

Session 4 · A Father's Testament

Tobit 4 · Leader Preparation Guide

SESSION OVERVIEW

Discovery Aim. Participants will discover that Tobit 4 is the moral heart of the book: a father who believes he is dying pours out everything he knows about how to live, and at its center stands a complete theology of almsgiving that Jesus himself will take up in the Sermon on the Mount. They will find the Golden Rule and the treasure-in-heaven teaching in Tobit before finding them in Matthew.

Catholic Touchstone. The Church's teaching on almsgiving as a work of religion, not merely of philanthropy: giving that honors God, purifies the giver, and lays up treasure. Alongside it, the fourth commandment, just wages, and the dignity of the ordinary moral life handed from parent to child.

What You Need to Know

The chapter's premise is a mistake, and the mistake is fruitful. Tobit, having prayed to die, assumes God will oblige, and so he remembers ten talents of silver he deposited with Gabael in Rages of Media years ago (4:1-2), and calls Tobias to set his house in order. Everything that follows flows from a false expectation: Tobit will not die, but because he thinks he will, he gives his son a testament, and because the money is in Media, the son will take the road that leads through Ecbatana, where Sarah is praying. Watch the mechanism: God is answering two prayers through an old bank deposit and a wrong assumption. Providence in this book does not interrupt ordinary life; it drives it from the inside.

The testament itself (4:3-19) belongs to a venerable biblical form, the deathbed instruction of a father: Jacob in Genesis 49, Moses in Deuteronomy, David to Solomon in 1 Kings 2. Its contents move from mother (honor her, bury us together, remember her birth pangs) to God (remember the Lord all your days) to the poor, and the section on almsgiving (4:7-11) is the most complete theology of giving in the Old Testament: give without a grudging eye, give in proportion to what you have, do not turn your face from any poor man and God's face will not turn from you, for you are laying up good treasure against the day of necessity, and charity delivers from death and keeps you from entering the darkness. Sit with those verses until you can hear how directly the Sermon on the Mount answers them.

Three items need advance preparation. First, 4:12-13, marry a woman from among your own people, will sound merely tribal to modern ears; its function in Israel was covenantal, preserving faith (Deuteronomy 7:3-4) and inheritance (Numbers 36) across generations, and its function in this book is providential: the command quietly aims Tobias at exactly one eligible kinswoman in Media. Second, 4:17, place your bread on the grave of the righteous, is genuinely obscure; a widely held reading is that it refers to providing the funeral meal for mourners of the righteous dead, an act of mercy, and honesty about the uncertainty is better than a confident guess. Third, decide now to keep the powder dry on the biggest question: charity delivers from death will provoke someone to ask whether this is salvation by works. Tonight's press opens that question at half strength, on the treasure language, and deliberately defers the full engagement to Session 10, where Raphael himself repeats the claim and we will meet the sola fide objection at full strength. Tell your group plainly that the harder version is coming; anticipation is a teaching tool.

OT Roots and Fulfillment

The testament stands on Torah at every point. Honor of father and mother is the fourth commandment with its promise (Exodus 20:12); the day-laborer's wages paid without delay is Deuteronomy 24:14-15, where the wronged laborer cries out to God against the one who withholds them; generosity to the poor without a grudging eye is Deuteronomy 15:7-11 almost verbatim. Tobit is not innovating; he is handing on, which is the whole point of a testament. The book's picture of a layman transmitting Torah to his son at home, with no temple and no priest available, is Deuteronomy 6:6-7 lived out in exile: these words shall be upon your heart, and you shall teach them diligently to your children.

The fulfillment lines are among the most striking in the whole study, and tonight the group finds them with their own hands. Tobit 4:15, what you hate, do not do to any one, is the Golden Rule roughly two centuries before Jesus states it positively in Matthew 7:12. Tobit 4:8-9, laying up a good treasure for yourself, becomes lay up for yourselves treasures in heaven (Matthew 6:19-21) and sell your possessions, and give alms; provide yourselves with purses that do not grow old (Luke 12:33). And Session 10 will complete the arc: prayer, fasting, and almsgiving, the triad Raphael commends in Tobit 12:8, is precisely the triad Jesus assumes and interiorizes in Matthew 6, and the Church hands us every Lent. The Sermon on the Mount does not float free of the Old Testament; the almsgiving piety this book taught Israel is part of the inheritance Jesus takes up.

Voices of the Church

VOICES OF THE CHURCH

St. John Chrysostom · *Homilies on Lazarus and the Rich Man 2 (c. AD 388)*

Chrysostom presses Tobit's logic to its edge: not to share our own wealth with the poor is theft from the poor and deprivation of their life, for what we hold belongs not to us but to them. The Catechism quotes this very sentence (CCC 2446). Where Tobit says do not turn your face away from any poor man, Chrysostom explains why: the goods of creation carry a mortgage in favor of the poor, and almsgiving is not heroism but honesty.

VOICES OF THE CHURCH

St. Basil the Great · *Homily on the words 'I will pull down my barns' (c. AD 368)*

Preaching on the Rich Fool during a famine, Basil delivers the lines that have never stopped stinging: the bread you are holding back belongs to the hungry, the coat in your closet to the naked, the money in your vault to the destitute. Tobit's give in proportion; if few, do not be afraid to give according to the little you have is Basil's teaching in seed form: the measure of giving is what you have, and the sin is the closed hand at any income.

VOICES OF THE CHURCH

St. Gregory Nazianzen · *Oration 14, On Love of the Poor (c. AD 369)*

Gregory, the theologian among the Fathers, calls mercy to the poor the surest path of imitation of God, for nothing is so godlike as doing good, and he begs his hearers to become a god to the unfortunate by imitating the mercy of God. Tobit's promise that the face of God will not be turned away from the generous is Gregory's oration compressed to one clause: in the poor man's face, the giver and God exchange a look.

Catechism Connection

CCC 2447 defines the works of mercy and states that among all their forms, giving alms to the poor is one of the chief witnesses to fraternal charity and a work of justice pleasing to God, with Tobit 4:5-11 cited in its support; the Catechism footnotes this very chapter. CCC 1434 names almsgiving, with prayer and fasting, as one of the three classic forms by which the Christian's interior penance is expressed. CCC 2446 carries Chrysostom's sentence about theft from the poor. CCC 2218 speaks the testament's opening theme: grown children owe their parents not only obedience in youth but gratitude, support, and assistance in old age, repaying, as Tobit says of Anna, the many dangers she faced for you.

Thread Watch

THREAD WATCH

- 1. Almsgiving as treasure.** Tonight the thread gets its full doctrine: treasure laid up, death delivered from, darkness kept out. Anna's question from Session 2, where are your charities, is quietly being answered in advance, but do not say so. The payoff belongs to Sessions 10 and 12.
- 2. The road to the answer.** The forgotten deposit in Rages and the command to marry within the people together aim Tobias, without anyone knowing it, at the one house in Media where a prayer is waiting. Providence tonight wears the costume of estate planning. Point at the mechanism only after question 1.
- 3. Sealed guess.** Sharp participants will start assembling the plan tonight. Enjoy their faces and say only: Session 8.

Session Goals

1. Participants can summarize Tobit's theology of almsgiving in their own words: proportion, willingness, the face of God, treasure, deliverance.
2. Participants have physically found the Golden Rule and the treasure teaching in Tobit and in the Gospels, and can name the direction of the echo.
3. Participants can distinguish giving as transaction from giving as covenant trust, and know the harder sola fide question is scheduled for Session 10.
4. Each participant chooses one concrete, proportionate act of almsgiving for this week.

Time Note (90 minutes)

Win 10 min · Build 58 min · Send 12 min · Live It and closing prayer 10 min. The almsgiving block (questions 3-5) is the heart; give it 25 minutes. If you are running long, cut in this order: drop the Dig Deeper on 4:17, compress question 2 (honor of mother) to a read-and-one-comment, and reduce the wages question to naming the Deuteronomy cross-reference.

A Father's Testament

Tobit 4 · Discussion Guide · 90 minutes

Opening Prayer

Father, from whom every family in heaven and on earth is named, you gave Tobit words worth handing to his son, and you hid your providence inside them. Open this testament to us tonight. Teach us to give without a grudging eye, to honor those who bore us, and to trust that you are steering even our mistaken plans toward your mercy. Through Christ our Lord. Amen.

Win · Opening the Door (10 minutes)

W1. Last week you thanked God for a prayer as already heard, and reached out to someone who might be at a window. What happened, in you or in them?

W2. If you had one page to hand the person you love most, everything you know about how to live, what is the first sentence you would write?

Build · Into the Text (58 minutes)

A Wrong Assumption, a Forgotten Deposit

1. Read Tobit 4:1-2 and then glance ahead to 4:20-21. What triggers this whole chapter? Notice something almost comic: Tobit prayed to die, and now he is acting on the assumption that God said yes. What two ordinary, unspiritual things does his mistaken assumption set in motion, and why might the reader, who knows chapter 3, start smiling here?

ANSWER · SHARE AFTER THE DISCUSSION

Tobit remembers ten talents of silver deposited long ago with Gabael in Rages of Media, and, believing his death is near, summons Tobias to give him a testament and send him for the money. The reader, holding the key of 3:16-17, watches providence assemble itself out of spare parts: a decade-old bank deposit, a father's wrong assumption about his own death, and (coming in verse 12) a bit of standard marriage advice, together aim Tobias at the road that runs through Ecbatana, where Sarah is waiting inside an answered prayer. God does not interrupt the story with lightning; he steers it with paperwork. Ask the group to say the principle in their own words: providence usually drives ordinary life from the inside, which is why it is so easy to miss while it is happening to you.

Begin with Your Mother

2. Read Tobit 4:3-4. Of everything a dying father could say first, Tobit begins with Tobias' mother: honor her, do not abandon her, remember the dangers she faced for you, and when she dies, bury her beside me. Why start there? And what does remember that she faced many dangers for you while you were yet unborn add that a bare command to obey would not?

ANSWER · SHARE AFTER THE DISCUSSION

The testament begins where the commandments' second table begins: honor your father and your

mother, the fourth commandment (Exodus 20:12), here applied with tenderness to the parent who will be left behind. The line about dangers faced before Tobias was born turns duty into debt of gratitude: Tobias is being asked to remember a love that predates his memory. The Church says exactly this of grown children: gratitude, support, and assistance to parents in old age (CCC 2218), and the burial instruction ties the fourth commandment to the book's signature mercy. It is worth letting the room sit with the question of what honoring a parent concretely looks like from adulthood, when obedience has expired and gratitude remains.

The Theology of the Open Hand

3. Now the center. Read Tobit 4:7-11 aloud, slowly, and have the group build a list from the text: every instruction about how to give, and every promise about what giving does. Get the list on paper or a whiteboard before any discussion.

ANSWER · SHARE AFTER THE DISCUSSION

How to give: to all who live uprightly; without letting your eye begrudge the gift; without turning your face away from any poor man; in proportion, from much if you have much, and without fear from the little if you have little. What giving does: God's face will not be turned away from you; you lay up a good treasure for yourself against the day of necessity; charity delivers from death and keeps you from entering the darkness; alms are an excellent offering in the presence of the Most High. Make the group notice the last one especially: almsgiving is described in liturgical language, as an offering to God, not merely a transfer to man. Tobit binds the two faces together: turn toward the poor man's face and God's face stays turned toward yours. Jesus will push the link further, identifying himself with the poor: as you did it to one of the least of these my brethren, you did it to me.

4. Two live discoveries, and the group does the work. First: someone read Tobit 4:15a, and someone else find Matthew 7:12. Second: someone read Tobit 4:8-9, and someone else find Matthew 6:19-21 and Luke 12:33. What have you just discovered about the Sermon on the Mount, and in which direction does the echo run?

ANSWER · SHARE AFTER THE DISCUSSION

Tobit 4:15, and what you hate, do not do to any one, is the Golden Rule, stated negatively, generations before the Sermon on the Mount; Jesus gives it its positive and more demanding form, whatever you wish that men would do to you, do so to them. Tobit 4:8-9's treasure laid up against the day of necessity becomes treasures in heaven, where neither moth nor rust consumes, and Luke's purses that do not grow old, provided precisely by giving alms. The echo runs from Tobit toward the Gospel: Jesus is not borrowing from Tobit the way a student borrows, but the Sermon on the Mount takes up, ratifies, and transfigures the almsgiving piety this book helped teach Israel. For the second week running, one of the Bible's supposedly optional books turns out to be standing quietly behind the Sermon on the Mount. Let someone say the implication out loud: the Catholic Bible is not padded; it is load-bearing.

5. Read Tobit 4:14, on paying wages the same day, and let someone find Deuteronomy 24:14-15 and James 5:4. Why do wages belong in a chapter about almsgiving? What is the relationship between justice and charity?

ANSWER · SHARE AFTER THE DISCUSSION

Deuteronomy commands the laborer's wages before sundown, for he is poor and sets his heart upon it; James thunders that withheld wages cry out to the Lord of hosts. Tobit puts wages beside

alms because the Bible refuses to let charity float free of justice: you cannot lay up treasure with God using money owed to your workers. Justice is the floor, charity builds above it, and the Church has kept both together ever since, condemning the withheld wage as a sin that cries to heaven and commending almsgiving as its crowning opposite. For a room of working adults, the modern applications, how we pay, tip, bill, and treat the people whose labor we buy, are worth two uncomfortable minutes.

DIG DEEPER

Tobit 4:17, place your bread on the grave of the righteous, but give none to sinners, is the strangest line in the testament, and honesty serves better than confidence. A widely held reading is that it refers to providing the funeral meal for the mourners of the righteous dead, an act of mercy toward grieving households, consistent with the book's burial piety; some ancient readers heard other customs behind it. Where the Church has not settled a text's meaning, we are free to say so plainly. What is not obscure is the direction of the whole testament: the dead honored, the poor fed, the worker paid, God remembered. One difficult clause does not blur a clear life.

Build, Then Press: Is This a Transaction? (Part One of Two)

BUILD, THEN PRESS

The Wary Reading, Given at Full Strength

State the discomfort at full strength, because good Protestants and thoughtful Catholics both feel it: Tobit talks about almsgiving the way a broker talks about investments. Treasure laid up for yourself, deliverance from death, an excellent offering that keeps God's face turned toward you: this sounds like a man doing business with heaven, buying outcomes with donations. Christianity is supposed to be grace: God's unearned favor, not a rewards program. If Tobit is teaching that generosity obligates God, then either Tobit is wrong or grace is negotiable, and a Reformation-minded reader will tell you this is exactly why these books make them nervous.

6. First concede: what in the objection is right and healthy? Then press with Jesus in hand: if treasure-with-God language is mercenary, who else is implicated? Read Matthew 6:19-21 and Luke 12:33 again, and Matthew 25:34-40. Where does that leave the objection, and what question does it leave genuinely open?

ANSWER · SHARE AFTER THE DISCUSSION

Concede the healthy instinct: God cannot be bought, grace cannot be earned from a standing start, and any piety that treats the poor as vending machines for blessings has corrupted itself. Scripture itself attacks that corruption; the prophets rage against worshipers who tithe while trampling the needy.

Now press: the treasure language cannot be the problem, because Jesus uses it more freely than Tobit does. Lay up for yourselves treasures in heaven is a command of Christ; provide yourselves with purses that do not grow old is his financial advice; and in Matthew 25 the King welcomes the blessed into the kingdom explicitly on the evidence of food given, strangers welcomed, the naked clothed. If reward-language makes a book suspect, the Sermon on the Mount falls with Tobit. The real distinction is not reward versus no reward but transaction versus covenant: a transaction obligates a stranger; a covenant child gives because of who his Father is, and the Father, being who he is, is not outgiven. Tobit gives at a loss for three chapters, which is poor strategy but excellent faith; his giving flows from remembering God with all his heart, not from calculating him.

Then leave the door honestly open: the objection has a sharper form we have not answered

tonight. Charity delivers from death and purges sin sounds like more than reward; it sounds like salvation, and the Reformation question, are we saved by faith alone?, deserves a full-strength hearing, not a drive-by. An angel is going to repeat and deepen the claim in chapter 12. We will meet the whole question there, in Session 10, with the strongest Protestant case on the table. Until then, hold both truths the text has given us: grace is not for sale, and God has freely promised that mercy shown will be mercy met.

Send · Taking It Out the Door (12 minutes)

- S1.** Do not turn your face away from any poor man. Whose face are you currently turned away from, a person, a category of people, a need you have learned not to see, and what would turning back toward them cost you?
- S2.** Tobit gave his son a testament because he thought he was out of time. You are not guaranteed otherwise. What is one conviction you are counting on your life to transmit that you have never actually said out loud to the people who need to hear it?

Live It This Week

1. Give one proportionate alms this week: an amount or an act that is real at your income, decided in advance, given without a grudging eye. If money is genuinely short, remember 4:8: do not be afraid to give according to the little you have.
2. Honor a parent or the person who raised you: a call, a visit, a written thank-you for a danger they faced for you before you could remember it. If they have died, have a Mass offered or pray for them by name at a cemetery.
3. Read Tobit 5 before next session. A stranger is about to apply for a job. Pay close attention to the interview, and to what the reader knows that the interviewer does not.

Closing Prayer

Father of the poor, you promised through your servant Tobit that the face of the generous would always find your face turned toward it. Unclench our hands. Make our giving glad, proportionate, and hidden, teach us justice before generosity and generosity beyond justice, and let what we hand on to those after us be worthy of what you have handed to us. Through Christ our Lord. Amen.

Scripture Memory · Tobit 4:7 (RSV2CE)

"Do not turn your face away from any poor man, and the face of God will not be turned away from you."

Leader Reference Card

Every passage in order of use

Q1 Tobit 4:1-2, 20-21 · the deposit with Gabael in Rages

Q2 Tobit 4:3-4 · honor your mother; Exodus 20:12

Q3 Tobit 4:7-11 · the theology of almsgiving

Q4 live discovery Tobit 4:15a with Matthew 7:12 · the Golden Rule

Q4 live discovery Tobit 4:8-9 with Matthew 6:19-21 and Luke 12:33 · treasure

Q5 Tobit 4:14 with Deuteronomy 24:14-15 and James 5:4 · wages

Dig Deeper Tobit 4:17 · bread on the grave of the righteous

Steelman chain Matthew 25:34-40 · judged by works of mercy

Context Tobit 4:12-13 · marriage within the people; Deuteronomy 7:3-4; Numbers 36:6-9

Memory Tobit 4:7

Catechism CCC 1434 · CCC 2218 · CCC 2446 · CCC 2447