

BEING STEWARDS OF GOD'S MONEY

Principles & Practices: Practice Three

I will serve God, not money

SELF-CONTROL

What motivates me to discipline myself?



I will serve God, not money

INTENTIONAL CHOICES

I will discipline myself for godliness.

PRACTICE three is an application of PRINCIPLE three. Both are grounded in the declaration that a believer chooses to serve God and not serve money.

The connection is made between the aspect of the fruit of the Spirit called self-control and the discipline of making intentional choices. Remember, the PRINCIPLE helps make sure we are on the right river, while the PRACTICE helps us paddle our canoes well.

1 Timothy 4:6-10 (ESV)

⁶ If you put these things before the brothers, you will be a good servant of Christ Jesus, being trained in the words of the faith and of the good doctrine that you have followed. ⁷ Have nothing to do with irreverent, silly myths. Rather train yourself for godliness; ⁸ for while bodily training is of some value, godliness is of value in every way, as it holds promise for the present life and also for the life to come. ⁹ The saying is trustworthy and deserving of full acceptance. ¹⁰ For to this end we toil and strive, because we have our hope set on the living God, who is the Savior of all people, especially of those who believe.

The key verse that links our PRINCIPLE and PRACTICE is the second half of verse 7. When it comes to athletics, most of us would readily agree that even natural athletes do not automatically become champions. They need to train. Why do we often avoid this?

When someone walks on one of the rails of a railroad track, will they stay on the rail very long if they do not walk intentionally? Why?

In this lesson we want to look at 7 practical balancing steps of making intentional choices. We want to make sure that we do not step off the rail, either to the left or to the right.

Proverbs 27:23-24 (ESV)

²³ Know well the condition of your flocks, and give attention to your herds, ²⁴ for riches do not last forever; and does a crown endure to all generations?

The first balancing step is in the area of record-keeping and budgeting. How would the text from Proverbs 27 inform this area of discipline?

RECORD-KEEPING & BUDGETING

← ENGAGE →

The two extremes that we want to avoid in record-keeping and budgeting each push away from the idea of “engaging” in this discipline. The one extreme would be to “ignore” it. The other extreme would be to “obsess” over it (*write these summary words in the box above*).

Proverbs 21:5 (ESV)

⁵ The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.

Another **balancing step** is tied to our **working and Sabbath-keeping**. What key word of encouragement would you pull from Proverbs 21:5?

Proverbs 12:11 (ESV)

¹¹ Whoever works his land will have plenty of bread, but he who follows worthless pursuits lacks sense.

Proverbs 23:4-5 (ESV)

⁴ Do not toil to acquire wealth; be discerning enough to desist. ⁵ When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven.

What insights do these proverbs give regarding work and rest?

WORKING & SABBATH-KEEPING

← BE DILIGENT →

The two extremes that we want to avoid in working and in getting appropriate rest are to “Be Lazy” or to “Be Driven” (*write these summary words in the box above*). Which extreme do you tend toward?

Another **balancing step** that many people ask about is **insurance**. The key word we will balance ourselves with is “provide.” It seems best if we provide in such a way that we don’t have to say, “I better not die,” nor “They’d be better off if I were dead.”

1 Timothy 5:8 (ESV)

⁸ But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.

1 Timothy 5:16 (ESV)

¹⁶ If any believing woman has relatives who are widows, let her care for them. Let the church not be burdened, so that it may care for those who are really widows.

How can providing life insurance be part of providing for our families?

Who would most need this protection? Why?

Proverbs 18:11-12 (ESV)

¹¹ A rich man's wealth is his strong city, and like a high wall in his imagination. ¹² Before destruction a man's heart is haughty, but humility comes before honor.

In seeking balance in the area of insurance, it is important to avoid the presumption that we can trust in our wealth. How can insurance cause us to stumble away from depending on God to provide?

Proverbs 30:8-9 (ESV)

⁸ Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, ⁹lest 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.

This proverb captures beautifully the danger of the extremes. What are they?



The two extremes that we want to avoid in the question of a Christian and insurance are: "Better not Die" or to "Better Off Dead" (write these summary words in the box above).

Proverbs 21:20 (ESV)

²⁰ Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.

When it comes to the balancing steps regarding saving, why does the "foolish man" never have anything stored up?

Proverbs 6:6-8 (ESV)

⁶ Go to the ant, O sluggard; consider her ways, and be wise. ⁷ Without having any chief, officer, or ruler, ⁸ she prepares her bread in summer and gathers her food in harvest.

Saving resources will never happen by chance. What must we do in order to learn from the ant's wisdom?

Luke 12:15-21 (ESV)

¹⁵ And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." ¹⁶ And he told them a parable, saying, "The land of a rich man produced plentifully, ¹⁷ and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' ¹⁸ And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. ¹⁹ And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.' ²⁰ But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' ²¹ So is the one who lays up treasure for himself and is not rich toward God."

While saving is important, there is an extreme that is pictured in the story Jesus told. How would you label that step of stumbling?

James 5:1-6 (ESV)

¹ Come now, you rich, weep and howl for the miseries that are coming upon you. ² Your riches have rotted and your garments are moth-eaten. ³ Your gold and silver have corroded, and their corrosion will be evidence against you and will eat your flesh like fire. You have laid up treasure in the last days. ⁴ Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts. ⁵ You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. ⁶ You have condemned; you have murdered the righteous person. He does not resist you.

As we seek balance, we must be careful with saving to the extreme. What would be indicators of that extreme?



The two extremes that we want to avoid in the question of a Christian and saving are “Squander” and “Hoard” (write these summary words in the box above). Which of these do you tend towards? How could you become more balanced?

When it comes to retirement, where we must take our next balancing step, there really are no applicable texts in the Bible. The closest comes to the priests who serve until they are 50 and then they change roles (see below).

Numbers 8:24-26 (ESV)

²⁴ "This applies to the Levites: from twenty-five years old and upward they shall come to do duty in the service of the tent of meeting. ²⁵ And from the age of fifty years they shall withdraw from the duty of the service and serve no more. ²⁶ They minister to their brothers in the tent of meeting by keeping guard, but they shall do no service. Thus shall you do to the Levites in assigning their duties."



The two extremes that we want to avoid in the question of a Christian and retirement are “Spartan” and “Indulgent” (write these summary words in the box above). Which of these do you tend towards?

Retirement should be a time of re-tooling ourselves for the King’s work. How does the balancing step of “be available” reflect that mentality?

Should we see ourselves retiring FROM as much as retiring TO? Or retiring FOR? Explain.

Proverbs 13:11 (ESV)

¹¹ Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.

Proverbs 18:11-12 (ESV)

¹¹ A rich man's wealth is his strong city, and like a high wall in his imagination. ¹² Before destruction a man's heart is haughty, but humility comes before honor.

The next **balancing step** is to be taken in the area of **investing**. What does Proverbs 13 encourage us to do and how does this compare to the “get rich quick” mentality of so many?

We previously looked at Proverbs 18:11-12, but it is important to remind ourselves that our investments do not make us “invincible.”



The two extremes that we want to avoid in the question of a Christian and investing are “Get rich quick” and “Be invincible” (*write these summary words in the box above*). Which of these is of the greatest temptation to you?

The final **balancing step** that we must consider is related to leaving an **inheritance** to others.

Proverbs 13:22 (ESV)

²² A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous.

Is it a good thing to be able to leave an inheritance?

The texts that deal with inheritance in the Bible usually are discussing the passing on of the family land, which would have been crucial in an agricultural economy. But it is easy in today's economy to miss the good provision an inheritance can make, turning it instead into a windfall of temptation.

Luke 12:13-15 (ESV)

¹³ Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me."

¹⁴ But he said to him, "Man, who made me a judge or arbitrator over you?" ¹⁵ And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."

How did Jesus respond when someone asked Him to make their brother “play fair?”

We must remember that a person has the right to manage the money God has entrusted to them. As children or grandchildren, we do not have a “right” to our portion! What does such an attitude say about our hearts (see the text in Luke 12 above)?

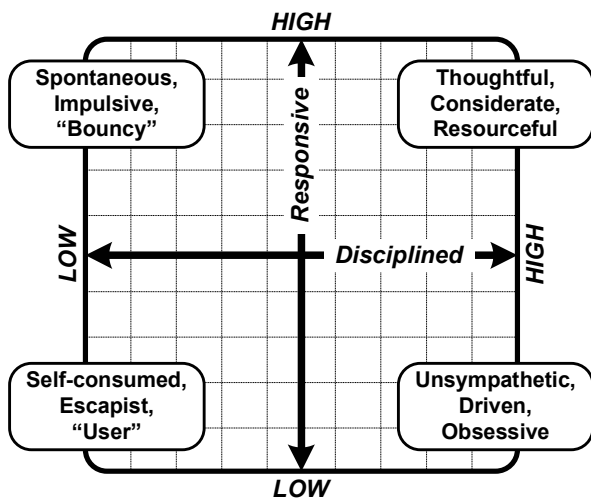
INHERITANCES

WISDOM

The two extremes that we want to avoid in the question of a Christian and inheritances are leaving nothing which makes for “Resentments” and leaving too much which makes for “Temptations” (*write these summary words in the box above*). Do you have a legal will drawn up that is based on wisdom?

As we consider how to wrap up these 7 balancing steps, it seems helpful to make a graph that illustrates the two tensions that disciples who show allegiance to Jesus want to grow in. There really is no place for simplistic “idiot lights.” Rather, we need gauges to show where we really are.

The two tensions are “Responsive” and “Disciplined.” When we use these two as the axis lines on a graph the result is as follows:



A person who is *High Responsive - Low Disciplined* tends to be generous but rarely is their given substantial since they lack the discipline to build up resources.

The *Low Responsive - High Disciplined* tends to be a “Scrooge” who thinks that they have what they do because of their hard or smart work.

The *Low Responsive - Low Disciplined* person gets what they can from others. They are often seen as a “mooch” even though they often assume that they deserve whatever is given to them.

The goal of the believer is to be *High-High*. Sometimes God puts different folks together in a family. How could a High Responsive person tell others about the opportunities there are? And how could a High Disciplined person offer the structure to turn well-meaning “bouncy” into major impacts for good?

Put an “X” on the chart above to indicate where you believe God’s Spirit is telling you that you are at right now. How does that compare to three years ago?

A few last thoughts: “Lack of self-discipline is self-inflicted pain.” “Failure to choose is to choose failure.” “Self-control is a fruit of the Spirit, not a function of temperament.”