

## GOD'S RIGHT TO OWNERSHIP

### 1 What does the Bible teach about God's right to ownership?

**GENESIS 1:1** "In the beginning \_\_\_\_\_ created the \_\_\_\_\_ and the \_\_\_\_\_."

God is the Owner of heaven and the earth. Everything was created by and for Him. His right to ownership is His creative power and sustainment of His creation.

### 2 How does God measure the inventory of heaven and earth?

**JOB 41:11** "Who has \_\_\_\_\_ Me, that I should \_\_\_\_\_ him? \_\_\_\_\_ under \_\_\_\_\_ is \_\_\_\_\_."

God's ownership is not a shared partnership. Everything belongs to Him. The totality of creation is the work of His hands. All things animate and inanimate belong to God.

### 3 How does the psalmist David describe God's ownership?

**PSALM 24:1** "The \_\_\_\_\_ is the LORD'S, and \_\_\_\_\_ its \_\_\_\_\_, the \_\_\_\_\_ and \_\_\_\_\_ who dwell \_\_\_\_\_."

From the dawn of time to the present, every living thing began with God. Concerning God, David wrote in Psalm 33:9 "For He spoke, and it was done; He commanded, and it stood fast." Creation not only began with God, He sustains it. Acts 17:28 reveals, "In Him we live and move and have our being." The works of God's hands continue to speak of His power.

### 4 How does God count His livestock?

**PSALM 50:10** "For \_\_\_\_\_ beast of the \_\_\_\_\_ is \_\_\_\_\_, and the \_\_\_\_\_ on a \_\_\_\_\_ hills."

God does not count His livestock by heads, He counts by hills. The next time you see a ranch or a farm with animals remember they belong to God. Since we created nothing, we are stewards of what belongs to God.

### 5 The Bible proves that everything on earth belongs to God, but what about everything in the heavens?

**PSALM 19:1-3** "The \_\_\_\_\_ declare the \_\_\_\_\_ of God; and the \_\_\_\_\_ shows His \_\_\_\_\_. (2) Day unto day utters \_\_\_\_\_, and \_\_\_\_\_ unto night reveals \_\_\_\_\_. (3) There is no speech nor language \_\_\_\_\_ their voice is not \_\_\_\_\_."

The sun and the moon exist without making a sound. Yet, God said there is no place where your voice is not heard. By their sheer magnitude and brilliance, they declare the glory of God. From creation until now, God sustains this solar system. Job 26:7 tells us that God "hangs the earth on nothing."

### 6 Is anything too hard for God's creative power?

**JEREMIAH 32:27** "Behold, I am the LORD, the \_\_\_\_\_ of all \_\_\_\_\_. Is there \_\_\_\_\_ too \_\_\_\_\_ for Me?"

**HEBREWS 1:10** "...You, LORD, in the beginning laid the \_\_\_\_\_ of the \_\_\_\_\_, and the \_\_\_\_\_ are the work of Your \_\_\_\_\_."

God owns and sustains everything in heaven and earth. Nothing is too hard for Him. His wealth is immeasurable. All the life sustaining forces of the universe are the product of God's creative power.

### 7 How does the Bible reveal the extent of God's wealth?

**HAGGAI 2:8** "'The \_\_\_\_\_ is Mine, and the \_\_\_\_\_ is Mine,' says the \_\_\_\_\_ of hosts."

The wealth of God is not dependent on the stock market or the financial reserves of any nation. Those that trust God are connected to an economy that is never depleted. This is confirmed in Philippians 4:19, "And my God shall supply all your need according to His riches in glory by Christ Jesus." It is a blessing to know that our needs are in God's hands.

### 8 Why is it best to trust God more than ourselves?

**1 TIMOTHY 6:7** "For we brought \_\_\_\_\_ into this \_\_\_\_\_, and it is \_\_\_\_\_ we can carry \_\_\_\_\_."

Someone once said, "Look in the hands of the baby to see what he brought into the world and you will know what he will take out." It's humbling to realize that nothing belongs to us. However, it is encouraging to trust that God will provide whatever we need. Matthew 6:33 contains the formula assuring us of God's reliability; "But seek first the kingdom of God and His righteousness, and all these things shall be added to you."

### 9 What is the source of our riches and wealth?

**ECCLESIASTES 5:19** "As for every man to whom God has given \_\_\_\_\_ and \_\_\_\_\_, and given him \_\_\_\_\_ to eat of it, to \_\_\_\_\_ his heritage and \_\_\_\_\_ in his labor—this is the \_\_\_\_\_ of God."

Our riches and wealth come from God. The strength to work is also a gift from God. Many fail to acknowledge physical labor as being another of God's gifts. The air we breathe and our bodies' operations are directed by God.

The verses in Deuteronomy 8:11-17 outline God's blessings. However, there is a caution in verse 18, "And you shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day." God fulfills His covenant of blessings with those that acknowledge Him as their source.

## OUR STEWARDSHIP TO GOD

### 10 How did Abraham express his appreciation to God?

**GENESIS 14:20** "'And \_\_\_\_\_ be God Most High, who has delivered your \_\_\_\_\_ into your hand.' And \_\_\_\_\_ gave \_\_\_\_\_ a \_\_\_\_\_ of all."

Abraham returned a tithe of his possessions to God as a pledge of gratitude. A tithe is one-tenth of our increase. Abraham expressed his thankfulness to God by returning one-tenth of his livestock, agriculture, and money. In similar manner, David the psalmist asked, "What shall I render to the Lord for all His benefits toward me?" Psalm 116:12 (NKJV).

### 11 What were the Israelites told to do to determine the portion of their possessions that were holy to the Lord?

**LEVITICUS 27:32** "And concerning the \_\_\_\_\_ of the \_\_\_\_\_ or the \_\_\_\_\_, of \_\_\_\_\_ passes under the rod, the \_\_\_\_\_ one shall be \_\_\_\_\_ to the \_\_\_\_\_."

God provided the needs of the children of Israel. Rather than allowing them to keep the totality for themselves, God tested them. He told them that they could keep ninety percent of their possessions. The remaining one-tenth belonged to the Lord: it was holy and was to be returned to God.

### 12 To where was the Lord's tithe returned?

**MALACHI 3:10** "'Bring \_\_\_\_\_ the \_\_\_\_\_ into the \_\_\_\_\_, that there may be \_\_\_\_\_ in My \_\_\_\_\_, and \_\_\_\_\_ Me now in this,' says the LORD of hosts, 'If I will not \_\_\_\_\_ for you the \_\_\_\_\_ of heaven and \_\_\_\_\_ out for you such \_\_\_\_\_ that there will not be room enough to receive it.'"

God appealed to the Israelites to supply His house with food by bringing all the tithes into the storehouse. The storehouse was the temple treasury. If the people complied with God's requirements, He promised to bless them so abundantly that there would be no room to receive it. Malachi records this story to remind us of how God tested His people. It was also a reminder that when we return to God what is His, He stretches and blesses what remains. With God's blessing, nine-tenths goes further than ten-tenths.

### 13 What else did God covenant to do for the faithful?

**MALACHI 3:11-12** "'And I will \_\_\_\_\_ the \_\_\_\_\_ for your \_\_\_\_\_, so that he will not \_\_\_\_\_ the \_\_\_\_\_ of your \_\_\_\_\_, nor shall the vine \_\_\_\_\_ to bear \_\_\_\_\_ for you in the \_\_\_\_\_,' says the LORD of hosts; (12) 'And all nations will call you \_\_\_\_\_, for you will be a \_\_\_\_\_ land,' says the LORD of hosts."

It was not unusual for locusts to consume the crops and drought to affect the harvest. But for those that remained faithful, God guaranteed His promise of protection from the consuming locusts and crop failure. This protection testified to surrounding nations the difference that faithfulness to God makes.

#### 14 Besides faithfulness to God what other test accompanied returning tithe to God?

**MALACHI 3:9** “Will a man \_\_\_\_\_ God? Yet you have \_\_\_\_\_ Me! But you say, ‘In what \_\_\_\_\_ have we robbed \_\_\_\_\_?’ In \_\_\_\_\_ and \_\_\_\_\_.”

God considered it robbery not only when one-tenth was not returned, but also when offerings were not returned. Israel’s needs were dependent on the faithfulness of each person. Not only did the unfaithful one deny himself of the blessing, he affected everyone. Malachi 3:9 says, “You are cursed with a curse, for you have robbed Me, even this whole nation.”

#### 15 For what purpose was the tithe to be used?

**NEHEMIAH 10:37** “To bring the \_\_\_\_\_ of our \_\_\_\_\_, our offerings, the fruit from all kinds of trees, the new wine and oil, to the priests, to the \_\_\_\_\_ of the house of our God; and to bring the \_\_\_\_\_ of our land to the \_\_\_\_\_, for the Levites should receive the tithes in all our farming \_\_\_\_\_.”

The Levites, who were priests in Israel, were supported by the tithe brought into the storehouse. It was part of their inheritance. They were employed in the service of the Lord and the tithes were their sustenance. In this way the Levitical priests could dedicate their lives to the work of the Lord.

#### 16 What promise has God made to the faithful?

**PSALM 1:3** “He shall be like a \_\_\_\_\_ planted by the \_\_\_\_\_ of water, that brings forth its \_\_\_\_\_ in its season, whose \_\_\_\_\_ also shall not \_\_\_\_\_; and whatever he \_\_\_\_\_ shall \_\_\_\_\_.”

God desires to bless, but the conditions for those blessings must be met. God is the provider of all. He gives us what we need and then asks us to show our gratitude through faithfulness. Faithfulness will be rewarded because God’s promises are true.

#### 17 How does the Bible reveal reciprocal blessings?

**LUKE 6:38** “\_\_\_\_\_, and it \_\_\_\_\_ be given to \_\_\_\_\_: \_\_\_\_\_ measure, \_\_\_\_\_ down, \_\_\_\_\_ together, and \_\_\_\_\_ over will be put into your \_\_\_\_\_. For with the same \_\_\_\_\_ that you \_\_\_\_\_, it will be measured \_\_\_\_\_ to you.”

The Bible describes blessings as reciprocal. We receive, as we are willing to give. The standard we use for giving will be the standard used for receiving. We activate our blessing through the way that we give. The motive and amount behind your giving, determines your receiving.

#### 18 What kind of attitude should accompany our stewardship?

**2 CORINTHIANS 9:7** “So let each one give as he \_\_\_\_\_ in his \_\_\_\_\_, not \_\_\_\_\_ or of \_\_\_\_\_; for God loves a \_\_\_\_\_ giver.”

Our attitude should be the first consideration when we give. If we give “grudgingly” or of “necessity” the gift is tainted. How would you feel if someone owed you and they tossed the money in your direction? Would you consider that person cheerful? Likewise, God reads the motives of the heart.

#### 19 What will God do when we give with the right motive?

**PROVERB 11:24-25** “There is one who \_\_\_\_\_, yet increases more; and there is one who \_\_\_\_\_ more than is \_\_\_\_\_, but it leads to \_\_\_\_\_. (25) The \_\_\_\_\_ soul will be made \_\_\_\_\_, and he who \_\_\_\_\_ will also be watered \_\_\_\_\_.”

Not only should we have proper motives in giving, we should do what is right. Some people withhold from God by not returning an honest tithe. As Solomon wrote, they “Withhold more than is right.” The end result is poverty. God does not bless dishonest transactions. However, when we are generous we will be blessed.

#### 20 How does the Bible reveal the danger of hoarding?

**LUKE 12:15** “And He said to them, ‘Take heed and \_\_\_\_\_ of \_\_\_\_\_, for one’s \_\_\_\_\_ does not \_\_\_\_\_ in the \_\_\_\_\_ of the things he \_\_\_\_\_.’”

Many are possessed by their possessions. They surround themselves with the accouterments of life that cannot contribute to their salvation. The warning issued by Jesus is to remind us that, we should hold onto the world ever so lightly and hold on to Him ever so tightly.

#### 21 What does God require of those that He blesses?

**1 CORINTHIANS 4:2** “Moreover it is \_\_\_\_\_ in \_\_\_\_\_ that one be found \_\_\_\_\_.”

Stewardship is the relationship between God and His people. As followers of God we are responsible for the financial and material possessions entrusted to us. Stewardship is also a partnership with God to allow His blessings to flow to us and through us.

#### 22 How can we become a conduit of God’s blessings to others?

**ACTS 20:35** “I have shown you in every way, by \_\_\_\_\_ like this, that you must \_\_\_\_\_ the \_\_\_\_\_. And \_\_\_\_\_ the words of the Lord Jesus, that He said, ‘It is more \_\_\_\_\_ to give than to \_\_\_\_\_.’”

At the highest level, we recognize God as our “All in all.” With God as our Source, we become co-laborers for the finishing of His work. Stewardship is more than finances. It is the accountability of our time, talent, testimony, and treasure. God instructs, “Honor the Lord with your possessions, and with the firstfruits of all your increase.” Proverbs 3:9 (NKJV). When we follow God’s plan we will “Make Ends Meet.” Finally, as Matthew 25:21 reminds us, we will hear the words, “Well done thou good and faithful servant.”



What would you do if your financial advisor revealed a failure proof plan for financial security? How would you react if you were told that all of your needs would be provided—for the rest of your life? What would you say if someone told you that you could be part of an economy that will never have a deficit? As far-fetched as that may sound, such an economy does exist.

In an economically unstable world, God has revealed in His Word a financial plan that will never fail. He has given us principles, which if wisely applied, will bring us financial success. God’s financial plan will also help us avoid the pitfalls of unwise spending, ill-advised investing, and give us insight on how to prepare for a secure retirement.

God’s financial plan goes a step further. It helps us to realize that God is the rightful owner of everything in heaven and in the earth. Following God’s plan also changes our attitude about money and gives us the wisdom to know how to help our neighbors and those in need.

When we follow God’s system of giving, we will also become cheerful givers. Our financial plans and successes are in the hands of our loving heavenly Father. As you study this outline, you will discover that God has a banking system and an economy that helps us live a balanced life in this world. You will also discover God’s plan for Financial Security comes with a retirement plan that’s out of this world.