



MASTERING YOUR MONEY

RON BLUE

(2 Kings 5:20-27)



According to a financial analyst for a major television network, financial and emotional security are inextricably linked. From a secular perspective, financial security is often synonymous with affluence and success. The world thinks that the person who has enough money will feel safe and satisfied.

From a Christian perspective, financial and emotional security run much deeper. Paul advised Timothy to pursue godliness along with contentment, pointing out that “the love of money is a root of all kinds of evil” (1 Tim. 6:10). Paul recognized what countless others have discovered: Either we will master our money, or it will master us. Furthermore, it is the financial freedom that comes with mastering our money—rather than the actual amount of money that we have—that serves as the link between financial security and emotional well-being.

WHAT TO KNOW ABOUT MASTERING YOUR MONEY

Mastering our money begins with discovering what the Bible says about financial management. Jesus Christ talked about money—and how to handle it—more than any other single issue. Why? Because “where your treasure is, there your heart will be also” (Matt. 6:21).

Our treasure is what is most important to us, where the heart is. God knows that our hearts cannot be devoted both to Him and to wealth or material pursuits. “You cannot serve God and mammon [money]” (Matt. 6:24). Jesus didn’t say it would be *difficult* to serve both; He said it would be *impossible*. We *cannot*; therefore, we must choose.

When it comes to choosing our treasure, we really have only two options. Either we can store up treasures on earth, or we can store up treasure in heaven

(Matt. 6:19, 20). Jesus recommends the latter—and if we want to follow His advice, we must start by acknowledging God’s ownership of everything that we have.

The bottom line is this: *God owns it all.* What does that mean in practical terms? First, it means that God has the right to take or use whatever He wants whenever He wants. We are simply managers of the resources He entrusts to us.

Second, if we acknowledge God’s position as the ultimate owner, then every spending decision we make becomes a spiritual decision. Instead of asking whether or not we can afford to buy something, our questions should revolve around whether or not God would want us to use His resources in that way.

Finally, the proof, as they say, is in the pudding. If we really believe that God owns it all, our convictions will show up in our checkbook. What does our checkbook say about our goals and priorities? What does it say about who is in charge?

Have we mastered our money—or is it mastering us?

WHAT TO DO TO MASTER YOUR MONEY

Four biblically based principles for mastering our money have stood the tests of time and experience:

1. *Spend less than you earn.* No matter how much money people have, there will always be unlimited ways to spend it. Spending less than we earn is the number

one key to achieving financial freedom and security—regardless of what happens in the overall economy.

2. *Avoid the use of debt.* The average American family devotes 25 percent of its spendable income—the amount left after taxes—to paying off outstanding debts! Not only does going into debt presume upon the future, but it precommits our resources, limits our financial flexibility, and dictates what we can (and cannot) afford to do down the road.

3. *Maintain liquidity.* We must build liquidity—that is, cash or assets that can be readily converted to cash—before we embark on more sophisticated investment strategies. By keeping at least three- to six-months worth of living expenses in a bank account or money market fund, we can ride out minor emergencies and unexpected expenses that might otherwise derail our budget and cause us to take on unwanted debt.

4. *Set long-term goals.* Any financial advisor will say that setting goals is the cornerstone of sound financial planning. Goals provide direction in life—and the longer-term our perspective is, the better our current financial decisions will be.

GENEROSITY: THE KEY TO CONTENTMENT

These four principles—spend less than we earn, avoid debt, maintain liquidity, and set goals—provide a framework for gaining control of our finances. But finding true peace, contentment, and security goes beyond wise investing, careful budgeting, and debt-free living. These are all valuable, but the real secret to financial freedom and emotional health comes when we learn to hold our resources with an open hand. In order to experience genuine joy, we must be willing to give.

The Bible commands believers to be generous. Why is God so interested in our

generosity? It's not because He needs the money. Rather, God asks us to give because of what giving does for us: It breaks the power of money. The world's perspective—that accumulation equals success—creates a bondage to money. Under this philosophy, any thought of giving money away comes as a threat to our security. Consumed by the need to stockpile funds, we become slaves to our finances.

When we give, on the other hand, we acknowledge our dependence on God and our willingness to love and serve Him. We stand on the promise of Matthew 6:8, that our heavenly Father knows what we need before we ask Him. Money no longer has a hold on us—and we become free to give God that which He wants most of all: our hearts. Where our treasure is, our hearts will be also.

FURTHER MEDITATION:

Other passages to study about the issue of money include:

- > Proverbs 3:9, 10; 11:24–26; 17:18, 23; 19:17; 21:13, 20; 22:7, 9, 26, 27
- > Haggai 1:3–11
- > Matthew 19:16–30
- > Luke 6:38; 12:16–21; 14:16–24; 16:1–9; 21:1–4

To Learn More: Turn to the key passage note on money at 1 Timothy 6:6–10 on page 1599. See also the personality profile of the rich young ruler on page 1295.

putes and arguments over words, from which come envy, strife, reviling, evil suspicions, ⁵useless wranglings^a of men of corrupt minds and destitute of the truth, who suppose that **godliness is a means of gain.** From such withdraw yourself.^b

⁶Now godliness with contentment is great gain. ⁷For we brought nothing into *this world*, and it is certain^a we can carry nothing out. ⁸And having food and clothing, with these we shall be content. ⁹But those who desire to be rich fall into temptation and a snare, and *into* many foolish and harmful lusts which drown men in destruction and perdition. ¹⁰For the love of money is a root of all *kinds of evil*, for which some have strayed

from the faith in their greediness, and pierced themselves through with many sorrows.

THE GOOD CONFESSION

¹¹But you, O man of God, flee these things and pursue righteousness, godliness, faith, love, patience, gentleness. ¹²Fight the good fight of faith, lay hold on eternal life, to which you were also called and have confessed in the presence of many witnesses. ¹³I urge you in the sight of God who gives life to all things, and

Now godliness with contentment
is great gain.

1 TIMOTHY 6:6

^{6:5} ^aNU-Text and M-Text read *constant friction*.

^bNU-Text omits this sentence. ^{6:7} ^aNU-Text omits *and it is certain*.

KEY PASSAGE



Money

ROOTED OUT

(6:6-10)

The Bible doesn't say that money is the root of all evil. Everybody needs money; no one can live without it. Money buys food and pays the bills: Financial donations help ministries support missionaries all over the world. Church offerings help pay the pastor. Money can do good things for God's kingdom.

The root of all evil is the love of money. People who love money simply "desire to be rich" more than anything else. Too often, as the Bible says, this leads them into "temptation and a snare," and into "many foolish and harmful lusts." Those who love money never have enough, and they do any number of stupid, illegal, or risky things in order to obtain more. They are never satisfied.

How do believers stay away from the love of money? "Godliness with contentment" is the answer. When we are content with what we have, we can give the extra back to Him.

To Learn More: Turn to the article about money on pages 480, 481. See also the personality profile of the rich young ruler on page 1295.

SOUL NOTE



Man of God (6:11) Paul described Timothy as a "man of God," certainly a fitting title for all men who seek to serve the Lord. In contrast to some who have "strayed from the faith" (6:10), God's men are to flee from the love of money, and to "pursue righteousness, godliness, faith, love, patience, gentleness." This is not an exhaustive list of all of the characteristics of a godly man, but it certainly is a good start. Men who seek to live this way in all areas of their life—work, family, church, friendship—will find true fulfillment and success. **Topic: Men's Issues**

¹²And if a woman divorces her husband and marries another, she commits adultery."

JESUS BLESSES LITTLE CHILDREN

¹³Then they brought little children to Him, that He might touch them; but the disciples rebuked those who brought them. ¹⁴But when Jesus saw it, He was greatly displeased and said to them, "Let the little children come to Me, and do not forbid them; for of such is the kingdom of God. ¹⁵Assuredly, I say to you, whoever does not receive the kingdom of God as a little child will by no means enter it." ¹⁶And He took them up in His arms, laid His hands on them, and blessed them.

JESUS COUNSELS THE RICH YOUNG RULER

¹⁷Now as He was going out on the road, one came running, knelt before Him, and asked

Him, "Good Teacher, what shall I do that I may inherit eternal life?"

¹⁸So Jesus said to him, "Why do you call Me good? No one is good but One, that is, God.

¹⁹You know the commandments: 'Do not commit adultery,' 'Do not murder,' 'Do not steal,' 'Do not bear false witness,' 'Do not defraud,' 'Honor your father and your mother.'"^a

²⁰And he answered and said to Him, "Teacher, all these things I have kept from my youth."

²¹Then Jesus, looking at him, loved him, and said to him, "One thing you lack: Go your way, sell whatever you have and give to the poor, and you will have treasure in heaven; and come, take up the cross, and follow Me."

10:19 ^aExodus 20:12-16; Deuteronomy 5:16-20

PERSONALITY PROFILE



Money

RICH MAN, POOR MAN

(MARK 10:17-25)

How risky it is to be wealthy! The greater the wealth, the greater the risk to a person's soul. Jesus said, "For what will it profit a man if he gains the whole world, and loses his own soul?" (Mark 8:36).

The wealthy Jewish ruler came to Jesus to ask what he might do to inherit eternal life. Jesus began His answer by reminding the man about God's commandments. The ruler responded that he had kept all of these from his youth. The Lord then told him to go and sell everything that he had, give away the proceeds, and follow Him. This stopped the ruler in his tracks. He would not meet Jesus' requirement because "he had great possessions" (Mark 10:22).

The man wanted to keep the world and add eternal life as another possession. Jesus confronted him with a choice. He couldn't hold tightly to this world (his riches) and eternal life at the same time. He would have to let go of this life in order to inherit eternal life. Those who insist on holding on to this life will eventually lose it anyway. To paraphrase a Christian martyr, how much better to give up what we cannot keep in order to gain what we cannot lose.

How tragic it is when, like this wealthy man, we lie to ourselves about our love for God. "I don't love money!" we claim. Yet how many of us would sell our estates and give the cash to charity to prove our allegiance to God? Sadly, not many would pass this ultimate test. We are eager to take comfort in the fact that Jesus did not make this His universal measurement of obedience. But Jesus wasn't as concerned about the man's possessions as He was that the possessions owned the man. God will not share allegiance with anyone or anything. An attitude of light holding and ready giving reflects genuine spiritual health. If you realize there is something you could not give up for the sake of Christ, you have some serious thinking to do.

To Learn More: Turn to the article about money on pages 480, 481. See also the key passage note at I Timothy 6:6-10 on page 1599.

and prosperity exceed the fame of which I heard. ⁸Happy are your men and happy are these your servants, who stand continually before you and hear your wisdom! ⁹Blessed be the LORD your God, who delighted in you, setting you on the throne of Israel! Because the LORD has loved Israel forever, therefore He made you king, to do justice and righteousness."

¹⁰Then she gave the king one hundred and twenty talents of gold, spices in great quantity, and precious stones. There never again came such abundance of spices as the queen of Sheba gave to King Solomon. ¹¹Also, the ships of Hiram, which brought gold from Ophir, brought great quantities of almu^a wood and precious stones from Ophir. ¹²And the king made steps of the almu^a wood for the house of the LORD and for the king's house, also harps and stringed instruments for singers. There never again came such almu^a wood, nor has the like been seen to this day.

¹³Now King Solomon gave the queen of Sheba all she desired, whatever she asked, besides what Solomon had given her according to the royal generosity. So she turned and went to her own country, she and her servants.

SOLOMON'S GREAT WEALTH

¹⁴The weight of gold that came to Solomon yearly was six hundred and sixty-six talents of gold, ¹⁵besides that from the traveling merchants, from the income of traders, from all the kings of Arabia, and from the governors of the country.

¹⁶And King Solomon made two hundred large shields of hammered gold; six hundred shekels of gold went into each shield. ¹⁷He also made three hundred shields of hammered silver; three minas of silver went into each shield. The king put them in the House of the Forest of Lebanon.

¹⁸Moreover the king made a great throne of ivory, and overlaid it with pure gold. ¹⁹The throne had six steps, and the top of the throne was round at the back; there were armrests on either side of the place of the seat, and two lions stood beside the armrests. ²⁰Twelve lions stood there, one on each side of the six steps; nothing like this had been made for any other kingdom.

²¹All King Solomon's drinking vessels were gold, and all the vessels of the House of the Forest of Lebanon were pure gold. Not one was silver, for this was accounted as nothing in the days of Solomon. ²²For the king had merchant ships^a at sea with the fleet of Hiram. Once every three years the merchant ships came bringing gold, silver, ivory, apes, and monkeys.^b ²³So King Solomon surpassed all the kings of the earth in riches and wisdom.

²⁴Now all the earth sought the presence of Solomon to hear his wisdom, which God had put in his heart. ²⁵Each man brought his present: articles of silver and gold, garments, armor, spices, horses, and mules, at a set rate year by year.

²⁶And Solomon gathered chariots and horsemen; he had one thousand four hundred chariots and twelve thousand horsemen, whom he stationed^a in the chariot cities and with the king at Jerusalem. ²⁷The king made silver as common in Jerusalem as stones, and he made cedar trees as abundant as the sycamores which are in the lowland.

²⁸Also Solomon had horses imported from Egypt and Keveh; the king's merchants bought them in Keveh at the current price. ²⁹Now a chariot that was imported from Egypt cost six

10:11 ^aOr *algum* (compare 2 Chronicles 9:10, 11)

10:22 ^aLiterally *ships of Tarshish*, deep-sea vessels
^bOr *peacocks* 10:26 ^aFollowing Septuagint, Syriac, Targum, and Vulgate (compare 2 Chronicles 9:25); Masoretic Text reads *led*.

SOUL NOTE



Heavenly Accounting (10:14–29) Solomon's wisdom resulted in great wealth, just as God had promised (3:13). Solomon's choices led to an incredible abundance of blessing for the nation so that they could build the nation and the glorious temple. Solomon also enriched himself, just as Samuel had warned many years before (1 Sam. 8:10–18). Money can be a great blessing and can do much for God and His people. It can also be used to enrich oneself at the expense of others. **Topic: Money**

²Now for the house of my God I have prepared with all my might: gold for *things to be made of gold*, silver for *things of silver*, bronze for *things of bronze*, iron for *things of iron*, wood for *things of wood*, onyx stones, stones to be set, glistening stones of various colors, all kinds of precious stones, and marble slabs in abundance. ³Moreover, because I have set my affection on the house of my God, I have given to the house of my God, over and above all that I have prepared for the holy house, my own special treasure of gold and silver: ⁴three thousand talents of gold, of the gold of Ophir, and seven thousand talents of refined silver, to overlay the walls of the houses; ⁵the gold for *things of gold* and the silver for *things of silver*, and for all kinds of work to be done by the hands of craftsmen. Who then is willing to consecrate himself this day to the LORD?"

⁶Then the leaders of the fathers' houses, leaders of the tribes of Israel, the captains of thousands and of hundreds, with the officers over the king's work, offered willingly. ⁷They gave for the work of the house of God five thousand talents and ten thousand darics of gold, ten thousand talents of silver, eighteen thousand talents of bronze, and one hundred thousand talents of iron. ⁸And whoever had *precious stones* gave them to the treasury of the house of the LORD, into the hand of Jehiel^a the Gershonite. ⁹Then the people rejoiced, for they had offered willingly, because with a loyal heart they had offered willingly to the LORD; and King David also rejoiced greatly.

DAVID'S PRAISE TO GOD

¹⁰Therefore David blessed the LORD before all the assembly; and David said:

"Blessed are You, LORD God of Israel, our Father, forever and ever.

¹¹ Yours, O LORD, is the greatness, The power and the glory, The victory and the majesty; For all that is in heaven and in earth is Yours; Yours is the kingdom, O LORD, And You are exalted as head over all. ¹² Both riches and honor come from You, And You reign over all. In Your hand is power and might; In Your hand it is to make great And to give strength to all.

¹³ "Now therefore, our God, We thank You And praise Your glorious name. ¹⁴ But who am I, and who are my people, That we should be able to offer so willingly as this? For all things come from You, And of Your own we have given You. ¹⁵ For we are aliens and pilgrims before You, As were all our fathers; Our days on earth are as a shadow, And without hope.

¹⁶"O LORD our God, all this abundance that we have prepared to build You a house for Your holy name is from Your hand, and is all Your own. ¹⁷I know also, my God, that You test the heart and have pleasure in uprightness. As for me, in the uprightness of my heart I have willingly offered all these things; and now with joy I have seen Your people, who are present here to offer willingly to You. ¹⁸O LORD God of Abraham, Isaac, and Israel, our fathers, keep this forever in the intent of the thoughts of the heart of Your people, and fix their heart toward You. ¹⁹And give my son

29:8 ^aPossibly the same as Jehieli (compare 26:21, 22)

SOUL NOTE



God Has It All (29:10-12) Riches and honor come from the Lord, who reigns supreme. As David "blessed the LORD before all the assembly," he reminded the people of Israel, as well as his son Solomon, that riches and blessing are not just the result of human work and effort, but are an expression of God's blessing in our lives. God gives people wealth, health, wisdom, and strength so they can serve Him and build His Kingdom. **Topic: Money**

way, whom Neb-
ylon had carried
returned to Jerusa-
s own city.

erubbabel were
eelaiah, Morde-
ehum,^b and Ba-
of the people of
two thousand

⁴the people of
d seventy-two;
dred and sev-
b-Moab, of the

two thousand
the people of
dred and fifty-
e hundred and

ai, seven hun-
Bani,^a six hun-
e of Bebai, six

people of Az-
d and twenty-
a. six hundred

wai, two thou-
of Adin, four
ple of Ater of

ple of Bezai,
¹⁸the people
ve; ¹⁹the peo-
and twenty-

²⁰ninety-five;
hundred and
ah, fifty-six;

hundred and
aveth,^a forty-
²¹Chephirah,

d forty-three;
²²six hundred
ichmas, one

ten of Bethel
-three; ²⁹the
ple of Mag-

the people of
two hundred
erim, three
of Lod, Ha-

twenty-five;

³⁴the people of Jericho, three hundred and forty-five; ³⁵the people of Senaah, three thousand six hundred and thirty.

³⁶The priests: the sons of Jedaiah, of the house of Jeshua, nine hundred and seventy-three; ³⁷the sons of Immer, one thousand and fifty-two; ³⁸the sons of Pashhur, one thousand two hundred and forty-seven; ³⁹the sons of Harim, one thousand and seventeen.

⁴⁰The Levites: the sons of Jeshua and Kadmiel, of the sons of Hodaviah,^a seventy-four.

⁴¹The singers: the sons of Asaph, one hundred and twenty-eight.

⁴²The sons of the gatekeepers: the sons of Shallum, the sons of Ater, the sons of Talmon, the sons of Akkub, the sons of Hatita, and the sons of Shobai, one hundred and thirty-nine in all.

⁴³The Nethinim: the sons of Ziha, the sons of Hasupha, the sons of Tabbaoth, ⁴⁴the sons of Keros, the sons of Siaha,^a the sons of Padon, ⁴⁵the sons of Lebanah, the sons of Hagabah, the sons of Akkub, ⁴⁶the sons of Hagab, the sons of Shalmi, the sons of Hanan, ⁴⁷the sons of Giddel, the sons of Gahar, the sons of Reaiah, ⁴⁸the sons of Rezin, the sons of Nekoda, the sons of Gazzam, ⁴⁹the sons of Uzza, the sons of Paseah, the sons of Besai, ⁵⁰the sons of Asnah, the sons of Meunim, the sons of Nephusim,^a ⁵¹the sons of Bakbuk, the sons of Hakupha, the sons of Harhur, ⁵²the sons of Bazluth,^a the sons of Mehida, the sons of Harsha, ⁵³the sons of Barkos, the sons of Sisera, the sons of Tamah, ⁵⁴the sons of Neziah, and the sons of Hatipha.

⁵⁵The sons of Solomon's servants: the sons of Sotai, the sons of Sophereth, the sons of Peruda,^a ⁵⁶the sons of Jaala, the sons of Darkon, the sons of Giddel, ⁵⁷the sons of Shephatiah, the sons of Hattil, the sons of Pochereth of Zebaim, and the sons of Ami.^a

⁵⁸All the Nethinim and the children of Sol-

omon's servants were three hundred and ninety-two.

⁵⁹And these were the ones who came up from Tel Melah, Tel Harsha, Cherub, Addan,^a and Immer; but they could not identify their father's house or their genealogy,^b whether they were of Israel: ⁶⁰the sons of Delaiah, the sons of Tobiah, and the sons of Nekoda, six hundred and fifty-two; ⁶¹and of the sons of the priests: the sons of Habaiah, the sons of Koz,^a and the sons of Barzillai, who took a wife of the daughters of Barzillai the Gileadite. and was called by their name. ⁶²These sought their listing among those who were registered by genealogy, but they were not found; therefore they were excluded from the priesthood as defiled. ⁶³And the governor^a said to them that they should not eat of the most holy things till a priest could consult with the Urim and Thummim.

⁶⁴The whole assembly together was forty-two thousand three hundred and sixty, ⁶⁵besides their male and female servants, of whom there were seven thousand three hundred and thirty-seven; and they had two hundred men and women singers. ⁶⁶Their horses were seven hundred and thirty-six, their mules two hundred and forty-five, ⁶⁷their camels four hundred and thirty-five, and their donkeys six thousand seven hundred and twenty.

⁶⁸Some of the heads of the fathers' houses, when they came to the house of the LORD which is in Jerusalem, offered freely for the

2:40 ^aSpelled *Hodevah* in Nehemiah 7:43

2:44 ^aSpelled *Sia* in Nehemiah 7:47 2:50 ^aSpelled

Nephishesim in Nehemiah 7:52 2:52 ^aSpelled

Bazlith in Nehemiah 7:54 2:55 ^aSpelled *Perida* in

Nehemiah 7:57 2:57 ^aSpelled *Amon* in Nehemiah

7:59 2:59 ^aSpelled *Addon* in Nehemiah 7:61

^bLiterally *seed* 2:61 ^aOr *Hakkoz* 2:63 ^aHebrew

Tirshatha

SOUL NOTE



Joyful Giving (2:68, 69) The Jews had been living in captivity for over 70 years, but they had become financially prosperous. Ezra recorded that each person willingly contributed, according to his or her ability, into the treasury of the temple so that the worship of God could be reestablished in their homeland.

God never calls us to do a job without providing the resources to get it done. In response, we should gladly give back to God a portion of those resources to further His work.

Topic: Money

ah 7:6-73.

^bSpelled

Binnui in

Nehemiah

7:25

7:28

7:29

Nor he who loves abundance, with increase.

This also *is* vanity.

- 11 When goods increase,
They increase who eat them;
So what profit have the owners
Except to see *them* with their eyes?
- 12 The sleep of a laboring man *is* sweet,
Whether he eats little or much;
But the abundance of the rich will not
permit him to sleep.
- 13 There is a severe evil *which* I have seen
under the sun:
Riches kept for their owner to his hurt.
- 14 But those riches perish through
misfortune;
When he begets a son, *there is* nothing
in his hand.
- 15 As he came from his mother's womb,
naked shall he return,
To go as he came;
And he shall take nothing from his labor
Which he may carry away in his hand.
- 16 And this also *is* a severe evil—
Just exactly as he came, so shall he go.

And what profit has he who has labored
for the wind?

- 17 All his days he also eats in darkness,
And *he has* much sorrow and sickness
and anger.

¹⁸Here is what I have seen: *It is* good and fitting *for one* to eat and drink, and to enjoy the good of all his labor in which he toils under the sun all the days of his life which God gives him; for *it is* his heritage. ¹⁹As for every man to whom God has given riches and wealth, and given him power to eat of it, to receive his heritage and rejoice in his labor—*this is* the gift of God. ²⁰For he will not dwell unduly on the days of his life, because God keeps *him* busy with the joy of his heart.

6 There is an evil which I have seen under the sun, and *it is* common among men: ²A man to whom God has given riches and wealth and honor, so that he lacks nothing for himself of all he desires; yet God does not give him power to eat of it, but a foreigner consumes it. *This is* vanity, and *it is* an evil affliction.

³If a man begets a hundred *children* and lives many years, so that the days of his years are many, but his soul is not satisfied with goodness, or indeed he has no burial, I say

SOUL NOTE



Money Chains (5:12) Many people desire to be rich, thinking that they will have no more worries. That is a paradox, however. A wealthy person may appear to live well, but “the abundance of the rich will not permit him to sleep.” The rich lie awake worrying about losing their money, while poor laborers sleep soundly.

Riches give freedom to do many things, but the chains of worry often ruin any true enjoyment. The moral is that God would have us be content whatever our financial status, for all wealth ultimately belongs to Him. **Topic: Money**

SOUL NOTE



Fruits of Our Labors (5:18, 19) Work is a double-edged sword in Scripture. Transformed into “sweat” as part of the Curse after the Fall (Gen. 3:19), work is also an honored activity through which God delivers many blessings. The Bible emphasizes the importance of work as a God-given activity in life, and it says that

the ability to enjoy the fruits of one's labor is also something that God provides us. The ability to work, enjoy that work, make money, and enjoy and share that income with others—“this is the gift of God.” **Topic: Work**

It shall come as destruction from the
Almighty.

16 Is not the food cut off before our eyes,
Joy and gladness from the house of our
God?

17 The seed shrivels under the clods,
Storehouses are in shambles;
Barns are broken down,
For the grain has withered.

18 How the animals groan!
The herds of cattle are restless,
Because they have no pasture;
Even the flocks of sheep suffer
punishment.^a

19 O LORD, to You I cry out;
For fire has devoured the open
pastures,
And a flame has burned all the trees of
the field.

20 The beasts of the field also cry out to
You,
For the water brooks are dried up,
And fire has devoured the open
pastures.

THE DAY OF THE LORD

2 Blow the trumpet in Zion,
And sound an alarm in My holy moun-
tain!

Let all the inhabitants of the land
tremble;

For the day of the LORD is coming,
For it is at hand:

A day of darkness and gloominess,
A day of clouds and thick darkness,
Like the morning clouds spread over the
mountains.

A people *come*, great and strong,
The like of whom has never been;
Nor will there ever be any *such* after
them,

Even for many successive generations.

A fire devours before them,
And behind them a flame burns;
The land is like the Garden of Eden
before them,
And behind them a desolate wilderness;
Surely nothing shall escape them.

4 Their appearance is like the appearance
of horses;

And like swift steeds, so they run.

5 With a noise like chariots
Over mountaintops they leap,
Like the noise of a flaming fire that
devours the stubble,

Like a strong people set in battle array.

6 Before them the people writhe in pain;
All faces are drained of color.^a

7 They run like mighty men,
They climb the wall like men of war;
Every one marches in formation,
And they do not break ranks.

8 They do not push one another;
Every one marches in his own
column.^a

Though they lunge between the
weapons,

They are not cut down.^b

9 They run to and fro in the city,
They run on the wall;
They climb into the houses,
They enter at the windows like a thief.

10 The earth quakes before them,
The heavens tremble;
The sun and moon grow dark,
And the stars diminish their brightness.

11 The LORD gives voice before His army,
For His camp is very great;

1:18 ^aSeptuagint and Vulgate read *are made desolate*. 2:6 ^aSeptuagint, Targum, and Vulgate read *gather blackness*. 2:8 ^aLiterally *his own highway* ^bThat is, they are not halted by losses

SOUL NOTE



Wake-Up Call (1:15-20) The prophet Joel lived during a time of prosperity in Judah. The more wealthy and prosperous the people became, however, the more complacent they became toward God until they had forgotten Him completely.

So God sent locusts to devour the land. Joel declared that this plague was a wake-up call. We dare not forget the source of our prosperity. God owns everything, and we are responsible to Him for how we use His resources. **Topic: Money**

THE COMMAND TO BUILD GOD'S HOUSE

1 In the second year of King Darius, in the sixth month, on the first day of the month, the word of the LORD came by Haggai the prophet to Zerubbabel the son of Shealtiel, governor of Judah, and to Joshua the son of Jehozadak, the high priest, saying, ²"Thus speaks the LORD of hosts, saying: 'This people says, "The time has not come, the time that the LORD's house should be built."'"

³Then the word of the LORD came by Haggai the prophet, saying, ⁴"*Is it time for you yourselves to dwell in your paneled houses, and this temple^a to lie in ruins?*" ⁵Now therefore, thus says the LORD of hosts: "Consider your ways!

⁶ "You have sown much, and bring in little; You eat, but do not have enough; You drink, but you are not filled with drink; You clothe yourselves, but no one is warm; And he who earns wages, Earns wages to put into a bag with holes."

⁷Thus says the LORD of hosts: "Consider your ways! ⁸Go up to the mountains and bring wood and build the temple, that I may take pleasure in it and be glorified," says the LORD. ⁹"You looked for much, but indeed it came to little; and when you brought it home, I blew it away. Why?" says the LORD of hosts. "Because of My house that is in ruins, while every one of you runs to his own house. ¹⁰Therefore the heavens above you withhold the dew, and the earth withholds its fruit. ¹¹For I called for a drought on the land and the mountains, on the grain and the new wine and the oil, on whatever the ground brings forth, on men and livestock, and on all the labor of your hands."

THE PEOPLE'S OBEDIENCE

¹²Then Zerubbabel the son of Shealtiel, and Joshua the son of Jehozadak, the high priest, with all the remnant of the people, obeyed the voice of the LORD their God, and the words of Haggai the prophet, as the LORD their God had sent him; and the people feared the presence of the LORD. ¹³Then Haggai, the LORD's messenger, spoke the LORD's message to the people, saying, "I am with you, says the LORD." ¹⁴So the LORD stirred up the spirit of Zerubbabel the son of Shealtiel, governor of Judah, and the spirit of Joshua the son of Jehozadak, the high priest, and the spirit of all the remnant of the people; and they came and worked on the house of the LORD of hosts, their God, ¹⁵on the twenty-fourth day of the sixth month, in the second year of King Darius.

THE COMING GLORY OF GOD'S HOUSE

2 In the seventh month, on the twenty-first of the month, the word of the LORD came by Haggai the prophet, saying: ²"Speak now to Zerubbabel the son of Shealtiel, governor of Judah, and to Joshua the son of Jehozadak, the high priest, and to the remnant of the people, saying: ³'Who is left among you who saw this temple^a in its former glory? And how do you see it now? In comparison with it, is this not in your eyes as nothing? ⁴Yet now be strong, Zerubbabel,' says the LORD; 'and be strong, Joshua, son of Jehozadak, the high priest; and be strong, all you people of the land,' says the LORD, 'and work; for I am with you,' says the LORD of hosts. ⁵'According to the word that I covenanted with you when you came out of Egypt, so My Spirit remains among you; do not fear!'

⁶"For thus says the LORD of hosts: 'Once

^{1:4} ^aLiterally house, and so in verse 8

^{2:3} ^aLiterally house, and so in verses 7 and 9

SOUL NOTE



Considering Our Ways (1:3-7) People spend money on what they consider most important. Haggai pointed out that the people in Jerusalem were valuing the comforts of their own homes over God. Their homes had paneled roofs and decorated walls, while the temple—God's house—remained in ruins. They had spent their resources on what they valued. Haggai's message was: "Consider your ways!" It's a message to us as well. We need to reevaluate where we spend our resources. Do our activities and spending habits reflect our dedication to God? **Topic: Money**

- That they may offer to the LORD
An offering in righteousness.
- 4 "Then the offering of Judah and
Jerusalem
Will be pleasant to the LORD,
As in the days of old,
As in former years.
- 5 And I will come near you for judgment;
I will be a swift witness
Against sorcerers,
Against adulterers,
Against perjurers,
Against those who exploit wage earners
and widows and orphans,
And against those who turn away an
alien—
Because they do not fear Me,"
Says the LORD of hosts.
- 6 "For I *am* the LORD.
I do not change;
Therefore you are
not consumed,
O sons of Jacob.
- 7 Yet from the days
of your fathers
You have gone
away from My ordinances
And have not kept *them*.
Return to Me, and I will return to you,"
Says the LORD of hosts.
"But you said,
'In what way shall we return?'
- DO NOT ROB GOD
- 8 "Will a man rob God?
Yet you have robbed Me!
But you say,
'In what way have we robbed You?'
In tithes and offerings.
- 9 You are cursed with a curse,
For you have robbed Me,
Even this whole nation.
- 10 Bring all the tithes into the storehouse,
That there may be food in My house,
And try Me now in this,"
Says the LORD of hosts,
"If I will not open for you the windows of
heaven
And pour out for you *such* blessing
That *there will not be room enough to
receive it*."
- 11 "And I will rebuke the devourer for your
sakes,
So that he will not destroy the fruit of
your ground,
Nor shall the vine fail to bear fruit for
you in the field,"
- Says the LORD of
hosts
- 12 And all nations
will call you
blessed,
For you will be a
delightful land,"
Says the LORD of
hosts.
- "For I am the LORD, I do not change;
therefore you are not consumed,
O sons of Jacob."
- MALACHI 3:6**
- THE PEOPLE COMPLAIN HARSHLY
- 13 "Your words have been harsh against Me,"
Says the LORD,
"Yet you say,
'What have we spoken against You?'
- 14 You have said,
'It is useless to serve God;
What profit *is it* that we have kept His
ordinance,
And that we have walked as mourners
Before the LORD of hosts?
- 15 So now we call the proud blessed,

SOUL NOTE



Dare to Be Generous (3:8–12) God's ways are not our ways. People think that to be secure, they must hoard their money. God says the opposite. "Bring all the tithes into the storehouse," He says, and then watch what happens. God promised to reward His people's giving with abundant blessings—so much that "there will not be room enough to receive it." In the New Testament, Jesus issues the same challenge: "Give, and it will be given to you: good measure, pressed down, shaken together, and running over" (Luke 6:38). To refuse to give is actually to rob God; to give generously is to know God's abundant blessings. **Topic: Money**

¹⁷So He said to him, "Why do you call Me good?^a No one is good but One, that is, God.^b But if you want to enter into life, keep the commandments."

¹⁸He said to Him, "Which ones?"

Jesus said, " 'You shall not murder,' 'You shall not commit adultery,' 'You shall not steal,' 'You shall not bear false witness,'¹⁹ 'Honor your father and your mother,'^a and, 'You shall love your neighbor as yourself.' "^b

²⁰The young man said to Him, "All these things I have kept from my youth.^a What do I still lack?"

²¹Jesus said to him, "If you want to be perfect, go, sell what you have and give to the poor, and you will have treasure in heaven; and come, follow Me."

²²But when the young man heard that saying, he went away sorrowful, for he had great possessions.

WITH GOD ALL THINGS ARE POSSIBLE

²³Then Jesus said to His disciples, "Assuredly, I say to you that it is hard for a rich man to enter the kingdom of heaven. ²⁴And again I say to you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God."

²⁵When His disciples heard it, they were greatly astonished, saying, "Who then can be saved?"

²⁶But Jesus looked at them and said to them, "With men this is impossible, but with God all things are possible."

²⁷Then Peter answered and said to Him, "See, we have left all and followed You. Therefore what shall we have?"

²⁸So Jesus said to them, "Assuredly I say to

you, that in the regeneration, when the Son of Man sits on the throne of His glory, you who have followed Me will also sit on twelve thrones, judging the twelve tribes of Israel.

²⁹And everyone who has left houses or brothers or sisters or father or mother or wife^a or children or lands, for My name's sake, shall receive a hundredfold, and inherit eternal life. ³⁰But many who are first will be last, and the last first.

THE PARABLE OF THE WORKERS IN THE VINEYARD

20 "For the kingdom of heaven is like a landowner who went out early in the morning to hire laborers for his vineyard. ²Now when he had agreed with the laborers for a denarius a day, he sent them into his vineyard. ³And he went out about the third hour and saw others standing idle in the marketplace, ⁴and said to them, 'You also go into the vineyard, and whatever is right I will give you.' So they went. ⁵Again he went out about the sixth and the ninth hour, and did likewise. ⁶And about the eleventh hour he went out and

found others standing idle,^a and said to them, 'Why have you been standing here idle all day?' ⁷They said to him, 'Because no one hired us.' He said to them,

'You also go into the vineyard, and whatever is right you will receive.'^a

"With men this is impossible, but with God all things are possible."

MATTHEW 19:26

19:17 ^aNU-Text reads *Why do you ask Me about what is good?* ^bNU-Text reads *There is One who is good.* 19:19 ^aExodus 20:12-16; Deuteronomy 5:16-20 ^bLeviticus 19:18 19:20 ^aNU-Text omits *from my youth.* 19:29 ^aNU-Text omits *or wife.* 20:6 ^aNU-Text omits *idle.* 20:7 ^aNU-Text omits the last clause of this verse.

SOUL NOTE



Loose Grip (19:16-22) This rich young ruler wanted to know what he needed to do in order to have eternal life. Jesus perceived the one barrier that was keeping this young man from being a disciple—his wealth. So Jesus challenged him to give away all his wealth and then follow Him. Jesus does not require everyone to just give all they have to the poor. That would bless some temporarily and impoverish many in the end. He does require, however, that we hold our money loosely, being willing to use it for God's kingdom, and always realizing that our wealth belongs to God. **Topic: Money**

⁸"So when the vineyard borers and g with the last came who ut they each rec first came, th ceive more; a denarius. ¹²A they complain ing, 'These I hour, and yo have borne t day.' ¹³But he 'Friend, I am agree with m yours and go last man the t for me to do v Or is your ey the last will many are ca

JESUS A THIRD AND RESURRE

¹⁷Now Jesu the twelve di said to them. Jerusalem, a trayed to the and they will deliver Him t scourge and t will rise again

GREATNESS IS

²⁰Then the to Him with b ing something ²¹And He sa She said to l of mine may t the other on t ²²But Jesus know what yo cup that I am with the bapti They said to ²³So He said My cup, and that I am bapti hand and on b is for those for ther."

ests and to therserved, but to serve, and to give His life a ran-
 Him to deathsom for many.”

es; ³⁴and they

and spit on **JESUS HEALS BLIND BARTIMAEUS**

day He wil. ⁴⁶Now they came to Jericho. As He went out
 of Jericho with His disciples and a great multi-
 tude, blind Bartimaeus, the son of Timaeus, sat
 by the road begging. ⁴⁷And when he heard

sons of Zebe that it was Jesus of Nazareth, he began to cry
 out and say, “Jesus, Son of David, have mercy
 on me!”

do you want: ⁴⁸Then many warned him to be quiet; but
 he cried out all the more, “Son of David, have
 mercy on me!”

that we may the other or. ⁴⁹So Jesus stood still and commanded him
 to be called.

do not know Then they called the blind man, saying to
 him, “Be of good cheer. Rise, He is calling
 you.”

the baptism. ⁵⁰And throwing aside his garment, he rose
 and came to Jesus.

He.” will indeed ⁵¹So Jesus answered and said to him, “What
 do you want Me to do for you?”

with the bap- The blind man said to Him, “Rabboni, that I
 be baptized: may receive my sight.”

on My left is ⁵²Then Jesus said to him, “Go your way;
 your faith has made you well.” And immedi-
 ately he received his sight and followed Jesus
 on the road.

they began to s and John. and said to are consid-
 er over them. e over you; but e among you e over of you e all. ⁴⁵For e to be

st: in riches.

Peter
 uld
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⁴So they went their way, and found the^a colt
 tied by the door outside on the street, and they
 loosed it. ⁵But some of those who stood there
 said to them, “What are you doing, loosing
 the colt?”

⁶And they spoke to them just as Jesus had
 commanded. So they let them go. ⁷Then they
 brought the colt to Jesus and threw their
 clothes on it, and He sat on it. ⁸And many
 spread their clothes on the road, and others cut
 down leafy branches from the trees and spread
 them on the road. ⁹Then those who went be-
 fore and those who followed cried out, saying:

“Hosanna!

“Blessed is He who comes in the name of
 the LORD!”^a

¹⁰ Blessed is the kingdom of our father
 David

That comes in the name of the Lord!^a
 Hosanna in the highest!”

¹¹And Jesus went into Jerusalem and into the
 temple. So when He had looked around at all
 things, as the hour was already late, He went
 out to Bethany with the twelve.

THE FIG TREE WITHERED

¹²Now the next day, when they had come
 out from Bethany, He was hungry. ¹³And see-
 ing from afar a fig tree having leaves, He went
 to see if perhaps He would find something on
 it. When He came to it, He found nothing but
 leaves, for it was not the season for figs. ¹⁴In
 response Jesus said to it, “Let no one eat fruit
 from you ever again.”

And His disciples heard it.

11:1 ^aM-Text reads *Bethsphage*. 11:4 ^aNU-Text
 and M-Text read *a*. 11:9 ^aPsalm 118:26
 11:10 ^aNU-Text omits *in the name of the Lord*.

SOUL NOTE



God's Place (11:15) The temple had become a marketplace, with opportunistic
 merchants setting up shop in a very distracting way. Animals for sacrifice were
 being sold noisily. At a premium, money changers accepted Gentile coinage in
 exchange for temple coins that bore no human image, the only coins accepted at
 the temple. Jesus was angry about this money focus! Likewise, even though our churches
 need a solid budget and financial plan in order to keep operating, money should never
 become so important that we lose sight of the church's mission—to provide a place for
 worship, fellowship, and outreach. **Topic: Money**

the fruit of the vineyard from the vinedressers.

³And they took *him* and beat him and sent *him* away empty-handed. ⁴Again he sent them another servant, and at him they threw stones,^a wounded *him* in the head, and sent *him* away shamefully treated. ⁵And again he sent another, and him they killed; and many others, beating some and killing some. ⁶Therefore still having one son, his beloved, he also sent him to them last, saying, "They will respect my son." ⁷But those vinedressers said among themselves, "This is the heir. Come, let us kill him, and the inheritance will be ours." ⁸So they took him and killed *him* and cast *him* out of the vineyard.

⁹"Therefore what will the owner of the vineyard do? He will come and destroy the vinedressers, and give the vineyard to others. ¹⁰Have you not even read this Scripture:

*"The stone which the builders rejected
Has become the chief cornerstone.*

¹¹ *This was the LORD's doing,
And it is marvelous in our eyes?"^a*

¹²And they sought to lay hands on Him, but feared the multitude, for they knew He had spoken the parable against them. So they left Him and went away.

THE PHARISEES: IS IT LAWFUL TO PAY TAXES TO CAESAR?

¹³Then they sent to Him some of the Pharisees and the Herodians, to catch Him in His words. ¹⁴When they had come, they said to Him, "Teacher, we know that You are true, and care about no one; for You do not regard the person of men, but teach the way of God in truth. Is it lawful to pay taxes to Caesar, or not? ¹⁵Shall we pay, or shall we not pay?"

But He, knowing their hypocrisy, said to them, "Why do you test Me? Bring Me a denarius that I may see it." ¹⁶So they brought it.

And He said to them, "Whose image and inscription is this?" They said to Him, "Caesar's."

¹⁷And Jesus answered and said to them, "Render to Caesar the things that are Caesar's, and to God the things that are God's."

And they marveled at Him.

THE SADDUCEES: WHAT ABOUT THE RESURRECTION?

¹⁸Then some Sadducees, who say there is no resurrection, came to Him; and they asked

^{12:4} ^aNU-Text omits *and at him they threw stones.*
^{12:11} ^aPsalm 118:22, 23

SOUL NOTE



Forgive (11:26) Jesus stated that God's forgiveness of us is somehow related to how we forgive others. When we accept God's forgiveness of all the wrongs we have done Him, we should be so grateful that we willingly offer that same kind of forgiveness to those who have wronged us. Jesus told a parable of a person who had been forgiven of a huge debt he owed, but then refused to forgive any of his debtors (Matt. 18:21-35). To refuse to forgive others shows that we do not appreciate the forgiveness God offers us. **Topic: Forgiveness**

SOUL NOTE



His Image (12:13-17) The Jews of Jesus' day were under the dominion of the Roman Empire and were forced to pay taxes to Caesar. Some thought it wrong to pay taxes that supported a pagan government. The Jewish leaders tried to trap Jesus into taking a side on the issue. Jesus took a coin, pointed out Caesar's image on it, and said that since the coin belonged to Caesar, it could be returned to him. Then Jesus added the most important lesson: Our lives bear the image of God; therefore, we should give our lives to Him. **Topic: Money**

John. Since that time the kingdom of God has been preached, and everyone is pressing into it. ¹⁷And it is easier for heaven and earth to pass away than for one tittle of the law to fail.

¹⁸“Whoever divorces his wife and marries another commits adultery; and whoever marries her who is divorced from *her* husband commits adultery.

THE RICH MAN AND LAZARUS

¹⁹There was a certain rich man who was clothed in purple and fine linen and fared sumptuously every day. ²⁰But there was a certain beggar named Lazarus, full of sores, who was laid at his gate, ²¹desiring to be fed with the crumbs which fell^a from the rich man’s table. Moreover the dogs came and licked his sores. ²²So it was that the beggar died, and was carried by the angels to Abraham’s bosom. The rich man also died and was buried. ²³And being in torments in Hades, he lifted up his eyes and saw Abraham afar off, and Lazarus in his bosom.

²⁴Then he cried and said, ‘Father Abraham, have mercy on me, and send Lazarus that he may dip the tip of his finger in water and cool my tongue; for I am tormented in this flame.’ ²⁵But Abraham said, ‘Son, remember that in your lifetime you received your good things, and likewise Lazarus evil things; but now he is comforted and you are tormented. ²⁶And besides all this, between us and you there is a great gulf fixed, so that those who want to pass from here to you cannot, nor can those from there pass to us.’

²⁷Then he said, ‘I beg you therefore, father, that you would send him to my father’s house, ²⁸for I have five brothers, that he may testify to them, lest they also come to this place of torment.’ ²⁹Abraham said to him, ‘They have

Moses and the prophets; let them hear them.’

³⁰And he said, ‘No, father Abraham; but if one goes to them from the dead, they will repent.’

³¹But he said to him, ‘If they do not hear Moses and the prophets, neither will they be persuaded though one rise from the dead.’”

JESUS WARNS OF OFFENSES

17 Then He said to the disciples, “It is impossible that no offenses should come, but woe to *him* through whom they do come! ²It would be better for him if a millstone were hung around his neck, and he were thrown into the sea, than that he should offend one of these little ones. ³Take heed to yourselves. If your brother sins against you,^a rebuke him; and if he repents, forgive him. ⁴And if he sins against you seven times in a day, and seven times in a day returns to you,^a saying, ‘I repent,’ you shall forgive him.”

FAITH AND DUTY

⁵And the apostles said to the Lord, “Increase our faith.”

⁶So the Lord said, “If you have faith as a mustard seed, you can say to this mulberry tree, ‘Be pulled up by the roots and be planted in the sea,’ and it would obey you. ⁷And which of you, having a servant plowing or tending sheep, will say to him when he has come in from the field, ‘Come at once and sit down to eat?’ ⁸But will he not rather say to him, ‘Prepare something for my supper, and gird yourself and serve me till I have eaten and drunk, and afterward you will eat and drink?’ ⁹Does he thank that servant because he did the

16:21 ^aNU-Text reads *with what fell*. 17:3 ^aNU-Text omits *against you*. 17:4 ^aM-Text omits *to you*.

SOUL NOTE



Master Lock (16:13) All people are ultimately “serving” something—whether it is God, a false god, a principle, or simply oneself. Jesus warned about trying to serve two masters at the same time. In this case, He pointed to God and money.

Money masters people when they spend most of their time getting it or worrying about losing it. Serving money means not trusting God to provide for one’s needs. That means a person cannot focus totally on money and then attempt to serve God. No one can serve two masters. Identifying the focus of our lives will tell us whom we serve.

Topic: Money

BEWARE OF THE SCRIBES

⁴⁵Then, in the hearing of all the people, He said to His disciples, ⁴⁶"Beware of the scribes, who desire to go around in long robes, love greetings in the marketplaces, the best seats in the synagogues, and the best places at feasts, ⁴⁷who devour widows' houses, and for a pretense make long prayers. These will receive greater condemnation."

THE WIDOW'S TWO MITES

21 And He looked up and saw the rich putting their gifts into the treasury, ²and He saw also a certain poor widow putting in two mites. ³So He said, "Truly I say to you that this poor widow has put in more than all; ⁴for all these out of their abundance have put in offerings for God,^a but she out of her poverty put in all the livelihood that she had."

JESUS PREDICTS THE DESTRUCTION OF THE TEMPLE

⁵Then, as some spoke of the temple, how it was adorned with beautiful stones and donations, He said, ⁶"These things which you see—the days will come in which not one stone shall be left upon another that shall not be thrown down."

THE SIGNS OF THE TIMES AND THE END OF THE AGE

⁷So they asked Him, saying, "Teacher, but when will these things be? And what sign *will there be* when these things are about to take place?"

⁸And He said: "Take heed that you not be deceived. For many will come in My name, saying, 'I am He,' and, 'The time has drawn near.' Therefore^a do not go after them. ⁹But when you hear of wars and commotions, do not be terrified; for these things must come to

pass first, but the end *will not come* immediately."

¹⁰Then He said to them, "Nation will rise against nation, and kingdom against kingdom. ¹¹And there will be great earthquakes in various places, and famines and pestilences; and there will be fearful sights and great signs from heaven. ¹²But before all these things, they will lay their hands on you and persecute you, delivering you up to the synagogues and prisons. You will be brought before kings and rulers for My name's sake. ¹³But it will turn out for you as an occasion for testimony. ¹⁴Therefore settle it in your hearts not to meditate beforehand on what you will answer; ¹⁵for I will give you a mouth and wisdom which all your adversaries will not be able to contradict or resist. ¹⁶You will be betrayed even by parents and brothers, relatives and friends; and they will put *some* of you to death. ¹⁷And you will be hated by all for My name's sake. ¹⁸But not a hair of your head shall be lost. ¹⁹By your patience possess your souls.

THE DESTRUCTION OF JERUSALEM

²⁰"But when you see Jerusalem surrounded by armies, then know that its desolation is near. ²¹Then let those who are in Judea flee to the mountains, let those who are in the midst of her depart, and let not those who are in the country enter her. ²²For these are the days of vengeance, that all things which are written may be fulfilled. ²³But woe to those who are pregnant and to those who are nursing babies in those days! For there will be great distress in the land and wrath upon this people. ²⁴And they will fall by the edge of the sword, and be

21:4 ^aNU-Text omits *for God*. **21:8** ^aNU-Text *Therefore*.



SOUL NOTE

Risky Giving (21:1-4) Abundant giving seems risky, and giving everything is downright scary. Jesus praised the widow for her generosity. Her gift was small, but it was a sacrifice, and she gave it willingly, trusting that God would meet her needs. People are not expected to give away every paycheck and then trust God to provide—that paycheck is God's provision. God doesn't expect us to give away everything we have, but neither does He want us to give Him only what we don't need. We should give to God sacrificially, yet responsibly. God honors the size of the heart, not the size of the offering. **Topic: Money**

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