

A. The Case for the Study of God's Economy (Why is this important?)

How we handle our money influences our fellowship with the Lord

Lk 16:11 Therefore, if you have not been faithful in the use of worldly wealth, who will entrust the true riches to you?

Mt 25:14-21 Parable of the talents " ... you have been faithful with a few things, I will put you in charge of many things. Enter into the joy of your master

Possessions compete with the Lord for first place in our lives

Lk 16:13; Mt 6:24 You cannot serve two masters

during 12th century, crusaders hired mercenaries. Because it was a religious war, the mercenaries had to be baptized ... they held their swords out of the water signifying "the Lord is not in control of the sword"

Much of life revolves around the use of money

working, earning wages, spending, saving, investing, giving: the Bible is our roadmap from the Lord for living ALL aspects of our lives

B. God's Part in His Economy - to Own and Sustain Everything

over 250 Names God Uses for Himself in His Word - In the area of money, it is

Lord - How we view God determines how we live

* Moses forsook the treasures of Egypt to suffer with the people of God

* Job was able to worship after losing his children and all his possessions

THEY BOTH HAD A HEALTHY VIEW OF GOD

GONG Deut 10:14 "To the Lord your God belong ... the earth and everything in it"

Psa 50:10 For every beast of the forest [is] mine, [and] the cattle upon a thousand hills.

1Ch 29:11 Thine, O LORD, [is] the greatness, and the power, and the glory, and the victory, and the majesty: for all [that is] in the heaven and in the earth [is thine]; thine [is] the kingdom, O LORD, and thou art exalted as head above all.

1Ch 29:12 Both riches and honour [come] of thee, and thou reignest over all; and in thine hand [is] power and might; and in thine hand [it is] to make great, and to give strength unto all.

C. Our Part in God's Economy - If God owns it all, what role do we play?

I Cor 4:2 "Moreover, it is required among stewards [ie managers of another's possessions] that a man be found faithful [ie trustworthy]"

(Begin the diagram of the wheel)

- these are the areas in which we are to be faithful

- the world has a totally different perspective from that of God's Word

D. Avoid Debt

GONG Pro 22:7 "Just as the rich ruleth over the poor, so the borrower [is] servant to the lender.

Psa 37:21 The wicked borrows and does not pay back, But the righteous is gracious and gives.

Practical steps - Pray, establish a budget, list everything you owe, establish a debt repayment plan, consider earning additional income, control the use of credit cards, be content with what you have, consider a radical change in lifestyle, don't give up.

E. Seek Counsel

GONG Pro 12:15 The way of a fool [is] right in his own eyes: but he that hearkeneth unto counsel [is] wise.

(What prevents us from seeking counsel)

Pro 13:10 Only by pride cometh contention: but with the well advised [is] wisdom.

(Does the Lord actively counsel His children)

Psa 16:7 I will bless the LORD who has counseled me; Indeed, my mind instructs me in the night.

Psa 32:8 I will instruct you and teach you in the way which you should go; I will counsel you with My eye upon you.

(We need to be willing to LISTEN and to take instruction)

Pro 1:5 A wise [man] will hear, and will increase learning; and a man of understanding shall attain unto wise counsels:

Pro 9:9 Give [instruction] to a wise [man], and he will be yet wiser: teach a just [man], and he will increase in learning.

Pro 4:13 Take fast hold of instruction; let [her] not go: keep her; for she [is] thy life.

(Cause yourself to be around wise and godly people ... and not foolish people)

Pro 13:20 He that walketh with wise [men] shall be wise: but a companion of fools shall be destroyed.

Pro 14:7 Go from the presence of a foolish man, when thou perceivest not [in him] the lips of knowledge.

Pro 22:24, 25 Do not associate with a man {given} to anger; Or go with a hot-tempered man, Or you will learn his ways And find a snare for yourself.

(Time permitting, go over the O.T. story of the widow of the servant of Elisha. (2Kings 4:1-7))

F. Practice Honesty

GONG Lev 19:11 Ye shall not steal, neither deal falsely, neither lie one to another.

What does the Scripture say about honesty in business?

Pro 11:1 A false balance [is] abomination to the LORD: but a just weight [is] his delight.

Pro 16:11 A just weight and balance [are] the LORD'S: all the weights of the bag [are] his work.

We cannot practice dishonesty and love God

John 14:15 If you love me, you will keep my commandments

Even small acts of dishonesty are harmful

In Genesis 14, the king of Sodom offered Abraham all the goods Abraham recovered when he successfully rescued the people of Sodom. Abraham's response: "I have sworn to the Lord God Most High, possessor of heaven and

earth, that I will not take a thread or a sandal thong or anything that is yours". Gen 14:22,23. Make a similar commitment to total honesty ... not a stamp etc

G. Giving Generously

GONG Act 20:35 "... remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive.

How should we give? We should give anonymously!

Mat 6:2 "So when you give to the poor, do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, so that they may be honored by men. Truly I say to you, they have their reward in full.

Mat 6:3 "But when you give to the poor, do not let your left hand know what your right hand is doing,

Mat 6:4 so that your giving will be in secret; and your Father who sees {what is done} in secret will reward you.

Time permitting, read from Swindoll's book pages 43, 44

What can we give besides our money?

You can be a Stephen's minister. Time permitting, read Swindoll's page 46 story about Billy and Jim (who lost his father in a tractor accident)

If we are to be more like Christ, how should we live?

Mark 10:45 "For even the Son of Man did not come to be served, but to serve, and to give His life a ransom for many."

Time permitting, read Swindoll's page 52 story

We are never more like God than when we give ... For God so loved that He gave!

H. Work Hard ... Diligently

GONG Col 3:23-24 Whatever you do, do your work heartily, as for the Lord rather than for men, knowing that from the Lord you will receive the reward of the inheritance. It is the Lord Christ whom you serve.

How is laziness related to poverty?

Pro 6:9 How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep?

Pro 6:10 [Yet] a little sleep, a little slumber, a little folding of the hands to sleep:

Pro 6:11 So shall thy poverty come as one that travelleth, and thy want as an armed man.

Pro 10:4 He becometh poor that dealeth [with] a slack hand: but the hand of the diligent maketh rich.

Pro 13:4 The soul of the sluggard desireth, and [hath] nothing: but the soul of the diligent shall be made fat.

Pro 14:23 In all labour there is profit: but the talk of the lips [tendeth] only to penury [ie poverty].

Pro 20:4 The sluggard will not plow by reason of the cold; [therefore] shall he beg in harvest, and [have] nothing.

Pro 20:13 Love not sleep, lest thou come to poverty; open thine eyes, [and] thou shalt be satisfied with bread.

Pro 24:30 I went by the field of the slothful, and by the vineyard of the man void of understanding;

Pro 24:31 And, lo, it was all grown over with thorns, [and] nettles had covered the

face thereof, and the stone wall thereof was broken down.

Ecc 10:18 By much slothfulness the building decayeth; and through idleness of the hands the house droppeth through

How is laziness related to shame?

Pro 10:5 He that gathereth in summer [is] a wise son: [but] he that sleepeth in harvest [is] a son that causeth shame.

How is laziness related to hunger?

Pro 19:15 Slothfulness casteth into a deep sleep; and an idle soul shall suffer hunger.

2Th 3:10 For even when we were with you, this we commanded you, that if any would not work, neither should he eat.

How is laziness related to adversity?

Pro 15:19 The way of the slothful [man is] as an hedge of thorns: but the way of the righteous [is] made plain.

Pro 18:9 He also that is slothful in his work is brother to him that is a great waster.

Pro 24:30 I went by the field of the slothful, and by the vineyard of the man void of understanding;

Pro 24:31 And, lo, it was all grown over with thorns, [and] nettles had covered the face thereof, and the stone wall thereof was broken down.

How is laziness related to greed and covetousness?

Pro 21:25 The desire of the slothful killeth him; for his hands refuse to labour.

Pro 21:26 He coveteth greedily all the day long: but the righteous giveth and spareth not.

How is laziness related to giving excuses?

Pro 22:13 The slothful [man] saith, [There is] a lion without [ie outside], I shall be slain in the streets.

Pro 26:13 The slothful [man] saith, [There is] a lion in the way; a lion [is] in the streets.

How is laziness compared to sleeping?

Pro 24:33 [Yet] a little sleep, a little slumber, a little folding of the hands to sleep:

Pro 24:34 So shall thy poverty come [as] one that travelleth; and thy want as an armed man.

Pro 26:14 [As] the door turneth upon his hinges, so [doth] the slothful upon his bed.

How is diligence (ie hard work) related to leadership?

Pro 12:24 The hand of the diligent shall bear rule: but the slothful shall be under tribute [ie put to forced labor].

Pro 22:29 Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean [men].

How is diligence (ie hard work) related to prosperity?

Pro 13:4 The soul of the sluggard desireth, and [hath] nothing: but the soul of the diligent shall be made fat.

Pro 13:11 Wealth [gotten] by vanity shall be diminished: but he that gathereth by labour shall increase.

Pro 14:23 In all labour there is profit: but the talk of the lips [tendeth] only to penury [ie poverty].

Pro 20:13 Love not sleep, lest thou come to poverty; open thine eyes, [and] thou shalt be satisfied with bread.

Pro 21:5 The thoughts of the diligent [tend] only to plenteousness; but of every one [that is]

hasty only to want.

How is diligence (ie hard work) related to righteousness?

Pro 13:11 Wealth [gotten] by vanity shall be diminished: but he that gathereth by labour shall increase.

How is diligence (ie hard work) related to being adequately fed?

Pro 12:11 He that tilleth his land shall be satisfied with bread: but he that followeth vain [persons is] void of understanding.

Pro 27:18 Whoso keepeth the fig tree shall eat the fruit thereof: so he that waiteth on his master shall be honoured.

Pro 28:19 He that tilleth his land shall have plenty of bread: but he that followeth after vain [persons] shall have poverty enough.

How is diligence (ie hard work) related to godly women?

Pro 31:10 Who can find a virtuous woman? for her price [is] far above rubies.

... Pro 31:13 She seeketh wool, and flax, and worketh willingly with her hands.

Pro 31:14 She is like the merchants' ships; she bringeth her food from afar.

Pro 31:15 She riseth also while it is yet night, and giveth meat [ie food] to her household, and a portion to her maidens.

Pro 31:16 She considereth a field, and buyeth it: with the fruit of her hands she planteth a vineyard.

... Pro 31:18 She perceiveth that her merchandise [is] good: her candle [ie lamp] goeth not out by night.

Pro 31:19 She layeth her hands to the spindle, and her hands hold the distaff.

Pro 31:20 She stretcheth out her hand to the poor; yea, she reacheth forth her hands to the needy.

Pro 31:21 She is not afraid of the snow for her household: for all her household [are] clothed with scarlet.

Pro 31:22 She maketh herself coverings of tapestry; her clothing [is] silk and purple.

... Pro 31:24 She maketh fine linen, and selleth [it]; and delivereth girdles unto the merchant.

... Pro 31:27 She looketh well to the ways of her household, and eateth not the bread of idleness.

... Pro 31:31 Give her of the fruit of her hands; and let her own works praise her in the gates.

I. Save Consistently

GONG Pro 21:5 Steady plodding brings prosperity; hasty speculation brings poverty [The Living Bible version]

Example of saving for a future need (eg Joseph)

Gen 41:34-36 "Let Pharaoh take action to appoint overseers in charge of the land, and let him exact a fifth {of the produce} of the land of Egypt in the seven years of abundance.

"Then let them gather all the food of these good years that are coming, and store up the grain for food in the cities under Pharaoh's authority, and let them guard {it.} "Let the food become as a reserve for the land for the seven years of famine which will occur in the land of Egypt, so that the land will not perish during the famine."

Saving vs. Consuming

Pro 21:20 There is precious treasure and oil in the dwelling of the wise, But a foolish man

spends it up.

Temptations of Greed

Luk 4:5-7 And the devil, taking him up into an high mountain, showed unto him all the kingdoms of the world in a moment of time. And the devil said unto him, All this power will I give thee, and the glory of them: for that is delivered unto me; and to whomsoever I will I give it. If thou therefore wilt worship me, all shall be thine.

Col 3:5 “ Put off greed and covetousness, which is idolatry:

1Tim 6:9-11 But they that will be rich fall into temptation and a snare, and [into] many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. But thou, O man of God, flee these things; ...”

Put No Confidence in Your Assets

1Ti 6:17 Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy;

Pro 27:24 For riches [are] not for ever: and doth the crown [endure] to every generation?

Pro 23:4-5 Labour not to be rich: cease from thine own wisdom. Wilt thou set thine eyes upon that which is not? for [riches] certainly make themselves wings; they fly away as an eagle toward heaven.

Pro 11:28 He that trusteth in his riches shall fall: but the righteous shall flourish as a branch.

The One Guaranteed Investment

Opportunity for Evangelism - Go over Four Spiritual Laws

J. Spend Wisely - Be Content

GONG **Phi 4:11-13 Not that I speak from want, for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. I can do all things through Him who strengthens me.**

Why should we be content ... because our sufficiency is in Christ

Hbr 13:5,6 [Let your] conversation [be] without covetousness; [and be] content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee. So that we may boldly say, The Lord [is] my helper, and I will not fear what man shall do unto me.

What impact does our culture have on our contentment ... or lack thereof?

Advertising ... availability of credit

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K. Eternal Perspective

GONG Mar 8:36 For what shall it profit a man, if he shall gain the whole world, and lose his own soul?

On Whom should our eyes always be fixed?

2Cr 4:18 While we look not at the things which are seen, but at the things which are not seen: for the things which are seen [are] temporal; but the things which are not seen [are] eternal.

In the future, what will happen to the earth?

2Pet 3:10 But the day of the Lord will come as a thief in the night; in the which the heavens shall pass away with a great noise, and the elements shall melt with fervent heat, the earth also and the works that are therein shall be burned up.

2Pet 3:12 Looking for and hasting unto the coming of the day of God, wherein the heavens being on fire shall be dissolved, and the elements shall melt with fervent heat?

How should the knowledge that Christ will be returning impact the way we invest our time and money?

2Pet 3:11 [Seeing] then [that] all these things shall be dissolved, what manner [of persons] ought ye to be in [all] holy conversation and godliness ...

2Pet 3:14 Wherefore, beloved, seeing that ye look for such things, be diligent that ye may be found of him in peace, without spot, and blameless.

Close:

Go over Gracia Burnham’s dialog regarding

“Do I really trust God for everything?”

- * I had to when Martin and I were in captivity
- * I trusted Christ for daily food
- * I trusted Christ for daily water
- * I trusted Christ for daily clothing

“I don’t trust Him, now that I am no longer in captivity’ like I should!”

- * I trust the pantry door and the refrigerator for my daily food
- * I trust the water faucet for my daily drink
- * I trust my closet for my daily clothing

“Shortly after Martin was killed, I used to visualize in my mind ... my husband tugging on the Savior’s robe and saying ... ‘See my wife ... she really needs a car ... money ... direction ... especially on raising kids etc’ “

”Now, Christ has allowed me to see things a little differently. I realize that is Christ Who is putting His loving arm around Martin and saying ... ‘see my dear child Gracia ... look at the wondrous things I am going to do for her today to draw her closer to myself!’ “