

STUDY GUIDE: OVERCOMING BARRIERS TO GENEROSITY (MODULE 203)

Lesson #4 – Needy? Who Me?: A Different Kind of Needy

There is a different kind of needy that we rarely recognize – not the needy who have a material shortfall, but the needy who have a material surplus. Those who have a shortfall need to receive, but equally critical, those who have a surplus need to give

Could it be whenever you hear the word “needy,” you think of people who are materially poor, lacking even the basic necessities of life—often desperately lacking. This perception would certainly be true. Some people are indeed needy and may require help to even survive.

However, there is a different kind of needy that we rarely recognize, not the needy who have a material shortfall, but the needy who have a material surplus. Those who have a shortfall need to receive, but equally critical, those who have a surplus need to give. Both are genuinely needy, but in different ways. What is so divinely beautiful is that these two groups of needy people actually need each other to successfully make it through life.

It would seem we don't particularly like the idea of being referred to as needy, but one verse points out just how needy we are when surrounded by our material trappings. Jesus exposes the Laodicean believers in Revelation 3:17 (NIV), *You say, 'I am rich; I have acquired wealth and do not need a thing.' But you do not realize that you are wretched, pitiful, poor, blind and naked.* Solomon said it this way in Ecclesiastes 5:13 (NASB), *There is a grievous evil which I have seen under the sun: riches being hoarded by their owner to his hurt.* Giving produces three life-changing results that will rescue us from our wretched, pitiful, poor, blind, and naked needy state. The acronym S.I.R. can help us remember these three transformational giving outcomes.

I. Giving SOFTENS Our Heart

A very troubling verse for the affluent needy is 1 John 3:17, which says, *But whoever has the world's goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him?* John is calling into question how the love of God can abide in us if we see needs and do not respond.

Jack was a master at closing his heart when he saw a need, whether a homeless person on the street or an orphan in a foreign country. He could justify and rationalize why doing nothing was really the best thing for the person in need. But he eventually came to realize that every time he said “No” to a need he saw, his heart grew a little harder, and it became a little easier the next time to say “No” again. Ultimately, it became quite easy to say “No” all the time.

It was then that he realized that he needed to give, even more than the beggar needed to receive. That was a life-transforming moment for Jack. He saw himself as more needy than the beggar. He finally

decided for his own best interest to never again say “No” when he saw someone in need. And in saying “Yes” each time he saw a need, he found himself becoming less poor because of his giving. Paul tells us in Ephesians 4:32 that we are to be “tender-hearted.” Peter adds in I Peter 3:8 (ESV), *Finally, all of you, have unity of mind, sympathy, brotherly love, a tender heart, and a humble mind.* God wants us to be tender-hearted, and giving definitely softens our heart. If we want to avoid the hard heart of the prosperous needy, we need to give. Each time we gladly give we find ourselves in a less and less needy place.

2. Giving INOCULATES Our Heart

All of us in America have been infected to one extent or another with the dreaded disease of “affluenza.” No one can live in this materialistic culture and not contract it. The symptoms are so common that many who have the disease do not even realize they have it because everyone else around them has the exact same symptoms, so their condition appears to be normal. Not to be extreme, but it is rather like living in a leper colony, where the grossness of the disease is not really noticed because everyone in the colony is dying with the same disease. Affluenza has become the norm, not the exception. Affluenza is like malaria in that once you contract it, you will never be entirely free of it. But there are things you can do to minimize its symptoms.

Corrie Ten Boom understood the grip that this disease has on us when she said, “I’ve learned that we must hold everything loosely, because when I grip it tightly, it hurts when the Father pries my fingers loose and takes it from me!” One of the most common symptoms of affluenza is tight-fistedness. The only known antidote to affluenza is giving. And the more we give, the more fully we will recover from the self-consuming symptoms of the disease.

Those of us who have affluenza are needy people. And we desperately need to give so this disease does not turn us into shriveled-up, emaciated people who are in a desperately needy place and don’t even know it. The story of Ebenezer Scrooge is a classic example of a man who was eaten up with affluenza, but was completely oblivious to it. Then, one Christmas Eve he saw just how wretched, pitiful, poor, blind and naked he was. That night he both saw his need and discovered the cure. The next morning he began his giving. And that began his healing. In a very short time, he had risen out of his abject poverty and begun recovering from his affluenza, eventually becoming a truly rich man. Giving will inoculate your heart from affluenza.

3. Giving REFRESHES Our Heart

One of the great spiritual paradoxes is that when we give, we actually benefit as much and sometimes even more than the recipient of our giving. This truth is scattered all through the Bible. Consider Proverbs 22:9 (NIV) that says, *A generous man will himself be blessed, for he shares his food with the poor.* There is also Proverbs 11:25 that says, *A generous man will prosper; he who refreshes others will himself be refreshed.*

Jesus tells us that giving produces greater blessing to the giver than to the receiver. He says, '*It is more blessed to give than it is to receive.*' (Acts 20:35). Just as giving blesses the receiver, it exponentially blesses the giver. Go figure! As we attempt to meet someone else's need, we find ourselves simultaneously meeting our own need. Their need is met in the receiving, and our need is met in the giving!

Some years ago, a friend was on his way to an appointment when a car tried to turn left directly in front of him. He swerved to avoid it, but the lady plowed right into the side of his car. He immediately prayed and asked God to not let this be just another frustrating delay and irritating inconvenience, but to do something with it that would honor Him. He accepted that God obviously wanted them to "bump" into each other that day.

The lady was driving without insurance, and she was an emotional basket case. Promising to pay every penny of the damage to his car, she pleaded with him not to have her put in jail because she had small children at home. He reassured her that she would not be going to jail and that even though she didn't have insurance he did, and everything would be okay. The officer arrived and gave her a ticket for driving without insurance. Then the wrecker arrived to tow his car away.

He called his wife to tell her that he was in an accident, but was fine. As he was talking to her, he was deeply impressed by the Lord to give the lady some money. He normally only carried a couple of \$5 bills around to give to needy people he encountered, but on this day, wouldn't you know it, he had a \$50 bill in his wallet. He pulled out the bill, walked over to the lady, and told her he wanted to give it to her because she was going to have a lot of additional expenses from this wreck. She went from sobbing to weeping and refused to take it. He then said, "Please take it; God asked me to give it to you. He wants you to have it." She finally accepted it.

He got into the cab of the wrecker and rode off with his damaged car in tow, missing his appointment and happy as a lark! There is probably nothing better he could have done with that \$50 bill that would have been more fun and more of a blessing. He was thoroughly refreshed by his little act of giving and came away from that calamity less needy than he was before it happened. Maybe the accident was for his benefit.

If you don't want to remain a perpetually needy person with a surplus, start giving and watch your giving (1) soften, (2) inoculate, and (3) refresh your heart. Give, so you won't be needy anymore. As you do, in your giving you will become *rich in good works* (1 Timothy 6:18, NASB).

STUDY GUIDE QUESTIONS

1. Do you consider yourself to be “needy,” “middle class” or “affluent?”
2. What comparison did you use to determine this (people in the United States, Europe, Mexico, Haiti)?

3. How does Revelation 3 change your idea of needy?

“I know your deeds, that you are neither cold nor hot. I wish you were either one or the other! So, because you are lukewarm—neither hot nor cold—I am about to spit you out of my mouth.

*You say, ‘I am rich; I have acquired wealth and do not need a thing.’
But you do not realize that you are wretched, pitiful, poor, blind and naked.”*

4. Share how you have personally seen giving soften your heart?
5. What opportunity of service could you become involved in – to further soften your heart?
6. In what ways have you and your children been affected with “affluenza?”

7. Consider this statement, “The symptoms (of affluenza) are very common – often so common that many who have the disease do not even realize they have it because everyone else around them has the exact same symptoms, so their condition appears to be normal.” What steps could you take to raise your family’s awareness of how widespread this disease of affluenza is in your home and in America?

8. Share a giving experience in your past and how it refreshed your heart by doing it?

9. What idea from this lesson has had the greatest impact on you and why?

10. What needs to be done in your life so that the phrase “rich in good works” could be used to describe you?

11. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?