give what he has decided in his heart to give,  
not reluctantly or under compulsion, for God loves a cheerful giver.*

—2 CORINTHIANS 9:7 (NIV)

Please check the box that applies to your decision today. God bless you!  
If you already give at the 10% level, are you willing to increase your level?

Yes  No

If you want to begin giving at the 10% level, are you willing to commit to it now?

Yes  No

If you would like to have others lift your name in prayer about your giving commitment, please sign  
your name: \_\_\_\_\_

If you want any specific issues prayed about, list them here:

## LEADERSHIP GUIDE

### FOLLOW-UP RESOURCES

#### SAMPLE PRAYER CARDS WITH PRAYER SUGGESTIONS

The following prayer suggestions identify specific ways that families can pray for themselves and each other in the months following the *Take God at His Word* study. Each suggestion refers to a Scripture to help reinforce the prayer request.

1. Pray to be better managers of the money we keep (Luke 16:10).
2. Pray that we will instill in our children God's principles for giving and money management (Deut. 6:5-9).
3. Pray that we will not operate out of fear in our giving, but out of trust (Prov. 3:9-10).
4. Pray for a sense of expectancy at what God will do (Eph. 3:20-21).
5. Pray that we will experience joyful giving (2 Cor. 9:7).
6. Pray that we will see God as the source of our income (2 Cor. 9:8).
7. Pray that husbands and wives will encourage each other in their giving (Heb. 13:6).
8. Pray that we will hope in God who richly provides (1 Tim. 6:17).

## LEADERSHIP GUIDE

### NEW MEMBER LETTER

[Date]

Dear [Name]:

I am writing this letter to introduce you to a unique teaching series this congregation completed earlier this year.

We explored an exciting study that has helped us grow in faith as we grow in giving, and we want to share these insights with you. I'm enclosing a copy of an inspiring book on the power of giving, entitled *Take God at His Word* by Dr. Kregg Hood. The biblical study and practical insights in this book have really stretched our thinking. I believe these truths will revolutionize the way you look at giving. No matter what you think about the topic of giving, you will enjoy this book.

We think this book will surprise and encourage you. We have often underestimated God's plan for us, and we want you to see what His Word teaches about His generous response to our giving. We've decided to step out in faith and start trusting the Lord more with our finances. Please join us as we learn, grow, and receive His rewards together.

In Christian love,

Minister