



Week #2

An Invitation to Test God by Faith!



Spiritual/Financial Growth Track
Learning to manage what God has entrusted to our care!

Pastor Stan Lubeck
2009

LIFEgroup Spiritual Growth Tools



[Spiritual Growth Map I - PDF](#)* [DOC](#) right click, "Save link as" for [DOCX](#)

LifeGroup Covenant:

[LIFEGroup Covenant - PDF](#)

Base Camp I – Discovery

Authentic Faith (four weeks combined in one booklet) [PDF](#) [DOC](#) [DOCX](#)

[Knowing Jesus As Lord - PDF](#)

[Experiencing God's Forgiveness - PDF](#)

[Experiencing God's Power - PDF](#)

[Experiencing God's Love - PDF](#)

Base Camp II – Values

[Climbing Essentials - 2 Weeks - PDF*](#)

[Spiritual Maturity - FAT - 5 Weeks - PDF](#)

[Little Communities in the Kingdom of God - 5 Weeks - PDF](#)

[Jesus, Teach Us to Pray - 5 Weeks - PDF](#)

[God's Design for His Church – Spiritual Gifts - 2 Weeks - PDF](#)

[Spiritual Gifts Survey - PDF](#)

[Seeking God's Heart for Prayer - 4 Weeks - PDF](#)

Base Camp III – Impact

[God's Heart for His Church 1 - 3 Weeks - PDF](#)

[God's Heart for His Church 2 - 4 Weeks - PDF](#)

10 commitments curriculum - [Doc](#) (ten weeks)

[Doing Battle in the Heavens - 4 Weeks - PDF](#)

[Lighthouse of Prayer Guide - Prayer Evangelism - 1 Week - PDF](#)

[Lighthouse of Prayer - Quick Guide - PDF](#)

[Freedom in Christ Bookmark PDF](#)

[Starting New Ministries PDF](#) Key questions for launching a new ministry.

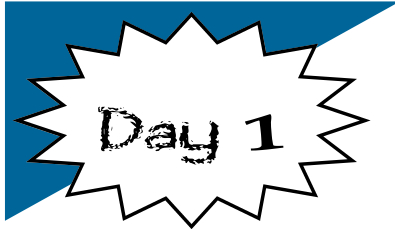
LIFEhouse Guest Assimilation:

- ❖ **Guest Reception (Free dessert with the Pastor)**
- ❖ **New Member Class (Sundays 3-6pm)**
- ❖ **LIFEgroup (small groups scattered)**
- ❖ **New Member Reception (Sundays – 7pm Monthly)**
- ❖ **Serving Jesus.**

*To purchase any of these materials,
please contact Stan Lubeck at*

tlc@tlhc.org
916.652.7216

God's Heavenly Investment Strategy



A Financial Planning Primer

Many hands make light work. When everyone gives as unto the Lord, the financial needs of our church are met. This speaks of ownership, where every member prayerfully discerns by faith, what part each member will play in the corporate act of honoring God with finances. We believe that the tithe is holy unto the Lord, and as we honor God with these first fruits, we desire to give the Lord as expression of our love and devotion. Our Pastors and Elders seek to maximize the funds that the Lord entrusts to our church, but it takes the faithful and generous tithes and offering of the members for the church to have funds to use for expanding the kingdom of God.



Our church budget is based upon the commitments we all make as the Lord leads.

This is a very joyful time for those who understand that everything belongs to the Lord, and we are simply stewards of God's possessions. If you cannot comprehend how committing ourselves to the Lord financially brings great joy, continue working through this devotional guide and you should understand by the time you are finished. In the weeks ahead we are going to focus on what Jesus says about money and finances in the Gospels.

Introduction

Financial planning services for individuals have become very popular over the past 10 to 15 years. They have been around much longer for businesses and corporations, but are relatively new for individuals.

"What are your financial goals?"

If you have ever worked with a financial planner, you know that one of the first questions they ask is, "What are your financial goals?" That is a very good question to ask early on. What do you want to do with the money you have? What are you planning for your future? What are your dreams— a college education for your children, a cabin in the mountains or a home at the beach, an early retirement, etc.?

In the Sermon on the Mount we find Jesus asking much the same question.

Read **Matthew 6:19-24**

In this passage Jesus is asking, "What are you going to do with the finances that I have entrusted to you?"

Financial planning usually deals with two different types of investments. They can be:

1. something relatively simple like life insurance which will take care of your family should you happen to die. Or,
2. something more complex, with a higher risk value, like investing in the stock market or foreign currencies.

Two of the main components in choosing an investment are:

- the degree of security (risk), and
- the return that is earned on the investment.

Basically what this means is that the simpler the investment, the

one with the highest degree of security, usually has a lower return on the investment. Conversely, more complex investments, with a higher potential rate of return, often have a lower degree of security. You are not guaranteed that you will receive a return on your investment and there is a possibility that you could lose part or all of what you have invested.

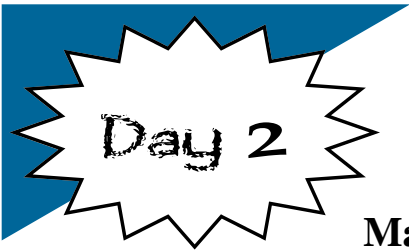
Two kinds of investments

In the passage we read in Matthew 6, Jesus speaks of two kinds of investments:

Earthly investments which are short-term investments in the world's system. They are a pain to manage and are guaranteed to end up a total loss.

Heavenly investments are long-term investments which bring joy in this life *and* in the life to come. This type of investment is completely secure. Once you have made it, there is no chance you will lose. It does nothing but gain and multiply for you. What are the risks when we invest in eternal things?

What are the tell-tale signs that a person is serving money rather than God?



The Earthly Investment Plan

Matthew 6:19 "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.

Some opening observations

Jesus is speaking to the general population and gives them the following summary:

- ☛ Everyone has "treasure." That is everyone has money or possessions. "Treasure" does not imply that someone is rich. It is what you have— little, much or anywhere in between.
- ☛ Everyone is "storing up" treasure. There are no non-investors. You are investing right now, even if you are not aware of it. You are investing either in the earthly plan or the heavenly plan.
- ☛ Everyone receives a return on his investment regardless of which plan he chooses. Each of the two plans provides a certain return on the investment to the investor.

The Earthly Investment Plan

Verse 19 says, **"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal."** Right from the very beginning our Certified Financial Planner (God) says, "Don't make this investment. I will explain it to you and tell you what happens if you invest in it, but do not, I repeat, do not invest in it. You will lose everything if you do." This is a command from God.

The Earthly Investment Plan is storing up treasures for yourself on earth. This requires a person to live with:

- a focus on accumulating possessions— getting more stuff.
- a preoccupation with money and things (not consuming to live, but living to consume).
- bent toward stockpiling treasures.

This person lives a lifestyle of consumerism marked by a preoccupation with buying or obtaining things. Maybe you live for the weekend yard or garage sales. You are always looking for the big deals. "Look, this costs \$40 in the stores but I can get it for \$15." The focus here is on getting things for yourself. It is that ever-increasing, constant accumulation of gadgets, clothes, cars, trinkets, money, electronics, stocks, etc. from which someone draws their security or pleasure in life.

Have you ever had a consumer attack? You know, that overpowering urge to go buy something. You get edgy or fidgety, start looking at the ads or driving across town to get that item you saw in the store the other day. There is a sense of release after you have made the purchase.



The lifestyle of consumerism is being driven to have that which is the newest, the finest, the most fashionable. There is nothing wrong with having something new. But do you find yourself discarding something that is perfectly good just so you can get something that is newer, finer or more fashionable? This is what the Lord is talking about when He says, "**Do not store up for yourselves treasures on earth. . .**"

A lifestyle of consumerism

We need to remember that there is a return on this earthly investment plan— being a slave to possessions that will never last.

1. Things wear out— "where moth and rust destroy."

The things we buy in this world are always breaking down or

requiring maintenance. These possessions wear out by natural processes like rust, friction, eaten by moths or crickets, and exposure to the sun or cold. We can slow this process through proper maintenance, which takes even more of our time and money.

2. Things require protection—"thieves break in and steal."

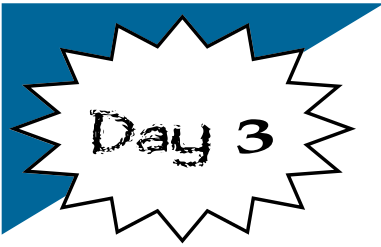
We must put forth effort to protect our possessions via locks, burglar alarms, watch dogs, etc. The point is not that it is wrong to try to keep your possessions safe—it is necessary because of the world in which we live. The point is that putting the focus of your life into accumulating possessions or money for this life and then spending increasing amounts of time to maintain and protect them is wrong. It is disobedience to God— **"Do not store up for yourselves treasures on earth. . ."** That is a command. Jesus forbids us to live this way. Remember, you can't take this stuff with you.

The bottom line of earthly investments

It has been said that our checkbooks are the litmus test that reveals our obedience to God in the area of stewardship. We are either investing our money in things temporal or eternal. If a person cruised through your checkbook, what conclusions might a person draw about your priorities?

Why do you think our society is driven by consumerism? _____

What should a Christian keep in mind while living in a consumer driven society? _____



The Heavenly Investment Plan

This plan focuses on storing up treasures for yourself in heaven. This concept is based not on selfishness but selflessness, because you have to give it away. It involves living one's life with the aim of investing as much money as possible in the Kingdom of God. A person committed to this plan does not ask, "How much should I give, Lord?" but instead "Lord, how much should I keep?" In other words, "How much can I find to invest in the work of God's Kingdom?"

"How much should I keep, Lord?"

We realize, of course, that we need to provide our families with things like shelter, food, clothing and other necessities. 1 Timothy 5:8 says, **"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."**

Giving to the church

The church is the primary place for making our heavenly investments. We do this by giving our tithes and offerings to the local congregation to which God has called us. Let us not confuse these terms:

The church is the primary place for making our heavenly investments.

- *giving*— anything less than the tithe
- *tithe*— by its very definition is 10% of our income
- *offering*— any amount given over and above our 10% tithe.

As we give tithes and offerings to the local



congregation, it becomes an act of worship.

Why do we give our tithes to the local congregation?

It is the place which primarily helps us grow spiritually as we:

- participate in worship;
- fulfill the mission of evangelism— locally (through personal evangelism, and outreach activities) and worldwide (by supporting missionaries and mission organizations);
- are disciplined and trained for service in home groups and other ministries;
- help the poor through the Deacon's Fund, special offerings at Thanksgiving and Christmas and to send relief for disaster areas, etc.

These are the kinds of things we send ahead as we store up treasure in heaven. They are the things that comprise the jewels in the crown that we will one day present to the Lord Jesus in heaven.

The return on the Heavenly Investment Plan

We will one day receive an eternal reward that requires no maintenance or protection. Matthew 6:20 says, "**But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.**"

Jesus commands us to live this way. "**Store up for yourselves. . .**" is a command. The Bible tells us everything is God's and that we are managers or stewards of what He entrusts to us. Since it is His, He has the right to tell us what to do with it. But there is another reason why Jesus commands us to lay up treasures in heaven.

**We are
stewards of
what He
entrusts to us.**

Your heart follows your investment plan

Matthew 6:21 "**For where your treasure is, there your heart will be also.**" Let me state this verse a little differently so you will be sure to catch the emphasis Jesus was making: "For where you

are currently placing your treasure is where your heart will end up." Your heart follows wherever you place your treasure.

The word "heart" speaks of the center of the whole inner life—thinking, feeling and choosing. It is the center of physical, mental and spiritual life. This is why it is so important to invest in the heavenly plan— where you put your money determines the direction your heart will go.



Final considerations before investing

If you are investing in the earthly plan, you will become fleshly and unspiritual. You will have a greater passion for the comforts and pleasures of this life than for the Word of God, for prayer, for God's work, for God's people, or for the lost, for whom Christ died, and who are on their way to hell.

I would venture to say that if we are struggling to have consistent devotions, consistent witness for Jesus Christ, or consistent attendance in worship, the issue may not be a lack of personal discipline. It may be a reflection of where we are putting our treasure. If you are putting your treasure in the earthly investment plan, your heart is going to follow.

Jesus said that it is predictable, or certain, that if you use your money primarily, not necessarily exclusively but primarily, for what you want in life, your heart will be focused on the things of the world. You will be giving your heart, soul, mind and strength to money.

But if you are investing in the heavenly plan:

- ☞ your heart will continue to grow spiritually and will yearn for the things of God;
- ☞ you will find an increasing desire to give more to the Lord's work;
- ☞ you will develop a willingness to sacrifice in order to accomplish God's mission on earth;

- ☞ you will be contributing to an investment that produces an eternal return.

If you want a growing passion for God and His work, a greater zeal in prayer, in evangelism, in Bible study, in Scripture memory and in everything having to do with the Kingdom of God, put your treasure there and your heart will follow.

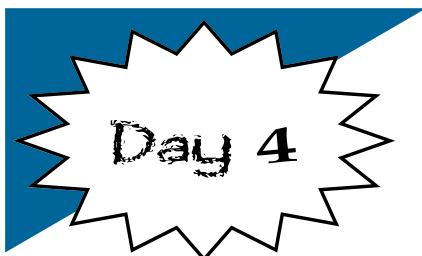
What explains your heart and passion for the things of God?

Do you need to make some adjustments in your investment plans?

How? _____

When will you begin? _____

What Godly thoughts help you to follow through with your investments in the kingdom of God?



Two Ways to Focus

Matthew 6:22 "The eye is the lamp of the body. If your eyes are good, your whole body will be full of light.

23 But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!"

This passage has to do with our perspective on earthly treasures. A

rule of interpreting Scripture is that the context determines how to understand a passage. In this passage, the preceding verses, 19-21, Jesus was speaking about money. In verse 24 He is also talking about money. So verses 22 and 23 are a continuation of this theme.

"The eye is the lamp of the body."

Jesus is speaking figuratively here. He is not speaking of a person's literal eye but of their spiritual focus on money. In this case the lamp does not shine outwardly, like we usually experience. It shines inwardly into our lives. Our focus on money, or which financial plan we choose, determines whether our soul is filled with the light of God or darkness.

"If your eyes are good. . ."

"Good" is from a word which is translated "generous" in other places in the New Testament where the context is finances. "Good" is a fair translation but "generous" helps us understand the passage more clearly. What Jesus is saying in verse 22 is that, if your financial focus is upon generosity, focused upon God's financial plan and His mission, then, what comes into your life is the light and the joy of the Lord— **"your whole body will be full of light."**

This is where joy comes in. You are free from hoarding money, free from consumerism and free from selfishness. You are now full of the light and joy of God—the fullness of joy of the Holy Spirit, because you are doing as He desires rather than quenching or grieving Him.

**Reasons for
our joy in
giving**

"But if your eyes are bad. . ."

This is "bad" in the ethical sense meaning wicked, evil or worthless. This is speaking of the person who is focused on the earthly investment plan—the one who lives a lifestyle of consumerism, focused on getting stuff.

". . .your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!"

Instead of focusing on generosity toward God and the heavenly investment plan, there is selfishness, worthless, earthly desires, a miserly spirit, and outright greed. In the church, this type of person is usually a begrudging giver, a pitiful giver or a non-giver. Jesus says that what we focus upon is what will fill our lives.

An example of a person with the right focus

There was a husband and wife who gave a sizeable contribution to their church to honor the memory of their son, who had lost his life in the war. When the announcement was made of the generous donation, a woman whispered to her husband, "Let's give the same amount for our boy!"

Her husband replied, "What are you talking about? Our son was not killed in the war, he came home to us in great shape."

The wife responded, "That's just the point. Let's give it as an expression of our gratitude to the Lord for sparing his life!"

This illustrates just what we have been talking about. Is your focus upon being as generous as possible to the Lord or holding back things for yourself?

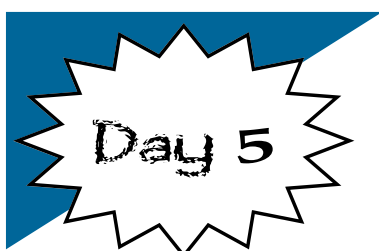
Look back through today's lesson. Pray and ask God to identify one or more ideas He wants you to understand, learn or apply to your life.

Is your "eye" full of "generosity" toward God? _____

Do you know someone who is joyfully generous? _____

Can you think of a person who has all that money can buy, but not the things money cannot buy (love, joy, peace etc.)? _____

What is it that brings you the greatest joy? _____



We Can Only Serve One Master

Matthew 6:24 "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

A lot of Christians and people who think they are Christians do not believe this verse. Approximately 75% of Christians do not believe it. Let me ask you a question that has only a "yes" or "no" answer. Do you tithe? _____ I did not say, "Do you give?", I said "Do you tithe?" Do you give God the minimum? God has set a standard in His Word whereby we can know if we are pleasing



The tithe is the starting point for giving to the Lord.

Him or not. The tithe is the starting point for giving to the Lord.

In the above verse, Jesus is saying to those who are giving the tithe or more to the Lord that

they "love" Him and are "devoted" to Him. To those who do not tithe, Jesus uses the words "hate" and "despise" to describe their relationship toward God.

There may be people who say to themselves, "I know I don't tithe, but I don't hate or despise God." I believe that person does not *feel* they despise God, but the question is not if they feel they do, but whether God says they do. It is a matter of whose perspective we come from— ours or God's.

Our perspective may not be that we hate or despise God. But from God's perspective we do, because we "love" and are "devoted to" money and the things of the world. Read Matthew 6:24 again. "**No one** can serve two masters. . ." That means no one. There are just two options given. "Either he will **hate** the one and **love** the other, or he will be **devoted** to the one and **despise** the other."

**NOT our
perspective but
God's.**

Again there are only two options. Finally, "You **cannot serve both** God and Money." It does not get much plainer than this.

God is saying, "If you are not giving like I have told you to give, you despise Me, you are not serving Me. Quit making excuses about it! If you are giving as I have directed, then you love Me." You might say, "Isn't God being a little hard-nosed here?" God has always talked pretty tough when it comes to money because it can become an idol in our lives.

**Money can
become an idol
in our lives**

Let's look at another passage and see what God has to say about this area of giving to Him from Malachi 1. Listen to how God despises the offerings of the priests and the spiritual leaders of His people:

Verse 6 "A son honors his father, and a servant his master. If I am a father, where is the honor due Me? If I am a master, where is the respect due Me?" says the LORD Almighty. "It is you, O priests, who show contempt for My name. "But you ask, 'How have we shown contempt for Your name?' God says He is getting no honor or respect from the priests. They are only

showing contempt for His name. The priests ask God how they have shown contempt for His name.

Verse 7 "You place defiled food on My altar. "But you ask, 'How have we defiled You?' "By saying that the LORD'S table is contemptible." God demands the first and finest but look how the people are responding. He says the priests are placing defiled food on His altar. They were allowing the people to bring less than the first and finest for offerings.

The altars were like bar-b-ques and the priests got their food from them. Because they were allowing the people to bring lesser quality offerings, their food was not the choicest and they called God's table contemptible.

**God demands
our first AND
finest**

Verse 8 When you bring blind animals for sacrifice, is that not wrong? When you sacrifice crippled or diseased animals, is that not wrong? Try offering them to your governor! Would he be pleased with you? Would he accept you?" says the LORD Almighty.

They were bringing blind, crippled and diseased animals for the sacrifice and God says that is wrong. He says they would not bring them to the governor to pay their taxes, why should they bring them to Him.

Let's say I owed the IRS \$500 but only had \$100. What would happen if I sent them a letter saying:

Dear Sirs'

I know I owe you \$500 but all I have is \$100. So I will send that in payment to you. I know you are kind and compassionate and will forgive the rest.

Thank you.

Stan

**Do we have
more respect for
the IRS than we
do for God?**

Do you think they would go for that? Of course not! Do you think the Almighty God of the universe deserves any less respect than

we would give the IRS? No! How does God feel about this?

Verse 10 "Oh, that one of you would shut the temple doors, so that you would not light useless fires on my altar! I am not pleased with you," says the LORD Almighty, "and I will accept no offering from your hands. God says, "I am a great God, treat Me like I am a great God or shut the doors and quit playing games!" He is saying, "You give me your first and finest or forget it! I don't take leftovers!"

Verse 12 "But you profane it by saying of the Lord's table, 'It is defiled,' and of its food, 'It is contemptible.'

13 And you say, 'What a burden!' and you sniff at it contemptuously," says the LORD Almighty. "When you bring injured, crippled or diseased animals and offer them as sacrifices, should I accept them from your hands?" says the LORD. The leaders are

God is tired of game-playing when it comes to giving.

basically saying, "The Lord should come up with a better system than this. I hate having to write a check and put it in the offering. Why doesn't He do things differently?" This really gets God angry.

14 "Cursed is the cheat who has an acceptable male in his flock and vows to give it, but then sacrifices a blemished animal to the LORD. For I am a great king," says the LORD Almighty, "and my name is to be feared among the nations. God pronounces a curse on the one who tries to cheat Him out of what is rightfully His. The money is not the main thing here. If they cannot trust God with their money, God will not entrust them with the souls of people.

Tithing is included in the commitment to membership.

We take this very seriously. Because we want to experience the blessing of God in our ministry, tithing is included in the commitment to membership. We want God to trust us with the souls of hundreds and thousands of men, women and children. Therefore, we want to show Him we trust Him with "our" money.

But God is not just talking to leaders here. He is talking to

everyone. God does not like leftovers. It is contemptible— like spitting in His face!

Illustration

A story is told of a pastor, who, one Sunday morning after the ushers had brought forward the offering plates filled with the offering of the people, simply prayed:

"Heavenly Father, no matter what we say or do, these offerings we have now given reveal what we really think about You."

After the service, the choir director came to the pastor and told him that, after he prayed that way, the choir could not sing. He had robbed them of their joy.

If you are serving money, God will not accept your worship.

Jesus said, "**You cannot serve God and Money.**" If you are serving money, God will not accept your worship. He says, "You're not worshipping Me!"

If you are giving generously to God, you do not mind hearing what He says about money. You figure out how to be generous— how to give more money to His work. You give as He directs, even if it means tightening the belt of your lifestyle.

If you are serving money, you get edgy and uncomfortable when a pastor teaches about money from God's Word. You say, "I don't agree with his interpretation. That preacher must be paid on commission. He must get a percentage of whatever comes in." If you get angry when someone preaches like this, you are angry because your god is being slandered! The proper response is to repent— to turn around and go God's way.

It may be difficult to do what God says and your feelings may not rejoice as you give as the Lord directs, but as you obey, you will be filled with joy. You will be serving God. You will be focusing on being generous and so you will be filled with light. One day you will rejoice in heaven as you see what the treasures you sent ahead actually mean for the Kingdom of God.

According to what God says in His Word:

Are you devoted to Him or to money? _____

Do you despise Him or do you despise the idol of money? _____

Explain your answer below:

What Scripture or statement spoke to you today? _____



Rewrite this Scripture or statement into a prayer request to God. _____



The LIFEhouse Church
4800 Sierra College Blvd, Rocklin, CA 95677
916.652.7216 • www.tlhc.org • tlc@tlhc.org