

# **Sons of Light in a Material World**

*Letting God create our stewardship  
from the inside-out!*

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**Suggested Use for Different Settings.**

This series was first taught in a home study with a group of mostly young adults in 2010. You’ll notice there are prompts for surveys, stories, and discussion. Interaction among the class was invited. Since that time this series has been taught by myself and others in sermons, congregational Bible classes and home studies.

1. All settings. Students must develop a written plan for material stewardship. Students need to supply pads, notebooks, or binders for their own use. Electronic devices (computers, tablets) may be used.
2. A family’s home Bible study period. The guide is about 60 pages of instruction. Two pages per session is a good pace. This series would be completed in 4-6 weeks. Children of all ages should be included. If children can read, provide them with their own copy of the guide. Invite other individuals or families to join.
3. Group settings. About 26 sessions are needed.
  - a) Do not discuss or review anyone’s personal financial matters in the class. Offer counseling outside of class. Booklet answers are to be kept private. All scriptural doctrines regarding the series should be openly explored.
  - b) Married couples need to attend together. If for some reason a spouse doesn’t come, the other may come anyway. Singles need this study as well.
  - c) The “Fruit Inspection,” “Checklist 

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### Series Introduction

During my daughter's wedding ceremony I had the bride and the groom face each other and hold both hands of the other. Then I remarked, "Other than God, you have in your hands everything you need to have joy in your marriage. Focus on each other, and do not think any other *thing* on earth is going to complete your joy. Your joy will come from how you value and serve one another."

Obviously I knew they would live somewhere and have assets. But it's important to visualize the peaceful and pleasant simplicity of newlyweds, rich in relationship, yet most likely short on material assets. Those of us who've been married for several decades know wherein riches lie; in one another, and not in things. It's the concept, "I just want to be with you!" *No material things* will ever make this relationship richer!

Sadly, material things often find a way to clutter, strain, or destroy a marriage.

Now let's apply the same concept whether we are single or married to our relationship with God. In God's plan, our life should yearn for deep relationship with the Father, the Son, and the Holy Spirit. With our God-given material responsibilities, material stewardship keeps our goal of intimate Divine fellowship in focus. We must complete earthly duties in a simplistic way which draws us closer to God, rather than allowing material matters to distract us.

**Here are our goals for this series.**

- I am a "Son of Light" in this material world; building an eternal relationship with God with every material opportunity.**
- All who witness my life see that I trust God rather than wealth.**
- If married: our stewardship is trustfully serving one another in the fear of the Lord.**
- If parents: we are teaching our children to trust God over human power and earthly possessions.**

## Lesson 1

### Making Friends of God with Every Material Opportunity

*“The earth is the Lord’s and all its fullness, The world and those who dwell therein.”*

(Psa. 24:1)

#### Key Points in Lesson 1.

- *True riches: an eternal home.*
- *Make God our Friend with all material opportunities: assets, work, giving.*
- *Relationship with God & others should be built with all material opportunities.*
- *Stewardship is a matter of salvation.*
- *Choose your master!*
- *Stewardship in marriage.*

#### Introduction

**This series is for everyone! Whether you are male or female, young or old, slave or free, live in a castle or a tent, and your transportation is a limo or your feet. This series is for you!**

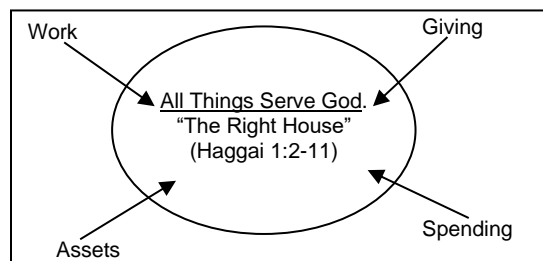
Let’s start with a question. **“What are we seeking to accomplish with our material opportunities?”** It doesn’t take a genius to include food, housing, and clothing as necessities. It should be an obvious shame if able-bodied people do not see this as their burden. As adults we should get this done for ourselves and for those under our care. While multitudes of people have dropped the ball, and consequently needed a fire lit under them, the intent of this study is not merely to motivate and educate people to be responsible providers. Material management is Biblical and inclusive in this study. Yet it must be noted that material provisions are not the grand goal of stewardship. Although is it honorable to meet the benchmark of providing for one’s own,<sup>1</sup> beware! **If we think because we have this component of life well in hand and thereby we have fully pleased the Lord in material matters, we are woefully short-sited and in spiritual peril.** Our goal is to accomplish what God seeks with our material opportunities. Many would be satisfied with having abundant food, clothing, and housing. Some financially accomplished Israelites, such as the rich young ruler and two other rich men who died in their material comfort, stood condemned before God.<sup>2</sup> If material stewardship only accomplishes material goals, Jesus says we have set the bar lethally too low. We must accomplish God’s purposes for material opportunities.

Our material opportunities should promote rich relationship with God and fill us with a shining light seen by others, treasured relationships among family and beyond, thankfulness, hope, and priceless memories built by positive spiritual adventures. Yet, in too many homes, even Christian homes, the focus with material opportunities is only material success. From newlyweds to grandparents, fiscal responsibilities are spiritually derailed by materialistic idols, greed, pride, selfishness, or apathy. It may temporarily work for them—getting them by materially, but **it does not work for God.**

The condition of many Christian homes echoes the material values of the world. The results are spiritually empty lives, stress, bitterness, wounded or destroyed marriages, and materially wired youth. God takes a back seat to His creation. God’s spiritual purpose for us and the rest of creation should be clearly understood and reached daily, yet His purpose is unreached even in Christian homes.

Consider the time when God’s people had returned from Babylonian captivity to rebuild Jerusalem and the temple. They allowed daily life to consume them.

Haggai, God’s prophet, rebuked them, saying, *“Is it time for you yourselves to dwell in your paneled houses, and this temple to lie in ruins?”* (Hag. 1:4). The Israelites had convinced themselves there was not time to



<sup>1</sup> 1st Timothy 5:8

<sup>2</sup> Matthew 19:16-22; Luke 12:16-21; 16:19-32

put God first and focus on His house. We easily fall into the same trap. Material irresponsibility is a strong ally of Satan. Why aren't many Christians industrious workers, spending wisely, and giving generously, with a focus on the right house (God and His people)? It's because we allow the world to misdirect us. Regardless of which ways we are misdirected, our service unto God is thereby rendered fruitless.

**How can we be “Sons of Light,” clearly identified as God’s children in a material world?** Admittedly it's quite the challenge to be surrounded by God's spectacular creation, yet keep our daily focus spiritually centered on God. God created us as spiritual beings with physical bodies, placed into a material world. The material universe is part of our introduction to God, yet many will never see God Himself. God's first people, Adam and Eve, used an object of creation to corrupt their relationship with Him (Gen. 2-3). The creation itself is not the problem. It is good, enjoyable, and immeasurably useful to mankind. At every stage of creation God said, *“It is good.”* Then God endorsed man's proper use of His creation, saying, *“See, I have given you every herb...”* (Gen. 1:29-31); *“As 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.”* (Eccl. 5:19). Sadly, most in the world affix their hearts and apply their energies to the creation itself, while neglecting a spiritual relationship with God, family and others. If this is our outcome it will eventually leave us empty and bitter (Eccl. 2:9-26). By our use of His creation we can trust God to produce in us results which are spiritually fulfilling and eternally joyful. Jesus' disciples were perplexed at how anyone gets this done, especially after seeing the seemingly accomplished rich young ruler defeated by his covetousness. They asked, *“Who then can be saved?”* (Matt. 19:25-26). How can we work for material prosperity without it defeating us spiritually? Jesus responded, *“With men this is impossible, but with God all things are possible.”* Powerfully, it can be done! God instructs us and empowers us to be spiritually focused while utilizing our material setting.

**God wants to create us as His stewards from the *inside-out!*** From the *inside-out* is how God always builds His people. God does not convert a sinner to a Christian by first forming a beautiful exterior. Wrongly, we may attempt to mold godly stewardship from the *outside-in*, teaching only work duties, paying bills, and caring for dependents, hoping these incremental tasks produce godly stewardship. Many people would be satisfied with these results alone, but not God. While these outcomes are commendable in context, they do not complete God-glorifying stewardship. Think about it! Even some atheists practice fiscal responsibility and benevolence, yet they have no intention of glorifying God with their fruit. What's the difference? They are not letting God create their stewardship from the *inside-out!* Christians may fall into the same mold as the atheist. We may be covering our material bases just for the sake of getting it done. Jesus said, *“For after all these things the Gentiles seek”* (Matt. 6:32). Convenient outcomes do not guarantee that our stewardship glorifies God. Outcomes which glorify God start inside the person, by first becoming *“poor in spirit...meek...pure in heart...rooted and grounded in love”* (Matt. 5:1-12; Eph. 3:17). These qualities will not be in us unless it comes from God. Outcomes then include spiritual fruit! We must let God create our stewardship from the *inside-out* so He will be glorified, rather than us just accomplishing temporal outcomes.

**Consider these scenarios.**

**Scenario #1. Materially accomplished, spiritually negligent.** Robert and Jennifer earn a solid income and are honest and reliable. They should someday retire with a degree of comfort and die without debt. Here's the problem, **all along they have not related all their material opportunities to their relationship with God.**

**Scenario #2. Christians don't believe it is any business of God, or anybody else, what's in their wallet.** David and Kendra, married Christians, are thankful for their salvation found in Jesus Christ. They don't think finances relate to their spiritual relationship with God. **Their refusal to learn God's will on material stewardship** excludes Jesus from being King in all sectors of their life.

**Scenario #3. Married couple is “one,” except when it comes to finances.** For 15 years Rachel has gotten more and more stressed about making ends meet. Her husband Eldred loves her but has his head in the sand concerning the family budget. His attitude is, “I go to work. Now you figure out what to do with the paycheck.” The finances are not adding up, but Eldred refuses to discuss it. Eldred and Rachel **are not sharing the burden of family budgeting, spending, saving, and giving.**

**Survey!** Read each expression. Everyone may silently respond!  
Thumbs up ☺/Thumbs down ☹/Flat hand- indifferent 😐  
There can be differing answers—no discussions—just reactions!

**What is your impression when you think about...**

- God blesses me with all I need?
- Money and possessions?
- Having possessions in the absence of relationships?
- The idea of material purposing for God's good?

**Discussion**

**Spiritual Lesson From an Unjust Steward (Luke 16:1-15)**

Jesus teaches that we must be true “Sons of Light” in a material world. In Jesus’ Parable of the Unjust Steward we see where an unlikely person, the unjust steward, is used by Jesus to teach something. The unjust steward was caught wasting his master’s goods and was told he was going to be fired. He knew he was sunk. In his desperation he gave discounts to his master’s clients, so in return, they might take him into their homes after he got fired. This was wrong, yet it showed he was shrewd in avoiding manual labor or begging. Amazingly his scheme got something for his master, his clients, and himself; and because of his shrewdness he received a compliment from his master. Throughout, he stayed true to his goal: an earthly abode.

Jesus then teaches a lesson from this parable? The lesson for us, who are “Sons of Light,” is to direct every material opportunity towards God.

- Jesus’ lesson is not that we should use godless people as our instructors in material matters. Some Christians have concluded that world-savvy people know better how to get financial matters done, therefore we should learn from them. Yes, godless people can be materially accomplished, but learning material management from them is not the lesson Jesus is teaching here.
  - Jesus gives reasons for the true lesson, which is for us to direct every material opportunity towards God.
1. **We are stewards of another’s (God’s) possessions.** The parable focuses on a steward. Stewards are agents, not owners. Every material thing in our life will be returned to the owner, who is God. We will make an accounting to God for what happened when those things were in our charge.
  2. **We are to “make friends”** (Luke 16:9). The “friends” we must make with our material stewardship are the Father, the Son, and the Holy Spirit. Jesus said, *“make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home.”* The New American Standard Version translates this, *“make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings.”* The “friends” we can make are the Father, Son, and Holy Spirit because they are the only ones who can provide our everlasting home. The way we make these friends is to direct all material opportunities towards God. The “*unrighteous mammon*” is the material gifts God puts in our life. Why are material goods called “*unrighteous*?” The gifts (body, money, possessions) are not themselves unrighteous, but are typically disposed to unrighteousness. A parallel is Jesus’ body which was “*in the likeness of sinful flesh*” (Rom. 8:3). This means He was given the same body as all men, which is typically disposed to sin, yet He sinlessly served God with it. “*Unrighteous mammon*” cannot itself give us everlasting life, but if we use it properly in service to God, God gives us everlasting life. We must direct all work, assets, family caretaking, benevolence, etc., towards God. Most in the world allow wealth to destroy relationship with God. At some point this empty experience runs its course and such people end up with neither wealth nor an abode hereafter with God. The true “Sons

of Light” use various material opportunities to construct relationship with God. When the wealth fails (stewardship ends at death), they have friendship with God and receive an eternal abode.

3. **This is a matter of salvation!** Material stewardship is service to God in the “*least*” of things. “*He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much*” (Luke 16:10-11). We must manage material matters so God comes first through them! If we bring sacrifice and worship but leave daily material stewardship undone, we have not served God with our all. Jesus tells us where it starts. We must first be faithful in the “*least*” of things; material stewardship. Jesus makes stewardship ground-level Christianity. Stewardship is a matter of salvation.
4. **We get to keep “true riches,” i.e. “eternal tabernacles” (ASV)** if we are faithful in the stewardship of “*unrighteous mammon.*” The end of material stewardship requires that we return all material things to God. If God rewards us with “*true riches,*” the eternal home with God, we keep it eternally, never to be returned! If we are not faithful in managing material matters so they totally serve God, we end up getting neither: the “*unrighteous mammon*” fails us and we forfeit “*true riches.*”
5. **True “Sons of Light” make faithful stewardship an urgent matter!** Our eternity depends on the current condition of our heart! Thankfully this can be fixed in us immediately, regardless of what we have. On this point Jesus used the level of “shrewdness” (i.e. urgency, dedication, faith) employed by the unjust steward as our measuring stick. Jesus said, “*For the sons of this world are more shrewd in their generation than the sons of light.*” The only lesson we gain from the unjust steward is his level of shrewdness. Jesus is not teaching us to embrace the unjust steward’s values (idolatrous), but rather not to be outpaced by his intensity in securing his goals. Right now we need to reflect the same level of urgency sensed by the unjust steward to save himself temporally, and employ the same level of dedication in following through. The unjust steward’s level of “faith” in his vain system should not exceed our level of faith in God’s guaranteed promises; i.e. spiritual riches and an eternal home with God! Our pursuit of eternal goals must not be outpaced by the unjust steward’s pursuit of temporal goals. Stewardship is an urgent matter for “Sons of Light.”
6. **Don’t be like the Pharisees, “lovers of money,” while claiming to be “sons of light.”** These people contradicted what they claimed as their goal: eternal life with God. They feverously sought the things of this world while claiming to seek “*the city which has foundations, whose builder and maker is God*” (Heb. 11:10). We must not try to balance two *masters*: God and mammon (riches). “*No man can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon*” (Luke 16:13). Some think this is a matter of how to balance two responsibilities: spiritual and material. The word “balance” is disallowed by the Lord on this subject. Our master is either God or materialism in every opportunity, but not both. God does not share His throne with the material creation.

The following chart shows three different approaches to material stewardship observed in The Parable of the Unjust Steward: (1) The Unjust Steward, (2) Pharisees: Lovers of money, (3) Sons of Light. Only the third approach, “Sons of Light” pleases God.

<b>Lesson from an Unjust Steward (Luke 16:1-15)</b>			
	<b>Unjust Steward</b>	<b>Pharisees: "Lovers of Money"</b>	<b>"Sons of Light"</b>
<b><u>Goal</u></b>	Temporal Home	Eternal Home	Eternal Home
<b><u>Means</u></b>	Material Loyalty	Divided Loyalty	Spiritual Loyalty
<b><u>Accountability</u></b>	Material master - Audit	God - Continual Audit	God - Continual Audit
<b><u>Failure</u></b>	Wasteful	Material Idolatry	None, but be on guard for material idolatry
<b><u>Remedy</u></b>	Material shrewdness. Maintain faith in material plan	Refuse Remedy. Stay the course of "divided loyalty"	<b>Direct all material opportunities towards God</b>

The third approach in the chart above shows the “Sons of Light” who direct all material opportunities towards God. For us, this means all of our work, all of our assets, and all of our spending and giving are directed towards God.

**How can every material opportunity be directed towards God?**

What about a soccer ball? Indeed, when Jesus said, *“make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home.”* He included all material things, including a soccer ball.

You see, a soccer ball can be a part of health and exercise for young and old. A soccer ball can be a part of learning and development for a child: i.e. discipline, team work, emotional training, employing spiritual values. Parents are charged with bringing up children. All of this works for God and it directs its use towards God. Granted, not everyone who buys a soccer ball cares about God, but they should!

The same is true of apple pie. This is not a necessity, but it is food! It should be received with thanksgiving, to nourish a body that’s used for the glory of God! This is true of all food! It must be directed towards God.

Every “thing” we purchase (shelter, clothing, transportation, etc.) should have its use directed towards God. No items are excepted. Every “thing,” including a soccer ball, belongs to God. We must use it so it helps us build our relationship with God and others. The same can be said about all of our work (domestic, paying jobs, volunteering) and our giving (of ourselves and our money).

Every material opportunity must be used to make friends of God.

Conclusion to The Parable of the Unjust Steward. The lesson for us, who are “Sons of Light,” is to direct every material opportunity towards God.



**Why study “Material Stewardship”?**

- I. We need to study “Material Stewardship” so we can glorify God.** Practically the entire Bible narrative is in a material setting. God purposed it this way. Every faithful man and woman directed their material environment towards God. Jesus, who is the perfect example of material stewardship, used material circumstances (health, housing, water, food, transportation) to teach about God. He made material applications in many of His parables: “The Debtors,” “The Talents,” “The Covetous Brothers,” and “The Rich Man and Lazarus.” Material stewardship is essential in glorifying God.
- A. Some say, “I don’t need ‘Bible Finances for Dummies.’” “I don’t have financial problems.” However, this study is not just to “Save us from financial ruin.” We may not be in “ruin.” We all can grow in our service to God, and achieve the greater goal...His Glory!
  - B. This is not a math lesson or how to balance a checkbook. It is also not a lesson on cutting coupons, investments, or retirement strategies. It is a study of relationships, values and behavior, so regardless of our financial situation we will do all we can to glorify God with what we have.
  - C. Some may be glad, “*We are finally going to fix our finances!*” That may or may not happen. Many people, no matter how faithful to God, will never hit financial benchmarks, such as having a permanent job, being free of debt, having medical coverage, or having retirement in place. We rightfully pray for prosperity and avoid pitfalls, but we must realize God did not fix poor living circumstances for Elijah, Jeremiah, or Lazarus. After feeding thousands food, impressed consumers recruited Jesus as “King” (John 6:15). Jesus’ own apostles thought he was going to restore the kingdom of Israel (Acts 1:6); i.e. food, economy, relationships, military, etc. Jesus explained in the Sermon on the Mount that what *He came to fix is us!* God can get His work done through our prosperity or our poverty. Tragically, if all we get fixed here are finances and we don’t let Jesus fix us, we have failed.
  - D. We can be “rich” or “poor,” and be failures for God; or we can be “rich” or “poor,” and be “Sons of Light.” Whether he hungered or abounded, the Apostle Paul was the same person, strong in Christ, and he gave “*our God and Father...glory forever and ever.*” (Phil. 4:10-13, 20).
  - E. This is not a “*get-rich-quick*” guide, but rather a “*get-real-quick*” study. Success is not quantitative wealth. Success is accomplished when I have bowed to Jesus as King—my King over whatever I have. In this I become a victory for God!
  - F. **THIS IS THE MOST IMPORTANT POINT OF THIS STUDY!** I need to ask, “What does my attitude and behavior on this subject do for God?” The answer must be, “With every material opportunity I am constructing my relationship with God rather than destroying it.”
- II. We need to study “Material Stewardship” so we can learn the subject from God.**
- A. Material stewardship is *abundantly* a **Biblical subject**. God purposely gave us this knowledge and made it understandable. Let’s learn from God’s Word how to value material things and how to serve Him with every opportunity.
  - B. God’s truthful principals are for every generation! Some might think we are trying to rope *grandpa’s outdated panic* on the next generation. These Biblical teachings on material matters will always be contemporary! If we do not embrace them, we are behind!
- The single—most powerful economic force in the universe is God!**
- III. We need to study “Material Stewardship” so material blessings will properly serve us.** When God created the world, He made the resources to serve his people (Gen. 1:26-31; 9:3). “*Honor the Lord with your possessions, And with the firstfruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine.*” (Prov. 3:9-10)
- IV. We need to study “Material Stewardship” so we will not violate God’s spiritual truths.**
- A. The world’s way may look easier, but its destination is destruction. “*The fear of the Lord is the beginning of knowledge, But fools despise wisdom and instruction*” (Prov. 1:7). Do not think, “We are the exception; that we can break God’s principles and get away with it.” Many think they can “beat the system,” claiming, “We don’t have to sow or labor in the harvest, and we still eat!” It’s wrong to use this approach. God’s principles are true for

each of us, just like they are true for everyone else. God tells us to move forward in His will with actions that are Divinely approved. Our pride or our desperation may lean toward foolish “quick-fixes;” bypassing truth and sound judgment.

- B. Do not dishonor God. Start with a focus on God’s glory, employing His truths. We “*should be to the praise of His glory.*” (Eph. 1:12)
- C. We must not violate God’s principles. For instance, “*whatever a man sows, that he will also reap*” (Gal. 6:7-9). Laziness, or spending money or time on sin always works against God (i.e. alcohol, drugs, stealing, gambling, pornography, etc.). These attitudes and addictions disqualify us from everlasting life, making it impossible to glorify God with our assets. (Prov. 23:20-21; 2<sup>nd</sup> Tim. 2:5)

**Let’s Go!**

**I. This must be started today!** Today, and from this point forward we can make friends of God with every material opportunity. It’s wrong to think material stewardship is tomorrow’s goal. It can be reached today! Regardless of our past behavior, regardless of our assets or lack thereof, and regardless of our work opportunities, we can start faithful stewardship today! That’s because it is not dependent upon the material *opportunities or objects*, it is dependent upon our *attitude*. It’s dependent upon what we are doing with what we have right now. Like Jesus taught in The Parable of the Unjust Steward (Luke 16:1-15), we must urgently employ wise stewardship. The repentance which Jesus teaches is immediate. Our eternity depends on it. If we have poor stewardship, we can change it today, and we must!

**II. Think of maximizing the spiritual fruit we bear with material opportunities!** Think of building eternal relationship with God and with others who serve our King. Every material opportunity should prompt us to invest in priceless relationships. We can show God to others in our work, assets and spending. Godly stewardship will set us free of unnecessary material weights and distractions. We can invest more of our hearts and time in God, family, and others.

Apathy is a spirit killer, a true enemy of stewardship!

**III. Think ahead when children are leaving the nest.** How thankful you will be then, because you started preparing now; praying with them and teaching them, by word and by example, how to be “Sons of Light” in a material world. They will not have put their faith in human power or possessions. They will trust God as their Keeper. They will prayerfully serve the King with every material opportunity. You will not have wasted your youth or theirs. (Eccl. 12:1)

**What it takes to “Get it!” Addressing challenges to receiving this study.**

**I. Put your faith in God.** We have the right God! We have the right Master for which we are stewards! Trust God’s power and His spiritual purposes.

A. This lesson is totally anchored on our faith in God. Even if we know God’s truths on material matters, we will be tempted to ignore God’s procedures, or to put Him on hold. Thus, it becomes a matter of faith; not just to know the truth, but to have the spiritual strength to do it! Pray and work that your faith in God will be increased. (Luke 17:5-10)

B. We won’t benefit from what God says on finances and value it unless we are focusing on God in the first place. Some may be tempted to fix their finances without first affixing their faith. Some of the “smartest” people on finances are failures for God and their families. Jesus put it this way, “*For what profit is it to a man if he gains the whole world, and loses his own soul?*” (Matt. 16:26)

**II. Check your attitude!** Care deeply about material stewardship. Open yourself to be created or reproved! “Create” means to start something new. If you’ve never done this, it’s time to start! “Reprove” means we swallow our pride and allow the reset button to be pushed by God (Prov. 3:7-8). We must turn to God and speak to those who are spiritually mature. “*A wise son heeds his father’s instruction, But a scoffer does not listen to rebuke.*” (Prov. 13:1)

- III. Do not compare yourself to others.** This is a useless journey. Remember the Pharisee and the publican? (Luke 18:9-14). It's so easy to observe others and justify ourselves. Please resist this temptation. God should be the focus and His Word should be our measuring stick.
- IV. Break out of your comfort zone.** Some think, "My lifestyle is who I am." God promises us "life" (*eternal and incomparable in value*). This life is full with the riches of God's grace. He does not promise us a certain "lifestyle" (*fleeting vanity*). "God has given us eternal life, and this life in His Son. He who has the Son has life; and he who does not have the Son of God does not have life." (1<sup>st</sup> John 5:11)
- V. Buckle down, overcome setbacks.** Do you feel overwhelmed, like a failure, with too much regret? Remember, God can make people from lifeless dust (Gen. 2:7). Whatever today's starting point is, God can fill us with life. We can begin fruitfulness with what we have today. "With God all things are possible!" (Matt. 19:26). "If you faint in the day of adversity, Your strength is small" (Prov. 24:10). Trust God!
- VI. Beware of extremes.**
- A. Do not be a fiscal tyrant. Material planning is not a means to control others. Some go from having their heads in the sand to being tyrants. There are times to be firm with finances (necessities), and there are times to feast (gifts, celebrations, vacations). We should be ruled first by love, kindness, and service to others. We must not "parent" our spouse – but work together with an agreement, honoring one another's mind and heart.
- B. Do not let fiscal success become a god. Some are so riveted to thriftiness that it becomes their god and their ever-waking thought; to the point of pride and obsession. Beware of extremes. "It is good that you grasp this, And also not remove your hand from the other; For he who fears God will escape them all" (Eccl. 7:18). Beware, one can become penny-wise and dollar-foolish, or penny-preoccupied and spiritually-derelict, or frugally obnoxious to the point of destroying opportunities to show others our faith in God.
- VII. Realize money is not evil** (*although "the love of it" is!* —1<sup>st</sup> Tim. 6:10). Prosperity should be good! Let's not be skewed in our attitude toward those who prosper!

God does not promise us a lifestyle.

He promises us life!

**Fruit Inspection: Read each item aloud.**

**Allow students to keep answers private.**

- God is everything to me.
- My stewardship reflects that everything I have belongs to God.
- I have been seeking to glorify God in material matters.
- I have prayed to God for wisdom in material stewardship.
- Both spouses know the total family financial picture.
- Check  which describes my attitude toward spiritual growth in material stewardship.
  - Head in the sand
  - Coasting "as is"
  - Trusting God and letting Him create my stewardship from the inside—out!

**How to Succeed in Stewardship.**

**I. It's all about God.**

- A. Good stewardship confesses that everything is about God. "The earth is the Lord's and all its fullness, The world and those who dwell therein" (Psa. 24:1). From birth-to-death our lives belong to God. Even our eternity is in God's power. The Father, The Son, and The Holy Spirit must live in us in our daily walk. We cannot expect to succeed in material stewardship unless we are wholly committed to God in all that we have. We must walk with God; committed to Him in living, in salvation, in spiritual growth, in worship, in morals, and in all responsibilities toward God and others.

- B. Consequently, everything we possess belongs to God: our body, our time, every penny, every item of clothing, our shelter, our vehicles, our electronics...everything! Nothing we have is ours alone, no exceptions...nothing! Our attitude should be like Job's, who worshipped, saying, "Naked I came from my mother's womb, And naked shall I return there. The Lord gave, and the Lord has taken away; Blessed be the name of the Lord" (Job 1:21). Our life itself is God's venture!
- C. God Himself must be everything to us. "I will love You, O Lord, my strength. The Lord is my rock and my fortress and my deliverer; My God, my strength, in whom I trust; My shield and the horn of my salvation, my stronghold." (Psa. 18-1-2)

<b>Sample Goals List</b>
<u>Spiritual Mission</u>
Personal salvation in Christ
Having a life full of God's Spirit
Having a Christ-centered home
Raising spiritually minded children
Sharing the Word: community & beyond
Etc...
<u>Material Mission</u>
Providing for family
Providing for elderly, children, poor
Education
Recreation
Etc...

- II. Put God first.** We must love God enough to prioritize His spiritual values in our material matters (Matt. 22:37). We must "seek first the kingdom of God and His righteousness." (Matt. 6:33). This means that God and His right ways must rule us. Everything we have; i.e. food, drink, clothing, etc., is secondary to our spiritual relationship with God. Our material goals must be subservient to our spiritual goals.
- A. Jesus, in the flesh, in every phase of life, demonstrated perfect stewardship. (John 8:29; Matt. 26:39). Like Jesus, we must focus first on serving God in everything.
- B. God is a jealous God. God will not take a back seat to His material creation. He commands, "You shall have no other gods before Me. You shall not make for yourself a carved image—any likeness of anything that is in the earth beneath, or that is in the water under the earth; you shall not bow down to them nor serve them. For I, the Lord your God, am a jealous God, ...but showing mercy to thousands, to those who love Me and keep My commandments." (Ex. 20:3-6)
- C. We are temporary stewards of material possessions. At the end of the rich man's life, the Lord said, "Then whose shall those things be?" (Luke 12:20). Someone else will have the same test the rich man had. Will they be rich towards God? Will we?

**III. Pray about our stewardship.** Praying for provisions is taught by Christ, as in, "give us this day our daily bread" (Matt. 6:11). We need to pray for faith and for wisdom as God's material stewards (Jas. 1:5-8). We need to pray that God will be glorified through our stewardship.

**IV. Keep life simple.** Living life large does not always translate to a more fulfilling life. One of the most beautiful times of life is when a couple is first married with very few assets; maybe lawn chairs and a card table completes their living and dining room furniture! When the point comes that they are working more for assets than working for their relationship, life has become too large. We need to weigh the impact of a larger life against our spiritual goals. "Better is a little with the fear of the Lord, Than great treasure with trouble" (Prov. 15:16). "Better is a dry morsel with quietness, Than a house full of feasting with strife" (Prov. 17:1). Life is a marathon, not a sprint (Heb. 12:1-2). Travel light. Do not be encumbered with unnecessary baggage.

- V. Be Thankful.**
- A. Be thankful we have the right God. We have the God of Abraham, Isaac, and Jacob! We have nothing and we are nothing without God. We have everything with God.
- B. "In everything give thanks" (1<sup>st</sup> Thess. 5:18). We must constantly give thanks. Everything we have should work for God's good; in response to what he has done for us! (1<sup>st</sup> Tim. 6:17-19)

**VI. Love, submit, and honor your spouse.**

- A. Husbands and wives are “one” (Gen. 2:23-24). This oneness distinguishes a couple as being their own entity, separate from the two families by which they were raised; “*Therefore a man shall leave his father and mother and be joined to his wife.*” This means couples must attend to family stewardship as a close-knit team. In-laws or other counselors may be consulted if the couple agrees, but a couple must work with each other and execute the family stewardship plan with unity within the marriage.
- B. It is not *his* money and *her* money, it is *their* money. Regardless of what each thinks, both spouses inseparably own the assets and the debts. “It is our money, our assets, and our debt.” Both spouses have the right and the responsibility to have a full accounting of the family’s financial picture. Sooner or later the whole family will be impacted with what only one person may be doing financially. There must be no withholding of information. No one should choose to ignore any family financial information.
- C. In a survey on problems in marriage, participants “listed finances either in first or second place as a cause of their problems in marriage.”<sup>3</sup> Material stewardship in a marriage eliminates this cause of problems.
- D. How to communicate.
  1. Couples must both have a heart to serve God and obey His rule, then love, submit, and honor one another (Eph. 5:21-29; 1<sup>st</sup> Pet. 3:1-7). No action should be taken which ignores or dishonors the other.
  2. Don’t dump this on the other. Neither the husband nor the wife has a responsibility exemption.
  3. Have meetings on a manageable frequency (*weekly or monthly*). Work at it together, write it down, and know what’s going on.
  4. Trust the other’s judgment. Proverbs speaks of the “virtuous woman,” saying, “*The heart of her husband safely trusts her; So he will have no lack of gain*” (Prov. 31:11). Both need to trust and to be trustworthy.
  5. Realize there are some areas in which one spouse needs to determine his or her own stewardship. One spouse cannot force the other to a level of stewardship, nor restrict the level. For instance, a woman may want to give of her time and abilities to help someone who is ill. The husband should cooperate with her so she can serve her responsibility. At judgment they will have to individually answer for their own stewardship; one person cannot say they covered for the other person.

**VII. Make a material stewardship plan.**

- A. We are ultimately planning for a life well lived for God. We must keep reminding ourselves it is not just a material plan. Keep strong relationship with God and others as the focus.
- B. A plan which works for God counts the cost. Read what Jesus said in Luke 14:25-33. Granted, Jesus applied this to discipleship. However, His point is that a wise person will count the cost with any endeavor.
  1. A plan is part of serving God. A survey found that making enough to live on is not the number one cause of financial failure. “The most common cause for the financial failure was found to be poor money management, usually with overbuying on credit.”<sup>4</sup>
  2. Good accounting is like another paycheck. “*Be diligent to know the state of your flocks, And attend to your herds; For riches are not forever...*” (Prov. 27:23-27)
  3. The plan (method) itself is not the success. It is a vital component for success, as it seriously counts the cost of our material responsibilities.
- C. Poor “plans.”
  1. “We have our own plan. We don’t need God or anyone to help us with this.”
  2. “Plan, what plan? We just take it as it comes!” A failure to plan is a plan for failure. “Winging it” is a formula for waste. What you don’t know will hurt you!

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<sup>3</sup> Building a Successful Marriage, Judson T. Landis, Mary G. Landis, 1977, Prentice-Hall, Inc., Page 317

<sup>4</sup> Ibid., Page 325

3. These “plans” may produce something, but these do not complete our service to God.
- D. A Good Plan. (*Within the next week put all items in writing on a separate sheet—for your eyes only*)
1. List goals: spiritual goals first, then material goals.
  2. List all assets.
  3. List all debts.
  4. List all expenses.
  5. Make a monthly budget: income and expenses.
  6. Make it work for God!

**VIII. Acquire a counselor, especially if we are unfruitful for God or our family.** Most of us know all the “academics” of material stewardship, yet it may not translate to fruitful action. In this case a counselor is essential.

- A. A counselor would be someone who hears our situation, advises, encourages and periodically monitors our progress. There are other areas in which sincere Christians struggle or fail, unless they have a counselor, to which one is accountable. For example, addressing health issues or overcoming an addiction.
- B. We should not be ashamed to accept this oversight if we need someone to monitor our material stewardship. *“A wise man will hear and increase learning, And a man of understanding will attain wise counsel”* (Prov. 1:5). *“Poverty and shame will come to Him who disdains correction, But he who regards a rebuke will be honored”* (Prov. 13:18). *“Confess your faults one to another...”* (James 5:16). *“As iron sharpens iron, So a man sharpens the countenance of his friend”* (Prov. 27:17).
- C. Our counselor may be a fellow Christian, relatives, elders or deacons in the local church, or a paid financial counselor.
- D. Even if we are not failing, we may want to recruit a counselor to give us an objective review of our stewardship.

**IX. Complete the following.**

- A. What are the true riches we are told to pursue in the Parable of the Unjust Steward? \_\_\_\_\_
- B. How do material opportunities either construct or destroy relationships with God and man? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- C. What scriptures teach that material stewardship is a matter of salvation? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- D. Explain how choosing a master between God and mammon is either one or the other, but not a matter of balancing the two. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- E. Faithful stewardship is a matter of directing all work, assets, family caretaking, benevolence, etc., towards God. List some ways in which a daily material opportunity, like our food, can be directed towards God? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- F. What is required of a couple to accomplish stewardship in their marriage? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**WORD—POWER.** The following scriptures strengthen us in this lesson, “Making Friends of God with Every Material Opportunity.”

**Dangers of being either rich or being poor.**

Prov. 30:8-9 *Give me neither poverty nor riches – Feed me with the food allotted to me; Lest I be full and deny You, and say, “Who is the Lord?” or lest I be poor and steal, And profane the name of my God.*

**Attitude Toward the Rich.**

Ecccl. 10:20 *Do not curse the king, even in your thought; Do not curse the rich, even in your bedroom; For a bird of the air may carry your voice, And a bird in flight may tell the matter.*

**Attitude Toward the Poor.**

Prov. 14:21 *He who despises his neighbor sins; But he who has mercy on the poor, happy is he.*

**Bad things can happen to good people and vice versa.**

Ecccl. 9:11 *The race is not to the swift, Nor the battle to the strong, Nor bread to the wise, Nor riches to men of understanding, Nor favor to men of skill; But time and chance happen to them all.*

**Advice and Counselors.**

Prov. 11:14 *Where there is no counsel, the people fall; But in the multitude of counselors there is safety.*

**Conclusion.**

- I. God requires us to be “Sons of Light” in a material world. We must take the lesson from The Parable of the Unjust Steward: Making friends of God with all material opportunities as we seek the “true riches” of His heavenly abode. Our attitude towards stewardship will either construct our relationship with God or it will destroy it.
- II. Pray, specifically asking God for guidance in making all things work for Him. This may include giving thanks, and praying for grace, wisdom, faith, mercy, reproof, and forgiveness.

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**Additional Thoughts for “Making Friends of God with Every Material Opportunity.”**

**Do we have a false sense of justification? (Matt. 19:16-22)**

It was sad that the rich young ruler valued his possessions more than his relationship with God. Notice the areas of life in which he had virtue. He said, “*All these things I have kept from my youth.*” The things he kept were, “*‘You shall not commit adultery,’ ‘You shall not steal,’ ‘You shall not bear false witness,’ ‘Honor your father and your mother,’ and, ‘You shall love your neighbor as yourself.’*”

Here’s a man who dealt honestly and justly with his neighbors, he cared for his elderly parents, and he conquered sexual temptations. These are admirable strengths! He is someone with which we would like to neighbor. But he was deceived by material idolatry. From all outwardly appearances the rich young ruler had everything going for him, yet Jesus revealed his false sense of justification.

He asked Jesus, “*What do I still lack?*” Jesus exposed him as covetous. To prove it, Jesus said, “*sell what you have and give it to the poor.*” The young man could not see his covetousness until Jesus gave him a test. Sadly, he would not give up his things for God.

What about us? We may not think we have a problem with material idolatry if we have the right baptism, worship with a sound congregation, make a profit, pay our bills, give, and abstain from sexual immorality, stealing, and dishonesty. On top of that, we may deceive ourselves into thinking that something like material idolatry does not matter if all those other responsibilities are mastered.

Other virtues will not justify us when materialism captures our hearts. This was not the lesson the rich young ruler expected to learn when he asked Jesus, “*Good Teacher, what good thing shall I do that I may have eternal life?*”

Covetousness prioritizes our stuff over the Lord. The Lord rightfully demands that He be first in our lives. We must conquer material idolatry if we want the Lord to justify us.

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### **Why have a written plan?**

The last thing most people want is paper work. Here’s why it’s good.

- It puts the facts down for all to see. It puts everyone on the same page. It makes a contract which documents agreement.
- It helps some people to have a piece of paper they are “working for.”
- It nails down the decisions and removes the need for frequent arguments. It becomes a point of reference as time goes on.
- You may be okay with “keeping it in your head,” but maybe that doesn’t work for your spouse! Do it for your spouse.

You may have another system which works successfully, but if you have not been succeeding, put in on paper.

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### **Problems in marriage.**

Material stewardship gets complicated very quickly if the husband-wife relationship is strained on some front, spiritually or otherwise.

Surveys show that 90% of marital problems involve money issues. Hopefully this series is a step towards peace. Importantly, this study should not be a wedge to make matters worse.

Prayerfully and optimistically a couple can eliminate financial arguments and focus on pleasant aspects of marriage.

If other problems are in the marriage, such as commitment or communication problems, they may need to be considered prior to addressing material stewardship.

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### **The Rich and the Poor**

*“The rich and the poor have this in common, The Lord is the maker of them all.”* (Prov. 22:2)

Have you ever noticed that many of the “rich” despise the “poor,” and reciprocally, many of the “poor” despise the “rich?” Even more baffling is when the rich put on a poor act, and the poor put on a rich act!

Also, have you ever noticed that hardly anyone thinks they are “rich?” Here’s a prevalent concept of “rich”—“Someone who has more than me.” This is not such a good definition. We might say “rich” is when we have more than daily food and clothing (1st Tim. 6:8). Truly, “rich” should first be defined by what’s eternally in us, regardless of our earthly circumstances. We should all have the riches of God’s grace that come through Jesus Christ. True riches are not measured by corruptible things, but rather by what is “*an inheritance incorruptible and undefiled and that does not fade away, reserved in heaven for you*” (1st Pet. 1:4; cf. Matt. 6:19-21). We might then measure what material goods we have, concluding we are rich compared to history, and to the rest of the world.



“Poor” could be defined as those who do not have housing, food, and clothes (1<sup>st</sup> Tim. 6:8). Some of us may classify ourselves as poor, or “grew up poor.” Most of the world, such as India, Indonesia, and parts of China, would tell us to “be quiet” about being poor. Some are poor. Jesus said “the poor you have with you always” (Matt. 26:11). We may be poor in this world’s goods, but it will not stop us from being spiritually rich in Christ, or from being rich towards God (Gal. 3:26-29; Luke 12:21). Whether “bond or free” we can be heirs of God’s promise.

We all need each other. The single—most powerful economic force in the universe is God! Within His provision, the rich need the poor as servants, and the poor need the rich for employment. When the poor man is tempted to despise the rich, he had better be thankful that someone is capable of managing riches, so the rest of us can have jobs.

To think, “I wish I were as rich as he is” means that we believe we could manage those riches. Maybe we can. Actually, most of us cannot. The rich have their burdens to bear with the level of their responsibility, and the poor have the same. God holds both responsible.

Many fear poverty more than they fear their own godlessness. Poverty is not the fruitless end. God can work through the materially poor. He cannot work through the rich or poor, who trust in “*uncertain riches*” (1<sup>st</sup> Tim. 6:17-19). “*Has God not chosen the poor of this world to be rich in faith and heirs of the kingdom which He promised to those who love Him?*” (Jas. 2:5). Contrary to what the world thinks, riches are not THE ANSWER! Trusting and serving God is THE ANSWER! Think about it. We may find more ways to glorify God through poverty than through wealth. In poverty, we may have to serve and suffer. In those things we can show God in us. “*...For to this you were called, because Christ also suffered for us, leaving us an example, that you should follow His steps.*” (1<sup>st</sup> Pet. 2:18-22)

Before we close the book on rich people, notice God had servants who were rich (Abraham, Job, Solomon) and poor (Lazarus—Luke 16:19ff; Widow—Luke 21:2). The point is, both rich and poor can be rich in the kingdom of God, but we are not dependent upon material wealth to draw closer to God.

One is not better than the other. Both the rich and the poor should not despise the other. “*Do not curse the rich, even in your bedroom.*” (Prov. 10:20); “*He who despises his neighbor sins; But he who has mercy on the poor, happy is he*” (Prov. 14:21). Both should be thankful, striving to bring good to God with their plight in life.

Glory to God and eternal life are essential to both. “*The rich and the poor have this in common, The Lord is the maker of them all.*” (Prov. 22:2)

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**Judging others with hardships.** It’s easy to put a self-righteous, legalistic spin on God’s principals for material stewardship. I may think I have financial success because I have been faithful to God, I have been moral, I have given generously, I have worked diligently, and I have spent and saved judiciously. I might conclude that those with hardships have landed where they are because they have failed in stewardship.

Beware! Job’s friends saw Job’s calamity and concluded he must have failed God. They began interrogating Job so his “unrighteousness” might be exposed and corrected. His friends were convinced Job’s problems were related to his past conduct. The scriptures show that his friends were dead wrong. They did not have all the facts. Job was righteous on all fronts; approved by God. Yet, Job had extreme calamity. Job was faithful to God and had not failed in stewardship.

How do we judge a hardship case? Regarding the poor, we might incorrectly judge, “If that poor person had just done what God says, like I do, they would not be poor;” or, “Something in their past conduct has brought their present hardship.” Such judgments tempt us to exclude God’s grace and providence in both their “hardships” and our “success.” Remember, God does not give any of us the whole picture of what He is doing. Only God knows all the wherefores and whys. Human welfare will always be subject to God’s grace and God’s spiritual purposes. We see part of the picture and we must react righteously with what we know will help, but we need to caution ourselves about drawing absolute conclusions.

## Lesson 1: Making Friends of God with Every Material Opportunity

Yes, all people must comply with God's instructions, yet our compliance does not guarantee comfortable results. Our well-being is never based solely on our performance. It is always underwritten by God's grace and providence.

Some misapply the scripture, "*All things work together for good to those who love God, to those who are the called according to His purpose*" (Rom. 8:28). The context is not telling Christians that personal finances and personal comfort will get fixed if we love God. It is telling Christians that suffering is typical for the children of God, and we should walk in "hope," knowing this is for the "good" of God's spiritual purposes. God can bless us with income and comfort, but He did not remove all suffering for Jesus; He may not remove it for us. (Rom. 15:1-3)

We should be careful in judging hardships.

**Lesson 2**

**Abounding in the Grace of Giving!**

*“Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.” (Luke 6:38)*

- Pre-Lesson Checklist.** Privately check  all that are currently being done to be “Sons of Light” in a material world.
- Believing God and His spiritual purposes, and that all things are from God, and all things are about God.
  - Urgently putting God first. Reading, believing, praying, and willing to be reproved.
  - Making friends of God with every material opportunity.
  - Have a current list of goals, spiritual and material.
  - Have a budget with both spouses on the same page. listing income, assets, expenses and debts.

**Key Points in Lesson 2.**

- ***Our giving needs to show God’s dynamics of giving!***
- ***We are distributors of God’s wealth.***
- ***The gifts of the impoverished!***
- ***We must abound in the grace of giving!***

**Introduction.**

- I. For us to understand giving, we must look at God’s incomparable giving.**
  - A. God gave Heaven’s best; His own Divine Son. (Phil. 2:5-8)
  - B. God gives by the highest motives, love, kindness, and mercy; nothing self-serving. (John 3:16; Eph. 2:4-9)
  - C. God gives what we do not deserve, nor could we supply for ourselves. (Rom. 5:8)
- II. Meet the Macedonian’s who mirror the dynamics of God’s giving.** They sent relief to Christians in Judea (2nd Corinthians 8:1-7). What’s astounding is that the Macedonians were predominately gentile-Christians, whereas those in Judea were Jewish-Christians. The Jews were not accustomed to having any kind of spiritual-social fellowship with gentiles. The Jews had to be encouraged to receive the gentile-Christians’ gifts. The Macedonian Christians willingly first gave themselves; then their assets. In their poverty they cheerfully gave, and thus impoverished themselves more, so Christians they had never met could live. They considered this benevolent action a joy! By giving, the Macedonians abounded in God’s grace and constructed a spiritual relationship with the recipients (2<sup>nd</sup> Cor. 8-9). They knew God better and experienced His grace more deeply because they gave.

The Macedonians Mirror the Dynamics of God's Giving	
Dynamics of God's Giving	Dynamics of the Macedonians Giving
Gave from His love (John 3:16).....	Joyful
Christ was impoverished (2nd Cor. 8:9).....	Gave despite deep poverty & affliction
Gave Heaven's best (Phil. 2:5-10).....	Gave liberally - beyond their power
Christ gave Himself a ransom (Matt. 20:28).....	First gave themselves
God pleads for sinner to receive grace (Acts 2:40).....	Begged Jewish Christians to receive the gift

- A. The Macedonian’s experienced the grace of giving (2<sup>nd</sup> Cor. 8:7). Giving caused the Macedonians to experience the grace of God in action. We must pursue this experience!
- B. The Macedonians abounded in the grace of giving. Giving is a grace, just the same as *“faith, speech, knowledge, diligence, and love”* (2<sup>nd</sup> Cor. 8:7). Just as these items of God’s grace must be accelerated in their use, so must giving. Hence, by accelerating our giving, we “abound in this grace.”

- C. The Macedonians were God's wealth distributors. They were agents of God. Equally, all that we give was first supplied to us by God, even what we give back to Him! King David acknowledged this when the collections were gathered for the Lord's temple (1<sup>st</sup> Chron. 29:13-16). Ultimately it's not our wealth that we are giving, we are simply God's wealth distributors! What an honor!
- D. By giving *materially* the Macedonians constructed a *spiritual* relationship with the recipients (Rom. 15:26-27). We must view all material giving as opportunities to construct a relationship with the recipients. God wants their relationship and so should we.
- E. By giving, the Macedonians were a part of Christ. It is parallel to partaking in Christ sufferings (Acts 5:40-41; 1<sup>st</sup> Pet. 4:16). We partake of Christ when we suffer persecution for His name's sake. We partake of Christ when we give!
- F. By giving the Macedonians were like God; therefore His children (1<sup>st</sup> John 3:1-3). We should be known as givers, the children of God!
- G. By giving the Macedonians knew God (1<sup>st</sup> John 4:4-7). Giving causes us to know God, as loving causes us to know God, because God is love, and if we love, God abides in us. If we give as God directs, we know God!

**III. Observe two opposite perspectives of human giving.**

- A. Heartless Nabal. King Saul murderously sought to apprehend David. David and his men, desperate for food, begged provisions from a rich man named Nabal. Nabal's response was cold (1<sup>st</sup> Sam. 25:10-11). Consequently David was preparing to execute Nabal and all the males of his house, when Nabal's wife, Abigail, intervened. She secretly took provisions to David's group, and begged David to spare her husband's life. David spared Nabal's life, but God didn't. "*The Lord struck Nabal, and he died.*" (1<sup>st</sup> Sam. 25:38)
- B. The generous widow of Sidon. She was a gentile preparing to die of starvation. She gave food *first* to Elijah, by the command of the Lord (1<sup>st</sup> Kings 17:8-16). By her trust in the Lord she never ran out of food.

**Consider these scenarios.**

**Scenario #1. Relegating Christ's kingdom to a profane status.** Chuck and Tonya confessed to themselves they were spending more of their budget for pet care than they were contributing to the work of Christ. **They have been putting their pet above the Lord.**

**Scenario #2. Blinded to the elderly.** Jerry and Sandra, a young married couple, hang out in their spare time with other young couples of their congregation. That's great! Yet, they rarely visit or spiritually encourage the elderly. Even though no money is required, **they have not been giving of themselves.**

**Scenario #3. Single person resources with others.** Julie is a single Christian who realizes the awkwardness of serving others by herself. She is conscious of the safety factor; and the limits of whom she may help, just from the standpoint of appearance. She solves this by teaming up with other single women, or joining a married couple with visits and service projects. **Julie has learned to safely employ teamwork when serving others.**

**We only have a limited opportunity to give of ourselves and our assets. It is the period of our life on earth.**

**Scenario #4. Opportunities to give God glory are all eliminated.** Ralph prides himself on being super discerning, almost detective like. He can find a reason for not helping every case that comes along. After an "interrogation," he uncovers flaws, finds ways to lay blame on the applicants, and excuses himself from responsibility. **Instead of leaning toward mercy, giving God an opportunity for glory, he leans toward being judgmental.**

**Scenario #5. Smothered in Debt.** Rocky and Reba would love to give more. They are drowning in payments. **They cannot serve God in giving because they are slaves to their debts.**

**Discussion.**

**I. The Importance of Giving.**

- A. Giving projects God's personality: God is a giver!
- B. Giving makes us like Jesus. Jesus told His twelve to serve, rather than seeking promotion in the kingdom. *"Just as the Son of Man did not come to be served, but to serve, and to give His life a ransom for many"* (Matt. 20:28). Jesus gave, Jesus served. Jesus said, *"It is more blessed to give than to receive"* (Acts 20:35).
- C. Judgment focuses on our giving. Jesus said, *"...for I was hungry and you gave Me food; I was thirsty and you gave Me drink...inasmuch as you did it to one of the least of these My brethren, you did it to Me..."* (Matt. 25:31-46).

**Fruit Inspection: Read each item aloud.  
Allow students to keep answers private.**

- Have I struggled in material stewardship?
- Have I struggled in material stewardship and need someone to help me with accountability?
- Has my giving been purposed with prayer?

**II. History of giving in the Old Testament.**

- A. Old Testament examples: some good, some poor.
  - 1. Abel offered a sacrifice. Notice these words in regard to Abel's offering, *"firstborn," "fat"* (Gen. 4:4), and *"more excellent"* (Heb. 11:4). *"By faith Abel offered to God a more excellent sacrifice than Cain, through which he obtained witness that he was righteous, God testifying of his gifts; and through it he being dead still speaks."* Abel's sacrifice is called *"gifts."* Abel truly trusted God and wanted to please Him at all lengths. He gave the first, the fat, and more than necessary. He wanted to make sure God was pleased. Yes, God was pleased!
  - 2. Abraham and Jacob gave. Abraham gave tithes to Melchizedek (Gen. 14:18-20). Trustful Jacob vowed to give a tenth (tithe) of all which God gave him (Gen. 28:20-22). Specifically, *"If you (God) give to me, I (Jacob) will give back to you."* Note these examples of Abraham, our "father of faith," and Jacob were before the Law of Moses. Although they were not under the Law of Moses, they still exhibited the same level of dedication bound by the Law. This timeless principle should guide us in our voluntary giving.
  - 3. Ruth, a young widow, gave of herself to her widowed mother-in-law, Naomi. Ruth pledged, *"...For wherever you go, I will go..."* (Ruth 1:16-17). Ruth's devotion to Naomi, garnered the respect of Boaz, who said, *"...for all the people of my town know that you are a virtuous woman."* (Ruth 3:11)
  - 4. Benevolent Boaz gave provisions in his fields to the poor (*such as Ruth*), as taught in the Law. (Lev. 19:9-10; Deut. 24:19-22; Ruth 2)
  - 5. Restored Judah robbed God of tithes and offerings (Mal. 3:8-10). Malachi declared, *"Will a man rob God? Yet you have robbed Me! But you say, 'In what way have we robbed You?' In tithes and offerings, You are cursed with a curse, for you have robbed Me, Even this whole nation."* When the Israelites had lean years of produce they distrusted God and held back their giving of tithes and offerings. They were admonished to trust God; bring their tithes and offerings, rather than fearing for the future, and holding back (*robbing God*). They must trust that God would... *"open for you the windows of heaven And pour out for you such blessing That there will not be room enough to receive it."*
- B. The Care of Strangers. (Lev. 19:34; 23:22)
- C. The Care of the Poor. (Deut. 15:7-11)

D. Israelites' Tithing, Offerings, and Gifts.

1. For the Israelites, "The law defined the first tithe as a tenth of all that was left after the first fruits were paid. This tenth went directly to the Levites for their support (Leviticus 27:30-33). A tenth was to be paid in turn to the priests (Numbers 18:26-28). A second tithe was to be paid for the entertainment of the Levites and their own families at the temple, A third tithe was to be paid every third year for the welfare of the poor, etc. (Deuteronomy 14:28). It has been estimated that the total tithes amounted annually to approximately 27% of one's gross income. The offerings were in addition to the tithes. These consisted of no less than 1/60 of one's corn, wine, and oil (Deuteronomy 18:4; Nehemiah 13:10-12)."<sup>5</sup>
2. Additionally, the Books of Exodus and Leviticus tell us the Israelites had numerous animal, food, and drink sacrifices, i.e. daily, annually, a tabernacle/temple tax, and free-will offerings. Every 7<sup>th</sup> year they were to release all debts, and every 50<sup>th</sup> year they were to release all debts and all slaves, and return all land purchased to the original owner.

**Honor the Lord with your possessions and with the firstfruits of all your increase.**

**Proverbs 3:9**

- E. In Summary, Old Testament giving: required unwavering faith, 100% personal dedication to God, compassion, purpose, honesty, and generosity.

**Survey!** Read each expression. Everyone may silently respond!  
Thumbs up ☺ / Thumbs down ☹ / Flat hand- indifferent 😐  
There can be differing answers—no discussions—just reactions!

**What is your impression when you think about...**

- Helping the needy?
- Financially supporting the teaching of the gospel?
- Helping lazy people who refuse to work?

**III. New Testament giving required of Christians.** In short, Christians need to give to anyone who pertains to the business of God.

A. Being a Neighbor.

1. Be a neighbor to others. When the command "*Love thy neighbor as yourself*" was affirmed by Jesus, a Jewish lawyer sought an exemption by saying, "*And who is my neighbor?*" Jesus eliminated this man's self-justification with the story of the Samaritan. The Samaritan was a compassionate "neighbor," whereas a priest and a Levite were not. Pointing to the Samaritan's mercy, Jesus told the Jewish lawyer, "*Go and do likewise*" (Luke 10:25-37). We must also follow the Samaritan's example. This gives an opportunity to do good for God, especially when neighbors, friends or strangers are in a crisis (i.e. unemployment, illness, death in the family, house fire).
2. Show others kindness, mercy, humbleness, a caring word, etc. (Col. 3:12ff), "*Let your light so shine...*" (Matt. 5:14-16), even to enemies (Matt. 5:43-48). One of the reasons to work is to be able to help others; "... *working with his hands what is good, that he may have something to give Him that has need*" (Eph. 4:28). Even if we have no money we can use our body in serving others.

<sup>5</sup> Minor Prophets—A Study of Micah Through Malachi, Clinton R. Gill, Pages 399-400, Copyright 1971, College Press, Joplin, MO

3. Be hospitable (Rom. 12:13; Heb. 13:2; 1<sup>st</sup> Pet. 4:9-10). Hospitality to non-family members is a true test of our love. Hospitality is giving, especially if people have an extended stay. Hospitality cares more about people than it cares about self or stuff. Even in poverty we can share what we have.
  4. As individuals we may give to local or global causes, giving to individuals or organizations.
- B. Caring for the fatherless and widows (1<sup>st</sup> Tim. 5:4-8; Jas. 1:27). If we claim to be faithful to God, to be pure in religion, and to be undefiled; we must care for those who are helpless, including widows and the fatherless. We may be eloquent in worship or talented otherwise, but it is meaningless if we do not “*visit the fatherless and the widows in their affliction.*”
1. This giving cannot be accomplished by a mere deposit in the collection plate, it involves our personal attention. Our elderly may need professional help (i.e. doctors or nursing home), but we need to care and be responsibly involved otherwise.
  2. Jesus rebuked self-righteous scribes and Pharisees who neglected their elderly parents (Mark 7:1-13). They claimed purity by washing their hands, yet at the same time they were cursing their parents to hardship, by claiming a religious exemption, “*Corbin,*” on all their assets. “Corbin” meant, “a gift,” something that was dedicated or sacred to God. Their excuse for not helping their parents was, “All that I have that might profit my parents has already been dedicated to God.” This attitude made one commandment of God (*dedicating assets—Ps. 76:11*) make another one void (*honor your father and your mother—Ex.20:12*). The conclusion from God was, “*...their heart is far from Me...*” Nothing can explain away our duty to our parents. It is essential giving.
  3. Concerning the fatherless. This could include adoption, fostering, or mentoring, encouraging, or otherwise assisting those in need.
- C. Caring especially for fellow Christians. (Gal. 6:10; 1<sup>st</sup> John 3:16-20)
1. Christians are special friends. This is where a Christian “*friend*” is closer than a blood “*brother*” (Rom. 12:10; Prov. 18:24). Christians need to be best friends, for which we spiritually invest ourselves, and for whom we would sell lands and houses. (Acts 4:32-37)
  2. Christians may give to other Christians via the local church (Acts 2:44-45; 1<sup>st</sup> Cor. 16:1-2). This assistance was collected by the church on the first day of the week. Churches of Macedonia helped needy Christians in Judea (2<sup>nd</sup> Cor. 8-9). Note this collection was never used in the New Testament to assist non-Christians. Non-Christians may be assisted by Christians on a neighborly basis, outside of the church’s treasury.
- D. Paying preachers locally and throughout the world.
1. Why pay preachers? (1<sup>st</sup> Cor. 9:1-23)
    - a. Preachers are sowing “*spiritual things,*” the incomparably eternal Word which saves, edifies, and puts God in believers. They work at defeating Satan, who continues, non-stop, devouring souls. (1<sup>st</sup> Pet. 5:8)

**The Bigness of the Cause**  
Booker T. Washington, the great black educator, called on Andrew Carnegie, the philanthropist, to ask for contributions for his educational work. It was the early 1900’s. After Washington had made his plea, Mr. Carnegie pulled out his checkbook, and wrote out a check for one thousand dollars. When Booker T. Washington saw the check he said, “*Oh, sir, I have failed to impress you with the bigness of my cause. May I come back again?*” After a second interview Carnegie tore up the first check and wrote another for \$50,000. In total, Carnegie would contribute over \$600,000 to Washington.

## Lesson 2: Abounding in the Grace of Giving!

- b. Preachers are “servants,” worthy of wages, just as other workers: i.e. soldiers, vineyard workers, flock tenders, oxen, O.T. temple/altar servants. Some would feed oxen, but starve a preacher!
  - c. “Spiritual” work warrants “material” wages.
  - d. *“Those who preach the gospel should live from the gospel.”*
2. Preachers should be paid via church contributions, such as Paul being paid by the church at Philippi (Phil. 4:14-20). Paul rebuked the church at Corinth for not doing their part in supporting him. (2<sup>nd</sup> Cor. 11:5-12)
  3. Preachers can be supported by individuals. (Gal. 6:6)
- E. Paying the expenses of the local church. All the expenses incidental with the local assembly, teaching the lost, and edifying the saved should be supplied by the members (1<sup>st</sup> Cor. 14:26ff; Matt. 28:19-20; Eph. 4:11-16). This may include Bibles, song books, study materials, a facility, maintenance, travel, etc.
- F. Not giving to “works of darkness” or deadbeats. (Eph. 5:11; 2<sup>nd</sup> Thess. 3:10)

### Why I want to give, checklist .

- “Because I believe God, I love God, and I want to be like God.”
- “Because it brings me joy!”
- “Because I am thankful. God first gave to me.”
- “Because I care about others, and not just about myself.”
- “Because I like experiencing the grace of giving.”
- “Because it is an opportunity to construct a spiritual relationship with those I help.”
- “Because I appreciate ‘The Bigness of the Cause.’ In Christ we have the greatest cause that should earn our greatest respect and our greatest response.”

#### IV. How our giving can glorify God!

- A. God comes first! (Gen. 4:4). God does not like leftovers (Mal. 1:12-14). Put God first in the budget, and then live on the rest! Covetousness does just the opposite. It puts self first, and gives God what’s leftover. We must give Him our firstfruits. (Prov. 3:9-10)
- B. With purpose—With a plan. (2<sup>nd</sup> Cor. 9:5, 7)
- C. With a servant’s heart (John 13:1-17). We should be humble, willing to wash each other’s feet. Recipients of kindness don’t usually care what kind of image you cast or what car you drive. They sense that someone cares.
- D. With honesty. Not like Annanias and Sapphira. (Acts 5:1-11)
- E. With compassion and mercy...before condemnation (Matt. 5:7). Sooner or later we will need mercy ourselves. Pray for opportunities to glorify, rather than avoiding them. We may unwittingly “entertain angels.” (Heb. 13:2)
- F. With a willing heart. *“For if there is first a willing mind...”* (2<sup>nd</sup> Cor. 8:12). Not by force or because we could not avoid it.
- G. Cheerfully, *“not grudgingly or of necessity.”* (2<sup>nd</sup> Cor. 9:7)
- H. With urgency. Not delaying. (Prov. 3:27-28)
- I. Sometimes with anonymity (Matt. 6:1-4, 14-16). There’s a difference between letting our light shine for God—vs—doing it to receive our praise.

#### V. How much must we give?

- A. Give ourselves. *“...they first gave themselves.”* (2<sup>nd</sup> Cor. 8:1-5). We need to be careful we are not automatically thinking money when it comes to giving. It’s easy to think we can’t give because we don’t have extra money. We may even promise, “If I ever get money, I will be a faithful giver.” Jesus did not wait for money to be a giver. He gave something of greater value; Himself. Luke, who wrote our third Gospel account of Jesus, was a physician who naturally had to be interested in physical preservation. However, Luke recorded Jesus words which seem to teach the opposite. *“If anyone desires to come after Me, let him deny himself, and take up his cross daily, and follow me. For whoever*



*desires to save his life will lose it, but whoever loses his life for My sake will save it”* (Luke 9:23-24). Just like Jesus we need to use ourselves up, with none left over! Do not wait for money. Many have trouble giving of their means because they cannot give of themselves. In fact, we may give money, and having not given ourselves, we haven’t truly given. We must give 100% of ourselves; giving time, energy, enthusiasm, concern, prayer, thanks, forgiveness, etc. Let us neither die rested or rusted!

- B. Give all. Not 10%, 15%, etc. (Matt.19:16-30). It’s a colossal error to think that if we give 10%, then the rest is ours to do with what we wish. Whatever percent we keep is also God’s. If we consider it all belonging to God, then we will not be restricted to a certain percentage.
- C. Give generously-liberally (2<sup>nd</sup> Cor. 9:13). Note in the Bible, some who were poorest, were most generous! Not surprisingly then, “the most generous Americans today—the group that gives the most to charity as a proportion of their income—are the working poor.”<sup>6</sup> It’s not, “What’s the least I can give?,” but rather “What’s the most?”
  - 1. The formula for receiving – is liberal giving (Luke 6:38; 2<sup>nd</sup> Cor. 9:6-7). This is not a formula for guaranteed financial returns, but rather a principle for spiritual returns. No farmer ever sowed conservatively and reaped abundantly. Many want abundant spiritual blessings from God, yet sow to Him sparingly. Our assurance of God’s blessings is hampered, not helped, by conservative giving.
  - 2. Impoverish ourselves. Some fear poverty if they give too much. Not Jesus! (2<sup>nd</sup> Cor. 8:9). Not the widow! (Luke 21:1-4). The focus is to impoverish ourselves materially so others can be rich spiritually. Making ourselves poor for God’s sake gains true riches! (Prov. 13:7)
  - 3. No one in the Bible is commended for being a “conservative” giver.
- D. Give as we have prospered (1<sup>st</sup> Cor. 16:1-2). According to our ability (Acts 11:29; 2<sup>nd</sup> Cor. 8:12). Abraham did. Jacob did (Gen. 14:18-20; 28:22). For them, it was 10% and then some. When we give as we have prospered, our amount shows God’s business is first, and that we appreciate that He gave us our prosperity.
- E. Give an amount which tangibly demonstrates that we love and trust God more than we love and trust ourselves. We must trust Him to care for us as we put Him first. (Matt. 6:33)
- F. We should do our part; not expecting others to cover for us. God requires giving based on what we have received, that reflects our sincere appreciation. Don’t invest God’s part in temporal things. (Mal. 3:8-10; Mt. 6:19-21)
- G. Be willing to give “beyond our ability” (2<sup>nd</sup> Cor. 8:3). It means cutting back, going without, missing meals, missing sleep, and working more. When we think we have nothing left to give, we find a way to keep giving. If our heart goes out to the cause, we will suffer in order to give!

**Our giving is determined by the largeness of our hearts. Our giving will be as large as our heart is in faith and compassion.**

**VI. Misguided Giving. This is giving which does not glorify God.**

- A. Giving what’s left over. God does not like leftovers. Does God come after pets, vacations, electronics, ATV’s, etc.? Give to God first! We live on what’s left.
- B. Giving to be seen of men. (Matt. 6:1-4)
- C. Giving to buy God’s favor, which cannot be done. (Rom. 11:33-36)
- D. Following another’s will, rather than your own voluntary will. (Matt. 23:4)
- E. Giving which is not purposed. (1<sup>st</sup> Cor. 16:1-2)
- F. Tokenism. Could be \$5 or \$500. Thinking... “Let’s get by the moment,” or “That ought to satisfy God” or, “What’s the least amount I can give and still make God happy.” God is “*not worshipped with men’s hands as though He needed anything*” (Acts 17:24-25). He wants us in total, not just our contributions. Paul said, “*Not yours, but you.*”(2<sup>nd</sup> Cor.

<sup>6</sup> Adam Meyerson, Imprimis, Hillsdale College, January 2010

12:14). [Top this!!! A lady said it was her family's policy to never buy cheap peanut butter. This was not just because it gets stuck in your throat. You see, she was raised in an orphans' home. She said people would donate the cheapest peanut butter they could find, and call it good. She hated it. What's the lesson? Do not donate something just for the sake of a donation, and don't donate something you would not use yourself.]

- G. Saving others when one needs to save self. For instance, a man handed cash to others, while neglecting his wife, children, bills, etc. This contradicts 1<sup>st</sup> Tim. 5:8, "*if anyone does not provide for his own.*" The five wise virgins did not help others in one instance (Matt. 25:1-13). They had to first take care of their own responsibilities.
- H. Giving only if we expect to be repaid. Jesus said to help those who cannot repay. (Luke 14:12-14)
- I. Giving only when a tax deduction is available. It is legal to deduct certain contributions. It's a problem if this becomes a stipulation for our giving. All the giving in the N.T. was done without the benefit of a tax deduction.
- J. Some want the church to help when it should not. The church is not to help in some instances.
  - 1. Do not help those who refuse to work (2<sup>nd</sup> Thess. 3:6-10). Laziness, or habitual mismanagement should not be enabled. When they get hungry, they will do something. We may have to let them get hungry. We may teach them material stewardship.
  - 2. It's not the church's responsibility to assist widows when they have family members that can (1<sup>st</sup> Tim. 5:16). This instills a principle that families should help themselves before asking the church for help.

**Whose Quarter?**

A proud little boy walked down the sidewalk, going to worship with his mother...proud because in his pocket were two quarters. One was for the Lord's contribution and the other was for ice cream on the way home. He pulled them out to take a quick inventory, trying to keep up with his mom. One quarter slipped from his hand, bouncing, rolling, then disappearing down the rain gutter. With a disappointed face he cried, "Mom! The Lord's quarter went down the rain gutter!"

**VII. Obstacles to Proper Giving.**

- A. Selfishness. This is a chief obstacle. It is because we haven't given ourselves to God (Matt. 22:37-39). Do we only care about ourselves?
- B. A bad attitude toward the poor, the needy, and gospel servants. Some cannot see or understand why anyone is needy, or merits support. We need to get involved with the needy, and with preachers and teachers of the Gospel. The need is there!
- C. Covetousness. Many love possessions more than Christ, such as the rich young ruler (Matt. 19:16-22). They seek only what Gentiles seek (Matt. 6:31-33). It's hard for us to see the danger of covetousness. Jesus warns of it constantly. (Mark 10:23-27)
- D. "It's mine!" Not so. It is God's! Do not say, "*My power and the might of my hand have gained me this wealth*" (Deut. 8:17-18). We must admit our assets can do better for God than they do for us.
- E. Because we are afraid of losing it all. We fear we may need it later or we are waiting until we have goals met so we are guaranteed to meet every contingency. Don't we trust God to take care of us as we invest in His purposes? "Losing it all" is what saves us. (Matt. 10:38-39)
- F. Broke – Financially Paralyzed. This could be because of circumstances beyond our control, or it could be because of poor stewardship. We need to fix the latter.
- G. Smothered in debt—too many payments. Learn to conquer debt, as taught in a future lesson.

**VIII. Complete the following.**

- A. List some of God's dynamics of giving. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- B. Name some persons in the Bible who were impoverished, yet they were generous givers?  
\_\_\_\_\_  
\_\_\_\_\_
- C. How can I assure that I am giving the "first" and "the fat" as Abel did?  
\_\_\_\_\_  
\_\_\_\_\_
- D. What are some ways I can give to the elderly, the sick, and needy children?  
\_\_\_\_\_  
\_\_\_\_\_
- E. What can I do to help my giving build relationships with strangers?  
\_\_\_\_\_  
\_\_\_\_\_
- F. In what occasions can I grow in the grace of giving? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**WORD—POWER.** The following scriptures strengthen us in this lesson, "Abounding in the Grace of Giving!"

**Giving unto Others.**

Eccl. 11:1 *Cast your bread upon the waters, For you will find it after many days.*

**Attitude Toward the Poor.**

Luke 14:12-14 *When you give a dinner or a supper, do not ask your friends, your brothers, your relatives, nor rich neighbors, lest they also invite you back, and you be re-paid. But when you give a feast, invite the poor, the maimed, the lame, the blind. And you will be blessed, because they cannot repay you; for you shall be repaid at the resurrection of the just.*

Prov. 11:25 *The generous soul will be made rich, And he who waters will also be watered himself.*

Prov. 19:17 *He who has pity on the poor lends to the Lord, And He will pay back what he has given.*

Prov. 21:13 *Whoever shuts his ears to the cry of the poor Will also cry himself and not be heard.*

Prov. 28:27 *He who gives to the poor will not lack, But he who hides his eyes will have many curses.*

**The Generosity of the Rich.**

1<sup>st</sup> Tim. 6:17-19 *Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.*

**Conclusion.**

- I. God gives, thus, we must abound in the grace of giving. We must not eliminate opportunities!
- II. Pray about our giving, and the good our giving does for God.

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**Additional thoughts for “Abounding in the Grace of Giving!”**

**Assistance or Adoption?**

When a stranger asks for help it puts us to the test in many ways. Should we give him (or her) money? Should we ask him questions? Should we buy him something? Should we see what it takes to get him on his way and out of our life? How will we protect our family if the person becomes threatening? Will he be an abbreviated part of our budget, or will he be an extended burden on our life? Does this person want token assistance or does he want full-out adoption?

We need to have a servant’s heart as we respond to the petitioner. We begin by knowing that God wants to adopt this person into His family through His Son Jesus Christ (Eph. 1:5). Ultimately adoption by God should be our goal. God created this person, that through his life God may be glorified (Eph. 1:6). It’s hard to visualize that potential in some people. But they should be kindly dealt with just as God has shown His kindness to us (Eph. 2:1-10). In some cases, it’s observed that the petitioner is at fault, and has caused his own peril. This needs to eventually be fixed, but this must not obscure the focus. Do not use this a means of exempting ourselves from this person’s life or eliminating an opportunity to introduce someone to Jesus. The overall focus, adoption into God’s family, should steer our course of action.

As far as material response is involved, be ready to give. Remember the words of Jesus, *“Inasmuch as ye did it unto the least of these my brethren, ye have done it unto me”* (Matt. 25:34-46). A person has come into our path, and whether or not they are “the least,” we need to treat them as if they were Jesus Himself. Jesus tells me, *“Love thy neighbor as thyself”* (Luke 10:27-28). Mercy and compassion need to be our first instinct, as was demonstrated by the “good Samaritan.” Generosity, instead of cold-heartedness needs to be our attitude, just as Abigail upstaged heartless Nabal in caring for David and his men (1<sup>st</sup> Sam. 25). Yes, assistance is involved, which requires that we give up part of ourselves, but it drives towards adoption, that with us they may be joined to the family of God. God gave the best of Heaven, Himself, so He might gain undeserving sinners like us (Rom. 5:8-9). Knowing that we are God’s wealth distributors, the opportunity to give should not be avoided, but welcomed!

Money is usually not the full problem and consequently money alone will not be the full answer. However, a material gift may be involved. One day’s food, i.e. “daily bread” is a sound approach (Matt. 6:11). We are guarded, rightfully so, about enabling an addict or a dead-beat. So out of love, we should rarely forward cash. Offer food, fuel, or housing for a day or two; in a manner that guards the recipient and our family. This means we may not, in some circumstances have them stay at our house; in other circumstances they may. But remember, the true test of hospitality is not sharing our homes with friends, but rather sharing our homes with strangers. Tell them it is God and His gifts which are being offered. Speak of the greatness of God. Tell them our desire is for them to have God 100% in their lives. They may be willing to hear the truth of God’s word, or they may not. Our emphasis is that we truly care that they have life through Christ; that through Him they can overcome the world. If they reject our godly help or our spiritual message, then at least we planted the seed.

If they allow, we can discuss their life’s circumstances: possibly failed relationships, failed health, or failed finances. Gently inquire about their needs and concerns, and teach how joy, peace, and healing are spiritually found in Jesus. A small gift might be warranted in some instances; but sharing eternal hope should be our standard practice. This is an opportunity which puts someone else into our lives, and us into their lives.

Now back to our question, “Does this person want token assistance or does he want full-out adoption?” Sometimes it’s one, sometimes the other. Either way, let’s offer to assist them on a godly basis so God may have an opportunity for their adoption.

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**“We can give ourselves.” By Dee Bowman**

There are many gifts which are of greater value than money. Time, for instance. And energy. And enthusiasm. And concern. Do you give any time to God? How much time do you give in attending to and

improving your character so that you can “let your light shine”? And much good could be done for the cause of Christ if only the energy necessary to get the job done were expended. Furthermore, only the successful, the winners, those that overcome really see the value of giving some enthusiasm, some zeal to a project. And how about giving thanks? Anybody can and yet almost nobody does. It is important that we invest the time, energy, and zeal in Christ’s cause so that we can confidently show the world our dedication to our own salvation and to the salvation of the world. But we will not give time, expend energy, enthusiastically participate until we first give ourselves. (Searching the Scriptures, February, 1981)

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### **Caring for the Elderly – Basic Giving**

Any amount of money can define a relationship. In the movie, *Trip to Bountiful*, a couple has his mother living with them. The mother is mentally “slipping.” The wife and her mother-in-law have a power grabbing tug-o-war throughout. The only benefit the wife sees in the arrangement is getting control of the mother-in-law’s pension check. It’s entertaining to see the despised mother-in-law find ways to prevail. The wife did not consider it an honor to care for her elderly mother-in-law.

Caring for the elderly is basic giving. It’s a pity when we cannot see joy, blessings, and opportunity in caring for our elderly. Too many times the relationship with the elderly is reduced to mere money. Perfectly capable adults leech off their parents or want them to get out of the way, hurry up and die, so they can have the inheritance. They rarely visit or care for them while living, but promptly attend the probating of the will after death.

Heed this warning. *“Ye shall not afflict any widow, or fatherless child. If thou afflict them in any wise, and they cry at all unto me, I will surely hear their cry; And my wrath shall wax hot, and I will kill you with the sword; and your wives shall be widows, and your children fatherless.”* (Ex. 22:22-24)

Caring for our elderly defines our religious dedication. If we claim to be faithful to God, to be pure in religion, and to be undefiled; we must care for those who are helpless, including widows and the fatherless. We may be eloquent in worship or talented otherwise, but it is meaningless if we do not *“visit the fatherless and the widows in their affliction”* (Jas. 1:27). *“If anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever”* (1st Tim. 5:8). Jesus rebuked self-righteous scribes and Pharisees who neglected their elderly parents (Mark 7:1-13).

Caring for our elderly involves our personal attention. Our commitment to our elderly will likely alter our schedule, test our love and patience, impact our budget, and physically and mentally exhaust us. But this is why we are here, and this will likely be the plight of our children, when they care for us. If ever there was a case of *“Blessed are the merciful, for they shall obtain mercy,”* this is it! (Matt. 5:7). Some day we will need dedicated care from our children. When our elderly have passed on, we will not regret giving them personal attention; the love, time, money, and energy we spent on them.

Caring for our elderly is an honor! It’s rich! It’s basic giving!

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### **Caring for the Fatherless**

Every child needs caring parents. Throughout history it has been a devastating hardship for children to be “fatherless.”

In the typical sense this would mean someone whose father is dead. But in a practical application, many children today are without a father figure. Some do not have a mother figure.

While fostering or adoption may be something we can do, some are not able to do such. However, many more can mentor such children, including them with the activities of your own children, both spiritual and physical. Even couples who are childless, can “parent” with their encouragement, care, and guidance. This requires that we give ourselves.

We have an epidemic of parental neglect in our society. Let's open our eyes and do what we can. It serves God.

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**“How much, preacher, do we have to give? What Percent?” By Robert Turner**

A sincere but misguided man once approached me with a list of his expenses (rent, food, taxes, etc.) and a statement of his income, and asked me to tell him how much he should give to the Lord. He was dismayed and shocked when I said, "All of it!"

But I honestly believe my answer was correct. We are missing the whole point of "giving" when we allot 10%, 20%, or 30% of our possessions to the Lord, and think the remainder is ours to use as we see fit. There was no compromise in Jesus' answer to the rich young man -- Matt.19:16-30. "Go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven; and come and follow me"....

Some will object, "But a man has to live!!! Does he? Did James, who died by the sword or Herod? Did Paul, "ready to be offered?" No, a man does not have to live in comfort and security here, in order to live in heaven. But there is something he does have to do here -- he must present his body "a living sacrifice, holy, acceptable unto God, which is your reasonable service." (Rom.12:1)

If and when we learn to dedicate ourselves wholly and fully to the service of the Lord -- to realize that as such we are not our own -- then and only then will these money questions be resolved. Preaching on "Giving" will do little to solve the problems. We must preach and practice some good hard sermons on LIVING. (Plain Talk, Vol. 4, No. 7, Page 5. Aug. 1967)

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**Support of Preachers**

Thankfully many Christians have a good attitude toward preachers and their support, but since New Testament times, payment of preachers has often been neglected by Christians. Promises of wages were not kept, and the scrutinizing of a family's comfort level was cruel. Preachers, in a catch-22, would not always state their case, afraid of being accused of greediness.

These attitudes have relegated noble laborers to "panhandler" status. This has left preachers financially strapped, their families bitter toward brethren, heavily indebted, a damaged reputation for the preacher in the community, and consequently a damaged reputation for the church and for Christ in the community.

We need preachers! "*How beautiful are the feet of those who preach the gospel of peace.*" (Rom. 10:15). When the lost have good and honest hearts, and they hear and obey the gospel, they are saved. For this, we need faithful men who are skilled in the Word and diligent in work.

Now many of us can think of a bad egg, a preacher that wasn't worthy of support, or one who was greedy. Such should not be supported at all. However, do not let bad experiences define our attitudes. We should not want the preacher's family to fall short because of our greediness.

Most of us can think of a preacher that is worth his salt. He works diligently in the Word (Luke 10:7; 1<sup>st</sup> Tim. 5:18), and provides for his family as any Christian husband should. If we care about Christ, and we are a friend of the Gospel, we will be that preacher's best friend. We will ask, "How much support do you need?" and we will do all we can to supply it. We would not expect him to donate his services to us. If we are fully behind the work he is doing, we will see that he has the resources to get the work done. We should "err" on the side of generosity.

Worthy preachers are capable of assessing their needs and supervising their own budgets. Let them live without scrutiny.

Let's serve God in this.

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**Passionate “giving” for worldly causes.**

When we consider the passionate giving done for politics, religious error, and immoral causes, it can shame us who give meagerly for the incomparable causes of God.

In the scriptures those who worshipped idols gave their all, sometimes even their own offspring, in sinful sacrifice to vain idols. Why, because they believed these idols assured their future and fulfilled their lusts. Today we see immorality (i.e. alcohol, gambling, homosexuality) supported richly by those who desperately want to further their cause. Some dig deep to fund their political party. These are devoted givers!

Are we as passionate about the eternal purposes of our eternal God as the world is about their vain or sinful purposes? Would the greatest commandment be reflected in our giving? *“Love the Lord your God with all your heart, with all your soul, and with all your mind.”* (Matt. 22:37)

Give passionately for God!

### Lesson 3

#### A Mind to Work!

*“...To work with your own hands, as we commanded you, that you may walk properly toward those who are outside, and that you may lack nothing.”*

(1<sup>st</sup> Thess. 4:11-12)

**Pre-Lesson Checklist.** Privately check  all that are currently being done to be “Sons of Light” in a material world.

- Believing God and His spiritual purposes, and that all things are from God, and all things are about God.
- Urgently putting God first. Reading, believing, praying, and willing to be reproved.
- Making friends of God with every material opportunity.
- Have a current list of goals, spiritual and material.
- Have a budget (both spouses on the same page); listing income, assets, expenses and debts.
- Abounding in the grace of giving.

#### Key Points in Lesson 3.

- **God is a worker!**
- **God’s people are workers.**
- **Myself: “The work of God!”**

**Introduction.** As “Sons of Light” in a material world we should work because God first works for us!

**We must have a mind to work!** Nehemiah exhorted the Israelites to work; rebuilding the walls of Jerusalem. They had neglected the project for decades, but now that they had a *“mind to work.”* They completed it in 52 days! (Neh. 4:6; 6:15-16). The result was that the enemies of Israel perceived that their *“work was done by our God.”* Many today are not of a *“mind to work.”*

**“Work” is not a bad word.** Work can be hard, but it can also be fulfilling and sometimes fun! Work is God given. God has not purposed any man or woman primarily for leisure. Mostly, do not consider work as punishment. Work was a blessing for Adam before any punishments were imposed! (Gen. 2:15)

#### **Contrast Joseph with Christians at Thessalonica.**

Consider Joseph, kicked out of the family by his brothers, enslaved by Potiphar, unjustly imprisoned, and then delegated to work for the government. In all these circumstances Joseph was a good worker. It worked for God! (Gen. 37-50). Joseph proved that his *“work was done by our God.”*

Consider some Christians at Thessalonica. How shameful, God’s people; *“not working at all, but are busybodies.”* What was Paul’s admonition? *“If anyone will not work, neither shall they eat”* (2<sup>nd</sup> Thess. 3:10). Otherwise, Paul wrote that Christians who will not provide for those for whom they are responsible (wife, children, elderly) are *“worse than an unbeliever”* (1<sup>st</sup> Tim. 5:8). Christians who do not answer the call to provide for their own are not justified by their piety in *“the right salvation, the right church, or the right worship.”* Lazy is a bad word, especially when the irresponsible person claims to be a Christian.

**Work is not just a “paying job.”** For us work can mean: a job for income, domestic duties, or volunteering, and maybe all three! Work does not stop just because we are off the clock.

Ultimately, work is not just for earthly survival. Work reflects God. Work is a gift of God which affords us spiritual opportunities. Our lives must show that our *“work was done by our God.”*



**Survey!** Read each expression. Everyone may silently respond!  
Thumbs up ☺/Thumbs down ☹/Flat hand- indifferent 😐.  
There can be differing answers—no discussions—just reactions!

**What is your impression when you think about...**

- Eating?
- Working Hard?
- Lazy people?
- Thieves?

**Consider these scenarios.**

**Scenario #1. Loafing until unemployment runs out.** Jeremy isn't job searching until the last unemployment check clears. **Jeremy doesn't recognize his own financial crisis, much less his poor stewardship.**

**Scenario #2. Connor and Tabitha are the busiest retirees on earth.** They don't get paid for the volunteer work they do, but they never let that stop them. **Connor and Tabitha work voluntarily for others.**

**Scenario #3. Proud about being lazy.**

George's goal in life is to do as little as possible. **George has an ambition for underachieving.**

**Scenario #4. Rochelle is busy.** What is she doing? She watches TV, calls, texts, and socially networks, while neglecting her family, home duties, and others in need. She gets tired. **Rochelle is "busy" with idleness.**

**Scenario #5. Turning down a promotion for a good reason.** Omas considered a supervisory position he was offered at work. Even though it meant more money, it would take irreplaceable time from his family and his duties as an elder of the church. **Omas decided there can be more important things than job promotions.**

**Fruit Inspection: Read each item aloud.**  
**Allow students to keep answers private.**

- Have I/we prayed to God for wisdom in material stewardship?
- Do I/we put God first in my/our budget?

**Discussion.**

**I. The Importance of Working.**

- A. Work glorifies God. Work is part of the definition of God. He worked during creation (Gen. 2:2-3), and He works "until now" (John 5:17). When Judah's enemies saw the amazing work done by God's people, "they perceived that this work was done by our God" (Neh. 6:15-16). All we do must reflect that we are the result of God's work.
- B. Work gets needed task done. Whether it is at home, at a business, or while volunteering, there's plenty that needs to be done. "The lazy man does not roast what he took in hunting, But diligence is man's precious possession." (Prov. 12:27)
- C. Work provides our living. For Adam and Eve to acquire their daily living they were instructed to "tend and keep" the garden. God required them to work even before the ground was cursed (Gen. 2:15), and they had to work more after it was. "In toil you shall eat of it all the days of your life." (Gen. 3:17-19)
  1. God gives "work" as the first resort for income. (Prov. 12:11)

2. Work, both jobs and homemaking, provides for self and family. Do not be outpaced by an ant! (Prov. 6:6-11; 1<sup>st</sup> Tim. 5:8, 13; Titus 2:4-5)
- D. Work works for others.
1. Work assists others. Eph. 4:28, "... let him labor, working with his hands what is good, that he may have something to give him who has need." The person who selfishly works only for his own good sets his bar too low, and frequently falls short of his goal. Whereas, the person who aspires to help others with his own work, will rarely lack. (1<sup>st</sup> Tim. 6:17-19)
  2. Work influences others, for God's sake. No one admires a bum. "*Do you see a man who excels in his work? He will stand before kings; He will not stand before unknown men*" (Prov. 22:29). We can draw people to God through our work. Paul wrote, "*work with your own hands...that you may walk properly toward those who are outside*" (1<sup>st</sup> Thess. 4:9-12). People will not receive what we say about Jesus if we are lazy.
- E. Work builds morale. Working hard and having something to show for feels great! We all need to feel useful and full of purpose. "*Laziness casts one into a deep sleep, And an idle person will suffer hunger*" (Prov. 19:15). A lazy person pulls down the morale of others too!

**Opportunity for Example**

Larry wants to retire young so he can have more time to spread the gospel. What he fails to understand is that one of his best opportunities for showing Christ is his job. Because of his job performance, people would witness his spiritual credibility and be open to hearing about his eternal hope. If he quits his job, he may eliminate a powerful opportunity for his light to shine.

**II. How work...works?**

- A. Work...works because of God's universal design. The single—most powerful economic force in the universe is God! The man who ignores God and His purpose, "*Earns wages to put into a bag with holes*" (Haggai 1:6). God's formula for a successful economy is based on our faith, righteousness, industriousness, diligence, trust, and service. The world's economy, absent from God, works largely on fear, greed, and dishonesty.
1. If we proceed in an economy which excludes God, an entire world of "prosperity" will be worthless. (Matt. 16:26)
  2. Historically heathen nations would credit idols when the economy improved. They were gravely mistaken. In truth, every nation's prosperity is under the control of God (Dan. 4:17; Prov. 14:34). In idolatrous Egypt, it was Jehovah, not the idols, who provided bumper crops for 7 years, and subsequently imposed a world-wide famine for 7 years (Gen. 41). Then for the Israelites, it was Jehovah who provided manna from heaven when there was no farming and no commerce for 40 years (Exodus 16). Don't think any policy, political party, or economist can fix the economy by themselves. It will work if God wills it to. God will not be overridden by anyone. (James 4:13-16)
- B. Work yields rightful prosperity. It's right to prosper. It's right to bring home a paycheck or to make a profit in business. It's right if we attain riches. "*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. As for every man to whom God has given riches*

**"Fun" Work!**

Stanley had jobs which some would consider not fun; hauling hay and washing dishes. He and his co-workers made it fun: it's a game, "How fast can we get it done?" Along with working hard he made great friends and great memories!"

*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.”* (Eccl. 5:18-19)

- C. The more one works, the more opportunities one has. *“The way of a lazy man is like a hedge of thorns, But the way of the upright is a highway”* (Prov. 15:19). Busy people usually have unending requests for their services. Lazy people cannot find work and work never comes looking for them. (Matt. 25:29)
- D. Work...works, even if it doesn't pay! Unemployment is often unpreventable. Yet we should not stop working altogether! Volunteering is good for us...and for God. Clean, wash, pick up trash, ask “who needs help,” and help people who won't ask but obviously need it. Don't stop working!
- E. Work doesn't work forever. Use youth now!! Like an athlete, time is limited. The average career for an NFL player is 3½ years; NBA is 5 years; MLB is 6 years. Even if we are not pro athletes, our window of working time is limited. All we have for certain is now. Time is once our greatest friend, and then our greatest enemy. (Eccl.12:1-8; James 4:13-5:6)

### III. WORK. Work hard!

- A. Give it all you've got! *“Whatever your hand finds to do, do it with your might; for there is no work or device or knowledge or wisdom in the grave where you are going”* (Eccl. 9:10). *“In the service of the King, excellence is the minimum standard.”*<sup>7</sup> Remember Joseph! Even when a job is not worth doing, it's worth doing right!
  - 1. Moses wanted to shirk duty with excuses: *“Who am I”* (Ex. 3:11), *“They will not believe me”* (Ex. 4:1), and *“I am slow of speech”* (Ex. 4:10). God did not accept Moses' excuses.
  - 2. The one talent man hid his talent (Matt. 25:24-30). He was punished.
  - 3. Focus on maximum service, not self-exaltation. (Matt. 23:12)
  - 4. Our potential may require us to work longer, sleep less, get more education, or make some personal sacrifices. Be sure your proficiency serves God.
- B. Work as if working for the Lord (Eph. 6:5-8; Col. 3:23). Go to work, thinking, “This is for God,” or, “God is my first boss.” This helps, especially when attitudes are tested. Working hard may reap prosperity and more opportunities. *“...the hand of the diligent makes rich”* (Prov. 10:4-5). Do not miss the focus. The focus is not getting rich, but getting industrious, and doing our best. Conversely, unplanted seed never grows anything.
- C. Work with good will (Eph. 6:7). Pleasant co-workers make the difference between day and night. Be pleasant, without complaining.
- D. Do not compare self to others in effort or wages. (Matt. 20:1-16)
- E. Lazy workers are detestable. One who is chronically absent, tardy, or gives a minimal performance is a turn-off. *“As vinegar to the teeth and smoke to the eyes, So is the lazy man to those who send him.”* (Prov. 10:26)
- F. Don't die rested. We will have time to rest after this life is over. (Rev. 14:13)

<p><b>Don't Die Rested.</b> When Mae Kern, an elderly Christian of Bedford, Indiana was asked, “Why don't you stop, take it easy, and let others take care of things?” Her response was, “I don't want to die rested.” She didn't!</p>
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### IV. Be thankful for work opportunities.

- A. Thank God, and thank those who provide work opportunities. We have prayed for “*daily bread,*” now we should give thanks.
  - 1. The prodigal son deemed a job offer as an act of mercy from his father (Luke 15:17-19). The son's attitude was to be thankful for any opportunity his father would give him.

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<sup>7</sup> Selected, author unknown

2. Ruth, a young widow, was willing to do the lowly, yet noble task of gleaning, so she and her mother-in-law could eat (Ruth 2:1-3). Ruth was thankful.
- B. Many workers are grumpy to bosses, to fellow-workers, and even to customers. These people are not thankful. This would not be characteristic of those who work “...with fear and trembling, in sincerity of heart, as to Christ...with goodwill doing service...” (Eph. 6:5-8)

**V. Resting has virtue.**

- A. God rested (Gen. 2:1-3). Jesus rested (Luke 8:22-23). Israelites rested. (Ex. 20:8-11)
- B. We need to refresh ourselves with sleep, meals, recreation, vacations, visits, music, games, worship, etc.
- C. Resting needs to be the minor, not the major. Work first, rest second.

**VI. Beware of extremes.**

- A. Identified only by work. What we do for a living or what we have is not who we are. If we are known only by our work, it is not enough. Ultimately, we need to be identified by our relationship with God, “...so now also Christ will be magnified in my body, whether by life or by death. For to me, to live is Christ, and to die is gain.” (Phil. 1:20-21)
- B. Forsaking God to work. We would have no job and no economy if it were not for God (Matt. 6:33). Do not forsake God because of work.
- C. Being a Work-a-holic. “*To everything there is a season, A time for every purpose under heaven...*” (Eccl. 3:1-8). All work and no play not only makes Jack a dull boy, it can also make Jack negative, burned out, bitter, and spiritually deficient. The goal of material stewardship is not simply to make a living; it is to support a life worth living, which in total, serves God. Endless traveling, overtime, and promotions may not be what’s best for a person. Labor on this basis gets work done, but it is mechanized without fulfillment; leaving the laborer empty in relationships and absent of spiritual fruit. (Eccl. 2: 17-20)

**“How’s that workin’ for ya?”**

Some people won’t give up on a failed philosophy. To quote the inimitable Dr. Phil, they should be asked, “How’s that workin’ for ya?” Also asks, “Does it leave you broke, owing others, or stressing out your wife; a perpetual failure when it comes to material responsibilities?” Furthermore, “Are you neglecting working opportunities you could use right now to glorify God?” With these problems, it’s time for a change.

**If one of these is your story...It’s not working!**

- I have a vision for which I am working hard...I know it’s left us in peril for years...but hang with me.
- In order to eat, I don’t work, I borrow from friends ...I don’t have a problem with this because I plan to pay them back. Honesty is not my problem. I just need to borrow frequently.
- I’m highly talented. Even though we’re broke, I refuse to do manual labor.
- I’m an elephant hunter. When I get one, everyone really thanks me. I haven’t killed one in a long time. I refuse to hunt smaller animals because I am an elephant hunter. Until I get an elephant.... I’m staying broke.
- I have a complicated system; it’s ingenious! Do you have several hours? I can explain. I don’t have time to work, but I have time to explain it.
- I left my day job, making a little, for my dream job, making less.
- I’m taking time to pray about my financial crisis. I’m just not working while I’m praying.

Now, answer honestly, “How’s that workin’ for ya?” When it’s not working, change plans. Keep your day job while pursuing your dream job. Do what works for your family! Do what glorifies God.

- D. A paying job is not the end, but rather the means. A man’s “job” is just part of his work. A man may think because he succeeds at work, he is complete. Indeed, it’s good that he’s not a deadbeat. But, who he is at work is secondary to who he is at home (1<sup>st</sup> Tim. 5:8). He needs to pull his weight in nourishing and cherishing his wife and bringing his children

“up in the training and admonition of the Lord” (Eph. 5:28-29; 6:4). Some husbands have brought home a paycheck; then thoughtlessly ignored their wives and dumped on her every domestic and parenting burden.

**VII. Alternatives people use to avoid work.**

- A. Abusing government handouts. Thank God we have a government which frequently rescues those in a financial crisis (1<sup>st</sup> Tim. 2:1-3). There are legitimately qualified recipients of this kind of assistance. However, if one is simply a governmental parasite, it is wrong, even if it is accessible.
- B. Bumming. “Withdraw thy foot from thy neighbor’s house, lest he be weary of thee, and so hate thee” (KJV Prov. 25:17). “...If anyone will not work, neither shall he eat.” (2<sup>nd</sup> Thess. 3:6-12)
- C. Stealing (Eph. 4:28). Thieves are deceivers, lazy people who shall suffer the judgment of God. (Rom. 1:29-32)
  - 1. Stealing from parents. “Whoever robs his father or his mother, And says, “It is no transgression, The same is companion to a destroyer.” (Prov. 28:24)
  - 2. Stealing from brethren. Some look at fellow Christians as a soft target.
  - 3. Stealing from neighbors, businesses, or the government (fraudulently receiving entitlements or tax evasion). Some think they are brilliant because they steal and get away with it. Actually it doesn’t take much intelligence to steal; only a dishonest and dishonorable heart.
- D. Dictatorship. This is where one person controls another, requiring others to work or beg for their selfish gain. This is coercion. It’s shameful, lazy, disobedient to God, and often cowardly. Many wives have had to scrape out a living, or even beg, while serving such a tyrant. Such husbands, pride themselves as the head of the house, but “they are worse than unbelievers.” (1<sup>st</sup> Tim. 5:8)
- E. Immoral in business. It’s tempting for some to get money by stealing, criminal acts, or working jobs which compromise one’s relationship with God.
  - 1. Taking advantage of employees. (Jas. 5:1-6)
  - 2. Taking advantage of employers, stealing product or wages.
  - 3. Taking advantage of the poor or widows. (Amos 8:5-6; Matt. 23:14)
  - 4. Dishonesty in business, such as “falsifying balances.” (Lev. 19:35-36)
  - 5. Peddling ungodly, immoral products. The idolatrous “trade” books at Ephesus were burned (destroyed) in honor of Christ. (Acts 19:18-19)
- F. Witty schemes. These are “systems” which promise to outsmart orthodox economics. We must heed sound judgment. “He who tills his land will have plenty of bread. But he who follows frivolity will have poverty enough!” (Prov. 28:19)
  - 1. Get-rich-quick schemes. We must reject “business opportunities” which boast luxury, “unbelievable returns with very little investment;” i.e. ponzi schemes, pyramid schemes, etc.
  - 2. Relying on luck. Thinking “When my ship comes in...we’ll be rich!” Luck occurs occasionally. Indeed, “...time and chance happen to them all” (Eccl. 9:11). But should we bank on it? No! Luck happens to nearly nobody. Conversely, daily labor provides for virtually everybody. Stick with work...not luck!!! Daily labor is God’s way.
  - 3. Gambling, playing the lottery, and scratch tickets. It’s a “snare” and “destruction” for any person to desire to be rich (1<sup>st</sup> Tim. 6:9-10). This is not

**Still Working**

Elaine qualified for a pension, but it came with a catch. For every dollar she earned, she had to give a dollar back to the pension fund.

She, with good health, still wanted to work, and have unlimited income. She gave back the whole pension and went to work. It worked!

good stewardship; it's a prospective waste, virtually every time! Conversely, people who work— prosper virtually every time.

**VIII. How to get jobs.**

- A. Apply!
- B. Be urgent and persistent. Move your feet. Get busy knocking on doors. Don't wait for jobs to come to you. Online applications are usually necessary, but don't stop there.
- C. Look respectful, be respectful, shower and groom. Example of Joseph. (Gen. 41:14)
- D. Be willing to start small. *"For to everyone who has, more will be given, and he will have abundance; but from him who does not have even what he has will be taken away"* (Matt. 25:29). Be willing to do undesirable work: cleaning, mowing, washing cars, washing dishes, etc. Many C.E.O.'s began as janitors or clerks.
  - 1. Be a good worker at all levels of employment. Employers seek good workers.
  - 2. Trust is earned. Do small things well. People (and God) will trust you with greater things.
  - 3. Start working – even for little pay.
- E. Get available education. (Luke 2:52)
- F. Volunteer. It works for God and others, and it is meaningful on a resume. It's always good to be seen working. Volunteering keeps our work from stopping!
- G. Have a no-excuses attitude. [Top this!! Maria was diagnosed with a disabling medical condition. As a result, she was dismissed honorably from her job and granted disability income. Still she thought she should be working...doing something. Some friends were afraid if she got another job, she would disrupt her disability income and her vital health insurance. Her friends were frustrated. They wanted Maria to stay home, stay safe, and focus on recovery. But every time she turned around she got jobs! She was hired by Wendy's, then Safeway, then a janitorial service; and then she launched her own business. She also did volunteering at the library and at the local food bank. Here's Maria, with a seriously disabling medical problem, and her friends were pressing her, "Would you quit getting jobs?!!" but she keeps getting jobs. Contrast this with some healthy people we push, pull, and drag into jobs, who say they "can't get a job." Figure that!!]

**My work checklist** . (Privately check all that apply)

- "I am thankful to be capable of working."
- "I am thankful to have work."
- "I want to work because of what it accomplishes for God, family and others."
- "I work, even when circumstances are not perfect."
- "I work with joy, without complaining."
- "I work, without comparing myself to others."
- "My work shows that I am God's work."

**IX. Reasons for not working in a job. (Suggest possible solutions)**

- A. "I'm afraid," *"...there is a lion in the street."* (Prov. 22:13).
- B. "I can't find a job."
- C. "I'll only work if I am the boss."
- D. "I'm too qualified to do entry-level work. I would work if I had a "good" job. I want a job where the work and the wages dignify me."
- E. "I just don't see myself doing that job."
- F. "Part time jobs are not worth it."
- G. "I don't like the boss and fellow-workers."
- H. "I have no skill or training."
- I. "I'm disabled."

**X. The Ultimate Work!**

- A. The ultimate work is the work which God is doing in us (Eph. 2:10)! Joseph found himself in some unenviable jobs: slave and prison worker (Gen. 37, 39-40). Even in these horrible

circumstances Joseph turned out as a great product of God’s work. God was seen through Joseph!

- B. The ultimate work is not our work to survive physically, although we should be dedicated to get this done. This work should enable us to complete spiritual work.
- C. The ultimate work is what God is doing in us. When people see us they should perceive “*this work was done by our God.*” (Neh. 6:15-16)

**IX. Complete the following.**

- A. How has God demonstrated that He is a worker? \_\_\_\_\_  
\_\_\_\_\_
- B. In what ways can I maximize my work opportunities?  
\_\_\_\_\_  
\_\_\_\_\_
- C. What must others see which shows that my work is God’s work in me?  
\_\_\_\_\_  
\_\_\_\_\_
- D. Why is it important for me to be good worker at home? \_\_\_\_\_  
\_\_\_\_\_

**WORD—POWER.** The following scriptures strengthen us in this lesson, “A Mind to Work!”

**Enjoyment of Labor and Prosperity.**

Eccl. 3:12-13 *I know that nothing is better for them than to rejoice, and to do good in their lives, and also that every man should eat and drink and enjoy the good of all his labor – it is the gift of God.*

**The need to venture.**

Eccl. 11:3-6 *In the morning sow your seed, And in the evening do not withhold your hand; For you do not know which will prosper, Either this or that, Or whether both alike will be good.*

**Laziness.**

Prov. 20:4 *The lazy man will not plow because of winter; He will beg during harvest and have nothing.*

Prov. 20:13 *Do not love sleep, lest you come to poverty; Open your eyes, and you will be satisfied with bread.*

Prov. 18:9 *He who is slothful in his work Is a brother to him who is a great destroyer.*

Prov. 19:24 *A lazy man buries his hand in the bowl, And will not so much as bring it to his mouth again.*

Prov. 26:16 *The lazy man is wiser in his own eyes Than seven men who can answer sensibly.*

**Working today.**

Prov. 27:1 *Do not boast about tomorrow, For you do not know what a day may bring forth.*

**Purity in business—versus—corruption.**

Prov. 16:8 *Better is a little with righteousness, Than vast revenues without justice.*

Prov. 28:8 *One who increases his possessions by usury and extortion Gathers it for him who will pity the poor.*

Prov. 11:1 *Dishonest scales are an abomination to the Lord, But a just weight is His delight.*

Prov. 13:11 *Wealth gained by dishonesty will be diminished, But he who gathers by labor will increase.*

**Conclusion.**

We should have “a mind to work” because God first works for us. As “Sons of Light” in this material world our work must show that we are God’s Work!

Pray about our opportunities to work, and the good it does for God. This may include giving thanks and requesting faith, wisdom, strength, reproof, and forgiveness.



**Additional thoughts for “A Mind to Work!”**

**What job should one pursue?**

Let’s start at the beginning. Learn all you can. Jesus “increased in wisdom and stature, and in favor with God and men” (Luke 2:52). Jesus learned occupational skills. This education can be acquired at home, at school, and on the job. Develop as much knowledge and acquire as much experience as opportunity and budget permit. It’s good to pursue what you’re good at! Certainly do not force ourselves into an education or vocation in which we have little or no aptitude.

Career paths cannot be demanded. We have to remember that God is the single—most powerful economic force in the universe! We need to pray to God about our needs, and make no demands (Mat. 6:11). We need to pray that God will bring opportunities into our path, and when opportunities come, we must not have career tunnel-vision. The Bible has people who found themselves in unlikely jobs. Joseph governed Potiphar’s house, served as chief of prisoners, and ruled as a government employee. Ruth resorted to gleaning fields. The Apostle Paul made tents. All of these were willing to use all their minds and bodies in the opportunities given to them by God. God provided for them and it abundantly worked for God!

Available jobs may or may not be ideal to the individual. Industriousness may help change this. It may not. It may be a time of learning contentment. Regardless, whatever jobs we get can work for God’s glory. Jobs must not compromise one’s faith or one’s morals (Acts 19:19). Careers which require heavy indebtedness because of college may need to be postponed or rejected entirely.

Today, when college graduates find that they have no jobs awaiting them in their field of study, it is discouraging. Pray. Be flexible. Start small in whatever is available. Do not reject unattractive opportunities. Be willing to work an undesirable job when you cannot work in your dream job. See what God brings you and use yourself for God.

In all of this we must trust God to provide. David stated, “I have been young, and now am old, yet I have not seen the righteous forsaken or his children begging for bread.” (Psalm 37:25)

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**The value of a homemaker.**

It’s impossible to estimate the value of a homemaker...Consider the following.

“The salary for the many duties of stay-at-home moms would equate to \$138,095, according to an annual survey. Denver moms average even more, \$144,837.

Based on 10 typical job functions - from computer work, to laundry to driving - the survey calculated pay based on hours worked by more than 40,000 stay-at-home moms.

A significant chunk of the \$138,000 valuation is based on overtime, which adds up to an average of 52 hours a week for moms.”<sup>8</sup>

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<sup>8</sup> (Denver Post.com; May 4, 2007)



Actually the tangible value of a dedicated homemaker is priceless. *“For her worth is far above rubies.”* (Prov. 31:10ff). Her spiritual value is worth even more.

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**Broke may be a circumstance, but it’s not always a failure for God or man.**

Good stewards may find themselves broke. We may be broke due to dire circumstances: i.e. death in the family, health problems, a natural disaster, unemployment or business failure.

It happened to Job (lost his children, his business, and his health). It also happened to Paul (persecuted), Ruth (widowed and unemployed), and David (homeless and persecuted). None of these stoics of faith failed in life. They were all God fearing and hard working. They took what was available and did what they could.

The Israelites were once broke because they were being punished by God for their unfaithfulness (Deut. 28;15ff). Yet the faithful few, such as Habakkuk, still had this attitude during material hardship. *“Though the fig tree may not blossom, Nor fruit be on the vines; Though the labor of the olive may fail, And the fields yield no food; Though the flock may be cut off from the fold, And there be no herd in the stalls—Yet I will rejoice in the Lord, I will joy in the God of my salvation. The Lord is my strength; He will make my feet like deer’s feet, And He will make me walk on my high hills.”* (Hab. 3:17-19)

Broke does not mean the end. Broke should not mean poverty of character. Kindness and friendship are free. Dignity and dedication are free, too.

We can be broke, but we can still be Spirit filled, hopeful, and ambitious.

Broke may be our circumstance, but it should not be our state of mind. If broke accompanies laziness or foolishness, then it is a failure.

**Lesson 4**

**Spending and Saving Which Glorify God**

*“Nothing is better for a man than that he should eat and drink, and that his soul should enjoy good in his labor. This also, I saw, was from the hand of God.”*  
(Eccl. 2:24)

<p><b>Pre-Lesson Checklist.</b> Privately check <input checked="" type="checkbox"/> all that are currently being done to be “Sons of Light” in a material world.</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Believing God and His spiritual purposes, and that all things are from God, and all things are about God.</li><li><input type="checkbox"/> Urgently putting God first. Reading, believing, praying, and willing to be reproved.</li><li><input type="checkbox"/> Making friends of God with every material opportunity.</li><li><input type="checkbox"/> Have a current list of goals, spiritual and material.</li><li><input type="checkbox"/> Have a budget (both spouses on the same page); listing income, assets, expenses and debts.</li><li><input type="checkbox"/> Abounding in the grace of giving.</li><li><input type="checkbox"/> Working, that others may perceive that our “work was done by our God”</li></ul>
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**Key Points in Lesson 4.**

- ***God’s people see “things” differently!***
- ***God’s gifts should produce relationships, life and joy!***
- ***Budget spiritual goals, then material goals.***
- ***Have both spouses 100% on the same page.***

**Part 1: Spending Which Serves God**

**Introduction.** As “Sons of Light” in a material world, all of our spending should direct God’s gifts back to Him!

**Christians approach “things” differently than non-Christians.**

For Christians it’s not just the object, it’s the attitude, it’s the relationships, it’s trust in God, it’s the spiritual fruit that is produced by it. In all spending Christians first ask, “What will this do for God?” This is an obvious consideration when it comes to charitable donations and Gospel work, but in a broad sense it applies to all expenditures. Here are some examples.

- Our family acquires food and personal items not only for health and comfort, but so we can shine as a light for God!
- Our housing is acquired not only for shelter, but so we can care for strangers, elderly or children in need, have Bible studies for all ages of Christians and non-Christians, and host social activity for our children. God wants us to maximize the use of our home for Him!
- Our children are raised not only to become independent adults, but with a spiritual priority, reflecting the youthful development of Jesus. *“And the Child grew and became strong in spirit, filled with wisdom; and the grace of God was upon Him...And Jesus increased in wisdom and stature, and in favor with God and men”* (Luke 2:40, 52.) Indeed, being strong in body and mind is taught here; but it is not fruitful to God without first being strong in spirit.

<p><b>Prosperity poses a challenge.</b></p> <p>Give a little child \$5 and watch the wheels spin in his eyes! What will he do with it? Will he spend it wisely, save some of it, or give some of it away?</p> <p>God gives us money. What will we do with it?</p>
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When life has ended, whether we have purchased clothing, transportation, communication, children’s toys, education, health care or recreation, powerfully we want it to have worked for God. Indeed, this makes us see “things” differently!

The seriousness of spending is well taught in following article.

**Using God's Gifts" by Bob Hutto.<sup>9</sup>**

Through Ezekiel, God reviews His relationship with Jerusalem. He took the nation in its infancy to be His own. He blessed it with gifts through the years until enough time had elapsed for the nation to reach adulthood, men and women old enough to choose the true God over the false gods of the people around them. But instead of choosing to serve the Lord faithfully, Jerusalem "*played the harlot*" with the pagan nations they hoped would enrich them—Egypt, Assyria, and Chaldea (ch. 16). As we might expect from a prophet like Ezekiel, a strong condemnation follows.

God describes some of the gifts He gave to the nation, "*I clothed you with embroidered cloth and put sandals of porpoise skin on your feet. ... I adorned you with ornaments, put bracelets on your hands and a necklace around your neck. I also put a ring in your nostril, earrings in your ears and a beautiful crown on your head*" (vv. 10–12). Judah was a beautiful woman among the nations. God had blessed her richly.

As the passage continues we discover that Judah did not use the gifts properly. "*You took some of your clothes, made for yourself high places of various colors and played the harlot on them. ... You also took your beautiful jewels made of My gold and My silver, which I had given you, and made for yourself male images that you might play the harlot with them. Then you took your embroidered cloth and covered them, and offered My oil and My incense before them. Also My bread which I gave you, fine flour, oil and honey with which I fed you, you would offer before them for a soothing aroma ...*" (vv. 15–19).

Notice that God says these Jews took *His* gold and silver, *His* oil and incense and used them inappropriately. These people thought their possessions were entirely their own, objects they could use according to their own whims. Can you imagine someone making an idol from the gold God gave them? Think of the ingratitude, the defiance, and the contempt involved when God's people used His gifts in this way. It is little wonder, then, that God's judgment was against them. He says, "*I will ... strip you of your clothing, take away your jewels, and will leave you naked and bare*" (v. 39).

**What Does This Have to do with Me?**

Would anyone deny that God has richly blessed us? Surely, each of us would acknowledge that we have received an abundance of blessings from His hand. As James says, "*Every good thing given and every perfect gift is from above, coming down from the Father of lights*" (1:17). We have clothes to wear, food to eat, and houses to live in. We can afford jewelry, shoes, manicures, and pedicures. We have cars to drive and TVs to watch and gadgets to entertain us. We have a basement or garage full of recreational equipment—golf clubs, hunting and fishing equipment, balls, bats, gloves and bikes. Some have enough to take summer trips or buy a house on the lake or join a country club. Indeed, the Lord has given us far more than we need.

But have we used His gifts in a way that pleases Him? Would He say to us something similar to what He said to Judah? Remember, they took *His* silver and gold and made idols. Would He say something like this, "You took My money and spent it on clothing that was indecent. With My money you paid for movies that were full of language that profaned My name and lewdness and nakedness. With My gifts you bought music that glorified ungodliness. You bought pornography with My silver and My gold. You ruined your lives with drugs and alcohol with My gifts to you. You spent to satisfy your own greed and to fill your own houses with things, but you gave no thought to filling the mouths of the hungry or clothing the needy. Your closets are full of clothes, your garages are full of automobiles, your basements are full of playthings, but I am not found in your heart"?

**How Are You Using God's Gifts?**

Imagine a father giving his son some spending money only to discover that he used that money for something immoral. Would the father be pleased? Neither is our Father pleased when His people use the gifts He gives them for ungodly things.

Do we think we will escape God's judgment when we do the same thing? The next time we spend money on entertainment or buy a novel or clothes or download something from the Internet—think about whether God would be pleased with us using *His* money in that way. Maybe it will help us avoid a serious mistake.

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<sup>9</sup> Biblical Insights, February 2010. Used by permission.

**Consider these Scenarios.**

**Scenario #1. Electronics squeeze.** Aaron and Natalie cannot believe it. They cannot afford essentials (food, housing, transportation) because of their smart phone and internet bills. **Aaron and Natalie must learn wise priorities in basic living.**

**Scenario #2. Prudent purchase.** Jim and Sharon needed to replace their car. They looked at their need, they looked at their budget, and they shopped until they found what closely met their criteria. It wasn't ideal, but it served their family. **They realized that overspending the budget would not strengthen their relationship, nor increase their fruitfulness for God. Overspending could weaken both.**

**Scenario #3. What to do with a windfall?** Ryan and Lisa just received unexpected income. This is extra money...*their* money. What will they do? After considering vacations and new furniture, something else occurred to them. There's a young struggling family they want to assist. This is the opportunity they have been praying for. **They remembered God with their windfall.**

**Scenario #4. Ultra-Frugal.** Darin doesn't only pinch a penny, he makes it cry! Loudly, everything, yes everything is about money! His wife Ruby reflects the same hypersensitive attitude; not that she totally agrees with this exorbitant amount of emphasis placed on saving money, but this attitude keeps her in step with Darin. Their inordinate focus on fiscal benchmarks has become their god. **They need to learn that ultra-frugal economics subverts life to matter!**

**Scenario #5. Vacation spent in Gospel Work?** Bill is planning to use his vacation time and savings to teach Christ on another continent. **Bill is excited about his "vacation!"**

**Survey!** Read each expression. Everyone may silently respond!  
*Thumbs up ☺ / Thumbs down ☹ / Flat hand- indifferent 😐*  
There can be differing answers—no discussions—just reactions!

**What is your impression when you think about...**

- Having a budget talk?
- Finishing the budget talk?
- Having bills paid?
- Investing in God's kingdom?

**Discussion.**

**I. Know the value of a dollar.**

- A. Money has unique power. “...*A feast is made for laughter, And wine makes merry; But money answers everything*” (Eccl. 10:16-19). This passage teaches that money is powerful, an essential resource of kings, although it will not justify slothfulness or idleness by those who possess it. We must not deny that money has power.
- B. Money is a powerful tool which is instituted by God.
  1. Money buys provisions for living. (Matt. 20:1-2; 1<sup>st</sup> Tim. 5:8)
  2. Money helps those in need. (Acts 4:37; Eph. 4:28)
  3. Jesus paid taxes with it (Matt. 17:24-27). So must we. (Rom. 13:7)
  4. Money can support the Gospel. We cannot always go to help or to teach others, but we can send money. The Christians at Corinth did. (1<sup>st</sup> Cor. 16:1-3)
- C. What money cannot buy.
  1. Money cannot buy the favor of God. (Rom. 11:35)
  2. Money cannot buy the gift of God. (Acts 8:20)
  3. Money cannot buy true friends. (Prov. 19:4)

4. Money cannot buy character or respect. (Prov. 22:1)
5. Money cannot buy happiness. (Eccl. 5:10)
- D. Money can be wasted, like the prodigal son did. (Luke 15:11-13)
- E. Money is not evil, however *“the love of money is the root of all kinds of evil.”* If we value money as equal to or greater than God, we are evil.” (Job 31:24-28; 1<sup>st</sup> Tim. 6:10)

## II. Start with giving!

- A. Put “giving” first in the budget. *“Honor the Lord with your possessions, And with the firstfruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine”* (Prov. 3:9-10). Giving is spending. Budget it first, then give it.
- B. Purpose the rest of the budget in reverence to God. (Col. 3:17; Heb. 12:28-29)

## III. Purpose spending (budget). Spending is a matter of faith! Remember, you are a steward of God. (Luke 16:9-12). Direct where your spending goes by writing a budget.

- A. Purpose every dollar of available income. This means give every dollar a job at the start of the budgeting period. Every expenditure needs to be planned, including giving, savings, necessities, and recreation. No income should be unassigned, otherwise we’ll wonder, “Where did the money go?”
- B. Record and tally each month’s actual spending to see how closely the budget was met. Adjust the following period’s budget accordingly. Outcomes will rarely be exactly as budgeted, but after about 3 months, it will get more predictable. *“Be diligent to know the state of your flocks, And attend to your herds; For riches are not forever...”* (Prov. 27:23-27)

### A Walking Contradiction

I saw a panhandler with ear buds playing music from his smart phone. In one hand was a cigarette and in the other was a Starbucks cup. Hanging on his chest was a sign that read, “Anything Helps.”

I thought, “Help what?” In many ways this person is living life larger than me.

He does need help. I need to help him walk with God, spiritually and materially. Many who want fish need to be taught how to fish for themselves, and to be taught that only if we walk with God does fishing truly work for us.”

Among Christians we see “walking contradictions.” Some have a late model vehicle, jumbo flat screen TV, the latest tablet or smart phone, but must borrow for food or live with others because they “can’t afford the rent.” What’s crazy is they will ask help from those who forego the same luxury items.

We may need help. But we need to surrender luxury items before we request it. Otherwise we are “walking contradictions.”

## IV. Serve your family.

- A. This is your business. (1<sup>st</sup> Thess. 4:11)
- B. This means you are not subjecting your family to peer pressure, being dictated by in-laws (Gen. 2:24), or selling out your family for the sake of others or foolish purchases.
- C. Look at your family dynamic. Your needs are unique to you. For instance, figure how long you will live in a place or how you will use things. It could be that home ownership is not a good choice; perhaps it is. Abraham did not own a house (Heb. 11:9), but Lydia did (Acts 16:15). Serve your family with your spending, otherwise you may end up serving what you buy!

## V. Use good judgment.

- A. Pray for wisdom. (James 1:5)
- B. Do your homework. The virtuous woman did (Prov. 31:16). Determine what something is worth, independent of what the seller says.
- C. Count the cost, the total cost (Luke 14:28-30). Always calculate what the total cost of owning something will be. The seller may be hammering away at what your monthly payments will be. This may cause you to ignore the total price. Do your own math in your own time.
- D. Exercise self-control. A failure to use self-control makes one *“barren and unfruitful.”* (2<sup>nd</sup> Pet. 1:5-9)
- E. Do not spend beyond your means.

- F. Overcome impulses. Some adults see something exciting, shiny, and powerful, and become like an impulsive toddler. Here are some impulse preventions.
  - 1. Obey the budget.
  - 2. Say, "I'll pray about it." Then pray about it.
  - 3. Give it a day, or depending on the size of the purchase, give it longer.
  - 4. If money (or plastic) burns a hole your pocket, don't carry it.

**VI. Determine if you can afford something.**

- A. You can afford it...
  - if it serves God
  - if it serves the family
  - if it doesn't exceed the budget
  - if it follows good judgment
- B. You cannot afford it...
  - 1. If the purchase displaces God and family priorities. If it puts God and your family on the back burner, it's sin. You cannot afford it, even if you have the money. When you cannot pay the rent and the utilities, buy food, or give, you cannot afford it.
  - 2. If you haven't budgeted for it. See if it fits the budget. If you cannot assign specific income to pay for it, you can't afford it.
  - 3. If you cannot maintain it (Luke 14:28-30). Neighborhoods, less than four years old, show signs of financially stressed or irresponsible owners. The homes may have been sold with 100% financing. People could "qualify for a loan," but could not afford to buy a bucket of paint. This is not a wise purchase. Do the *maintenance* math. Otherwise the purchase may "mock" us. If you cannot maintain it, you cannot afford it.
  - 4. If "They" tell us "You're Approved." Some actually think, "They ought to know, they're the experts." Does the seller or the loan officer decide what you can afford? A "qualified loan" does not mean it is approved by God, your spouse, and your budget! It does not mean you can afford it. (Note, salespersons are not the enemy. They need to do their job and we need them, but they are not going to answer for us.)
  - 5. If it is immoral. Alcohol, drugs, gambling, pornography, etc. cannot be afforded, even if they are free, much less as they impact the budget. They destroy souls and families (1<sup>st</sup> Cor. 6:9-11). "*He who loves pleasure will be a poor man; He who loves wine and oil will not be rich*" (Prov. 21:17). If it's immoral, you cannot afford it.

**If I ain't got it, I ain't got it!**

Gary Fisher tells the story of a preaching trip he made to an impoverished part of Brazil. He rode a bus with a man, who pointed out the school his son attended. Gary asked, "Does he ride the bus to school?" The man replied, "Sometimes he does, sometimes he doesn't." Then Gary asked, "Is that because he doesn't always have the money?" The man replied, "Oh yes, sometimes you've got it, and sometimes you don't."

We need to admit, "If I ain't got it, I ain't got it."

**VII. Serve your Spouse in the budget process and spending.**

- A. Serve one another "*in the fear of the Lord.*" (Eph. 5:21)
- B. Communicate, pray together, budget together, be reasonable and find a workable agreement.
- C. Make budgeting a peace talk, not a war time.
  - 1. A periodic budget puts "a wrap" on the financial discussion so spouses can get on with living!
  - 2. A budget can prevent a payday tug-of-war.
  - 3. Make the budget simple and livable; monthly accounting and briefings, with major discussions only about once a year.
- D. Give husband or wife veto power. Set a dollar amount which requires this. But also have an agreed amount which does not require joint permission.

**VIII. Enjoy purchases without guilt.**

- A. Some go to extremes and turn a materialistic awareness into a prohibition of enjoying nice things.
- B. Scriptures teach otherwise.
  - 1. Jesus allowed the woman to anoint with him expensive oil (Mark 14:3-9). The woman was rebuked by some, but complimented by Jesus.
  - 2. 1<sup>st</sup> Tim. 6:17 speaks of “*God, who gives us richly all things to enjoy.*”
  - 3. Eccl. 2:24 says, “*Nothing is better for a man than that he should eat and drink, and that his soul should enjoy good in his labor. This also, I saw, was from the hand of God.*” (cf. Eccl. 3:14; 5:18-19)
  - 4. Buy without guilt. Consume without guilt. Someone has to eat the steaks, or buy a new product; otherwise they would go to waste. It doesn’t have to be us, but if it is, it’s not necessarily wrong. Just because we acquire something new or nice we don’t have to excuse it or explain it. Serve God with it.
  - 5. We should resist scrutiny and criticism of others. We live in a comparative world, where the assets of others are scrutinized and judged. Sadly, it happens in the church also. We should love and trust devoted fellow-stewards. Indeed.



**Part 2. Saving which serves God.**

As “Sons of Light” in a material world, savings are in vital in our journey.

**Consider these scenarios.**

**Scenario #1. Outlived appliances!** Sue was in her eighties when she said, “We’ve outlived our appliances!” She meant she and her husband had to buy a new clothes washer. They never imagined their appliances would die before they did. They got a new washer. **They were prepared for life’s typical contingencies.**

**Scenario #2. Avoiding Murphy?** Hal and Jessica have no savings, but believe, “We’ll meet the budget as long as the car last 3 years without repairs or maintenance, nothing breaks at home, nobody gets laid off or fired, nobody gets sick, nobody gets new clothes, and gasoline prices don’t go up.” **This is not “Avoiding Murphy.” This is a “Murphy Magnet!”**

**Survey!** Read each expression. Everyone may silently respond!  
*Thumbs up ☺/Thumbs down ☹/Flat hand- indifferent 😐.*  
*There can be differing answers—no discussions—just reactions!*

**What is your impression when you think about...**

- Having an emergency fund?
- Having no savings?
- Borrowing for weekly expenses?

**I. Saving is wise.**

- A. “*Go to the ant, you sluggard! Consider her ways and be wise, Which having no captain, Overseer or ruler, Provides her supplies in the summer, And gathers her food in the harvest*” (Prov. 6:6-8). “*He who gathers in summer is a wise son; He who sleeps in harvest is a son who causes shame.*” (Prov. 10:5)
- B. The virtuous woman was prepared for winter. “*She is not afraid of snow for her household, For all her household is clothed with scarlet.*” (Prov. 31:21)
- C. Joseph saved provisions, and thereby saved his family, and the world. (Gen. 45:5-7)

- D. It strengthens a marriage. A wife and mother needs to know there is sufficient, without an end-of-pay-period panic. This stress is prevented with savings. Husbands and wives must demonstrate consideration, seriousness, and foresight with budgeting and work. Savings, which is a safety net, will save the budget from contingencies. Savings can save a marriage from strife in these events. (Eph. 5:25-29; 1<sup>st</sup> Pet. 3:7)
- E. It will rain (blow, snow, famine, etc). In Jesus' parable of "The wise man who built his house upon the rock," the rains and the winds came upon both the wise and the fool. This tells us it will rain. Hardships will come. (Matt. 7:24-27)

## II. What to save for?

- A. Those in need or gospel work. This may sound unusual under the heading of "Savings," but savings can be used for such. When the need arises, spend it, you'll be thankful you have it.
- B. Emergencies. Jesus told of five wise virgins who did not have to borrow from others because they had extra oil (Matt. 25:1-13)! Having an emergency savings prevents you from being wiped out and resorting to borrowing, such as the five foolish virgins. Here's how it works. Once in place, don't touch this savings unless it's an emergency (not an ordinary expense like food and housing). Illness, job loss, and vehicle repairs are emergencies. When an emergency arises, spend it instead of borrowing. Important! Some have thought they should wait to start emergency savings (minuscule interest income gained) until all their credit cards (high interest amounts charged) are paid off. Realize the purpose of an emergency savings is not to generate a net gain. Its purpose is to rescue, and to prevent more borrowing. This is an important tool, even though it may not generate income. It stops the cycle of borrowing.
  1. Emergency savings start from scratch, working towards ( $\pm$ \$1000). When this amount is reached, stop.
  2. Next, pay off any credit cards and other non-mortgage loans.
  3. Then, accumulate a larger emergency savings, striving for at least three months living expenses.
  4. When these emergency saving are spent for an emergency, regenerate the funds as quickly as possible.
- C. Retirement savings. Old age is inevitable; thus retirement savings is a budget staple (Eccl. 12:1-8).
- D. Special purchases, college, housing, transportation, vacations or special occasions. Savings are always better than "buy now, pay later." Otherwise intended advantages may be a financial setback (debt) for decades. If possible, wait rather than acquiring debt.

**The best savings plan!**  
The best savings plan for old age is to live for God in our youth, to be merciful to others, and to raise our children to care for the things of God. We must trust God's eternal providence above all else.

This doesn't mean we disregard other scriptural teachings on savings; but if money is our trust for retirement, we are not prepared for old age.

## III. How to save?

- A. Pay attention to what you have. Do accounting. *"Be diligent to know the state of your flocks, And attend to your herds; For riches are not forever..."* (Prov. 27:23-27)
- B. Spend wisely. Avoid debt. Purpose savings in the budget.
- C. Save today. *"Do not boast about tomorrow..."* (Prov. 27:1; cf. James 4:14-17). Time is our best friend or our worst enemy! Put an amount of every paycheck into savings, even if it is very small. Increase savings when prosperity allows it.
- D. Be self-controlled (2<sup>nd</sup> Pet. 1:6). If an emergency savings is not in place, live on a shoe-string budget until it is. This develops a good habit for life and prepares a family for contingencies. It also constructs trust and peace in a marriage.
- E. Don't waste. Jesus did not waste after feeding thousands (John 6:12). [Top this!!! Pantry Assault! Dan and April, wanting to test and entertain themselves, did not go to the grocery store for six weeks, forcing themselves to empty their pantry or starve! They did it! The last thing they ate was a can of sardines.]



**IV. Don't put improper trust in savings.**

- A. The focus in savings is not to be rich, but to serve and glorify God with our means and abilities. After describing the elderly, Solomon said, *"Fear God and keep his commandments..."* (Eccl. 12:13). What we have monetarily should fall under that. Remember you can't take it with you.
- B. Don't hoard. Hoarding corruptible things is trusting the wrong treasure. Save enough to live on, but not to be rich, thus saying, *"take your ease; eat, drink, and be merry"* (Luke 12:16-21). The rich man thought there was no way he would run out of treasure. What he ran out of was *life*. He was *"not rich toward God."* Hoarding is not security (Matt. 6:19-21). "If the only thing we gain from wealth is the fear of losing it we've let our servant become our master."<sup>10</sup> Spend willingly and joyfully for The Master, Christ.

**"No amount of riches can atone for poverty of character."**  
Selected

**Rate your urgency level.** When it comes to material stewardship, where do you see yourself today? Privately check  your level(s).

- Under control.
- I/We could do better.
- I/We need to seriously regroup.
- Help! Stop the insanity!

**X. Complete the following**

- A. How are "things" seen differently by God's people? \_\_\_\_\_  
\_\_\_\_\_
- B. Why is it important for spouses to be on the same page in family stewardship? \_\_\_\_\_  
\_\_\_\_\_
- C. List spiritual goals for which money will be needed over the next 5 years (hosting Bible studies, visiting the sick, teaching mission by myself or others, etc).  
 Next month \_\_\_\_\_  
 6 months \_\_\_\_\_  
 Year 1 \_\_\_\_\_  
 Year 2 \_\_\_\_\_  
 Year 3 \_\_\_\_\_  
 Year 4 \_\_\_\_\_  
 Year 5 \_\_\_\_\_  
 Weekly or monthly \_\_\_\_\_
- D. How can I spend to help my children reach spiritual goals in serving God?  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

<sup>10</sup> Quote from Antoine Rivaroli

E. How can I help my children to learn to spend and save wisely, especially when others are absorbed with keeping up with trends in clothing, electronics, and vehicles?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

F. What can I do to produce spiritual fruit, life and joy from my budgeting and spending, as opposed to producing excessive family burdens, distress, and materialism?

\_\_\_\_\_  
\_\_\_\_\_

G. Complete your budget for the next 3-6 months, directing every dollar to serve your spiritual goals and then your material goals. No income should go unassigned.

**Conclusion.**

As “Sons of Light” in a material world, all of our spending and saving should direct God’s gifts back to Him!

Pray about our opportunities to spend and save, and the good it does for God. This may include giving thanks and requesting faith, wisdom, strength, reproof, and forgiveness.



**Additional thoughts for “Spending and Saving Which Glorify God!”**

**What is true financial peace?**

Financial peace can mean financial independence; having enough income to make ends meet and being debt-free. This can be true to a degree, but it’s not the whole story.

Biblically speaking, financial peace may or may not include those things. The Biblical picture of financial peace starts with trusting God in our material setting, regardless of our comfort level. If God is not our trusted Keeper, we may hit benchmarks and still not have true peace. In this trust one could be a slave such as Joseph or Onesimus, a prisoner such as Paul, a captive such as Daniel, or a gleaner such as Ruth, and still have financial peace. Why? Because that which was under their control was completed with godly stewardship. First, they were at peace with what was required of them. Second, they were content with what they could not control; i.e. *“Now godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content.”* (1st Tim. 6:6-8)

Having adequate income and being debt-free are righteous goals. Optimally it helps a person to be free of unwanted obligations. God teaches us to seek this freedom for His sake and ours (1st Cor. 7:21). However, financial peace can exist on either side of these goals.

What some call financial peace is not the whole story.

- If we have all that we need, yet we are not directing its use towards God, we do not have true financial peace.
- If we have food and clothing, yet we are not content, we do not have true financial peace.
- If we have adequate income, yet we constantly argue with our spouse and others about money and assets, we do not have true financial peace.
- If God is not our trusted Keeper, we do not have true financial peace.

You see, when we are responsibly serving God with those things under our control, we have true financial peace. If we do not serve God, we do not have it.

What do we have? Is it true financial peace? By God’s power, we can have it today!



**Smart with Money?**

Various people have boasted about how they are “smart with money.” From the standpoint of net gain, they are smart earners, smart buyers, smart savers, smart borrowers, etc. For them, that’s the end of the story regarding money.

Being smart with money is virtuous in context, but what makes Christians different from the world is that our ultimate priority is not profits and losses. Stewardship is approached with diligence, but the dollar amount itself does not determine success.

“Winning with money” can deceive us into thinking we are in absolute control, able to outmaneuver all factors, including God. It’s imperative to account all prosperity to the grace of God (James 4:13-16), time and chance (Eccl. 9:11), good health (Job 2), and so on. We must not let success deceive us into thinking it’s all about us.

Being “smart with money” can leave us empty of relationships. This would not be smart.

It’s possible that those who have less may not seem as “smart with money,” but bear more spiritual fruit for God with what they do have. They may not always have gotten the better end of a deal, but they have constructed valuable relationships and priceless trust through thoughtful and kind transactions. Being an expert consumer does not mean as much to them as treating the other party with consideration. In the end, they haven’t gotten the upper hand on stuff which perishes; they have won souls and brought glory unto God! They are rich in relationships, human and Divine. Now that’s smart!

## Lesson 5

### Stewardship's Enemies: Materialism and Uncontrollable Debt

“...Give me neither poverty nor riches – Feed me with the food allotted to me; Lest I be full and deny You, and say, “Who is the Lord?” or lest I be poor and steal, And profane the name of my God.”  
(Prov. 30:8-9)

- Pre-Lesson Checklist.** Privately check  all that are currently being done to be “Sons of Light” in a material world.
- Believing God and His spiritual purposes, and that all things are from God, and all things are about God.
  - Urgently putting God first. Reading, believing, praying, and willing to be reproved.
  - Making friends of God with every material opportunity.
  - Have a current list of goals, spiritual and material.
  - Have a budget (both spouses on the same page); listing income, assets, expenses and debts.
  - Abounding in the grace of giving.
  - Working, that others may perceive that our “work was done by our God.”
  - Spending and saving to direct all of God’s gifts back to Him.

#### Key Points in Lesson 5.

- *Our legacy: how to trust God more than material goods.*
- *Identified by godly traits, not by stuff.*
- *Contentment in poverty and prosperity.*
- *Debt: beware of too many masters.*
- *Conquering enemies through Christ!*

#### **Introduction**

Put a four-year-old in a patch of ripe strawberries and before long satisfaction will be written all over his face. That child is unabashedly endorsing the magnificence of God’s creation! God has equipped us with abundant material resources, and He has empowered us to work, earn, spend, give, and enjoy His creation. In this way, material resources can be utilized in our spiritual service to God. God created all things and He rules over His creation (Psalm 148:1-14). Thus, God’s material creation works for Him and it works for us.

Without our proper stewardship these resources can rule over us. Visualize everything you own in a single pile: clothes, housing, vehicles, tools, toys—*everything!* Now answer the question, “Do I own it, or does it own me?”

We live in a generation where many acquire as much as they can afford, but even worse, many are buying as much as they can borrow! The only thing which limits their excess is the lack of more money or credit. As Christians we can easily become glued to the same pursuit. It starts early. Our children are targets of Satan from the get-go. Satan wants them stuck in a materialistic abyss or smothered in debt even before they exit their parent’s home. Satan does not let up from that point forward, constantly tempting those who call upon the name of the Lord.

When we stand before God at judgment we will not have any of our possessions, not even our body. We will only have our record and our spiritual fruit which we have laid up (2<sup>nd</sup> Cor. 5:10-11; Matt. 6:19-21). Materialism and uncontrollable debt work against our record and hinder our spiritual fruit.

As “Sons of Light” in a material world God has equipped us to overcome these enemies of our spiritual walk. God wants us to be His victory!

### **Stewardship's Enemies Part 1. Materialism.**

#### **I. Material things don't have to make us materialistic.**

- A. Abraham gives us a great lesson of how to manage material matters without becoming materialistic. The key: this world was not his home; he was a life-long stranger on earth. His heart was always affixed to his real home in Heaven (Heb. 11:13-16). For a century Abraham lived as a sojourner on earth; not living in a fixed structure, but rather in a tent,. He never purchased property to live on; not because he couldn't afford it, but so he could purposely emphasize that his stay on earth was temporary. (Acts 7:1-5)
1. No part of earth owned Abraham. Abraham was rich, but not materialistic. He was rich in cattle, silver and gold, and he had over 300 servants, yet his things did not own him (Gen. 13:2; 14:14). Not only was he stoic in faith toward God, he prospered, he capably used his possessions; but he did not idolize them.
  2. Abraham once turned down a reward of riches for recovering the captives and goods of Sodom and Gomorrah. Why? Because "*Abram said...I will not take anything that is yours, lest you say, 'I have made Abram rich.'*" Abraham knew the value of riches, but also the danger of riches. Abraham valued his relationship with God more than riches. He trusted God. Abraham did not want to be owned by temporary riches, but rather to be owned by God, who is the "*possessor of heaven and earth.*" (Gen. 14:21-24)
- B. Matter itself, is not evil.
1. God created earth for man's use. "*Indeed it was very good...*" (Gen. 1:27-30; 9:1-3). Thus, is right to prosper and to use and enjoy earthly resources. It is right to eat herbs and meat. It is right to live in a house (even a new one) or own a vehicle (even a new one). Abraham's example, previously spoken of, shows that such use may not always be expedient in serving God, but it is certainly not always evil.
  2. Some would go to extremes, saying "all material things are evil, and we should divest ourselves of such; "*do not touch, do not taste, do not handle.*" This conclusion is an error, explained in Col. 2:20-23 and 1<sup>st</sup> Tim. 4:1-5.

#### **II. Materialism is idolatry.**

- A. The Biblical word for materialism is "covetousness," which is "a desire to have more...always in a bad sense."<sup>11</sup> Covetousness is idolatry. (Col. 3:5)
- B. God's command is, "*You shall have no other gods before me...*" (Ex. 20:1-6). He explains, "*For I, the Lord our God, am a jealous God...*" God refuses to have material things displace Him as being first and foremost in our lives. We can understand His viewpoint.
1. God is Lord, our Almighty Creator, and Provider of all spiritual and material blessings. He rightfully demands and deserves to be first and foremost.
  2. Covetousness serves the wrong god, seeking satisfaction and security in created things rather than in God, the Creator. (Rom. 1:25)
- C. Therefore materialism is idolatry. There is no sin more serious than idolatry!

**The best things in life are not things!**

#### **III. Biblical Examples of Materialism.**

- A. Ahab—materialistically gained via murder (1<sup>st</sup> Kings 21:1-16). Like Ahab, some can't sleep, pouting about a vineyard (houses, car, clothes, electronics, etc). They think, "I hate my life until I get it." Ahab did not seek it illegally at first, but he did later. What got sold was not the vineyard; it was Ahab. He got sold to covetousness.
- B. Achan—gained via stealing (Josh 7:1, 10-11, 19-21). He liked what he saw, and he did not resist.
- C. Gehazi would not pass up self-serving riches (2<sup>nd</sup> Kings 5). Elisha refused Naaman's gift offer. But Gehazi sinfully accepted it. Read Gehazi's consequence in 2<sup>nd</sup> Kings 5:25-27.

<sup>11</sup> "Covetous," Vine's Expository Dictionary of New Testament Words.

- D. The rich young ruler was owned by his possessions (Matt. 19:16-22). When he asked, *"What do I still lack?"* Jesus addressed his shortcoming; covetousness. Jesus told him what to do to remedy his sin. *"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."* Jesus would have abundantly taken care of him, but he did not want to forsake his earthly things for fellowship with God. His "god" was not the Heavenly Father; it was his stuff.
- E. Brothers—willing to sever relationship over their inheritance (Luke 12:13-21). Sadly, for the sake of material stuff, these brothers were willing to abandon their priceless relationship.
1. When asked to arbitrate an inheritance, Jesus said, *"Man, who made Me a judge or an arbitrator over you?"* Arbitration was not going to solve their real problem; covetousness.
  2. Jesus said, *"Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses."* One's life will not be completed by any possession or by any dollar amount.
  3. Jesus spoke of the rich fool with storehouses. He thought his wealth was his security, however, his wealth would not save his life or his soul. Riches held him back from being *"rich towards God."* Equally, materialism kept the two brothers which Jesus addressed from being rich towards one another.

#### IV. Who materialism plagues.

- A. Materialism is epidemic worldwide, including the United States.
- B. Materialism strikes all social-economic levels. *"The love of money is a root of all kinds of evil,"* whether one has any or not! It is a rich man's battle, but even if we are poor, we can still covet. (1<sup>st</sup> Tim. 6:9-10)

**Fruit Inspection: Read each item aloud.**

**Allow students to keep answers private.**

**Am I materialistic (covetous)? If any of the following are true, the answer is yes.**

- Earthly things are my security.
- My focus, first and foremost when I wake up, is material things rather than God.
- I get as much stuff (housing, vehicles, clothes, etc.) as I can afford (or borrow).
- Outside of food and clothing I am obsessed with acquiring \_\_\_\_\_.
- I envy what others have.
- I value stuff more than relationships.
- I have thing(s) I would not leave for the Kingdom's sake.

#### V. Dangers of Materialism.

- A. Materialism causes our souls to be lost (Matt. 16:26; 1<sup>st</sup> Tim. 6:9-10). Jesus repeatedly warned of this soul-damning danger. This is the warning Jesus gives to the "Sons of light" (Luke 16:1-15). We must address this danger!
- B. Materialism chokes out God in one's life. "I don't have time to read, pray, teach, and visit, because I have to make a bunch of money." This is laying up treasures on earth. If we are not "laying up treasure above" our possessions will only stand as a truckload of emptiness and grief at the end. (Matt. 6:19-21)
- C. Materialism keeps us from being rich toward God. (Luke 12:21)
- D. Materialism is worldly. It involves the lust of the eyes, or the lust of the flesh, or the pride of life, or all three (1<sup>st</sup> John 2:15-17). When we love the world more than we love God, we are materialistic.

E. Materialism is deceptive. (Matt. 13:22)

1. Most materialistic people are in denial. A drunkard will confess to his drunkenness, a thief to stealing, but see if you can find a Christian who will confess to covetousness. We need to make an honest assessment. "The family that is constantly amassing more and more material possessions and going deeper into debt to obtain them is scripturally covetous (Luke 12:15, 33, 34)."<sup>12</sup>
2. The Pharisees embraced a false concept that "wealth always proved that God favored them." The account of afterlife for the rich man (torment) and poor Lazarus (comfort) dispels net worth as a spiritual measuring stick (Luke 16:14-15, 19-31). Wealth can deceive us into thinking we are approved by God.
3. Some believe riches will make us a better person. Thinking, "When I get rich, I'll be good." But, "*Luxury is not fitting for a fool, Much less for a servant to rule over princes*" (Prov. 19:10). Riches do not improve one's character.
4. Materialism falsely promises fulfillment, yet keeps a person dissatisfied. Riches are forever evasive, perpetually out of reach. "*For riches certainly make themselves wings; They fly away like an eagle toward heaven*" (Prov. 23:4-5). The law of diminishing return says, "the more one possesses, the less satisfied one becomes with what one has, and the greater the desire for more." One sports car can excite a man. Give him five and he will be bored (Eccl. 5:10-11; 6:7).
5. We can mask covetousness behind the guise of "doing more for God." Wealth gained by covetousness is not a sacrifice God wants. King Saul and the Israelites retained spoils of war which were forbidden by God. Saul thought he would appease God by sacrificing them to God. Saul was told by the prophet Samuel, "*to obey is better than sacrifice*" (1<sup>st</sup> Sam. 15:21-22). For this sin God removed Saul from being king over Israel. (1<sup>st</sup> Sam. 15:26)

**Turning Loose of Materialism.**

A vulture was delighted to see a frozen animal carcass floating down the river. The bird landed on the carcass and began feasting. Alertly the bird noticed a tumultuous waterfall downstream, but confidently kept eating. With a keen sense of timing the vulture decided to fly off right at the last moment. But unknowingly his feet had frozen to the carcass, and the bird was swept into the drowning current.

Many people, like the vulture, are stuck on their earthly possessions. They think they can give them up for heaven at any time. The truth is they are covetous. They keep feasting on material things, and they don't give it up...ever.

Are our feet frozen to the carcass?

F. Materialism destroys the family.

1. Some men and women focus on income, assets, pleasures, or hobbies, while neglecting each other and their children (Titus 2:1-10). Materialism becomes strong while relationships become weak.
2. Many parents pacify their children with an endless supply of new toys, gadgets, and electronics; with comparatively no spiritual emphasis. Bible reading and prayer have been shut out at home by a materialistically-entertainment-crazed diet. The same youth resist Bible teaching as if it were detention (punishment). We must train spiritual appetites from birth! (Eph. 6:4; John 4:24)

G. Materialism has a tendency to make us way too comfortable. We get addicted to stuff...then it owns us instead of us owning it.

H. Materialism gives us a false sense of identity. We think what we have is who we are. (Luke 12:15)

<sup>12</sup> Jeffery Kingry, Truth Magazine XXI: 33, pp. 522-523 August 25, 1977.

- I. Materialism invites other sins, such as dishonesty, stealing, immoral businesses, assault, and murder.

**VI. Defeating materialism.**

- A. Draw close to God. Spend more time with God and learn about Jesus. Get busy with spiritual matters.

1. Read the Bible and pray. (1<sup>st</sup> Tim. 6:11-12; Jas. 4:7-8; 2<sup>nd</sup> Pet. 3:18)
2. Follow Jesus' example. Jesus could have had any earthly resource he wanted, but his life utilized very little of this world (Luke 9:57-58). We should think long and hard about what Jesus' example is teaching us.
3. Lay not up treasures on earth, but rather in Heaven (Matt. 6:19-21; Col. 3:1-2). Leave an enduring legacy; an example of faithfulness to God. *"Riches do not profit in the day of wrath, But righteousness delivers from death."* (Prov. 11:4)

- B. Trust God (Matt. 6:25-34). When Job was stricken by the loss of his children, his wealth, and his health, he demonstrated that his trust was not in those things. He said, *"Naked I came from my mother's womb, And naked shall I return there. The Lord gave, and the Lord has taken away; Blessed be the name of the Lord"* (Job 1:21). Will we trust God as our Keeper, who made the greatest asset we have, our lives; trusting that He will care for us as we *"seek first the kingdom of God and His righteousness?"* (Matt. 6:33). God has convincingly kept the birds and flowers from extinction, and they are worthless compared to humans. Any parent would be appalled if their little child said, "I'm leaving. I don't trust your ability to care for me." It shows gross distrust for us to leave God for materialism.

- C. Fight the good fight! Overcoming material idolatry requires a proactive approach! (1<sup>st</sup> Tim. 6:1-19). Even for Christians the temptation to be materially minded is strong. In the first century of Christianity some thought godliness would give them a leg up on material prosperity. Some who were bondservants thought they could be free or they could dishonor their masters because they were now under Christ. But Christianity did not relieve them of their service, nor did it bolster their pride or wealth. The Apostle Paul reprovved the idea that a new life in Christ will enable material advantages. Christianity is not a license for material idolatry. How do we overcome the temptation to be material minded?

1. *"Flee...pursue...fight...lay hold."* These proactive commands are used in a context which address materialism. Success over materialism will not happen on its own. *"Flee these things"* i.e. *"the love of money."* *"Pursue righteousness, godliness, faith, love, patience, gentleness."* *"Fight the good fight of faith, lay hold on eternal life."*
2. Fight as hard as we do against fleshly temptations (2<sup>nd</sup> Tim. 2:22). The need for this proactive approach is easily recognized regarding fleshly temptations such as sexual immorality or drunkenness. But material idolatry is equally capable of destroying our walk with God. Instead of pursuing riches we should strive to *"lay hold on eternal life."* Our earthly comfort is not guaranteed by our godly living. But our eternal life is secured by our faith which serves the King of kings and Lord of lords. Let's be proactive in overcoming material idolatry! Fight!

- D. Learn Contentment. Likely, there is no greater challenge to 21<sup>st</sup> century Americans than learning contentment. *"Now godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content."* (1<sup>st</sup> Tim. 6:6-8)

<p><b>Material Identity</b> Top This!! Here's a girl that spends an inordinate amount of time on her facial make-up because she wants to be known by her exceptional looks. So, realistically, she is, "What's her face."</p> <p>Could our identity be...</p> <ul style="list-style-type: none"><li>• "What's his truck"</li><li>• "What's his money"</li><li>• "What's her shoes"</li><li>• "What's _____"</li></ul>
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1. Contentment gives us peace in God regardless of our material circumstances. (Heb. 13:5-6)
  2. Contentment changes our mind, not our circumstances. Ruth, a young widow during the period of Judges, learned to rely on a lowly, yet legal means of survival. She gleaned fields for grain. Her key to finding contentment was, "When she could not lift up her circumstances to her mind, she brought down her mind to her circumstances."<sup>13</sup> We must learn to bring our minds down to our circumstances.
  3. Contentment has to be learned by the poor and by the rich. It's easy to see where a poor person would have to learn contentment! Hardship may dictate his plight! But how about a rich person? He must not think another benchmark must be reached before he is secure. Paul's key to contentment, whether in poverty or prosperity was, "*I can do all things through Christ who strengthens me.*" (Phil. 4:10-13)
- E. Travel light—it may be a long journey. Keep life as simple and as manageable as possible! A clutter of possessions is not traveling light. "*Lay aside every weight...*" (Heb. 12:1). Think more deeply before you acquire new things. It may be time to get rid of stuff. Reclaim your space and your life! Sell, donate, or discard. Read Clutter's Last Stand<sup>14</sup> if you need help. "*Keep yourself from idols.*" (1st John 5:19-21). Purposely prohibit any thing which interferes with your relationship with God.

"There are two ways to get enough. One is to continue to accumulate more and more. The other is to desire less."

G.K. Chesterton

### Conclusion to Part 1, "Materialism"

We must "fight the good fight" and win the war against material idolatry. We will be a victory for God!

**Fruit Inspection: Read each item aloud.  
Allow students to keep answers private.**

#### **Determine if you are spiritually rich towards God.**

- Am I filled with the fullness of God, rich and lacking nothing? (Eph. 3:14-21)
- Do I bear fruit of the spirit: "*love, joy, peace, longsuffering, kindness, goodness, faithfulness, gentleness, self-control?*" (Gal. 5:22-25)
- Do I have treasure laid up in Heaven; having an eternal legacy of service to God, family and others which cannot be corrupted by rust or moths, or stolen by thieves? (Matt. 6:21-23)
- If I have material setbacks do I say, "*Naked I came from my mother's womb, And naked shall I return there. The Lord gave, and the Lord has taken away; Blessed be the name of the Lord?*" (Job 1:21)

### Stewardship's Enemies Part 2. Uncontrollable Debt.

Have you ever had "borrower's remorse?" "Buyer's remorse" is one thing, but "borrower's remorse" is a whole new level. This is where you buy something on credit, like a less than delightful meal you regretted ordering, and get billed for it the following month. This really leaves a bad taste in your mouth! Many people have signed the dotted line, only later to have "borrower's remorse." We should have "borrower's remorse" when we are still paying for things we never needed in the first place, or when we have foolishly over-extended ourselves, or when we have indebted ourselves to the point of choking out our fruitfulness for God.

<sup>13</sup> "The Pulpit Commentary," Book of Ruth 2:2. by H.D.M. Spence and Joseph S.Exell

<sup>14</sup> "Clutter's Last Stand: It's Time to De-Junk Your Life!" by Don Aslett.

We must admit our society has a real problem with uncontrollable debt, which is hurting individuals, families, and the nation. Accumulating debt used to be considered “avoid at all cost.” Occasionally it was “unavoidable.” Now it is considered the “norm,” and even “fashionable.” Many Christian families are under the master of uncontrollable debt, and reckless behaviors are being passed on to the next generation. Let’s learn to avoid this pitfall of our stewardship and learn how to conquer it if we are already in the pit.

Do you get **the real picture of debt?**—“*Borrower is servant to lender*” (Prov. 22:7). God’s people can be lenders or borrowers. We must understand the dynamic. The lender is master and the borrower is slave. There is nothing inherently evil in this arrangement. Note, “... the slavery of Judaism was not the cruel system of Greece, Rome, and later nations. The prime thought is *service*; the servant may render *free service*, the slave, *obligatory, restricted service*.”<sup>15</sup> In other words indebtedness should not be the arrangement of a ball and chain or a cruel taskmaster. It is more like an invisible tether, which is contractually attached between the lender and borrower until the debt is paid. In the event of default, the tether’s existence becomes clearly visible. If payments are made, debt can be a healthy relationship (tether). If payments choke out our liberties or go into default, debt becomes a sour arrangement (ball and chain or taskmaster).

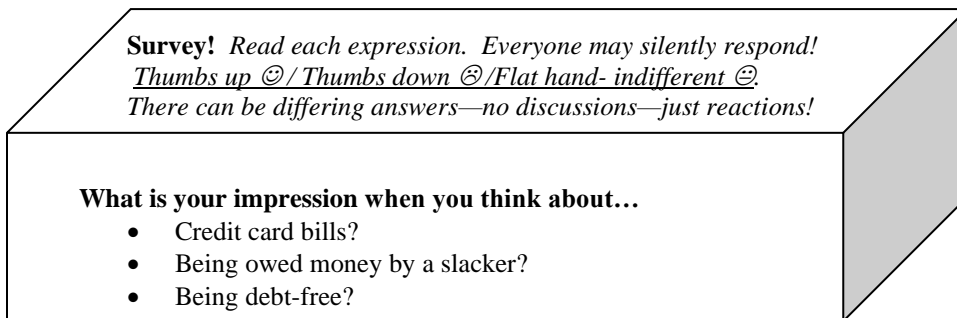
**Consider these scenarios.**

**Scenario #1. “You are approved!”** Eugene thought his first credit approval was paramount to a lifetime achievement medal. How honored he was, that the credit card company discovered how worthy he is! His credit card would be carried like a diploma, a pass for privileges, and an empowerment for his future. Little did he know they “award” credit cards to just about everybody. **We’re not somebody just because we have credit!**

**Scenario #2. Like everybody else.** Ocie and Jen are solidly dialed in as typical Americans. They are part of the majority who have revolving credit card debt, and multiple debt obligations besides their mortgage. This is really not fun. Their only consolation...They are like the majority. **They fail to see that God has never set typical Americans as his stewardship model.**

**Scenario #3. Destroyed friendship.** Marvin and Edith thought it was an act of mercy when they loaned a significant amount of money to a Christian friend. Four years later, when it was still not repaid as promised, they learned two things the hard way. First they learned warnings are found in the Book of Proverbs about loaning money to friends. Then they learned the money was spent, but it had not really helped anything. They wish they had known...**A loan to friends can be very hurtful.**

**Scenario #4. “In case of emergency...”** Nathan and Sharla have credit cards as a safety net in case of an emergency. They cannot explain how utilities, gasoline, and food slipped into the category of “emergencies”...every month! **Debt has relegated them to living month to month on an emergency basis.**



**Survey!** Read each expression. Everyone may silently respond!  
*Thumbs up ☺/Thumbs down ☹/Flat hand- indifferent 😐.*  
*There can be differing answers—no discussions—just reactions!*

**What is your impression when you think about...**

- Credit card bills?
- Being owed money by a slacker?
- Being debt-free?

<sup>15</sup> “Slave, Slavery,” International Standard Bible Encyclopedia

## Discussion

### I. Lending and borrowing in the Bible; permitted by God.

- A. Here are some Old Testament examples.
1. Jacob agreed to take his “purchase” in advance; in this instance receiving Rachel as his wife, with a commitment to serve Laban seven additional years to what he had already worked to obtain Leah as his wife (Gen. 29:15-30). Jacob did not show “borrower’s remorse.” This debt arrangement worked!
  2. An Israelite under the Law of Moses may have a service commitment because of his obligations. He might also deem this arrangement as his best option for the future, voluntarily continuing as a lifetime slave. (Ex. 21:1-6)
  3. Israelites were required to loan items to the poor with wide open hands (Deut. 15:6-7). They were limited in confiscating collateral (pledges), if it jeopardized the welfare of the borrower. (Deut. 24:10-13)
  4. Among Israel, loaning was allowed, but they were not allowed to charge interest (usury) to brethren whereas they could charge interest to strangers (Lev. 25:35-38; Deut. 23:19-20). Jubilee cancelled all debts every 50 years, and properties were returned to the original family. (Lev. 25:8-17)
- B. In the New Testament Jesus said to give and to loan (Matt. 5:42; Luke 3:11). A merciful man could give or lend (Luke 6:34). Forgiveness and mercy must temper one’s character. (Matt. 18:23-35)

#### How Many Masters Do You Want?

Nobody says, “I want more masters in my life.” But some think very little about taking on more debt.

Since “*the borrower is servant to the lender*” (Prov. 22:7), debts put more masters in our lives.

Nobody wants more earthly masters. For this reason alone, we should avoid stacking debts onto our lives.

### II. All loans, even zero percent interest, have these characteristics (Banks, relatives, credit cards, etc.). Matthew 18:21-35 teaches these concepts.

- A. Lenders are masters, borrowers are servants.  
“*The rich rules over the poor, And the borrower is servant to lender*” (Prov. 22:7). When we sign a loan we need to see the image of slavery. This is ironic, because loans are sometimes advertised as “money, working for us.” Actually, the money can work for us, but when we sign the loan, we agree to work for the lender. Be careful who you make your master, and make as few masters as possible.
- B. All loans contract repayment. The word “mortgage” invokes sober-mindedness in borrowing; defined, “literally ‘dead pledge’ ...So called because the deal dies either when the debt is paid or when payment fails.”<sup>16</sup> All debts carry the same repayment requirement.
- C. All loans carry the risk of penalties when the loan defaults; such as: fees, repossession, and reputation and credit damage.

### III. Loans need to be repaid.

- A. Be good for your word. Jesus said, “*Let your ‘Yes’ be ‘Yes,’ and your ‘No,’ ‘No’*” (Matt. 5:33-37). Whether it’s 1 payment or 360, it must be repaid.
- B. It’s a contract. God requires that we keep our contracts. Otherwise it is sin.
1. Numbers 30:2 “*If a man makes a vow to the Lord, or swears an oath to bind himself by some agreement, he shall not break his word; he shall do according to all that proceeds out of his mouth.*”
  2. Rom. 1:31-32 “*... untrustworthy (“covenant-breakers” ASV & KJV, “faithless” ESV), ...who knowing the righteous judgment of God, that those who practice such things are deserving of death.*”

<sup>16</sup> <http://www.etymonline.com/index.php?term=mortgage>

**IV. Lenders: The Good, the Bad, and the Ugly.** It must be noted that sometimes debts are unwanted, yet unavoidable or preferable to the alternative. If there's a health emergency, we will most likely sign a note for what we cannot pay, rather than allowing ourselves to go untreated. If we have a transportation need, we may take out a vehicle loan rather than walking or riding a bus. In these cases we become a slave to something: the time lost by walking or paying a bus or the vehicle loan. A vehicle loan may be the most practical choice. We may choose to pay a mortgage rather than renting. Either way, we have an obligation. Loans can be expedient and lenders can be a friend. However, some precautions should be taken.

- A. There are legitimate loans.
  - 1. This is when interest is conventional and repayment is within the budget. These may be loans which supply housing, transportation, business needs, or loans which help us in a bind (medical, dental, etc.). These loans can be helpful and are not necessarily abusive.
  - 2. Friendship loans can be legitimate (Matt. 5:42). Lending and borrowing among friends and relatives can work if all parties are mature and reliable.
- B. Some loans are bad, and ugly! These loans charge insane interest rates. "Easy Money" and "Nobody Turned Down" are persuasive offers, yet evil in their mission. It locks borrowers into an endless cycle of borrowing and high interest payback. Christians must do all they can to be free from this kind of master. In advance, we must discern what appears a "delicacy," is later "vomited" (Prov. 23:6-8). Do not be enticed.

**V. Lending to friends & co-signing loans is risky.**

- A. Lending to friends may turn out fine, but it compounds the relationship with a master/servant dynamic. Friends may put you on the spot by asking you for a loan. Usually they are in a bind, and desperate, but what they don't realize is that lending them money will change the dynamic of the relationship. Now they are not just your friend or your relative, they are your servant. "*The borrower is servant to the lender*" (Prov. 22:7). Lending money may dissolve a friendship. This is hurtful.
- B. Co-signing for others is risky. This is attempting to rescue others with borrowed funds. Do not do it if you cannot afford to take the financial loss.
  - 1. "*Be not thou one of them that strike hands, or of them that are sureties for debts. If thou hast nothing to pay, why should he take away the bed from under thee.*" (Prov. 22:26, 27)
  - 2. "*A man devoid of understanding shakes hands in a pledge, and becomes surety for his friend.*" (Prov. 17:18)
- C. Alternative to lending. Lending may be fine in some cases. In some instances, rather than lending money, consider giving them money. The loan may carry a higher risk than the potential loss of money.
- D. If lending does occur, the borrower should script an I.O.U. with a payment plan so expectations are communicated and met!

**Mule Re-Po**

In the early 1900's Harold's father failed to make just one payment, the last payment, for a pair of work mules he had bought. The lender repossessed the mules.

Harold faulted his father's lender as heartless. Granted, the lender could have forgiven the debt. However, a promissory note agrees to such repossession. Harold should have laid blame upon the defaulting borrower, not the innocent lender.

Lenders serve masters and provide for their families as well as borrowers. They can rightfully foreclose on defaulted loans. Lenders, even those who foreclose, are not the enemy.

**VI. Non-repayment is sin.**

- A. Not paying debts is a sin (per above, Eccl. 5:5; Rom. 1:31-32). If I have signed my name to a loan, it is not just a piece of paper; it is me in that contract. Many think nothing of walking away, or delaying payments. Some even borrow with no realistic ability or sincere intention to repay. They can develop an attitude of conceit or hostility, despising lenders (i.e. "It's just my relatives;" "The bank doesn't need my money;" "Their fault. They should have known I couldn't repay it;" or "I'm ready to play hardball.") This attitude is wrong, attempting to throw the blame on others for my failings.
- B. Many opt for bankruptcy, even as a recurring tool.
  - 1. Bankruptcy is wrong if one is trying to walk away from his/her debts. One may need legal help, due to dire circumstances, and receive a judge's order to help them regroup; but they should not walk away from debts. Even with bankruptcy the money is still owed. We must repay.
  - 2. Consider if you were the lender (Matt. 7:12). They want repayment.
- C. When a debt cannot be paid on time. When payment(s) are in default the borrower should confess his circumstance and petition mercy or forgiveness from the lender (Matt. 18:23-35). This does not assure that some kind of grace will be granted, but it is incumbent upon the borrower to admit his/her failing and plea for mercy.
  - 1. Get advice or adjustments when trouble is first sensed (Prov. 13:18; 27:17). Do not wait until after the crash. It's easier to prevent a complete meltdown than to repair one. Often there are solid answers, even from the lender, that will prevent a further downslide.
  - 2. Be honest to the lender. Do not wait until default to communicate. Yes, failing to make payments sends a very strong signal, but lack of communication is irresponsible and inconsiderate. "Provide things honest in the sight of all men" (Rom. 12:17-18 KJV). Do not let the lender get his first communication from your lawyer. Give the lender communication.
  - 3. Catch up payments ASAP. Keep frequent communications until the outstanding amount is satisfied.

**Up Hill Climb!**  
Debt has been compared to riding a bicycle... exhilarating at first (downhill), but uphill all the way home.

**VII. Dangers of Debt.** (Beyond fees, repossession, and reputation/credit damage mentioned above)

- A. When it smothers us with obligations (payments), we forsake God to some degree (Matt. 6:33). We need to think about stewardship before we obligate ourselves.
- B. Debt can hurt one's name (Prov. 22:1). It can break up a marriage and derail parenting. Debt can even be a deal breaker for marriage engagement, or for being hired in some jobs.

**VIII. Why have debt? Some of the reasons may be justified. "Yes, No, or Maybe." Discuss these.**

- A. \_\_\_\_\_ Purchase an expedient home or an expedient vehicle
- B. \_\_\_\_\_ Purchase luxuries (home, vehicle, or other items)
- C. \_\_\_\_\_ My family has always done it this way
- D. \_\_\_\_\_ For a friend's purchase
- E. \_\_\_\_\_ A wedding ring. A wedding
- F. \_\_\_\_\_ It's on sale!
- G. \_\_\_\_\_ It's our patriotic duty to stay in debt. We don't want to kill the economy.
- H. \_\_\_\_\_ "I want it now!!!! Before I'm too old to enjoy it...or want it."
- I. \_\_\_\_\_ "I deserve to buy on credit (It's my birthday; or, I've had a hard day)."
- J. \_\_\_\_\_ College
- K. \_\_\_\_\_ Dog purchase, dog food
- L. \_\_\_\_\_ Medical Care
- M. \_\_\_\_\_ Vacation

**Debt Problem Fruit Inspection.**

**Read each item aloud. Allow students to keep answers private.**

**If any of the following are true, then a debt problem exists.**

- Debt rules the budget rather than God ruling the budget.
- We cannot give our spouse or children our time because we have to work overtime to pay off debts.
- We can't make the house or rent payment because of other payments.
- We have to borrow to buy food or pay the utilities.
- We cannot give to the Lord's work as we should because we're smothered with payments.

**IX. Conquering uncontrollable debt.** It works powerfully!

- A. Pray, study, and seek counseling or consent to accountability if needed.
- B. Stop borrowing; i.e. Stop the bleeding. If a person is bleeding to death, the first course of action is to stop the bleeding! Destroy the credit cards and avoid additional debt!
- C. Earn money by working.
- D. Stop foolish spending. Use self-control. (2<sup>nd</sup> Pet. 1:5-6)
- E. Sell stuff. Be willing to lower the price. Freedom is better than stuff. *"Better is little with the fear of the Lord, than great treasure with trouble."* (Prov. 15:16)
- F. Create an emergency fund (savings ±\$1000) which is not a credit card. Get this in place even when you still owe money. *This is critical! It becomes your safety net instead of credit cards.* (See "Savings" covered in the previous lesson.)
- G. Pay off debts with intensity. Be a gazelle! *"Give not sleep to thine eyes, Nor slumber to thine eyelids; Deliver thyself as a roe (gazelle – ESV) from the hand of the hunter, And as a bird from the hand of the fowler"* (Prov. 6:1-5). Dedicate yourself like you are running for your life. This means paying all that you can above the minimum due.

**WORD—POWER.** The following scriptures strengthen us in this lesson, "Enemies of Stewardship: Materialism and Uncontrollable Debt!"

**Better than riches.**

Prov. 15:16 *Better is a little with the fear of the Lord, Than great treasure with trouble.*

Prov. 17:1 *Better is a dry morsel with quietness, Than a house full of feasting with strife.*

Prov. 22:1 *A good name is to be chosen rather than great riches, Loving favor rather than silver and gold.*

**Materialism.**

Prov. 11:28 *He who trusts in his riches will fall, But the righteous will flourish like foliage.*

Ecc. 5:10 *He who loves silver will not be satisfied with silver; Nor he who loves abundance, with increase. This also is vanity.*

Mark 10:24-25 *But Jesus answered again, and said unto them, Children, how hard is it for those who trust in riches to enter the kingdom of God! 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.*

1<sup>st</sup> Tim. 6:17 *Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but the living God, who gives us richly all things to enjoy.*

**"Get-rich-quick" is not a blessing.**

Prov. 21:5 *The plans of the diligent lead surely to plenty, But those of everyone who is hasty, surely to poverty.*

Prov. 28:20 *A faithful man will abound with blessings, But he who hastens to be rich will not go unpunished.*

**Complete the following**

1. What is the greatest legacy we can leave regarding material matters? \_\_\_\_\_  
\_\_\_\_\_
2. List any items (assets, debts) which may choke my spiritual fruitfulness.  
\_\_\_\_\_  
\_\_\_\_\_
3. How can I tell if I have debt problems? \_\_\_\_\_  
\_\_\_\_\_
4. These are my immediate actions to confront materialism.  
\_\_\_\_\_  
\_\_\_\_\_
5. If needed, this is my plan to conquer uncontrollable debt? Check  items needed.
  - Trust God. Study and Pray.
  - Have my life controlled by the right Master.
  - Quit borrowing and close credit card accounts.
  - Control Spending.
  - Sell Assets.
  - Create an Emergency Fund (cash).
  - Pay off debts with gazelle intensity.
  - Get an overseer or counselor for advice or accountability.

**Conclusion.**

- I. Overcoming materialism and uncontrollable debt are necessary as we work to be “Sons of Light” in a material world. Materialism and debt relate to the concept of “masters.” We must defeat materialism and avoid any debts which impair our relationship with God.
- II. Pray, asking strength in overcoming the world, giving thanks, and requesting faith, wisdom, reproof, and forgiveness.

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**Additional thoughts for “Enemies of Stewardship: Materialism and Uncontrollable Debt!”**

**Drastic situations require drastic measures.**

You may be thinking, “I don’t want to get crazy here!” It sounds crazy to sell stuff, destroy credit cards, and to live on a shoestring budget. But if it’s a stewardship crisis, it’s time to get drastic!

Don’t expect a figurative *pill* to fix our problems when *surgery* is required. When our house is on fire we get drastic, we go crazy with water, and we break windows and doors to get out. We don’t live like this all the time, but we need to live with extreme measures when things are drastic.

We don’t have to be drastic forever. When our stewardship is “controlled,” we can quit being drastic.

**You may need a professional.**

WARNING! Don’t buy the wrong help. Most “CREDIT RELIEF” agencies are NOT your friend. “Only 10% of those using credit-counseling and debt-management services get out of debt.”<sup>17</sup> The average fee of \$495 for counseling and \$1666 for debt management was wasted. Why? Because customers did not change their behaviors.

<sup>17</sup> The Denver Post, Oct. 16, 2009

Many professionals only “call off the dogs” or require one to go into default in order to start bankruptcy. They don’t fix anything, but merely restructure the same problems. Their answer for debt problems are different debt problems.

Many are attracted to the TV and internet ads that promise a “fix.” Anonymity may be the reason you would go with these outfits, but it’s not worth it. These are strangers. Many are selling loans or bankruptcy. Their “fix” may give temporary relief, but they do not solve the long-term problem. Don’t go there.

It’s humbling, but go to people you know and trust; get their advice or their referral. Get a counselor that will help you reform your behavior.

Ultimately no one can fix this but you. If you need advice, go to local brethren or local proven recovery counselors who have succeeded for people you know. Again, if you don’t know them, or you don’t know someone who has succeeded through their service, don’t use them.

A good professional counselor is well worth their fee.

Most likely you will need a financial counselor if your situation is not succeeding with what you have tried. A helpful counselor should be considered a gift from God. (Prov. 11:14)

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#### **Churches in debt.**

Many churches have borrowed money to acquire a building. Generally speaking, this can be expedient.

Before churches enter debt they need to seriously consider the amounts they are borrowing and their ability to repay.

There have been churches of Christ critically indebted, where payments on loans exceeded contributions, or where no funds were available for the support of Gospel preaching. This may be a case of “building the wrong house.” (Hag. 1:2-4)

Proceed with prayer and caution!



### Lesson Series Summary

**Final checklist.** Privately check  all that are currently being done to be “Sons of Light” in a material world.

- Believing God and His spiritual purposes, and that all things are from God, and all things are about God.
- Urgently putting God first. Reading, believing, praying, and willing to be reproved.
- Making friends of God with every material opportunity.
- Have a current list of goals, spiritual and material.
- Have a budget (both spouses on the same page); listing income, assets, expenses and debts.
- Abounding in the grace of giving.
- Working, that others may perceive that our “work was done by our God.”
- Spending and saving to direct all of God’s gifts back to Him.
- Conquering materialism and uncontrollable debt for God.
- Consulting a counselor (accountability), if needed.

#### I. Success as “Sons of Light” in a material world. What now?

- A. Success is accomplished when we have bowed to Jesus as King—our King over whatever we have. We are a victory for God!
- B. In the process we have conquered many worldly obstacles. God is glorified! Our relationship with God and with others is constructed! We now consider Heaven as our true home.
- C. Thank God! Praise God. Do not be conceited. Teach others, trust God—not material success itself, continue to evaluate and to be reproved.

**II. The road ahead will have challenges.** The journey is not over. Satan continually works to deter us from our godly stewardship. Let’s faithfully finish the course. (2<sup>nd</sup> Tim. 4:6-8)

- A. Keep fighting the good fight. Along with God we have brethren to help us. (1<sup>st</sup> Tim. 6:6-12; 1<sup>st</sup> John 5:14-15; Gal. 6:1-2)
- B. Don’t lose heart! “If you faint in the day of adversity, Your strength is small.” (Prov. 24:10)
- C. Don’t lose hope! Jesus healed lepers, raised the dead, and saves sinners. When Jesus’ disciples questioned whether they could serve God and properly manage wealth, He responded, “*With God all things are possible.*” (Matt. 19:23-26)
- D. Endure hardship and reap an eternal reward. (Gal. 6:9)

#### III. Series Goals Review.

- I am a “Son of Light” in this material world; building an eternal relationship with God with every material opportunity.
- All who witness my life see that I trust God rather than wealth.
- If married: our stewardship is trustfully serving one another in the fear of the Lord.
- If parents: we are teaching our children to trust God over human power and earthly possessions.