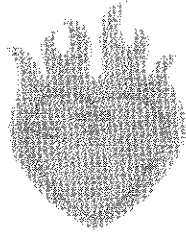


LESSON EIGHT



Heart-Print of Finances

Stewardship is what a man does after he says, "I believe"—W.H. Greever¹

Many people, especially women, enjoy vacationing on luxury cruise ships. There's nothing quite like enjoying the sights and sounds of the high seas while living in the lap of luxury. For starters, there's the luxury of having everything you need magically appear in your room, on deck, or while dining. Then there's the luxury of having cabin stewards make sure your bed is turned down at night, and—better yet—made in the morning! And then what about room service bringing fresh laundered towels each day while they scoop up the ones left in a heap on the floor?

Poolside stewards provide iced tea, water, or whatever your thirst craves with just a flick of your hand toward the lounge chair. Table servers during the dinner hour help with your napkin, serve luscious creative meals, and refill your coffee unobtrusively. And then someone, somewhere within the large ship does the dishes.

That's the reason we like to vacation on ocean liners. We like the fact that stewards make provisions for our every need. Their jobs are to manage our vacation so that we arrive home with positive stories to tell other potential sailors about the restful trip we took.

In God's economy, stewardship is given to us. He allows us to take care of His property. He wants us to use our resources wisely and in godly ways. In this lesson, we will explore the topic of finances. So what do you think? Is God happy with our stewardship?

***In God's economy,
He allows us to
take care of His
property.***

WHAT'S IN YOUR WALLET?

Make all you can, save all you can, give all you can—John Wesley

My Heart's Cry:

Dear God, I admit I like to have control over my money. This lesson points me to the areas where I could be a better steward of not only my money, but of any material blessing that You have given me. Amen.

We are a nation of over-consumers. We buy more than our homes can hold, so we rent storage units to hold our useless stuff. We spend hundreds of dollars on the newest diet craze, because we overeat. We need a vacation after our vacation since we wore ourselves out on leisure travel.

Consider these statistics. It makes me ponder what God thinks of us.


- 75 percent of the world's population may not have food, shelter, or clothing.
- More than 700 million people have experienced starvation, war, or religious oppression.
- Only 5 percent of the world's population saves money, purchases wants instead of needs and still has money to throw into a change basket.



I know I belong to that five percent of the world's wealthy. What about you? Answer the following questions to see how much wealth you have in comparison to the world.

- How many televisions are in your home?
- How many cars do you own?
- How many meals and snacks do you consume each day?
- Do you own a computer?

These questions are not designed to make us feel guilty, but to help keep our finances in perspective. God gives us money and possessions as a gift and a blessing.

 Read Proverbs 10:22 and Ecclesiastes 5:19. Journal your thoughts below.

We should not feel guilt over our blessings. In Day One we will delve into how to be good stewards of God's generous gifts. We could easily sum up this entire lesson's teaching by quoting 1 Timothy 6:10.

According to this verse what is the root of all kind of evils?

It is the *love* of money, not money itself. What reason does this verse give for living life free from the love of money?

When we love money and pursue wealth, we are in danger of wandering away from the faith, which can produce many griefs. God wants us to trust Him with our needs. If He decides to grant us wealth, there will be no trouble attached with it.


How does Hebrews 13:5 compare to 1 Timothy 6:10?

Both verses speak of the love of money. First Timothy 6:10 carries a warning and Hebrews 13:5 promises that God will never leave us nor forsake us. These verses encourage us to be content with the material gain God provides instead of craving it in an unwholesome way.

What happens when we are not content with our money? Ecclesiastes 5:10 reveals the answer. Please fill in the blanks.

"Whoever loves _____ never has money _____; whoever loves wealth is never _____ with his income. This too is _____."

Most people discover that the more money you have, the more you seem to want. I recall watching a biographical special on TV about a popular country western singer. At the time, he stated, "I have more money than my children, my grandchildren, or my great-grandchildren could ever spend." Yet today, this same musical artist hawks his old CD's as if he needs milk for his children. When is enough, enough?

 Jot down what the following three verses have in common.

1 Timothy 3:3

2 Timothy 3:2

1 Peter 5:2

Please remember our truth learned from the previous lesson that when the Word of God restates a principle or concept repeatedly it screams, "Pay attention! This is important!" These verses reiterate the principle for us to be free of the love of money and greed. So how important is our heart attitude toward being greedy for money from God's perspective?

Obviously, it is very important. So let's see what Proverbs has to say about money and greed. In the following proverbs, match the verse with the description of greed.

Proverbs 11:26	Greed brings trouble to your family.
Proverbs 15:27a	It's better to have a little, than gain a lot with injustice.
Proverbs 16:8	People curse those who hoard.

Let's take a close look at a few verses to find out what we as believers *should* do first with the blessings of our income. Write down the instructions given in each verse.

"For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."

1 Timothy 6:10

“ ‘Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,’ says the Lord Almighty, ‘and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.’ ”

Malachi 3:10

Proverbs 3:9


Deuteronomy 26:1–3; 12

Now we are going to head in a slightly different direction. Read Deuteronomy 6:16 and Matthew 4:7. What are we told not to do?

In both these verses, we are told not to test the Lord God. However, what does Malachi 3:10 state about testing God on the area of our giving and our finances?

This verse is the only verse in the Bible that God says, “Test me.” Although, this verse was given in the Old Testament, the concept still applies to New Testament believers in that we should give freely to God, anticipating that He will supply our needs—maybe not our wants, but our needs. This is how the *Bible Knowledge Commentary* explains it,

One must be careful in applying these promises to believers today. The Mosaic Covenant, with its promises of material blessings to Israel for her obedience, is no longer in force. However, the New Testament speaks about generosity and giving. While not requiring a tithe of believers today, the New Testament does speak of God’s blessing on those who give generously to the needs of the church and especially to those who labor in the Word.¹

 Throughout the Bible, we are encouraged to give generously. Read the following verses and match their instruction.

Matthew 17:24–26	give to the poor
Proverbs 28:27	give cheerfully
2 Corinthians 9:7	give generously
2 Corinthians 9:11	pay our taxes

Let’s look at one more bit of instruction found in 1 Corinthians 16:2. Please fill in the blanks to help cement this principle in your thoughts.

On the first day of every week, each one of you should set aside a sum of _____ in keeping with his _____, saving it up, so that when I come no collections will have to be made. (1 Corinthians 16:2)

As children of God, we are to give generously and cheerfully. We need to pay our taxes honestly. We must give to the poor. In Day Two, we will take a closer look at our obligation and privilege of giving to the poor. But as we conclude today’s lesson, please read Today’s Heart-Print and then rewrite what it means to you.

Today's Heart-Print

"Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle." (Proverbs 23:4-5)



Offer a prayer of thanksgiving to our God for the bounty and blessings in your life.

Oh gracious Father,

GIVE IT AWAY!

We make a living by what we get; we make a life by what we give
—Winston Churchill³

A barefoot homeless man trekked through our neighborhood. His dirty, matted hair looked like it hadn't been shampooed in months. His tattered clothes hung from his thin frame. However, his feet haunted my mind. Barefoot he trudged up and down our hilly street. His soles appeared swollen with bruises. I could distinguish the thick calluses and cracks of his unprotected feet.

The weather started to turn chilly, and still each evening he wandered up the hill, to where he slept in some protected cleft of the nearby mountain. As Christmas approached, I wrapped a few gifts for him. Some socks, clog style shoes, a large fleece blanket and various fast food gift cards.

As I drove home late one afternoon, I saw him. I raced home, and I sent my nineteen-year-old son to present the gifts to the destitute man.

To our amazement, he rejected the offering. He told my son, "Tell your mother that I will not take it. I will not accept gifts that are only given because of the 'season of the year.'"

I then thought to myself, *Hmmm. . . I guess I need to represent Jesus all year round, in my gift giving.*

As I study Scripture, I realize I need to give generously to the poor. All the time. Most of us are very familiar with this principle. However, I believe we need to review it on a regular basis and put it into practice.


Finances

DAY TWO

My Heart's Cry:
Father, give me a generous heart. Allow my eyes to see the vision of what can be accomplished when I use my money for eternal purposes. In Jesus' name, Amen.


**“Rich and poor
have this in com-
mon: The Lord is
the Maker of them
all.”**

Proverbs 22:2

 Read Proverbs 22:2 in the margin. What do the poor and wealthy have in common?



The Lord is maker of the poor and wealthy. Let's read the familiar parable of the Good Samaritan. Then answer the following questions, but let your answers be reflective of today's society.

 Read Luke 10:25–37.

Where would Samaria be in your town?


Who might be a “Levite”?

How many Christians do you think would pass by?

Who would be someone you might think of as an unexpected “Good Samaritan?”

More importantly what would you do?


What does Proverbs 19:17 tell us?

 Please read Matthew 25:31–45. (In this story, the King represents Jesus Christ.) Explain how this parable illustrates Proverbs 19:17.

**“He who is kind to
the poor lends to
the Lord, and he
will reward him for
what he has done.”**

Proverbs 19:17

I don't know about you, but the thought that when I give to the needs of others, I am essentially giving to Jesus humbles me. It reminds me of how many times I have ignored, refused, or simply missed the opportunity to give to Jesus by my lack of generosity.

 In the following proverbs note what wealth brings and what poverty allows:

Proverbs 10:15 wealth _____ poverty _____

Proverbs 13:8 wealth _____ poverty _____

Proverbs 14:20 wealth _____ poverty _____

Proverbs 19:4 wealth _____ poverty _____
 Proverbs 22:7a wealth _____ poverty _____
 Proverbs 22:9 wealth _____ poverty _____
 Proverbs 28:27 wealth _____ poverty _____



List the things you can do in your home, neighborhood, or community to help change what happens to the underprivileged?

Do you ever worry that if you give money to the poor that they will use it to continue in alcohol or drug addiction? I know I do. Years ago, my pastor commented he couldn't be in charge of our church benevolence fund, because he would "give away the store."

I believe that we need to be good stewards when we give to the poor. Check with your church and within your community for ways to help the needy so that your giving will truly bring benefits. But when in doubt about giving—give. Err on the side of grace, for God will honor your heart's mercy.

How would Proverbs 14:31 aid you in the decision to err on the side of giving too generously?

We find that when we give to the poor we honor God; that in and of itself should spur us on to freely give out of our material resources.

Read Proverbs 21:13 in the margin. What benefit do we derive from giving generously to others?

Now let's examine an element of this proverb in a situation that occurred between Jesus and a wealthy young man. Please read Mark 10:17-23.

What did Jesus say to the wealthy young man (verse 21)?

What was his reaction to Jesus' request (verse 22)?

What did Jesus say to His disciples after the young man went away (verse 23)?

Did you notice that it states, "Jesus looked at him and loved him?" But then Jesus requested that the young man sell everything and give the money to


"If a man shuts his ears to the cry of the poor, he too will cry out and not be answered."

Proverbs 21:13

the poor. The man's countenance fell in despair, because he couldn't let go of his wealth. Then Jesus made the profound statement, "How hard it is for the rich to enter the kingdom of God."

In your opinion, why do you think Jesus made this statement concerning the rich?

**"For where your
treasure is, there
your heart will be."
Luke 12:34**

 Read Luke 12:34 in the margin. How does this verse help explain Jesus' statement?

It is hard to believe and trust God, when we place our trust in our money. Human nature dictates that we will always love one more than the other.

Now consider the wealthy young man and Jesus in relationship to Proverbs 21:13. Prosperity has the potential to close up our hearts so that we can't hear God. It's not that He doesn't hear us, because Jesus heard the cry of the rich ruler, but the young man couldn't let go of his money in order to have his own questions answered or his prayer fulfilled.



What of life's belongings, do you consider a treasure? If Jesus asked, could you leave this treasure behind to follow Jesus? Why or why not?



**Extra Mile
LUKE 16:19-31**

Review today's proverbs and then read Luke 16:19-31. Dissect the parable delivered in Luke and note any proverbs that would apply.

Today's Heart-Print

"He who is kind to the poor lends to the Lord, and he will reward him for what he has done." (Proverbs 19:17)



In closing, read Proverbs 30:8-10. Make it your closing prayer for today and continue to meditate on it the rest of the day.

Two things I ask of you, O Lord,

DESERT OF DEBT

Money is an article which may be used as a universal passport to everywhere except heaven, and as a universal provider of everything except happiness
—Anonymous

“I am up to my neck in debt!” A recent television commercial for a credit-counseling agency shows scenes of a fashionable suburban man in his middle thirties, smiling happily as he sits astride a riding lawn mower while he brags about his possessions and his membership at the country club. Behind him, you spot a large, two-story home. A snazzy new vehicle sits polished in the driveway. The guy states proudly, “I am the envy of the neighborhood. How do I do it?” And then with a ridiculously plastered grin, he answers his own question: “I am in debt up to my eyeballs! Somebody help me!”

This guy didn’t want to just keep up with the Joneses, he wanted to surpass them. However, his pride became detrimental.

The end of the commercial asks, “Are you in debt? We can help. Call us.”

The commercial is quite humorous, but it conveys a sad truth about our society. Unfortunately, there are many of us Americans just like this goofy man, and just getting our finances in order will not solve our problems. Many of us need a heart transplant, from a heart of greed to a heart that values good stewardship with the monetary blessings already given by God.

How many people do you know that live beyond their earnings because they try to keep up with the Joneses? Can you relate to the stress involved in this type of situation? Living from paycheck to paycheck just to impress the neighbors? Arguing with your husband over money? Pasting a smile on your face as you whip out the credit card to buy the next unneeded item? Most of us can relate to buying more on credit than we should. Credit debt can destroy our finances, our marriages, and even our relationships with God.

Proverbs has much to say to those who take on debt and those who loan money to others to make an obscene profit. Here in Day Three, we are going to take a look at our spending. Ouch! I feel my toes being stepped on already!

📖 How would Proverbs 13:7 apply to the man in the commercial who said, “I am in debt up to my eyeballs!”?

Although, in outward appearance it may appear he is wealthy, in reality he owns nothing. The truth is the bank and the credit card companies own him according to Proverbs 22:7.

📖 Read Proverbs 22:7

How would you define the second part of this proverb, “*the borrower is servant to the lender?*”


My Heart’s Cry:
Oh Lord, help me to free myself from the bondage of debt. Your Word teaches much in the area of borrowing money. Help me to apply the principles and concepts of learning to live within my income. In Jesus’s name, Amen.

“The rich rule over the poor, and the borrower is servant to the lender.”

Proverbs 22:7

“The wicked borrow and do not repay, but the righteous give generously.”

Psalm 37:21

 **Did You Know?**
JUBILEE

In ancient Hebrew culture, God commanded that a Year of Jubilee be commemorated every fifty years. During this year of Jubilee, the land was not to be planted or harvested. The Israelites were supposed to gather and harvest only what the land produced spontaneously (see Leviticus 25:11-12). In addition, all land rented or sold reverted back to the original owners so that the property stayed within family lineage (Leviticus 25:13-34; 27:16-24). During this year of Jubilee all slaves were to be set free (Leviticus 25:39-54). It was to be a year of forgiven debts and a new beginning for those in debt.

I like *The Life Application Bible's* explanation,

Does this mean we should never borrow? No, but it warns us never to take on a loan without carefully examining our ability to repay it. A loan we can handle is enabling; a loan we can't handle is enslaving. The borrower must realize that until the loan is repaid, he or she is a servant to the individual or institution that made it.

Debt in our society runs rampant. Recent news statistics report that the average American owes approximately nine thousand dollars on credit card debt alone. That plus, our mortgage and car loans put us at risk for bankruptcy. Bankruptcy is big business for attorneys. I searched the Internet for "bankruptcy law firms" and 297,634 popped up.

How does Psalm 37:21 describe someone who does not repay what they owe?

In the early New Testament era, filing bankruptcy was not an option. Read Matthew 18:23-34. Although this parable is a teaching on forgiveness, how does this describe the judicial system of the time concerning debt?

What warning did Jesus give in Matthew 5:25-26 that proves this point?

When Jesus lived on this earth, someone who couldn't pay a debt was thrown into prison until the debt was paid. Unless someone came to pay the debt for the prisoner, he or she would probably die there.

Even if we have our debt under control, we still need to review some simple stewardship guidelines that we examined in Day One of this "Heart-Print of Finance" lesson.


Recently, I needed to sort through our belongings as we anticipated moving into a smaller home. "I feel like I am shopping at my own garage sale!" I murmured to myself. Sifting through closets, I discovered long-buried treasures. (Rather, treasures long-forgotten.) "Were they treasures if I didn't even remember them?" I pondered.

Moving-day hovered over my head. In two weeks, I needed these "treasures" boxed and ready to move into a smaller home. The question begged to be answered, "What in the world am I going to do with all this stuff?" Then a second question struck me. How much of this junk that I was about to toss or give away did I purchase on credit? Did I still owe money for something I no longer needed or even wanted?


I remember hearing the quip, "The second best day in a man's life is when he buys a new boat; the best is when he sells it." Yes, I can relate. Can you list a few things you now own that you wish you hadn't bought?

In the margin read the proverbs from *The Message Bible* and then circle the advice that might apply to your household.

Now let's take a quick look at the flip side. Should *we* loan money and collect interest from others? Although few of us will loan money and expect to collect interest, let's examine a few other verses that deal with this monetary principle.

 Read the following verses and match the suggestion to the reference.

- | | |
|------------------|--|
| Exodus 22:25 | Charge no interest to the needy |
| Deuteronomy 15:8 | Beware of securing debt for someone else |
| Proverbs 11:15 | Be openhanded and give freely |

 Read the following verses from the New Testament and express what you think they teach.

Romans 13:8

Matthew 18:23-35

Matthew 25:16-27

Luke 7:41-43

John 2:13-17

The following excerpt from *The International Standard Bible Encyclopedia* explains these verses in a more succinct manner than I can.

The teaching of the New Testament on this subject is confined very largely to the parables of our Lord. Some think that the expression, "Owe no man anything" is an absolute warning against indebtedness. Quite a noticeable advance in the matter of debts and debtors is noticed as we enter the time of the New Testament. We read of bankers, exchangers, moneychangers, interest, investments, usury. The taking of

"Whoever makes deals with strangers is sure to get burned; if you keep a cool head, you'll avoid rash bargains."

**Proverbs 11:15
(The Message)**

"It's stupid to try to get something for nothing, or run up huge bills you can never pay."

**Proverbs 17:18
(The Message)**

interest does not seem to be explicitly condemned in the New Testament . . . That compassion and leniency should be exercised toward those in debt is the clear teaching of Christ in the parables of the Unmerciful Servant and the Two Debtors.

So, if we do choose to loan out money for profit what wisdom do you find in the following proverb?

"Hold tight to collateral on any loan to a stranger; be wary of accepting what a transient has pawned." (Proverbs 27:13; *The Message Bible*)



Today's lesson ends with a quote from the apostle Paul. I feel it sums up today's lesson in a very succinct way. Read it carefully and close in a time of reflection and prayer.

"Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law." (Romans 13:7-8)

Today's Heart-Print

"The rich rule over the poor, and the borrower is servant to the lender."
(Proverbs 22:7)

Father God,

Finances

DAY FOUR


"HI-HO! HI-HO! IT'S OFF TO WORK WE GO!"

It is not doing that which we like to do, but liking to do the thing which we have to do, that makes life blessed—Johann Wolfgang von Goethe.

Whether we have a career, or just a job, or we are busy women who stay home, at times our work can feel like drudgery. I bet if you asked Tiger Woods about his golf career he would admit there are times he wished he'd chosen a different career path. But all work is part of life.

Here in Day Four, we are going to take a review on why we work. Then more importantly, we will study how we should apply ourselves to work. What is our work ethic? Do we behave in a godly manner in our occupation?

With that thought in mind, I am reminded of Internet articles I have read over and over the past several weeks regarding employee behavior at work. Obviously, this topic holds huge importance. Let's delve into what the Word of God says about work. Today we are not going to start with Proverbs, but we will begin our study in the book that describes the early days of human labor. Now turn to Genesis, and let's begin.

 Make a few notes about what you discover in the following verses:

Genesis 2:1-3


Genesis 2:15

Genesis 3:17-19

God worked. God rested. He instructed Adam to work and care for the Garden of Eden. This was before the Fall. Did you see that God instructed Adam and Eve to take care of the garden before they sinned? For years, I believed "work" was part of the curse of man. Work is not part of some curse, but the *toiling* of labor that is indicative of the curse of sin.



Did you ever believe work was part of the curse? What is your view of labor now?

 Read Proverbs 14:23. What result does "all hard work" bring?

Hard works brings profits. I found the following statement amusing. I always give one hundred percent at work:

13% Monday

22% Tuesday

26% Wednesday

35% Thursday

4% Friday

I wish I could say I put forth the same effort on all days, but I don't. My different occupations have included several years in a variety of vocations, such as wife, office manager, stay-at-home mom, and a women's ministries director. What about you? Please list a few primary occupations that you have held.

My Heart's Cry:

Lord God, grant me the grace to work at whatever I do as if I am working for You. Whether I am working in an office, a store, or cleaning my home, I want to do the best job possible. Help me work with integrity and cheerfulness. In Your precious name, Amen.

"All hard work brings a profit, but mere talk leads only to poverty."

Proverbs 14:23



WORK

One Hebrew word sometimes translated in our Bibles as "work" is *itsabon*, which refers to pain or toil. It occurs three times in Genesis alone relating to the curse that God placed on fallen humanity. To the woman, God stated that she would have pain and toil during childbirth (see Genesis 3:16). To the man, God stated, that he would have pain and toil in working the ground to produce food (see Genesis 3:17; 5:29).¹¹

"Whatever you do, work at it with all your heart, as working for the Lord, not for men."

Colossians 3:23

1. _____
2. _____
3. _____
4. _____
5. _____



What does Colossians 3:23 mean in your day-to-day life?

If we want to share our faith at work, how would Colossians 3:23 explain the following saying? "Monday religion is better than Sunday profession."

Even though we may attend church every Sunday, our behavior at work speaks louder to others than anything "religious" we might say or do. Now let's dig into some proverbs on this topic. They hold quite a bit of proverbial knowledge to instill in us concerning our work ethic. Jot down what they advise.

Proverbs 12:11

Proverbs 12:14

Proverbs 18:9

Proverbs 21:25

Can you see that God highly values a good work ethic? He expects us to provide for our families and ourselves. Which of the above proverbs spoke most profoundly to you? Why?

How would you interpret Proverbs 22:29 and 27:18?


Being diligent and skilled in our work is the best way to influence an employer. Diligence often results in a promotion. Hearing about a good worker, an employer may want to promote him or give other extra rewards.

However, a primary principle we must remember, we work as to the Lord, not to men. Let's look again at Colossians 3:22–25 from *The Message Bible*.

Servants, do what you're told by your earthly masters. And don't just do the minimum that will get you by. Do your best. Work from the heart for your real Master, for God, confident that you'll get paid in full when you come into your inheritance. Keep in mind always that the ultimate Master you're serving is Christ. The sullen servant who does shoddy work will be held responsible. Being Christian doesn't cover up bad work.

What would be the opposite response to “being a Christian doesn't cover up bad work?”

As Christians, we should be diligent in our vocations and strive for excellence. We shouldn't be sloppy or deceitful in any way, but instead we must act with honesty and integrity. Let's see what certain proverbs have to say on these topics.

 Read the following verses and then write down a brief description of each.

Proverbs 10:2

Proverbs 10:9

Proverbs 11:1, 3

Proverbs 11:18, 20

Proverbs 13:4

“Do you see a man skilled in his work? He will serve before kings; he will not serve before obscure men.”

Proverbs 22:29

“He who tends a fig tree will eat its fruit, and he who looks after his master will be honored.”

Proverbs 27:18

Proverbs 13:13

Proverbs 15:6

Proverbs 16:8

Proverbs 20:4



All right, now let's take a look at our own honesty and integrity in the workplace. Place an X by any unethical activities you have committed that essentially robbed your employer.

- | | |
|---|--|
| <input type="checkbox"/> called in sick though not ill | <input type="checkbox"/> took long lunches |
| <input type="checkbox"/> took paperclips, pencils, etc. | <input type="checkbox"/> chatted by the coffee pot |
| <input type="checkbox"/> added time to your time card | <input type="checkbox"/> browsed the Internet for personal use |
| <input type="checkbox"/> made personal phone calls | <input type="checkbox"/> padded your expense account |

Read the following proverbs and then rank them in the order of those that resemble your life the most (#1 being the most relevant).

“Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.” (Proverbs 6:6–8)

“The laborer's appetite works for him; his hunger drives him on.” (Proverbs 16:26)

“Finish your outdoor work and get your fields ready; after that, build your house.” (Proverbs 24:27)

Usually our needs drive us to make the most of our time and our money. Only then do we begin to budget and plan for our financial future.



How could Proverbs 21:20 apply to retirement in modern times? What are you doing to prepare for old age and retirement?



Proverbs 21:20 advises us to save and store up for future needs. It is a foolish man who spends all he earns without saving. Review with the Lord today your work ethic and your spending habits. Pray for Him to show you clear direction in both areas.

Today's Heart-Print

"Whatever you do, work at it with all your heart, as working for the Lord, not for men." (Colossians 3:23)

My Master, my God,

WHO'S THE BOSS?

Nothing so conclusively proves a man's ability to lead others as what he does from day to day to lead himself—Thomas J. Watson¹²

"This is the longest I have ever held a job," Sheryl remarked smugly. After working for my husband's company for seven weeks, she felt secure in her position. However, her poor work habits, ditzy attitudes, and not to mention cockroaches falling out of her handbag (I'm serious!), were cause for my husband, Mark, to let her go.

I nodded and looked at the floor. By 5:00 p.m., she would be looking for another job.

My husband struggles each time he needs to fire someone. Although, he has been an employer for over twenty-five years the decision and action to terminate an employee plagues him for days.

A couple of years ago, he needed to let someone else go for numerous reasons. Finally, one night at dinner he announced he would tell her the next day that it was her last day to work for him.

I said, "Mark, it's the day before Christmas Eve. You can't do that!"

He looked surprised and said, "You're right, I can't." He's not unkind; he just wasn't thinking about the Christmas season while considering what to do about his employee. Being a boss is hard. So whether we are employed as peons or executives, I hope our Day Five study helps us to understand the

Finances

DAY FIVE

My Heart's Cry:
Lord, I am often put in a position of authority. Whether I am disciplining my children, teaching Sunday school, or serving as the CEO of a corporation, give me the wisdom to guide with a godly heart. Keep my work ethics pure and unselfish. Amen.

position of authority. Let's evaluate what levels of authority you may have attained in life. Place an X by the position that has been assigned to you at some point in your life.

- | | |
|---|---|
| <input type="checkbox"/> mother | <input type="checkbox"/> caretaker of aging parents |
| <input type="checkbox"/> ministry position | <input type="checkbox"/> employer or manager in workforce |
| <input type="checkbox"/> community leadership | <input type="checkbox"/> teacher |
| <input type="checkbox"/> other _____ | |

📖 Now's let's read a few proverbs. Today's lesson approach is a little different from the usual one where we look up the verses. I am using *The Message Bible* for several of the verses we look at in Day Five, because I think its modern language will help our understanding in leadership. (*The Message Bible* translates the terms *king* and *ruler* as *leader*.) Please examine the following proverbs as quoted from *The Message* and then underline positive traits of a good leader. Circle negative actions of someone in leadership. Then give an example of each verse that could apply to yourself and to a leadership position you hold.

Proverbs 16:10: "A good leader motivates, doesn't mislead, doesn't exploit."

Proverbs 16:12-13: "Good leaders abhor wrongdoing of all kinds; sound leadership has a moral foundation. Good leaders cultivate honest speech; they love advisors who tell them the truth."

Proverbs 20:8: "Leaders who know their business and care keep a sharp eye out for the shoddy and cheap."

Proverbs 20:26: "After careful scrutiny, a wise leader makes a clean sweep of rebels and dolts."


Proverbs 20:28: "Love and truth form a good leader; sound leadership is founded on loving integrity."

Proverbs 22:11: "God loves the pure-hearted and well-spoken; good leaders also delight in their friendship."


Proverbs 29:4: "A leader of good judgment gives stability; an exploiting leader leaves a trail of waste."

Proverbs 29:14: *“Leadership gains authority and respect when the voiceless poor are treated fairly.”*

These proverbs state clearly that we will gain respect when we treat others fairly. But most important, we need a loving and pure heart filled with integrity. We need to watch for shoddy work but compliment those who do a good job and work hard.

 In the margin, what does Proverbs 14:35 tell us about commending someone?

Mark Twain once said, “I can live for two months on a good compliment.” Whom in your life could you compliment today on their attitudes or accomplishments? (Think of anyone whom your leadership influences.)

 Of course, compliments are wonderful, but the Word of God expects something else from employers. Read the following verses and note what each says about wages.


Deuteronomy 24:14–15

Leviticus 19:13

Jeremiah 22:13

I Timothy 5:18

Scripture clearly states that as employers we are to pay fair wages for the work others provide for us. We shouldn’t hoard the profits for ourselves, but give each man his due work.


 Now read James 5:4. What does this verse state about those we fail to pay for their toil?

“Diligent work gets a warm commendation; shiftless work earns an angry rebuke.”

***Proverbs 14:35
(The Message)***


This verse rebukes those who live in luxury and indulgence at the expense of their laborers. God notices what we do as employers. Let's make sure that we pay fair wages to the people who work for us.

Now let's close with one more area concerning our work ethics and leadership roles.

 Please read Exodus 20:10-11. What does this verse instruct us to do?



Do you remember when we read in Genesis that God rested on the seventh day? Of course, in the United States we have grown accustomed to a five-day work week and usually some vacation time. However, what about ourselves? Whether you are self-employed, a mom, or any type of workaholic, do you give yourself time to rest? Why or why not?

 Read Leviticus 23:3.


Write your definition of the term, "Sabbath."

For myself, I think of *rest* when I hear the term "Sabbath." There is nothing I like better than a Sunday afternoon nap. It refreshes and replenishes my energy for the beginning of the next work-week. Let's look at the meaning of "Sabbath" from a Bible expert's perspective.

The sabbath is a sacred and Divine institution; a privilege and benefit, not a task and drudgery. God never designed it to be a burden to us, therefore we must not make it so to ourselves. The sabbath was instituted for the good of mankind, as living in society, having many wants and troubles, preparing for a state of happiness or misery. Man was not made for the sabbath, as if his keeping it could be of service to God, nor was he commanded to keep it outward observances to his real hurt. Every observance respecting it, is to be interpreted by the rule of mercy.¹²



Do you make time to spend a Sabbath time with God? Why or why not?

 How did Jesus explain a Sabbath in the following verses?

Mark 2:27

Mark 3:4



In closing, describe what you have learned about leadership today. Think back a few years, consider your position now and anticipate your future. Write a prayer asking God to help you in leadership in all areas of your life.

Today's Heart-Print

"Love and truth form a good leader; sound leadership is founded on loving integrity." (Proverbs 20:28 The Message)

Lord God,

Your Heart's Impression

Journal your thoughts about learning wisdom regarding the financial aspects of your life.

Describe your thoughts about your own generosity to others.

Write your thoughts about debt and what God's Word tells us:

Journal how you feel about your work ethic.

Explain how and why you will begin to take a rest from your work schedule on a regular basis.

Tell the Lord God what is in your heart after this lesson.

Lord,

1. Frank S. Mead, *12,000 Religious Quotations*, (Grand Rapids, MI: Baker Book House, 1989), 427.
2. Ibid., 311.
3. Ronald. J. Sider, *Rich Christians In An Age of Hunger* (Waco, TX: W Publishing Group, 1997), 1-37.
4. *Scripture Press Publications*, Licensed by Victor Books. In NavPress Software Database, © 1997.
5. Max Anders, *Holman Old Testament Commentary-Proverbs* (Nashville, TN: Holman Reference, 2005), 276.
6. Mead, *12,000 Religious Quotations*, 309.
7. *Life Application Bible* (Wheaton, IL: Tyndale House Publishers, Inc., 1991). In NavPress Software Database, © 1997.
8. Ibid.
9. *International Standard Bible Encyclopedia*. In NavPress Software Database, © 1998.
10. Mead, *12,000 Religious Quotations*, 473.
11. http://thinkexist.com/quotes/thomas_j_watson_sr/.
12. Matthew Henry, *Concise Commentary* in WORDsearch Bible software. CD-ROM, 2003
13. Warren Baker, D.R.E. and Eugene Carpenter, Ph.D.; eds. *The Complete Word Study Dictionary Old Testament* (Chattanooga, TN: AMG Publishers, 2003).