# **DISCUSSION GUIDE:: WEEK 2**

THE DOMINO EFFECT
HANDLING FEAR
DEUTERONOMY 14:22-23, PROVERBS 3:9-10, MALACHI 3:8-11
01/29/2017



### **MAIN POINT**

Today I have a choice: I can live in fear or I can live in faith.

### INTRODUCTION

As your group time begins, use this section to introduce the topic of discussion.

Do you find money or finances interesting, or is it something that brings stress into your life? Or are you somewhere in the middle? Explain.

What would you say is your greatest financial priority right now? How does your personality help or hinder this goal?

In general, most Americans are not good at managing their finances. According to May 2016 statistics from the US Census Bureau and Federal Reserve, the average credit card debt per household in the US is \$5,700. Of those carrying a balance from month to month, the average jumps to \$16,048. These numbers make a loud and clear statement about our finances, we spend more money than we make. While there are likely life events that lead to this kind of debt, much of it is related to fear. We are afraid that we won't have what we need so we spend more than we have, all the while compounding the problem. However our thoughts about finances change when we start to handle money God's way instead of our own way, and give Him the first tenth of our income.

## **UNDERSTANDING**

Unpack the biblical text to discover what the Scripture says or means about a particular topic.

### HAVE TWO VOLUNTEERS READ DEUTERONOMY 14:22-23 AND PROVERBS 3:9-10.

Did you grow up in a house where tithing was common? If so, what did you learn observing this pattern in your parents' lives?

If you grew up in a house where tithing wasn't common, did you see your parents give to any other causes? What were they?

For what purpose are we called to tithe? What are the benefits of giving to the Lord first?

Most of us don't live in an agrarian society, so how should we understand the Lord's directions about crops in

1 of 3 Fall 2016

our culture?

Read Psalm 50:10-12. Does God need anything from us? If not, then why does He ask us to give?

The word tithe means "tenth" and is the minimum standard of the giving the Lord requires. We don't give because the Lord requires or needs anything—we give because He owns all things and has given us all that we have. In a farming-based community, giving the first and best would be a profound statement of trust. You are in effect saying that you trust God to provide the rest after you give Him the first of your crop. Our tithing is not from crops, but the same principle is at work. We give God the first line item in our budget and trust that He will provide for us using the remainder.

### HAVE A VOLUNTEER READ MALACHI 3:8-11.

What does God say through Malachi about those who do not give back to Him? Are you more scared of these consequences or of God's judgment?

What do your giving habits reveal about which you fear more?

Read Deuteronomy 6:6-7. Being that tithing is a command of God, what responsibility do we have to teach the tithing to the next generation? How could you impress this practice to a child or a new believer?

We should fear God more than we fear being provided for. If we truly believe that God is the great provider, we should be able to trust that He can meet our needs, but in practice we don't always live that way. This was the case in Malachi's day. The Jewish people had returned from exile, rebuilt the temple and walls of Jerusalem, but they had let other practices fall by the wayside. Malachi's words are a reminder that to not tithe is to rob God. Not only are we robbing God, but also we are denying ourselves the blessing that come from tithing.

What does God promise to do if we tithe?

For those in the group who tithe and give regularly, how have you found this to be true?

Why should this blessing encourage us more than the fear of not having enough scare us? What statement of trust are you making in God when you tithe?

God promises that His people who tithe will not have needs. This doesn't mean that we will have everything that we want or that we won't struggle financially, but it is a promise from the provider that you will be provided for, perhaps in ways that you didn't expect. Tithing is the first domino in a string that leads to honoring God with your finances. We will see God at work and His blessing in our lives as we learn to trust Him and take Him at His word.

### **APPLICATION**

Help your group identify how the truths from the Scripture passage apply directly to their lives.

If you are a person who doesn't tithe, why don't you? Will you commit to tithe for the next three months?

How can we encourage one another in this pursuit? Giving can be awkward to talk about with other people, so how do we overcome this tension?

2 of 3 Fall 2016

Remember from the introduction of this lesson the number of people who live in credit card debt week to week? What could the church do in mission if people felt the freedom to reallocate that debt into giving to the work of the Lord?

### **PRAY**

Praise God for providing for our needs. Pray that His provision would lead us to love and trust Him more and give our first and best to Him.

#### COMMENTARY

#### **DEUTERONOMY 14:22-23**

Paying the tenth is not a practice first instituted in the Mosaic law, but one adopted by that law and mandated as part of the regular worship of the Lord. When Abraham returned from his battle with the kings of the east, he paid Melchizedek a tenth of all he had (Gen 14:20). Likewise, Jacob, having encountered God at Bethel, promised Him that if he returned safely from his journey to Haran, he would render to the Lord a tenth of his possessions (Gen 28:18-22). In the context of the Mosaic covenant, the Lord is viewed as the great King to whom tribute is due (Num 23:21; 31:28).

#### **PROVERBS 3:9-10**

Possessions is the word for abundant "wealth" (8:18; 10:15; 11:4; 12:27; 13:7,11; 18:11; 19:4,14; 28:8,22; 29:3) or sufficiency (see "enough" in 30:15-16), the stored resources that are ready for use. The first produce was the earliest and best of the crop (Dt 18:4). Those who honor God with their wealth will receive more with which to honor Him (Mal 3:10; Lk 19:17,26).

### **MALACHI 3:8-11**

- 3:8. The Lord pointed to a particular way the people should return to Him. They needed to stop robbing Him. "In what way do we rob You?" Indeed, how can a human being rob God? Beware of taking lightly the Lord's answer. He declared the Israelites were robbing Him in the tenth.
- 3:9. Withholding tithes and offerings was not isolated to a few individuals but was characteristic of the whole nation. The people as a whole were suffering under a curse. In their case, those effects evidently were drought, crop failures, and famine (3:10-11) as God's disciplinary punishment for their sins. The Lord did not command tithing to harm or hinder His people. He loves us and always wants the best for us.
- 3:10. The Lord instructed the people what to give, where to give, and why they should give. They were not merely to bring a nominal offering but to bring the whole tenth. Tithing is the biblical standard for believers' giving. While believers may fall short of biblical standards, the biblical standards remain.
- 3:11. The Lord not only would ensure the growth of crops but also the harvest—I will rebuke the devourer for you, pests that would consume the crops before the harvest. In addition, the vine in the field will not be barren. No blight would ruin the harvest. The curse under which the people were living would be lifted and they would experience anew the blessings of God.

3 of 3 Fall 2016