What’s the most generous act you’ve witnessed?

QUESTION #1
You may have heard this story. A little boy had two dollars; one was for the offering at church and the other was for buying candy after church. As he approached the church building, the boy dropped one of the dollar bills and watched, helpless, as it wafted straight into a storm drain.

The boy looked up to heaven and said, “Lord, there goes Your dollar!”

We may laugh at this story. Unfortunately, many Christians dole out their giving with much the same attitude. We’re often guilty of taking our “fair share” before we even think of giving back to the Lord or to others. By nature we are takers, not givers. That’s because our sin nature leans toward greed, not generosity.

Thankfully, we don’t have to remain in our natural state. The Holy Spirit can transform us from the inside out, opening our hearts—and our wallets—to be a channel of God’s grace to the world around us.

THE POINT
Use what you have to invest in the lives of others.
WHAT DOES THE BIBLE SAY?

**Proverbs 11:23-29 (NIV)**

23 The desire of the righteous ends only in good, but the hope of the wicked only in wrath.

24 One person gives freely, yet gains even more; another withholds unduly, but comes to poverty.

25 A generous person will prosper; whoever refreshes others will be refreshed.

26 People curse the one who hoards grain, but they pray God’s blessing on the one who is willing to sell.

27 Whoever seeks good finds favor, but evil comes to one who searches for it.

28 Those who trust in their riches will fall, but the righteous will thrive like a green leaf.

29 Whoever brings ruin on their family will inherit only wind, and the fool will be servant to the wise.

*Grain* (v. 26)—In an agrarian society, hoarding wealth involved food and other tangible possessions, rather than cash or currency.
Proverbs 11:23-26

In this passage, Solomon highlighted one of Scripture’s great paradoxical truths: those who give will have all they need, but those who hold on to what they have will lose it. This mindset is the exact opposite of our practical, logical way of thinking. Even so, Jesus agreed with Solomon: “Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you” (Luke 6:38).

Jesus reminded His followers, and us, that their standard of giving would dictate what they received in return. If we give freely and generously, then our Father will measure back to us freely and generously. But if we close our hands to the poor and hold tightly to what we have, we’ll often find ourselves in need. The apostle Paul reiterated this truth in his letter to the Corinthians: “Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously” (2 Cor. 9:6).

The principle behind each of these passages is generosity—a readiness to give. When we recognize all God has given on our behalf (see John 3:16), it should compel us to give freely and generously to others. Let me give three more reasons we should be generous:

1. **All we have belongs to God** (see Deut. 10:14; 1 Tim. 6:7). Recognizing the true ownership of all we have enables us to hold finances, possessions, and talents loosely—because ultimately none of it belongs to us.

2. **All we have is a gift of grace from God** (see 2 Cor. 9:8-11; Jas. 1:17). Not only is God the owner of all, but He is also the giver of all. All that we have received is a gift of His grace. Therefore, we don’t need anyone or anything else to meet our needs. He is more than enough!

**What moves you to be generous?**
Being a good steward doesn’t mean ignoring money. Rather, it’s about recognizing what money can and cannot do. Use the space provided below to record some worthwhile things that money can and cannot buy. Make a list, draw a picture, create a chart, and so on.

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What are some ways you hope to use money positively in your service to Christ?
3. Giving is an act of worship (see Matt. 6:21; Luke 21:1-4). If we’re not givers, we’re not worshipers. It doesn’t matter how loud we sing or how often we raise our hands. True worshipers are generous givers. Our giving is an outward expression of our inward praise, obedience to the Word, and recognition of our full dependence upon God.

Proverbs 11:27-29

The great theologian Martin Luther once made a profound statement about stewardship: “I have held many things in my hands and have lost them all; but whatever I have placed in God’s hands, that I still possess.”

Luther was highlighting an important truth: either we manage our finances and possessions—or they will manage us. Our assets can quickly become liabilities when they grab hold of our hearts, strangling our contentment and peace with God. When we place our trust in our material wealth, whether great or small, we’re more likely to hoard what we have. But when we trust God and seek to live in His righteousness, we begin to recognize that all we have is from Him. Just as importantly, we desire more and more to use our riches and possessions in ways that honor Him.

In Proverbs 11, Solomon warned about the danger of trusting in riches. The word “trust” in verse 28 carries the idea of confidence and security without fear. However, we cannot find that sort of confidence by putting our trust in riches. Solomon said those who misplace their trust in that way will ultimately fall.

On the other hand, the God of the universe is completely trustworthy and reliable. The righteous trust Him and acknowledge their total dependence on Him (see Jer. 17:7-8). As a result, Solomon said they “will thrive like a green leaf” (Prov. 11:28). Figuratively, they will break forth, bud, and blossom.

A common adage tells us to “bloom where you’re planted.” Scripture teaches that blooming is the result of trusting in God!
Solomon also warned against bringing “ruin” on your household. When you honor God and seek to do good with all He has entrusted to you, it follows that you will seek to obtain money by honest means. As Paul described the characteristics of new life in Christ in Ephesians 4, he wrote: “Anyone who has been stealing must steal no longer, but must work, doing something useful with their own hands, that they may have something to share with those in need” (Eph. 4:28).

Here’s a question that needs answering: Why are believers often willing to trust God with their marriages, families, career paths, and ultimately their eternal salvation—yet they balk when it comes to trusting God with their finances? I believe it’s because we’ve bought into the lie of the enemy that money is the path to abundant living. The Bible teaches the opposite: “You make known to me the path of life; you will fill me with joy in your presence, with eternal pleasures at your right hand” (Ps. 16:11). When we live according to God’s Word, we find the path of favor, growth, and abundant life.

With all of its purchasing power, money cannot secure the deepest needs of the heart. Only Jesus satisfies fully and faithfully. “But seek first his kingdom and his righteousness, and all these things will be given to you as well” (Matt. 6:33).

Rather than striving to accumulate wealth or working earnestly for temporary things, the focus of any believer should be on that which is eternal. We ought to be generously investing in the lives of others—even to the point of sacrificially giving what it feels like we can’t spare.

What do we stand to gain when we submit to the Bible’s teaching about money?

QUESTION #5
What steps can you take this week to invest in the lives of others? Consider the following suggestions:

- **Keep focused.** Write Proverbs 11:24 on a card or sturdy piece of paper, then place it in your purse or wallet—somewhere you’re likely to encounter it as you make spending decisions. Allow God’s Word to shape how you respond to the needs of others.

- **Give back.** Be generous in a tangible way this week by helping someone in need who cannot pay you back. Leave an oversized tip, take a homeless person for a meal, donate something you still use, and so on.

- **Give together.** Work with the members of your group to pool your resources together and do something big for a family with a need in your church or community.

We’ve all been that little boy at times—“Lord, I want something for myself more than I want to give back to You.” That’s a childish way of thinking, but there’s good news. The more we intentionally invest our resources in the lives of others, the more we grow into mature disciples of Jesus Christ.