



Quiet Time Series

SINGAPORE

This study series has been prepared to supplement and personalize lessons from the Financial Workshop Weekend, September 5-7, 2008. Please take the time to do the reading each day. Feel free to write down insights on this paper, or in a notebook. Materials from the 1990 issue of Disciples Today (“The Disciple and Money”) as well as the Singapore church’s Finance Working Group’s Paper of June 3, 2003 have been used as references to assist preparation of these quiet time materials. I hope you enjoy them! - *Mark Templer*



Reading: Matt 6:25-34, 2 Cor 8-9, 1 Cor 16:1-4

Key verses: Matt 6:33, 1 Cor 16:1-4, 2 Cor 8:1-5, 8:9, 9:5-7

Questions:

- How does Jesus contrast the lifestyle of the pagan and the disciple?
- Comment on what you think Paul meant when he said that the Corinthians should give in a way that is “planned, in proportion to income” (1 Cor 16:1-4).
- According to 2 Cor 8, how do giving and grace go together?
- How did the Macedonians in 2 Cor 8 obey Matthew 6:25-34?
- What does it mean to “excel” in giving?
- Why did Jesus give up riches (2 Cor 8:9)?
- When we give to the church, how are we imitating Matt 6 and 2 Cor 8:9?
- Did the Corinthians plan ahead in their giving (2 Cor 9:5-7)?
- What attitude did God want them to have as they gave? Why?

Lesson:

Jesus contrasted the life of a disciple (joyful, trusting God) with that of a life of worry, focused on possessions. He, the greatest giver, encouraged giving so that others could be spiritually rich. Just as the Corinthians made a pledge, please be praying about and re-evaluating the pledge for your giving to God so that you can set a new pledge at the end of this Quiet Time Series.



Day 2: Saturday, September 6, 2008

Reading: Gen 4, 13:18-14:24, 28:20-22, Deut 14:22-29

Key verses: Gen 4:3-5, 13:18, 14:18-24, 28:20-22, Deut 14:22-29

Questions:

- What was the difference between Cain's gift and Abel's gift?
- What was the difference between Cain's and Abel's attitude?
- Why do you think Abraham gave Melchizedek a tenth of everything?
- What was Abraham's motive for attacking his enemies?
- What did Jacob promise God in Genesis 28 in return for God's protection?
- Comment on the uses for tithes, according to Deut 14? [Levites' support, Jewish feasts (in which all participated), and for the poor every third year.]

Lesson:

from the earliest of times, God was pleased with giving. Those who worshipped God and gave to him were blessed. Tithing was practiced even before the Mosaic Law. During the time of the Mosaic law tithing plus giving for many other special causes was practiced and expected.



Day 3: Sunday, September 7, 2008

Reading: Proverbs 10:4-5, 12:11, 13:4, 14:23, 28:19, Eph 4:28, Acts 20:33-35, 1 Thess 2:9, 1 Tim 6:9

Key verses: Prov 10:4-5, 12:11, 13: 4:14:23, Eph 4:28, Acts 20:33-35, 1 Thess 2:9, 1 Tim 6:9

Questions:

- What do Prov 10, 12, 13 and 14 all teach?
- How are you doing in your job—diligent, or just enough to “get by” and avoid trouble?
- Do you complete assignments on time?
- According to Prov 28:19 a man should work his land (instead of chasing fantasies). What resources/abilities has God given you to help you to earn money?
- Are you using them well?
- Have you ever stolen from work or home (Eph 4:28)?
- Why should we work hard (Eph 4:28, Acts 20:33-35)?
- Why did Paul work hard (1 Thess 2:9)?
- How does God feel about “get rich quick” schemes (1 Tim 6:9)?

Lesson:

God wants us to work. At certain times it is crucial to work hard (deadlines, “crunch times”). We should not chase fantasies or get rich quick schemes, but use what God gives us. We must not steal or “fudge” at work.



Day 4: Monday, September 8, 2008

Reading: Prov 12:27, Isa 5

Key verses: Prov 12:27, Isa 5:1-7

Questions:

- Why does Prov 12:27 talk about roasting game?
- What does it mean to prize your possessions (without being materialistic)?
- The following are some suggestions of things you can do to add value to your purchases, and to maintain their value: fill in warranties, buy the right model to suit your needs, regular maintenance—such as with a car. What do these things have to do with being a good steward of your wealth? (feel free to share other suggestions!)
- Where did God choose to put his vineyard (Isa 5:1)?
- When you buy property, what determines its long-term value? [Location!]
- How did God prepare his vineyard?
- What kind of vines did he plant (v.2)?
- What did he expect of his vineyard (v.4)?
- What does he expect of us? [Good fruit!]

Lesson:

The Isaiah 5 story tells us about how God loves his vineyard (the church), and how we should produce fruit. It also shows us how to properly manage our property. Prov 12:27 also teaches how we should take care of things we buy. Quality often saves money in the long run. Warranties are worth filling in. Maintaining things in a timely fashion saves money and stress, and keeps us from having a materialistic, throw-away, “keep on upgrading” mindset.



Day 5: Tuesday, September 9, 2008

Reading: 2 Cor 8:7, Matt 5, Luke 21:1-4, Heb 1:4, 3:3-5, 4:15-5:3, 7:22-28, 8:6, 9:11-14, 9:25-28, 12:18-24

Key Verses: 2 Cor 8:7, Matt 5:17-20, 5:27-30, 5:38-48, Luke 21:1-4, Heb 1:4, 3:3-5, 4:15-5:3, 7:22-28, 8:6, 9:11-14, 9:25-28, 12:18-24

Questions:

- Returning to the idea of excelling in giving (2 Cor 8:7), we look at Matt 5. Over and over again in these passages, what did Jesus expect in the New Covenant? Give several examples from Matthew 5 of how we should do better than the “standard” of the Old Testament?
- What does Matt 5:17-20 tell you about Christian living versus Jewish rules?
- Why was Jesus so impressed with the widow’s giving in Luke 21?
- Did Jesus or the widow think about the efficiency or honesty of the priests when she gave? (It is obviously important to make sure that the leaders of the church are both efficient and honest, but that is a different subject...)
- Give several examples from Hebrews about how Jesus’ way is superior to that of the Old Covenant?

Lesson:

Tithing plus special giving is the Old Testament standard. Yet as disciples, we are expected to do far better than the OT expectations—in every area. Let’s embrace this joyfully in our hearts and receive the blessings of God!



Day 6: Wednesday, September 10, 2008

Reading: Prov 23, Deut 8, Prov 30:7-9

Key verses: Prov 23:4-8, Deut 8:10-12, Prov 30:7-9

Questions:

- How do we wear ourselves out by working too hard?
- Have you ever lost money or spent it very quickly?
- When you give to others, do you think about the cost too much?
- What is the danger of success in our career according to Deut 8?
- What are some ways we start to compromise with our commitment as our careers become more successful?
- What balance is God looking for in Prov 30:7-9?

Lesson: Don't wear yourself out, neglecting your family, friends and the church by overly focusing on your career. And when you succeed don't forget God!



Day 7: Thursday, September 11, 2008

Reading: Luke 12:13-21, Matt 6:19-24, 1 Tim 6, 1 John 2:15-17, Eccles 5:10

Key verses: Luke 12:21, Matt 6:24, 1 Tim 6:9-10, 1 Tim 6:17-18, 1 John 2:15-17, Eccles 5:10

Questions:

- In Luke 12, what was the rich man's assumption about life?
- What does it mean to be rich towards God?
- Why does Jesus say you cannot serve both God and money?
- How much do we "need" in order to be content?
- Why is the love of money a root of evil?
- Why does God give us wealth (1 Tim 6:17-18)?
- Explain how 1 John 2:15-17 does not contradict John 3:16?
- Have you ever experienced the truth of Eccles 5:10?

Lesson:

On this very sad day in world history, we remember that life can end suddenly. Money can't prepare you for the last day of your life.



Day 8: Friday, September 12, 2008

Reading: Rom 13, Psalm 37

Key verses: Rom 13:6-8, Psalm 37:16,21

Questions:

- What is God's attitude about paying taxes, obeying the government?
- What should we do about debt?
- How do you think that God might feel about Christians spending wildly and investing haphazardly, without care and concern, knowing that they can "declare bankruptcy" if things don't work out?
- In what ways are you paying interest on debt right now?
- Do you have a plan to get out of debt?
- Which is better, to have little money, or to be wealthy and full of debt (Psalm 37:16)?
- What is the difference between the wicked and righteous, according to Psalm 37:21?

Lesson:

Credit card debt, bank overdrafts, loans from friends, even buying things (other than a car or house) on instalments gets us into debt and costs us a lot of money. Make a plan to get out of debt, and to save to buy the things you need, instead of falling into the debt trap. This would include being too nice to say NO to your family members when they demand unnecessary things and when they try to use emotional blackmail to get you to foot their bill.



Day 9: Saturday, September 13, 2008

Reading: 1 Tim 5, Gal 6, Acts 2:45, Phil 4:14-19

Key verses: 1 Tim 5:3, 5:8-9, 5:16, 5:17-18, Gal 6:6,10, Acts 2:45

Questions:

- What three obligations, regarding giving, do we see in 1 Tim 5?
- Was the early church well organized?
- Why is someone who doesn't take care of his family "worse than an unbeliever" (1 Tim 5:8)?
- How does God feel about paying people to preach and teach and go on missions?
- What does Galatians 6:6 mean?
- How does God feel about missions (Gal 4:14-19)?
- What did the early Christians do about the poor in the church?

Lesson:

Christians have a duty, before God, to take care of their own families. It is also expected that we will (a) meet the various needs of the congregation, which range from caring for the poor of the congregation (benevolence), to covering the expenses of church activities (including our church building), to supporting full time staff, and (b) support missions inside and outside of Singapore.



Reading: Exod 30:11-16, Matt 17:27, Exod 35:20-36:7, Haggai 1, 2 Sa 24:24-25, 1 Chron 29

Key verses: Exod 30:11-16, 35:29, 36:3, Matt 17:27, Haggai 1:5-14, 2 Samel 24:24-25, 1 Chron 29:2-6,14

Questions:

- The purpose of the atonement money in Exod 30 was to keep the service going. How is that relevant in our church setting today?
- Did Jesus pay this tax (Matt 17:27)? Why?
- When it was time to build the tabernacle (Exod 35-36), what did the people do?
- The building of the Singapore church building was similar to Exodus 35-36 in many ways. Some similarities might be the way that God used different disciples to do many aspects of the work, just as Bezalel and Oholiab and others helped in Ex 36:2; another way is how the disciples gave in addition to their other giving to get this job done. Take a few minutes to meditate on the ways this has benefitted your life, and also think of ways you might be able to contribute in ways other than financially...
- Why is God so challenging as he speaks through Haggai and Malachi?
- Have you ever been “stirred up” to do great things for God (Hag 1:14)?
- Do you feel that way now?
- How did God feel about giving to the work of building the temple?
- What was David’s attitude about giving in 2 Sam 24?



- What did God do after David gave in 2 Sam 24?
- What was the pattern of giving in 1 Chr 29?
- What did David, the leaders, and the people give to in 1 Chr 29?
- Have you been faithfully giving to the building fund, in addition to regular giving?

Lesson:

God wants us to build his house before we build our own. This giving was over and above other giving. It is reasonable and biblical for disciples to prioritise the setting aside of money in order to build the church (both the physical building, and for ministers).



Day 11: Monday, September 15, 2008

Reading: Psalm 24:1, Psalm 116, Eccles 5:19, James 1

Key verses: Ps 24:1, Ps 116:12-13, 116:17, Ecc 5:19, Js 1:17, 1:27

Questions:

- Where does our wealth come from?
- If it is all from God, then why does he want us to give back to him?
- How did the Psalmist feel about his salvation (Ps 116)?
- What is God trying to say here (James 1:10-11) about our perspective on how much money we have?
- Where does our wealth come from (James 1:16-17)?
- Why does God/James link helping the poor with being not being polluted by the world in Js 1:27?

Lesson:

Like a parent delights in gifts from his child, so God delights in us giving back to him. We can never fully repay him, but we can be grateful. Don't feel bad about how much money you have—don't spend your life competing with others, or thinking about how others are moving ahead of you in wealth or career. The world pollutes us with wealth, greed and jealousy, but serving those with nothing reminds us of the truth.



Day 12: Tuesday, September 16, 2008

Reading: Matt 6:1-4, Matt 23:23, Luke 18, Acts 5:1-11, 1 Cor 13, Jeremiah 9:23-24

Key verses: Matt 6:1-4, Matt 23:23, Luke 18:9-14, Acts 5:3-4, 1 Cor 13:3, Jer 9:23-24

Questions:

- How does Jesus think we should give (Matt 6)?
- According to Matt 23:23 what is more important than giving?
- Even though he was giving, the tax collector was not commended in Luke 18. Why?
- Even though they gave a lot to God, why were Ananias and Sapphira rebuked and killed?
- How does God feel about giving without love? (1 Cor 13) about boasting? (Jer 9:23-24)

Lesson:

We should not deceive ourselves that we are doing well because we are giving financially to the church. We should not boast or lie about our giving, and instead focus on justice, mercy, faithfulness, humility, and especially love.



Day 13: Wednesday, September 17, 20083

Reading: Malachi 3, 2 Chronicles 31:9-12, Psalm 37:25-26, Prov 3:9-10, 11:24-25

Key verses: Mal 3:10, 2 Chr 31:9-12, Ps 37:25-26, Pro 3:9-10, 11:24-25

Questions:

- What are we tempted to do when we hear about a specific giving goal (Mal 3)?
- What is the biggest blessing you could imagine (Mal 3:10)?
- When Mal 3 was written, was Israel's economy going well (Mal 3:9, 3:11)?
- The storehouses referred to in Mal 3:10 may be the ones Hezekiah had built to store extra giving in 2 Chr 31:9-12. What did Azariah say in 2 Chr 31:10 happened after people started giving contributions to God?
- Have you made a pledge for giving to the church, and the building fund?
- Have you been living up to your pledges?
- The Psalmist describes the righteous in Ps 37:25-26 as being never forsaken, their children never are begging, they are generous and their children are blessed. How have you seen these promises come true in your life?
- How do we honor God with our wealth (Pro 3:9-10)?
- What does God promise to those who give with all their hearts (Pro 3:9-10, 11:24-25)?

Lesson:

God asked for the whole tithe from his people—even in tough times. He promised them more blessing they could imagine if they were faithful in this. Let's give sacrificially to God's work here, both the building, missions, and the support of the church!

Reading: Josh 7, I John 2:15-17, Prov 31:16, Mark 6

Key verses: Josh 7:21, I John 2:15-17, Prov 31:16, Mark 6:22-26

Questions:

- Why did Achan take things when he had been told not to do so (Josh 7:21)?
- Honestly speaking, how does advertising influence you?
- Read I John 2:15-17. Have you ever lusted after a possession?
- What are things we do when we covet something?
- How did the wife of noble character approach buying a field (Prov 31:16)?
- Did you ever buy something and later realize you could have bought it for less, or shouldn't have bought it?
- What are things we buy on impulse, either wasting money or paying more than necessary?
 - Outside food/drinks
 - Gadgets
 - Time shares
 - Things we need without shopping around for the best price
 - New things instead of buying used things
- What are some ways to save money by being prepared instead of doing impulse buying?
 - Bring packed lunch to work
 - Research prices on the internet
 - Praying about purchases
 - Getting advice about major purchases
- What was the atmosphere at Herod's birthday party?
- Why did he decide to behead John the Baptist?



- Was Herodias' daughter patient in her request?
- Have you ever bought something because the salesman made you feel pressure?

Lesson: Don't let yourself be deceived by advertising and peer pressure to buy the latest gadgets and things. Consider carefully how you spend money and avoid impulse purchases.

Don't give in to someone who wants you to decide "right now." Don't be fooled by sales pitches that have quick deadlines.



Day 15: Friday, September 19, 2008

Reading: Matt 25, Luke 10:25-37, Gal 6:10, Prov 14:21, 19:17, 22:9

Key verses: Matt 25:34-40, Luke 10:25-37, Gal 6:10, Prov 14:21, 19:17, 22:9

Questions:

- Why did Jesus say that the way we treat people (especially the poor) is the way we treat him?
- What do Matthew 25 and Luke 10 tell us about the importance of helping the poor?
- Notice what the Samaritan did in Luke 10 that showed his deep commitment to helping others: he was prepared in advance to give; he gave up his own comfort and cash; he promised to follow up later to ensure the man was fully healed. How is this personally convicting for you?
- How is Prov 19:17 similar to Matt 25?
- Have you been involved in helping the needy in Singapore? How does God feel about that?
- How do you feel about the work of HOPE *worldwide*? What gets you fired up about it the most?

Lesson:

Giving to the poor in the church, and outside the church, is a central biblical command. Being ready to help people in all kinds of need is a Christian quality, and will affect our salvation. Praise God that the members of the Singapore church have always been active in helping the less fortunate, both financially and with hands-on service. To God be the Glory!