



# Family Christian Center

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**CLASS NAME:** Prep for Marriage – Enter the Marital Garden | Lesson 9: “Jewelry Heist: Will You Even Rob God!”  
**CLASS SESSION:** Sunday April 10, 2022 @ 11 a.m. **LOCATION:** Zoom Conference  
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## The Crown Jewels

### The Meaning of the Jewels in the Kings Crown

**Heavy is the head that wears the crown** or as the Shakespearean quote states, “*uneasy is the head that wears a crown*” this is from Henry IV Part 2 and is often now phrased as “*heavy is the head that wears the crown.*” The phrase has become an English idiom meaning that those **charged with major responsibility carry a heavy burden that makes it difficult for them to relax.** However, what if the crown of an earthly king or queen is physically heavy? For instance, the British Royal Family not only upholds the value of Diamonds, but an array of gemstones such as rubies, sapphires, and emeralds to show the prosperity of their reign. For example, Queen Elizabeth should be well aware of the weight of her crown, the queen’s coronation crown added about 2.3 pounds to hers. Adorned with 2,901 precious stones — including, sapphires, rubies, and emeralds — the crown represents the sovereignty (authority) of the ruler’s reign.

However, monarchs garnered their belief and understanding of precious gemstones from biblical scripture. Believing that diamonds and gemstones manifest wisdom, prosperity, and power. In fact, in the book of Revelations John of Patmos (or John the Beloved) in his dream, described the end of days, as an angel of the Lord showed him the rebuilt Holy City of Jerusalem with 12 precious stones that represented the 12 tribes of Israel:

## Revelation 21:19-20

### New International Version

<sup>19</sup> The foundations of the city walls were decorated with every kind of precious stone. The first foundation was jasper, the **second sapphire**, the third agate, the **fourth emerald**, <sup>20</sup> the fifth onyx, **the sixth ruby**, the seventh chrysolite, the eighth beryl, the ninth topaz, the tenth turquoise, the eleventh jacinth, and the twelfth amethyst.<sup>[a]</sup>

## Jewels in His Crown

As years have come and gone each proceeding generation believed they established the meaning of precious diamonds and gemstones in the King's crown for the former generation. However, as you can see the value of precious gemstones is nothing new under the sun to the Lord.

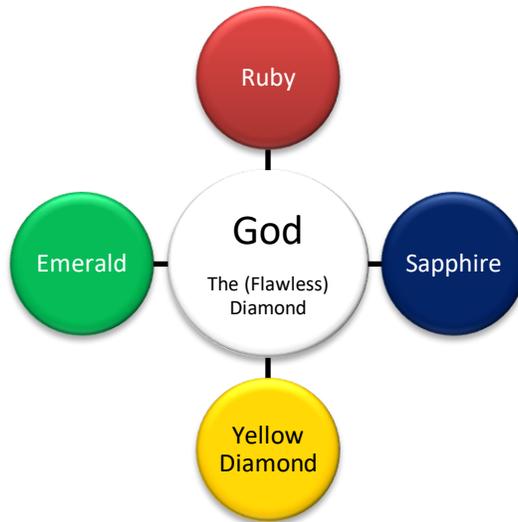
## Ecclesiastes 1:9

### New King James Version

<sup>9</sup> That which has been *is* what will be,  
That which *is* done is what will be done,  
**And *there is nothing new under the sun.***

However, to people on earth, precious metals even the wedding rings from the days of old with their rare antique designs somehow have made a comeback and have become the latest trend. Show-stopper-colored stones such as **yellow diamonds** valued for their rarity have now taken center stage in place of the traditional diamond. Furthermore, as brides look for interesting new settings that now include precious gemstones such as **rubies**, **sapphires**, and **emeralds**, it should never escape us that God has always known the value of the jewels in His crown. We were created by his design for a purpose. Each jewel here on earth represents the same valor as God always created them to be in Heaven.

Let's look at the meaning behind each jewel in the Heavenly crown:



<b>Gemstone</b>	<b>Personality</b>	<b>Gemstone Characteristic</b>
<b>Ruby</b>	<b>Choleric</b>	<b><i>Meaning:</i></b> Rubies represent an array of important characteristics of royalty, including courage, wisdom, beauty, power, and protection against poison and other misfortunes.
<b>Emerald</b>	<b>Phlegmatic</b>	<b><i>Meaning:</i></b> Known as “the jewel of kings,” emeralds throughout history bring prosperity, foresight, compassion, unity, and unconditional love.
<b>Sapphire</b>	<b>Melancholy</b>	<b><i>Meaning:</i></b> Deep devotion, peace, and helping those who wear it find trust in the fulfillment of their destiny. In addition, it is believed that sapphire brings financial abundance and stability.
<b>Yellow Diamond</b>	<b>Sanguine</b>	<b><i>Meaning:</i></b> Yellow represents the color of glory, which is the glow or shining of something that is releasing energy. Yellow also means life, strength, and radiance of life. The diamond represents stability, faithfulness, pureness, deep love, invincibility, victory, and courage.

## Cash is King?

So how in the world has cash become king in modern-day society? Well, it is believed jewels, gemstones, diamonds, and other precious metals were considered the currency of kings and queens. The rarer the gemstone the more value it gained. Rubies, emeralds, sapphires, and diamonds carried more value than cash today. Too often, in the modern world cash has unfortunately become king. Leaving many to devalue the King of kings (**God**) to value the love of (**money**) or mammon more.

## Rubbing 2 Rocks Together...

### Matthew 6:24

#### New International Version

<sup>24</sup> "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. **You cannot serve both God and money.**

You cannot serve two masters, not because the attempt of serving two masters isn't possible, because there are double-minded people throughout the world who unsuccessfully try to serve God yet live for money. The anecdote for the love of money is the love of God. Tithing shows **nothing** matters more to you than him. In turn, give God your best, the very first of your fruits. When you honor God with your obedience, tithing becomes worship to you instead of money. The definition of tithe from the Oxford Dictionary of the Christian Church explains the term as "***the tenth part of all fruits and profits due to God and thus to the church for the maintenance of its ministry.***" As you are spiritually mature, you will become excited about giving! Instead of holding onto material things, (**like money**) you will want to share the wealth, health, gifts, and talents given by God as God has given to you. The truth is you wouldn't want to betray God because you have learned to honor His sacrifice with your obedience. Choosing not to worship the Lord with your "**first fruits**" (tithe) would feel out of order. So, ask yourself, "**Am I attempting to value the temporary (money) over the everlasting (God)?**"

Scripture also teaches us in the book of 1 Timothy:

## 1 Timothy 6:10

### New King James Version

<sup>10</sup> **For 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.

With so many couples living “*filtered*” lives on social media, as well the constant need to prove oneself as “making it” to their peers and loved ones, often drives couples to feel that they must compete against false standards of financial wealth. In turn, becoming more and more cash dependent rather than Heaven reliant, breaking most couples literally into two. ***Keeping up with Joneses*** has also broken couples up that at one point had a financial chance only to crumble under social trends, rather than being rooted in best practices for financial health. In most cases, marriages both seasoned and unseasoned find themselves showing off financial gains that do not actually have. Triggering the weaknesses within their ***financial personalities*** with stress, loans, high-interest rates, and zero to no retirement savings plans. Causing many marriages to be buried in debt shortly after exchanging “I do’s”.

## Betrayed with a Kiss

Judas of Iscariot by far is the most infamous of Jesus’s twelve disciples. **Judas was considered Jesus’s friend, his confidant, he even managed Jesus’s finances, sat under Jesus’s tutelage, and personally witnessed every miracle Jesus granted.** You may wonder, how could he steal from him and smile in his face. ***Has someone ever pretended to be your friend, smile in your face, while stealing from you?*** We know we’re not the only ones! *Yet still, Judas signaled to the Sanhedrin in the garden of Gethsemane for a price of 30 pieces of silver, Judas betrayed Jesus the son of man with a kiss.*

## Mark 8:36

### New International Version

<sup>36</sup> For what shall it **profit** a man, if he shall gain the whole world, **and lose his own soul?**

## For the Love of Money

## Luke 22:47-48

### New International Version - Jesus Arrested

<sup>47</sup> While he was still speaking a crowd came up, and the man who was called Judas, one of the Twelve, was leading them. He approached Jesus to kiss him, <sup>48</sup> but Jesus asked him, "**Judas, are you betraying the Son of Man with a kiss?**"

*We have seen countless couples do the same thing as Judas; betray each other with a kiss.* The worst jealousy is **financial envy** in the marriage bed. We have identified this demonic spirit of jealousy, just as Jesus taught in scripture through Judas, additionally, we can often identify them by their competitiveness immediately. **Financial envy in a relationship can rip a marriage apart!**

- Which financial personality color in its weakness was Judas?

## John 13:21

### New International Version

<sup>21</sup> After he had said this, Jesus was troubled in spirit and testified, "**Very truly I tell you, one of you is going to betray me.**"

## 30 Pieces of Silver

The betrayal is often worse when you realize it is an **“inside job”**. Remember you love this person, and this person is supposed to love you back. Till death do us part...yet they shouldn't be the one putting the dagger in your back while you sleep! When the Judas spirit is in the mix when one mate becomes financially successful over the other. **In a marital relationship**, this is when one spouse gives up his or her dream begrudgingly for their children. Or simply, when one mate's business takes off instead of the other. There is hell to pay and it's usually at the expense of the spouse that appears to be winning. **In dating relationships**, this is when one person asks you for money, without marriage, often discerning you spiritually recognizing you have a “giving heart” only to rob you of your resources that they are jealous they do not possess themselves.

### John 13:25-30

#### New International Version

<sup>25</sup> Leaning back against Jesus, he asked him, “Lord, who is it?”

<sup>26</sup> Jesus answered, **“It is the one to whom I will give this piece of bread when I have dipped it in the dish.”** Then, dipping the piece of bread, he gave it to Judas, the son of Simon Iscariot. <sup>27</sup> **As soon as Judas took the bread, Satan entered into him.**

So Jesus told him, **“What you are about to do, do quickly.”** <sup>28</sup> But no one at the meal understood why Jesus said this to him. <sup>29</sup> Since Judas had charge of the money, some thought Jesus was telling him to buy what was needed for the festival, or to give something to the poor. <sup>30</sup> As soon as Judas had taken the bread, he went out. And it was night.

Unlike, Jesus who knew that Judas would betray him. Often, we are surrounded by significant others, spouses, and those so-called friends who carry hidden resentments, and hidden agendas and are thieves ready to pounce on your marriage, your gifts, and your

talents. These individuals seek to rob you blind! **Be careful, who you let into your inner sanctum and most importantly your bedroom chamber. They may be a thief in disguise.**

## **John 12:3-6**

### **New International Version**

<sup>3</sup> Then Mary took about a pint<sup>a</sup> of pure nard, an expensive perfume; she poured it on Jesus' feet and wiped his feet with her hair. And the house was filled with the fragrance of the perfume.

<sup>4</sup> But one of his disciples, Judas Iscariot, who was later to betray him, objected, <sup>5</sup> "Why wasn't this perfume sold and the money given to the poor? It was worth a year's wages."<sup>b</sup> <sup>6</sup> He did not say this because he cared about the poor but because **he was a thief**; as keeper of the money bag, **he used to help himself to what was put into it.**

## **Jewelry Heist**

### **Will You Even Rob God?**

What if we told you that you may be a thief? We can hear some of you now, "I'm not a thief!" But seriously, what if you are? What if you are a thief that is just like Judas, robbing God. We get it, this may bring offense to you but give us some room to land this plane. We guarantee if you are a thief, there is no one more offended by your thievery, than God.

**Malachi 3:8-11 New King James Version (NKJV)**

### **Do Not Rob God**

<sup>8</sup> "Will a man rob God?

Yet you have robbed Me!

But you say,

**'In what way have we robbed You?'**

**In tithes and offerings.**

**<sup>9</sup>You are cursed with a curse,**

For you have robbed Me,

*Even* this whole nation.

**<sup>10</sup>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.*

**<sup>11</sup>"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;

### ***\*Bring Your Full Tithe to the Storehouse!***

Remember, this if you are not bringing your full tithe to the storehouse then you are robbing God. To be clear, thievery comes in different forms, disguised as good intentions. Many are not aware that you can rob God of your talents, your gifts, and your tithes. You are completing a **jewelry heist**, that robs God of his precious jewels (**you**) from his storehouse (**the church**). Essentially you are scalping tickets to the kingdom of God undercutting your very own value and selling yourselves short to the lowest bidder (Satan). Never forget your heavenly resources were given to you at a price a long time ago. He paid for you with his life.

## Clutch My Pearls!

There are instances where you do not bring your whole self to the table to the Lord. You may say you do not steal or rob, but what church congregation recognizes your service to the house of God? For instance, since 2020 we cannot tell you how many couples have told us, ***“We have not been back to church since Covid-19.”*** Yet many of these same couples **did not** attend church ***before*** the pandemic, these same couples were **not tithing before** the pandemic, they **did not serve** in ministry before the pandemic and unfortunately many **still do not** serve after the pandemic. Calling on the name of God yet not respecting his call to action for the house of God. Beware of those that believe their own lies.

## Hebrews 10:25

### New King James Version

<sup>25</sup> not forsaking the assembling of ourselves together, as is the manner of some, but exhorting *one another*, and so much the more as you see the Day approaching.

## The Way My Checking and Savings Work Is...

Over the years of teaching Prep for Marriage, we have heard multiple couples explain their structure for tithing in their households. Some of them were positive, some needed further clarity and others simply attempted to give their last instead of their first fruits to God. We have listened to the many reasons why couples have not submitted their full tithe to the storehouse of God. Some have said...

- **“My money is funny right now”,**
- **“I give what I can”,**
- **“As soon as I make more money, I will pay my tithes”, “**
- **“Paying tithes is a goal for the future”,**
- **“I give to the homeless or the poor”**
- **“There are so many crooked Pastors and church leaders nowadays that I don’t feel comfortable giving them my money-what do they do with my hard-earned money anyway?”**

And let's not forget the most infamous one of all, **"After I paid all my bills it was just not in the budget right now...God knows my heart"**.

**To be clear, budgets are for man and man-made things.** Tithing is a covenant with God. The giving of your tithes and offering is not a chore; tithing is **worship** to God. **It means nothing else is more important to you than Him.** You do this by giving God your first fruits which are the first 10% of your Gross income and not of your net salary. Remember, it is He that gives you the power to gain wealth. You do not give God your leftovers, you give him your first!

## **Robbing Peter to Pay Paul?**

Robbing Peter to pay Paul is an idiom meaning, **"to take money that was meant for one person or thing and use it to pay someone else or to pay for something else."**

Unfortunately, that is what many unmarried, dating, and specially engaged couples are doing before tying the knot with increasing credit card debt. Many unmarried individuals before finding "the one" has an average debt balance of **\$51,264** before even considering the prospect of marriage. After marriage, most couples carry an average debt of **\$112,627** which includes almost half the debt brought in before marriage! According to the Experian credit bureau, unmarried individuals have a high account delinquency rating, burying themselves in debt before they can even get to the altar. Finding many singles in financial quicksand hoping for a prince or a princess charming to save the day. We are not saying you must be perfect financially before marriage. No, we are not saying that all, nothing will ever be perfect financially. But it is better to have a nest egg as well as a financial plan before marriage to prepare you for the unexpected that surely may befall you in marriage. Additionally, what we are saying is before dating take stock of yourself before the person you tie yourself to in nuptials is essentially marrying you to debt.

### ***Most common financial arguments married couples face today:***

- ✓ Couples with an average of 30000 USD consumer debt fight over money.
- ✓ 86% of married couples started in debt with 63% of all marriages starting in the red.

- ✓ 41% of couples with consumer debts argue mostly about money compared to 25% of debt-free couples.
- ✓ 43% of marriages that are more than 25 years old started in red compared to 86% of marriages that are five years and below.
- ✓ 41% of couples married for five years and below spent above their means on their wedding.
- ✓ 54% of couples in marriage for five or fewer years took credit to cover some expenses in their wedding with 73% of them regretting the decision.

## \*The 4 Key Financial Personalities

In every marital relationship, there are checks and balances. It is imperative that each mate clearly understands the financial baggage that every mate brings into the marriage. Meaning, that in most relationships there is typically one mate who is a spender and one that is a saver. That is the key to understanding your mate's financial personality. Keep in mind, that your mate if under duress may show a different style in their financial personality trait. For example, one mate may appear extremely calm on a day-to-day basis, but if your mate is facing undue stress they may lash out and become verbally abusive. We have coined this abusive tone "talking dirty".

**The personality traits listed below are financial spending personalities in their weaknesses:**

- **Financial Infidelity** – Hiding money and purchases from your spouse.
- **Power Play** – Top income earner in the home controls the purse strings.
- **The Have's and the Have Not's** – Financial Envy. Keeping up with the Joneses!
- **Over Extenders** – contributing to the finances of extended family.

## God Gives the Power to Gain Wealth!

**Deuteronomy 8:18**

**New King James Version**

<sup>18</sup> "And you shall remember the LORD your God, for *it is* He who gives you the power to get wealth, that He may <sup>1a</sup>establish His covenant which He swore to your fathers, as *it is* this day.

## Small Gems Toward Obedience

Here is a bit of advice: many couples have made multiple prayers asking the Lord for wealth and financial security. What if God blesses you with what you have asked for but cannot trust you with what he has given you? Think of this, if God blesses you with, let's say \$100 dollars but you choose not to tithe 10 percent, the equivalent of 10 dollars, how could He trust you with more? It doesn't make sense, correct? God wants to bless you, but at times in our journey in understanding tithing as a couple, the storehouse for the Lord's people is inadvertently left empty. You may ask, how can I do both? How can we tithe in marriage but still take care of our own household? First, realize that God does not expect you to sacrifice your way of life during the training phase of tithing. No, it is our belief that God understands that it may be too much pressure all at once. That is why His grace is sufficient for us in our weaknesses (2 Corinthians 12:9). However, if you choose to honor Him in your giving, God honors your submission instantly! Do you know God wants your heart? The way you can give your heart, not in a legalistic, perfectionist sort of way, is by showing him your sincere obedience.

*“But Samuel declared: “Does the LORD delight in burnt offerings and sacrifices as much as in obeying the LORD? To obey is better than sacrifice, and to heed is better than the fat of rams.” (I Sam 15:22)*

## **Start Small, then End Big!**

We encourage you to start small. Start with small acts of obedience then stay consistent. Start by giving the Lord the first hour of pay within your first full workday. Then elevate by giving your first 10 percent of one full day of work. Then eventually, give 10 percent of your first full work week and so on. We encourage you not to get comfortable in one place. This form of giving shows love and trust. When Conell and I think of love, we think of it as moving you outside of your comfort zone to a better destination. However, when we both think of trust, which is the other part of tithing, in our opinion we believe it is having the faith that God will take care of your needs according to His riches and glory.

The Lord blesses your obedience and rewards according to what you have done (Psalms 62:10-12). We pray that you will begin to become at ease with the obedience of tithing, based on your own personal choice of submission.

*“Rather than seeing the goal of a new marriage as the accumulation of things, couples need to build a strong team relationship and seek God first. Jesus talked about the desire to accumulate things and about worries over money. In [Matthew 6:33](#), He advised: **“Seek***

***first the kingdom of God and his righteousness, and all these things will be added to you.”***

Rather than being owners of all we hold, we are more accurately “renters” in this world — caretakers of what God has given us. ***“We brought nothing into the world, and we cannot take anything out of the world” (1 Timothy 6:7).*** Once couples accept that God owns everything and they have simply been chosen to be stewards or managers of His property, then it’s important for them to manage according to His principles and standards. How we faithfully manage what He has given us will determine whether He will give us greater things to manage. ***“Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master” (Matthew 25:23).***”

MARRIAGE AND MONEY: WHAT DOES GOD EXPECT? AUTHOR | CHUCK BENTLEY

## **Dirt Don’t Hurt...or does it?**

### **Don’t Sleep on Dirty Sheets!**

***Didn’t your mother teach you not to wear dirty underwear and not to sleep on dirty sheets?*** However, many new couples are sleepwalking into marriage unaware and naïve of mounting debt incurred before marriage. Inexperienced and ill-equipped to truly count the cost of marriage, fledgling couples over-spend, under-save and max out credit cards at alarming rates. Either one spouse or both, fail to sound the ***“communication alarm”*** to notify their new spouse of pending ***dirty little secrets*** they carry financially. Creating ***financial infidelities***, soiling their ***marital bed spreadsheets*** before their marriage event starts.

### **Luke 14:28 The Passion Translation (TPT)**

***28 So don’t follow me without considering what it will cost you. For who would construct a house<sup>a</sup> before first sitting down to estimate the cost to complete it?***

## Stay Woke!

To remain successful in marriage, financial transparency is essential. Whether you have joint accounts or separate you must take financial inventory of both you and your spouses' financial debts, earned income, spousal support, retirement accounts, banking accounts, and all sources of credits or debits before marriage. While you are at it, verify your mate's credit score, identify and isolate recent expenditures then pinpoint your mate's spending patterns. ***It is your responsibility to know every dollar that comes into your household and likewise, you should know every dollar that leaves your household.*** Ask yourselves, "Is my mate spending more than they are saving? Are they economical? Are they frugal or are they just plain ole' cheap? **Ask, questions, dig in and stay woke!** Nothing should come as a surprise to either you or your mate when it comes to finances within your marriage.

### **1 Thessalonians 5:6 New International Version (NIV)**

¶So then, let us not be like others, who are asleep, but let us be awake and sober.

## Dirty Little Secret #1

### *Arguments about money*

*"Arguments about money hamper many marriages. If you consider that about a third of adults with partners report that money is a big source of conflict in their relationships, it's no wonder that financial problems are the leading cause of divorce. What you may not know is that the challenges can actually start even before you say, "I do."*

***Top 6 Marriage-Killing Money Issues | Author, John McWhinney***

## Talking Dirty

### *No Me's, My's or I's*

**Are you a team?** The acronym for **T.E.A.M** is together everyone achieves more. If you are a team, then there is no "Me" in "We"! Take out the "I" and "My" in all your financial conversations. Statements such as "***this is my house***", "***I bought that***", "***My credit score is***

*good...I don't know about yours..." or "Don't spend my money!" kill financial intimacy in marriage. Now you are talking dirty to your spouse and not in a good way!*

Hebrews 4:13 New King James Version (NKJV)

<sup>13</sup>And there is no creature hidden from His sight, but all things *are* naked and open to the eyes of Him to whom we *must give* account.

## ***Do not Cheat the House of God!***

Acts 5 The Passion Translation (TPT)

## The Judgment of Ananias and Sapphira

**5** Now, a man named Ananias and his wife, Sapphira,<sup>[a]</sup> likewise sold their farm. <sup>2</sup>They conspired to secretly keep back for themselves a portion of the proceeds. So, when Ananias brought the money to the apostles, it was only a portion of the entire sale. <sup>3</sup>*God revealed their secret to Peter,*<sup>[b]</sup> so he said to him, "Ananias, why did you let Satan fill your heart and make you think you could lie to the Holy Spirit? You only pretended to give it all, yet you hid back part of the proceeds from the sale of your property to keep for yourselves. <sup>4</sup>Before you sold it, wasn't it yours to sell or to keep? And after you sold it, wasn't the money entirely at your disposal? How could you plot such a thing in your heart? You haven't lied to people; you've lied to God!"<sup>[c]</sup>

<sup>5</sup>The moment Ananias heard those words, he fell over dead. Everyone was terrified when they heard what had happened. <sup>6</sup>Some young men came in and removed the body and buried him.

<sup>7</sup>Three hours later, his wife came into the room, with no clue what had happened to her husband.

<sup>8</sup>Peter said to her, “Tell me, were the two of you paid this amount for the sale of your land?”

Sapphira said, “Yes, that’s how much it was.”

<sup>9</sup>Peter told her, “Why have you agreed together to test the Spirit of the Lord?<sup>[d]</sup> I hear the footsteps of those who buried your husband at the door—they’re coming here to bury you too!” <sup>10</sup>At that moment she dropped dead at Peter’s feet.

When the young men came in, she was already dead, so they carried her out and buried her next to her husband. <sup>11</sup>The entire church was seized with a powerful sense of the fear of God,<sup>[e]</sup> which came over all who heard what had happened.

## ***Riches Await You!***

Philippians 4:19 New International Version (NIV)

<sup>19</sup>And my God will meet all your needs according to the riches of his glory in Christ Jesus

**Will God really open the flood gates of heaven for you, the answer is “Yes”!** However, this applies to a select few. **The truth is, favor isn’t fair.** God is not looking for someone that is checking a box, God is looking for a cheerful giver that openly and freely gives of their heart. God’s “riches in glory” is inexhaustible. He means for us not to worry about our future. The real question is do you have faith? Do you trust that God has you covered? **If the answer is, “Yes” then open your arms and be prepared to receive!**