



BEYOND THE TITHE

Practical Lessons on Personal Finance

1

SESSION 6

LAY UP YOUR TREASURES

Earning Interest in the Bank of Heaven

2

Saving the Crumbs

SAVINGTHECRUMBS.COM

3

Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But **lay up for yourselves treasures in heaven**, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: **For where your treasure is, there will your heart be also.**

—Matthew 6:19-21

4

A fear of making the future inheritance seem **too material** has led many to spiritualize away the very truths which lead us to look upon it as our home.

-Adventist Home, 541.3

5

YOU CAN'T TAKE IT WITH YOU...

...but you CAN send it on ahead!

6

Every opportunity to help a brother in need, or to aid the cause of God in the spread of the truth, is a pearl that **you can send beforehand and deposit in the bank of heaven for safekeeping.**

–Testimonies for the Church, Vol. 3, 249.2

7

The only safe place to deposit our treasures is in the bank of heaven. Every deposit made in this bank will accumulate abundant interest; you will be laying up in store for yourselves against the time to come.

–Review and Herald, July 1, 1890, par. 7

8

BUT THERE'S MORE!

9

The Lord has made us His almoners. He places in our hands His gifts, in order that we shall divide with those who are needy, and **it is this practical giving that will be to us a sure panacea for all selfishness.**

—Counsels on Stewardship, 343.3

10

Selfishness is the root of all evil.

–Evangelism, 633.4

For the love of money is the root of all evil.

–I Timothy 6:10

11

A CURE FOR SELFISHNESS!

12

HOW OUGHT WE TO GIVE?

13

This matter of giving is not left to impulse. God has given us definite instruction in regard to it. He has specified tithes and offerings as the measure of our obligation. And **He desires us to give regularly and systematically. . . .**

—Counsels on Stewardship, 80.3

14

Let each regularly examine his income, which is all a blessing from God, and **set apart the tithe as a separate fund, to be sacredly the Lord's**. This fund should not in any case be devoted to any other use; it is to be devoted solely to support the ministry of the gospel. **After the tithe is set apart, let gifts and offerings be apportioned, "as God hath prospered" you.**

—Counsels on Stewardship, 80.3

15

HOW OUGHT WE TO GIVE?

- Regularly and systematically now (not wait until we die)
- Set aside the tithe (10%) as sacred from each paycheck.
- Then give offerings as God has prospered.
- Not by impulse!

16

Selfishness is the strongest and most general of human impulses, the struggle of the soul between sympathy and covetousness is an unequal contest; for while selfishness is the strongest passion, love and benevolence are too often the weakest, and as a rule the evil gains the victory. **Therefore in our labors and gifts for God's cause, it is unsafe to be controlled by feeling or impulse.**

—Counsels on Stewardship, 25.1

17

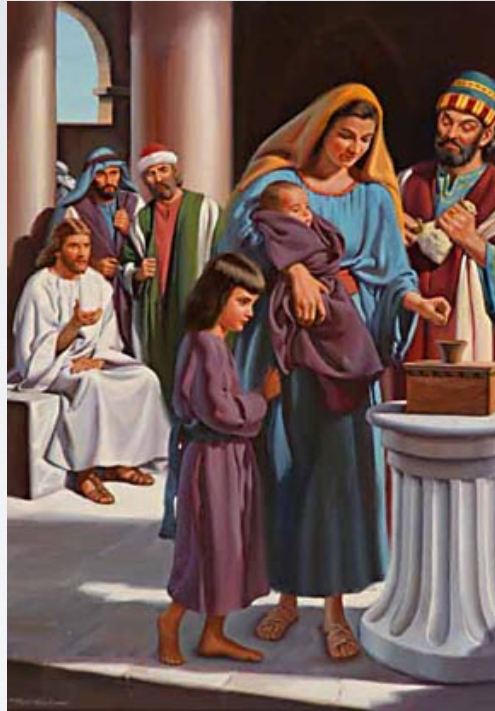
To give or to labor when our sympathies are moved, and to withhold our gifts or service when the emotions are not stirred, is an unwise and dangerous course. If we are controlled by impulse or mere human sympathy, then a few instances where our efforts for others are repaid with ingratitude, or where our gifts are abused or squandered, will be sufficient to freeze up the springs of beneficence.

Christians should act from fixed principle, following the Saviour's example of self-denial and self-sacrifice.

—Counsels on Stewardship, 25.2

18

Our tithes and offerings aren't payment for goods and services that we receive!



19

HOW MUCH SHOULD I GIVE?

20

Will a man rob God? Yet ye have robbed me.
But ye say, Wherein have we robbed thee? In
tithes and offerings.

–Malachi 3:8

Upon the first day of the week let every one of
you lay by him in store, **as God hath
prospered him**, that there be no gatherings
when I come.

–I Corinthians 16:2

21

TITHES & OFFERINGS

- Tithe = 10%
- Offerings = “As God has prospered”

22

AN EXAMPLE

- **The contributions required of the Hebrews for religious and charitable purposes amounted to fully one fourth of their income.** So heavy a tax upon the resources of the people might be expected to reduce them to poverty; but, on the contrary, the faithful observance of these regulations was **one of the conditions of their prosperity.** On condition of their obedience God made them this promise: "I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field. . . . And all nations shall call you blessed: for ye shall be a delightsome land, saith the Lord of hosts." Malachi 3:11. [PP 527.1]

23

A RECOMMENDATION

- In the days of Israel the tithe and freewill offerings were needed to maintain the ordinances of divine service. **Should the people of God give less in this age? The principle laid down by Christ is that our offerings to God should be in proportion to the light and privileges enjoyed.** "Unto whomsoever much is given, of him shall be much required." Luke 12:48. . . . The work of the gospel, as it widens, requires **greater provision to sustain it than was called for anciently;** and this makes the law of tithes and offerings of **even more urgent necessity now than under the Hebrew economy.** [PP 528.4]

24

A PROMISE

- Should all whom God has prospered with earth's riches carry out His plan by faithfully giving a tenth of all their increase, and should they not withhold their trespass offerings and their thank offerings, **the treasury would be constantly replenished**... If systematic benevolence were universally adopted according to God's plan, and the tithing system carried out as faithfully by the wealthy as it is by the poorer classes, there would be **no need of repeated and urgent calls for means** at our large religious gatherings. [3T 408.4]

25

RADICAL GIVING?

26

RADICAL GIVING?



27

RADICAL GIVING?

- Just do what God says!
- Live a modest life that eliminates waste and reduces spending.
- Manage our finances IN ORDER to give more!
- Make Jesus the “first, last, and best” of our money.

28

Jesus does not release us from the necessity of effort, but He teaches that **we are to make Him first and last and best in everything**. We are to engage in no business, follow no pursuit, seek no pleasure, that would hinder the outworking of His righteousness in our character and life. **Whatever we do** is to be done heartily, as unto the Lord.

—Thoughts from the Mount of Blessings, 99.2

JESUS: OUR FIRST, LAST, AND BEST

- **Systematic Giving:** Make Jesus first in our tithes and offerings, aiming for 25% or more.
- **Surplus Giving:** Make Jesus last by giving him any surplus after all our needs are met.
- **Sacrificial Giving:** Make Jesus best by being ready to give any and all if He asks.

WHAT ABOUT THE END-TIMES?

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WHAT ABOUT THE END-TIMES?

- Should I sell everything because Jesus is coming so soon?
- What about the “financial collapse”?

32

Don't make a time of trouble before it comes. You will get to it soon enough, brethren. We are to think of today, and **if we do well the duties of today, we will be ready for the duties of tomorrow.**

–Mind, Character, and Personality, Vol. 2, 470.2

33

Many will look away from **present duties**, present comfort and blessings, and be **borrowing trouble in regard to the future crisis. This will be making a time of trouble beforehand, and we will receive no grace for any such anticipated troubles. . . .** We are to wait on our Lord. Jesus will be an ever-present help in every time of need.

–Selected Messages, Vol. 3, 383.4

34

Therefore in our labors and gifts for God's cause,
**it is unsafe to be controlled by feeling or
impulse.**

Even in the End-Times!

–Counsels on Stewardship, 25.1

35

DO WE KNOW WHEN
JESUS IS COMING?
NO

36

You will not be able to say that He will come in one, two, or five years, neither are you to put off His coming by stating that it may not be for ten or twenty years. . . . **We are not to know the definite time either for the outpouring of the Holy Spirit or for the coming of Christ.**

—Evangelism, 221.1

37

SHOULD WE SAY "MY LORD
DELAYS HIS COMING?"

NO

38

One brother said to me, "Sister White, **do you think the Lord will come in ten years?**" **"What difference does it make to you whether He shall come in two, four, or ten years?"** "Why," said he, "I think I would do differently in some things than I now do if I knew the Lord was to come in ten years."
"What would you do?" said I.

—Last Day Events, 42

39

"Why," said he, "I would sell my property and begin to search the Word of God and try to warn the people and get them to prepare for His coming, and I would plead with God that I might be ready to meet Him."

Then said I, **"If you knew that the Lord was not coming for twenty years, you would live differently?"**

Said he, "I think I would..."

—Last Day Events, 42

40

How selfish was the expression that he would live a different life if he knew his Lord was to come in ten years! Why, Enoch walked with God 300 years. This is a lesson for us that we shall walk with God every day, and we are not safe unless we are waiting and watching.

—Last Day Events, 42

41

SHOULD IT MATTER THAT
WE DON'T KNOW
WHEN HE'S COMING?

NO

42

And as they heard these things, he added and spake a parable, because he was nigh to Jerusalem, and because **they thought that the kingdom of God should immediately appear**. He said therefore, A certain nobleman went into a far country to receive for himself a kingdom, and to return. And he called his ten servants, and delivered them ten pounds, and said unto them, **Occupy till I come**.

—Luke 19:11-13

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SHOULD I SELL EVERYTHING?

44

SHOULD I SELL EVERYTHING?

- I was shown that **it is the will of God that the saints should cut loose from every encumbrance before the time of trouble comes**, and make a covenant with God through sacrifice. If they have their property on the altar, and earnestly inquire of God for duty, **He will teach them when to dispose of these things**. Then they will be free in the time of trouble, and have no clogs to weigh them down. [CS 59.4]

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SHOULD I SELL EVERYTHING?

- I also saw that **God had not required all of His people to dispose of their property at the same time, but if they desired to be taught, He would teach them**, in a time of need, when to sell and how much to sell. [CS 60.2]

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SHOULD I SELL EVERYTHING?

- Some may inquire, "**Must we actually dispossess ourselves of everything which we call our own?**" **We may not be required to do this now; but we must be willing to do so for Christ's sake.** We must acknowledge that our possessions are absolutely His, by using of them freely whenever means is needed to advance His cause. [CS 324.1]

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SHOULD I SELL EVERYTHING?

- There will be a time.
- It is an individual matter, God will make known the right time for you.
- We must be willing to sell all anytime God asks.
- Motive will be for the finishing of the work, not for protecting ourselves.

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WHAT ABOUT THE “FINANCIAL COLLAPSE”?

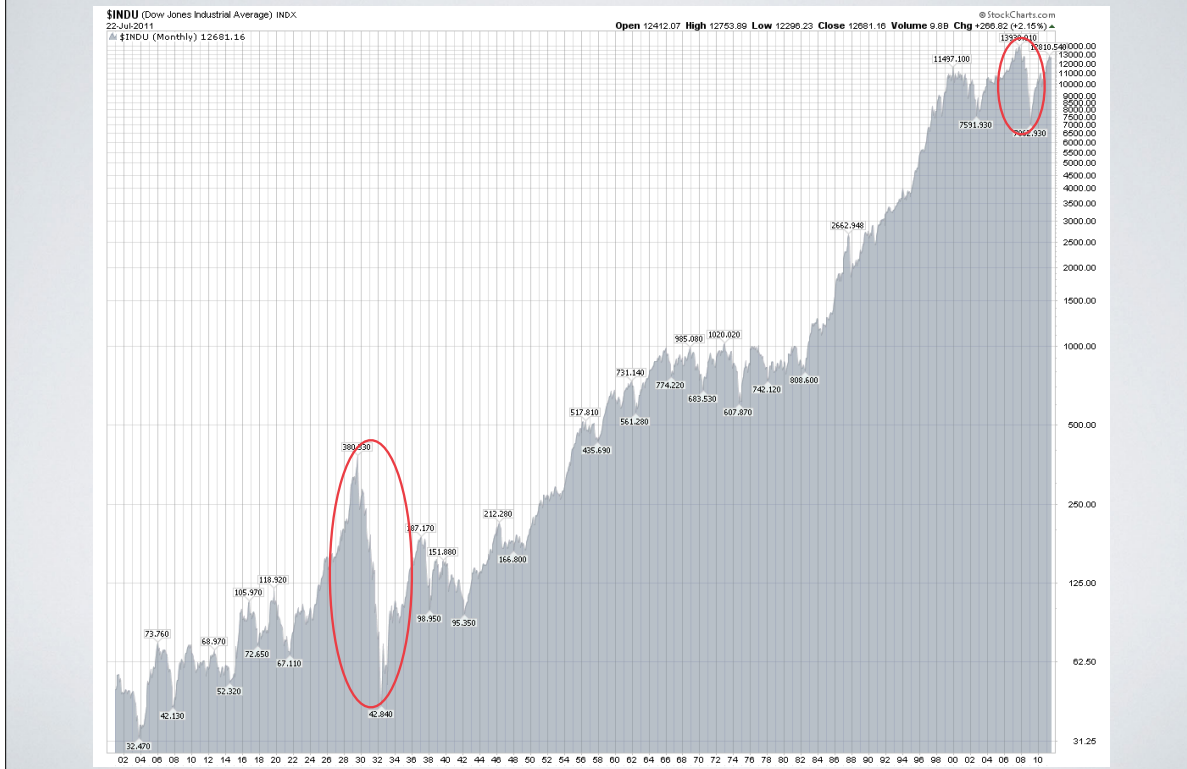
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STOCK MARKET CRASHES SINCE 1900

Crash	Dates	Crash	Dates
Panic of 1901	17 May 1901	1997 Asian financial crisis	2 July 1997
Panic of 1907	Oct 1907	October 27, 1997, mini-crash	27 Oct 1997
Wall Street Crash of 1929	24 Oct 1929	1998 Russian financial crisis	17 Aug 1998
Recession of 1937–38	1937	Dot-com bubble	10 March 2000
Kennedy Slide of 1962	28 May 1962	Economic effects arising from the September 11 attacks	11 Sep 2001
Brazilian Markets Crash of 1971	July 1971	Stock market downturn of 2002	9 Oct 2002
1973–74 stock market crash	Jan 1973	Chinese stock bubble of 2007	27 Feb 2007
Souk Al-Manakh stock market crash	Aug 1982	United States bear market of 2007–09	11 Oct 2007
Black Monday	19 Oct 1987	Financial crisis of 2007–08	16 Sep 2008
Rio de Janeiro Stock Exchange Crash	June 1989	2009 Dubai debt standstill	27 Nov 2009
Friday the 13th mini-crash	13 Oct 1989	European sovereign debt crisis	27 April 2010
Early 1990s recession	July 1990	2010 Flash Crash	6 May 2010
Japanese asset price bubble	1991	August 2011 stock markets fall	1 Aug 2011
Black Wednesday	16 Sep 1992	2015 Chinese stock market crash	12 June 2015
		2015 Greece Stock Market Crash	3 August, 2015

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STOCK MARKET GROWTH SINCE 1900



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THE STOCK MARKET IS A
TERRIBLE PREDICTOR OF THE
END OF THE WORLD

52

WE HAVE THE BIBLE

Let's use it!

53

FINANCIAL CRISES IN PROPHECY

- No one can buy or sell, unless he has the mark of the beast. (Rev. 13:17)
- World commerce crumbles when God pours out his judgments on Babylon. (Rev. 18:10-19)

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FINANCIAL CRISES IN PROPHECY

- No one can buy or sell, unless he has the mark of the beast. (Rev. 13:17)
 - **When?** After enforcement of the mark. (Rev. 13:16)
- World commerce crumbles when God pours out his judgments on Babylon. (Rev. 18:10-19)
 - **When?** “Once her sins reach unto heaven.” (Rev. 18:2-5)

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FINANCIAL CRISES IN PROPHECY

- **No one has yet received the mark of the beast.** The testing time has not yet come...But **when the decree shall go forth enforcing the counterfeit sabbath**, and the loud cry of the third angel shall warn men against the worship of the beast and his image, the line will be clearly drawn between the false and the true. **Then those who still continue in transgression will receive the mark of the beast.** [Ev 234.2]

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FINANCIAL CRISES IN PROPHECY

- When do her sins reach unto heaven [Revelation 18:2-5]? **When the law of God is finally made void by legislation.** [LDE 198.5]

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THE CRISIS IN PROPHECY

- The movement toward the National Sunday Law.
- Not the movements of the stock market!

58

DO WE KNOW WHEN THESE THINGS WILL HAPPEN?

NO

59

SO WHAT ABOUT THE END-TIMES?

- Occupy until He comes! Be the faithful servant who continues doing His duty regardless of when the Master may return.
- Live by the same Bible principles whether Christ's coming is in 2 or 20 years.
- Be willing to sell all if God asks us to.
- Be motivated by our love for Jesus and faith in His word, and not fear of the time of trouble.

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But **lay up for yourselves treasures in heaven**, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal.

—Matthew 6:20

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SESSION 6 SUMMARY

- Reduce our lifestyle so we can save and give more and have fewer attachments to this world.
- Lay all on the altar, recognizing it's all God's anyway. He will make known when to sell.
- Invest in the bank of heaven. We will get it all back plus interest when we get there.
- Practical giving is the cure for the root of all evil!

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SESSION 6 SUMMARY

- Make Jesus “first, last, and best” in our giving.
- Our Christian commitment shouldn’t change, no matter when Jesus is coming.
- Interpret the news by the Bible, don’t interpret the Bible by the news.
- Study the Bible, believe it, and obey it!

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BEYOND THE TITHE

Practical Lessons on Personal Finance

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RESOURCES

- How My Belief in God Affects My Money (<http://www.savingthecrumbs.com/how-god-affects-my-money/>)
- The Benefits of Systematic Giving (<http://www.savingthecrumbs.com/systematic-giving/>)
- India Showed Me Why I Save (<http://www.savingthecrumbs.com/india-showed-me-why-i-save/>)
- 3 Better Reasons Why You Should Live Frugally (<http://www.savingthecrumbs.com/3-better-reasons-why-you-should-live-frugally/>)