



Called to True Riches—Part 1

Introduction

1. Tell your group what you consider to be the most valuable thing you own and what makes it so valuable to you.
2. What are factors that make things valuable?
3. How might something that looks valuable turn out to be not valuable?
4. Why is it important to be able to tell the difference between true riches and false riches?

Recognizing False Riches and True Riches

5. Read Ecclesiastes 2:1-11. Give examples of times when we might feel like Solomon.
6. Read Ecclesiastes 5:10-17. Summarize Solomon's view of wealth.
7. Read Luke 12:13-21. How is the farmer like Solomon in Ecclesiastes? How are they different?

True Riches

Christ's Love, Our Calling



8. Read Luke 12:22-34. Jesus follows up the parable of the foolish farmer with these words. How does Jesus help us gain a proper perspective on the difference between worldly wealth and true riches?

Discuss questions 9 & 10 in your group.

9. A focus on worldly wealth is not only foolish. It is also dangerous. What dangers of worldly wealth do the following passages show?
 - Mark 4:19
 - Revelation 3:17-18
 - Matthew 16:24-27
10. Read Luke 18:18-30. How is the young man who came to Jesus a real-life example of the danger that can come with wealth? What hope and comfort does Jesus give to us who struggle with our own sins of selfishness and materialism?
11. Read Revelation 21. Identify characteristics of heaven, as John describes it, that make it a treasure worth far more than any earthly blessing.
12. Read 2 Corinthians 4:16-18. Why is it sometimes difficult to keep our focus on the eternal true riches that God has prepared for us?

⁴⁴ *"The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field.*

⁴⁵ *"Again, the kingdom of heaven is like a merchant looking for fine pearls. ⁴⁶ When he found one of great value, he went away and sold everything he had and bought it." (Matthew 13:44-46)*

*So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?
Jesus (Luke 16:11)*



Called to True Riches—Part 2

Introduction

1. List reasons you might have for giving a gift to someone.
2. List reasons people might have for giving church offerings.
3. Read the following passages, and summarize the godly motivation for Christian giving.
 - Romans 12:1 - ¹ Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God—this is your spiritual act of worship.
 - 2 Corinthians 5:14-15 - ¹⁴ For Christ's love compels us, because we are convinced that one died for all, and therefore all died. ¹⁵ And he died for all, that those who live should no longer live for themselves but for him who died for them and was raised again.
 - 2 Corinthians 8:9 - ⁹ For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.
4. Agree or disagree? "We owe it to God to give because of how richly he has blessed us."

Entrusted with True Riches, We Give Our Best to God

5. Read Proverbs 3:9. In the Old Testament the firstfruits of a crop were brought to the Lord at the start of a harvest, not after the harvest was completed. How would this exercise the people's faith in the Lord? How might we apply this to ourselves?

True Riches

Christ's Love, Our Calling



6. Read Malachi 3:10 and 2 Corinthians 9:6-8. What one word describes the giving that is encouraged in these passages? Why can Christians give in this way without fear or worry that they won't have enough?

7. What percentage did God expect his Old Testament people to set aside as their offerings (see Malachi 3:10)? We are not under those regulations (cf. Galatians 3:25-27; Colossians 2:16-17; 2 Corinthians 9:7). What principles should guide how much we choose to give?

8. Read 1 Corinthians 16:2. What are some practical steps we can take, so that our giving is generous, thankful, planned, proportionate, firstfruits giving?

9. Read the passage assigned to your group (based on the month of your birthday), and list the ways that the passage demonstrates giving that is pleasing or not pleasing to God.
 - January/May/September - Malachi 1:8-14

 - February/June/October – 2 Corinthians 8:1-4

 - March/July/November - Luke 7:37-38,44-47

 - April/August/December – Haggai 1:2-9



Called to Give for the Needs of Others—Part 1

Video

1. Watch the video of American Airlines pilot Steve Scheibner, who was scheduled to fly flight 11 on September 11, 2001.¹ Once he realized someone else had died in his place, how did that change or intensify Steve's sense of purpose for his life?
2. Read Ephesians 4:28. For what reason are we to work? Do you often think of your work in this way? Why or why not?
3. While God blesses us so that we can give to all people in need, the Scriptures make special mention of two groups in particular, as noted in the following two passages:
 - 1 Timothy 5:8 – If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.
 - Galatians 6:10 – Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers.

Describe situations that might make our decisions whether to give to those in need difficult, even if they are part of your family or your fellow Christians.

A Matter for the Heart

You know your granddaughter's voice as soon as she calls. She's got a heart-wrenching story, but you've heard many stories from her before. It's far from the first time she's asked for money. Other family members have stopped helping her. In the past she's been in trouble with the law after making some bad decisions—dropping out from school, moving in with a boyfriend, losing jobs. Do you give her the money she's asking for?

4. Why might the quick answer not be the right answer?

¹ <http://www.youtube.com/watch?v=cLj4akmnCSA>.

True Riches

Christ's Love, Our Calling



5. List possible motives for helping your needy granddaughter.

6. List possible motives for not helping your needy granddaughter.

7. Discuss how each of the following passages shapes our motives for serving others.
 - 1 John 4:7-19

 - Philippians 2:1-11

 - 2 Corinthians 5:14-21

8. Read Matthew 24:10-13 and 2 Timothy 3:1-4. Why should we expect the needs of those around us to increase as we grow closer to the Last Day?

Conclusion

The grandmother in the scenario above, whose granddaughter kept asking for money, ended up raising her two great-grandchildren because her daughter and granddaughter were not going to do it. It is God's love for us, and his love working in us, that causes us to give for the needs of others.

Even before you find out if a need is legitimate and decide the best way to help meet that need (we'll discuss this more next week), your heart will have to battle selfishness and lovelessness. We want to love our neighbors as ourselves, but our hearts need power, too. Surrounding ourselves with fellow believers who are good examples to us and who encourage us is one way to keep loving in a world growing cold. The best source of strength for helping those in need comes from Christ's love for us. The gospel is the power our hearts need.

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Called to Give for the Needs of Others—Part 2

Introduction

Last week, we were reminded that giving starts with the heart. There are right and wrong motives for giving to people in need, just as there are right and wrong motives for not giving to people in need. The undeserved love of our Savior gives us both the motivation to love as we have been loved and the example to follow, as we do so.

When we see someone in need, doing nothing is not an option. James writes, *“What good is it, my brothers, if a man claims to have faith but has no deeds? Can such faith save him? Suppose a brother or sister is without clothes and daily food. If one of you says to him, ‘Go, I wish you well; keep warm and well fed,’ but does nothing about his physical needs, what good is it? In the same way, faith by itself, if it is not accompanied by action, is dead”* (James 2:14-17). However, there are many ways that we might show love to someone in need.

Giving More than Goods

1. Read 2 Thessalonians 3:10-12. What is one sinful cause that might lead someone to ask for help?
2. What are some other “self-inflicted” causes that might leave someone in need?
3. Read Job 22:4-11. To what did Job’s “friends” attribute the cause of Job’s sudden poverty and misery? Were they correct in their assessment? What caution can we learn from this?
4. Read Luke 17:1-4 and Galatians 6:1-2. What principles can we apply from these passages, as we wrestle with how to help someone whose sin may be causing their need?

True Riches

Christ's Love, Our Calling



5. Read Hebrews 12:5-11. Why might we sometimes make the difficult decision to deny a request for physical or material help? What makes that decision so difficult? What must be the goal of that decision?

A Time to Give

6. Read the first part of the parable of the Lost Sons in Luke 15:11-24. Why did the father react the way he did? What in the attitude of the son shows that the father made the right decision?
7. Read Matthew 18:21-22. How might our past experiences with someone make it harder for us to practice the love Jesus taught with them than with total strangers with similar needs?
8. Jesus taught Peter that forgiveness can't come with limits, and he drove the point home in the parable of the Unmerciful Servant. Read the parable in Matthew 18:23-35. How does a story like this help us regain perspective and forgive even repeated sins?
9. Read Matthew 5:38-42. If we are going to make a mistake in judgment in deciding to whom to give, on which side should we err? How is this a perfect response to how we have been loved?

Conclusion

Write a prayer based on this lesson and Colossians 3:12-14:

Therefore, as God's chosen people, holy and dearly loved, clothe yourselves with compassion, kindness, humility, gentleness and patience. Bear with each other and forgive whatever grievances you may have against one another. Forgive as the Lord forgave you. And over all these virtues put on love, which binds them all together in perfect unity.

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Called to Be Content

Introduction

This study will evaluate contentment: obstacles we face, gaining a fresh perspective, and ways we can practice living in freedom and contentment. We will start with several Bible references to wealth. We may recognize obstacles to contentment there. To help us see how our surroundings influence our perspective on wealth and contentment, we will “travel” to other countries and earlier generations in our country.

An Age-Old Serious Problem

1. Discuss how discontentment fueled the actions of those in the following accounts:
 - a. Genesis 3:1-6
 - b. Numbers 14:1-4
 - c. Joshua 6:16-19; 7:1,20,21
 - d. 2 Samuel 12:7-10
2. Read 1 Timothy 6:6-10 and James 4:1-2. What makes discontentment so dangerous?

A Biblical Perspective

3. Read Philippians 1:12-14,30. Paul was a prisoner as he wrote this letter, arrested and jailed for trying to help people with the gospel of Jesus Christ. If you were Paul, what kind of letter would you be tempted to write?

True Riches

Christ's Love, Our Calling



4. The overall mood or theme of Paul's letter to the Philippians is joy. In four chapters, "rejoice" occurs eight times and "joy" occurs six times. This letter is full of positive emotions and encouragement. Read Philippians 4:11-12. How would Paul's letter have read differently if Paul didn't have this perspective?

5. Jesus once told a parable about how the Word of God takes root in the hearts of people and the things that threaten to kill it or limit its growth. Read Luke 8:7 and Jesus' explanation for this portion of his parable in Luke 8:14. How do material things present a two-sided threat to our faith?

6. Identify the reasons for or sources of contentment in the following passages:
 - a. Philippians 4:13,19

 - b. Luke 12:27-30

 - c. Hebrews 13:5-6

Today's lesson would help us see how the Holy Spirit's urging for us to be content with food and clothing is realistic and liberating! Just as it is hard to extract a plant that has landed amidst thorns and weeds, it will not be easy for us to extricate ourselves from the cares and pleasures that choke us. A first step is to get a different perspective. We want to step back from our surroundings and our society's viewpoints.

Applying the Biblical Perspective

A Perspective from a Disabled Woman

Rachel lives on disability income of \$625 to \$650 per month. That is her sole income. Her mobile home rental is \$400/month, meaning she lives on \$250/month. Yet when there are extra collections at church, she is the first person with a gift. Rachel helps every day at school, riding over with a motorized wheelchair. She does more volunteering than many.

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True Riches

Christ's Love, Our Calling



7. How would your life have to change, if you were in Rachel's place?

A Perspective from a Changing Society

We might roll our eyes at stories of growing up without electricity or air conditioning. Our parents can tell us about TV 45 years ago with three channels in black and white and no Internet or cell phones. One bathroom homes were once common, even for larger families. Standards of what is "needed" are constantly changing. Consider the following:

"A drive around many American neighborhoods confirms it: Today's homes are big. No, not big - - huge. The average American home swelled from 983 square feet in 1950 to 2,349 square feet in 2004 -- a 140% increase in size. And everything about them is bigger, from their three- and four-car garages to the professional-grade stoves and refrigerators. In 2004, 43% of new homes had 9-foot ceilings, up from less than 15% in the 1980s."¹

Average American Household (1950): 3.37 people
Average American Household (2002): 2.58 people²

8. How have you seen these and related societal shifts affect:
 - a. Family budgets?
 - b. Use of Family Time?
9. How can we, as Christians and as a congregation, combat the steady advancement of such materialism and the discontentment that often comes with it?

¹ <http://realestate.msn.com/article.aspx?cp-documentid=13107733>

² <http://hypertextbook.com/facts/2006/StaceyJohnson.shtml>

True Riches

Christ's Love, Our Calling



Conclusion

We may recognize our appetite has grown for larger, faster, and better things. We lived without the Internet 25 years ago, but now might find dial-up Internet to be a hardship. How quickly we've grown to expect high definition from our TVs! This study is not telling us to necessarily feel guilty about rich material blessings from God. Perhaps we are managing the income God gives us to give a generous percentage of firstfruits to the Lord and serve our families and those in need, and we can still afford larger, faster and better. Then let's give hearty thanks to God for his generous gifts! But if we find our appetite has overreached our budget and we're trying to keep up with the Joneses next door while pleading poverty when it comes to giving to the Lord and helping the poor, this lesson may rightly make us uncomfortable. This lesson is then calling us to turn back and helping us regain control.

As God's children we strive to find and follow our Father's will. We have considered how the world around us is distorting our perceptions. Our society has seen its appetite grow for bigger, better, newer, more expensive. Yet happiness and contentment remain elusive. We ask God to forgive our love of money and materialism. In Christ we find true, eternal riches. By the Holy Spirit's guidance, we can learn the secret of being content if we have food and clothing. The secret is not found in things but in Christ and where he leads and what he promises!



Called to Live Within Our Means

Introduction

Throughout this study, we've been reminded that God wants us to use our blessings to give glory to him and to serve those around us. We've seen that that doesn't happen on its own. We have a selfish sinful nature that wants to put our needs and wants first.

But, in Baptism, God has put that old man in us to death and raised to life a new man, eager to do what is good (Colossians 2:11-12). The time we spend in God's Word and at his Table motivates, strengthens, and equips us to live not for ourselves but for him who died for us and was raised again (2 Corinthians 5:14-15). There, in his Word, God assures us that he has wiped away every self-centered stain of sin and prepared for us imperishable and abundant eternal blessings in heaven. There, in his Word, God convinces us that we don't need to worry because he a good and gracious God, who knows what we need, has the desire and ability to meet all of our needs, and promises to be with us at all times.

Now we want to serve God and our neighbors with our blessings. But could we be hindered in doing this by something not as obvious as a sin that has gained the upper hand in our lives? Could a lack of knowledge and wisdom contribute to our not using our gifts as well as we'd like?

Perhaps we manage our finances just carefully enough to get by paycheck to paycheck. Like a boat loaded to the gunwales, all it will take is some unexpected load or choppy seas to cause us to sink. Could we better prepare for potential problems? Or perhaps our spending already has us taking on water, but we don't know how to stop the boat from sinking. As we deal with these challenges instead of just ignoring them, we might avoid being a family in need ourselves. We will be stronger and better able to use what we have to glorify God and serve others in need.

Wisdom from the Word

1. People often fit into one of four categories:
 - a. Drowning — chased by creditors or without daily essentials
 - b. Treading — barely holding on (like treading water), living paycheck to paycheck
 - c. Rolling — doing fine (enjoying the ride)
 - d. Flying — well off for now and the future
- Where do you think that you fit?

True Riches

Christ's Love, Our Calling



2. The book of Proverbs has a lot to say about wealth. Work with your group to identify several key principles about our use of wealth from the passages below, and then group the passages under the principles you identified (a passage may fit more than one principle.)

21:5 ⁵ The plans of the diligent lead to profit as surely as haste leads to poverty.	11:24 ²⁴ One man gives freely, yet gains even more; another withholds unduly, but comes to poverty.
28:7 ⁷ He who keeps the law is a discerning son, but a companion of gluttons disgraces his father.	22:7 ⁷ The rich rule over the poor, and the borrower is servant to the lender.
22:4 ⁴ Humility and the fear of the LORD bring wealth and honor and life.	13:18 ¹⁸ He who ignores discipline comes to poverty and shame, but whoever heeds correction is honored.
14:23 ²³ All hard work brings a profit, but mere talk leads only to poverty.	17:16 ¹⁶ Of what use is money in the hand of a fool, since he has no desire to get wisdom?
22:9 ⁹ A generous man will himself be blessed, for he shares his food with the poor.	21:17 ¹⁷ He who loves pleasure will become poor; whoever loves wine and oil will never be rich.
15:22 ²² Plans fail for lack of counsel, but with many advisers they succeed.	28:22 ²² A stingy man is eager to get rich and is unaware that poverty awaits him.
22:26,27 ²⁶ Do not be a man who strikes hands in pledge or puts up security for debts; ²⁷ if you lack the means to pay, your very bed will be snatched from under you.	23:4,5 ⁴ Do not wear yourself out to get rich; have the wisdom to show restraint. ⁵ Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.
3:13-14 ¹³ Blessed is the man who finds wisdom, the man who gains understanding, ¹⁴ for she is more profitable than silver and yields better returns than gold.	13:7-8 ⁷ One man pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth. ⁸ A man's riches may ransom his life, but a poor man hears no threat.
22:16 ¹⁶ He who oppresses the poor to increase his wealth and he who gives gifts to the rich—both come to poverty.	21:20 ²⁰ In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.
27:23-24 ²³ Be sure you know the condition of your flocks, give careful attention to your herds; ²⁴ for riches do not endure forever, and a crown is not secure for all generations.	3:9-10 ⁹ Honor the LORD with your wealth, with the firstfruits of all your crops; ¹⁰ then your barns will be filled to overflowing, and your vats will brim over with new wine.

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True Riches

Christ's Love, Our Calling



Principle	Supporting Passages

Getting the Help We Need

3. We often see management of wealth as a private matter, which affects our willingness both to offer and to seek help. Why do you think that is?
4. Read 1 Corinthians 12:25-27. How does this passage affect our perspective on the management of our wealth? How is the truth in this passage a great blessing from our God, when it comes to our Christian stewardship?

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True Riches

Christ's Love, Our Calling



5. Since everything that we have belongs to God (Psalm 24:1), our stewardship of our blessings is a spiritual matter. In what ways might the devil try to use financial struggles to lead us away from the Word – the only true source of the strength we need to be faithful stewards?
6. Why should Christians use a degree of caution when seeking advice from financial advisors who are not Christians?

Counting Our Blessings

7. Even if you don't live paycheck to paycheck, why might it be wise to keep track of how much you receive and how you spend your money?
8. What tool(s) or method(s) have you used for tracking your income and expenses?

Conclusion

The true spiritual, heavenly riches we have through Jesus, our Savior, are not a reason to give little thought to how we use our material, earthly blessings. Instead, they are the reason we want to use them carefully and wisely. All that we have comes from him who gave us his all. In joyful praise, we consider every blessing a gift of his grace and use it to his glory. Our prayer is that, as we do this, not only will we give him glory and praise, but through us, others will be motivated and equipped to give glory and praise to him as well.