

Lesson 10: What Do You Have? Personal Inventory Activity

Read the story of the Widow and Oil in 2 Kings 4:1-7. Elisha asks the widow “What do you have?” “Nothing” is the widow’s quick and frantic response. When he asks again, the widow looks around and remembers a little oil that she has in her house.

Although small and seemingly insignificant, God used this simple possession to help solve the widow’s problem. It caused the widow and her sons to be directly involved in solving their problem. As a result, God moved and provided a miracle.

Write down what you have, however small, that God might use to help you through current or future hard times and bless others in the process.

Possessions

Item

Comment/Idea

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Skills/Talent

Skills/Talent

Comment/Idea

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Perhaps God has blessed you in areas that you can use to help others. Prayerfully consider your list of possessions, skills, and talents that can be used to help others. List people who need your help here.

People I Can Help

Name

Their Needs

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Write down a message to God, thanking Him for all that you have and asking Him to help you use those things to bless others.

Lesson 11: Too Busy to Serve

Without exception, God has a unique and meaningful plan for every believer, and it doesn't depend on age, income or ability. In the Old Testament, Esther decided that she wanted to be used by God. And just as Esther did, every believer must decide either to be used by God or to be bypassed and another chosen instead.

What a disgrace it would be if we were to allow temporary comforts and laziness to rob us of true riches both now and for all eternity. "Since all these things are to be destroyed in this way, [it is clear] what sort of people you should be in holy conduct and godliness" (2 Peter 3:11).

In the parable of the sower (see Luke 8:1-15), Christ defined the thorns as worries, riches and pleasures of this world. At first glance, one might assume that committed service to God would yield peace -- but peace that's accompanied by poverty and blandness. At least, judging from the way Christians avoid total service to God, this would seem so. However, Jesus Christ said that total service to God would yield peace and blessings (within His will). "For the Gentile world eagerly seeks all these things, and your Father knows that you need them. But seek His kingdom, and these things will be provided for you" (Luke 12:30-31).

As Christians, most of us wouldn't refuse to do God's will; it's just that we think that sometimes His timing isn't right. But when God calls us, He wants obedience first and worldly wisdom last. We have allowed the urgent things of this society in which we live to overshadow the important things. (See Luke 14:16-24.)

Just as God can multiply the fruits of our labor, He also can multiply the use of our time. Any good administrator knows that 10 minutes spent in productive effort is more valuable than two hours spent in confusion and frustration.

Therefore, one of the first things a busy, frustrated, overworked Christian needs to do is to dedicate the best part of the day, week, month and year to the Lord. Surely you can agree that we should never be so busy that we're too busy to serve the King of kings and Lord of lords.

Bible Study

“God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.” 2 Corinthians 9:8

God uses five kinds of increase “to make all grace abound to you.”

1. Increase in Intimacy. Giving draws our attention and heart to Christ. “For where your treasure is, there your heart will be also” (Matthew 6:21).
2. Increase in Character. When we give out of love, we move away from our old nature and toward our new nature—the character of Christ.
3. Increase in Love from Others. “Their hearts will go out to you, because of the surpassing grace God has given you” (2 Corinthians 9:14).
4. Increase in Heaven. “Store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal” (Matthew 6:20).
5. Increase on Earth. “Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion” (2 Corinthians 9:10-11).

Discussion Questions

1. For Jesus, greed is not only love of money, but excessive anxiety about it. If this is true—it means that you can be a slave to money whether you have it or not! When we worry excessively about money what aspects of God’s character and which of His promises are we forgetting?
2. Read the story of Zacchaeus in Luke 19:1-10. Zacchaeus sacrificed everything else in order to get money. What price did Zacchaeus pay for his wealth? Do people in our culture pay a similar price? If so, how?

Prayer Focus

Lord, thank you for blessing us with opportunities to give and serve. Help us to see them when that arrive and not miss sight that you know what is best. Lord, thank You for rewarding generosity in a way that leads to more giving.

Lesson 12: Financial Honesty

A businessman once asked, "Do you think it's possible to be totally honest in our business society?" He went on to explain that he didn't purposely cheat anyone, but even when "negotiating" a sale the common practice was for the seller to begin at a price higher than desired, knowing that the buyer always started with a price lower than acceptable. His question must be a conscious thought on the hearts of many sincere Christians: "Can you truly be honest, and if so at what cost?"

Money is an Indicator

The Lord says in Luke 16:10, "He who is faithful in a very little thing is faithful also in much." The small thing to which the Lord is referring is money. Naturally, this also includes the pursuit of money. "For where jealousy and selfish ambition exist, there is disorder and every evil thing" (James 3:16). In Philippians 2:15, Paul tells us to hold ourselves above this wicked generation so that we can prove ourselves blameless. For this to happen, we must avoid the devices of the accuser and hold to the standards of the Lord.

Why the Dishonest Prosper

There is little doubt that in the short run a deceitful person will seem to prosper. It doesn't take long, however, for others to recognize this attitude, so he or she must continually seek out new prospects. We must remember that Satan does have limited authority over this earth and can indeed provide riches. The problem with his supply is that it is always accompanied by fear, anxiety, anger, greed, and resentment.

The biggest loss associated with following the worldly path is the loss of God's full blessings (Romans 12:2). God declares that if we do not respond correctly in such a trivial thing as money, we will not be entrusted with any greater possessions. "If therefore you have not been faithful in the use of unrighteous mammon, who will entrust the true riches to you?" (Luke 16:11).

Material Witness

Can Christians be honest in our society? They must be to experience the fullness of God's power and love. There will be times when it will seem that others take advantage of that honesty. The Lord knew that would happen. "If anyone wishes to come after Me, let him deny himself, and take up his cross daily, and follow Me" (Luke 9:23). There is often a price to be paid for following in the path of Christ, but there is also a great reward as a result of doing so.

In Conclusion

The Lord told us that a house (or life) built upon sand would fall when the storms come, but one built upon the Rock would survive. We are in the midst of a materialistic storm today, and every Christian must decide whether to build upon the solid rock of God's Word or the shifting sands of society. The decision to do business by the world's normal standards (guile and deception) is a decision to deny Christ. "No servant can serve two masters; for either he will hate the one, and love the other, or else he will hold to one, and despise the other. You cannot serve God and mammon" (Luke 16:13).

Each Christian must come to the position that God's approval is more important than the world's riches. Then, and only then, will the full measure of God's peace and power be experienced.

Bible Study

"Let those who love the LORD hate evil, for he guards the lives of his faithful ones and delivers them from the hand of the wicked." Psalm 97:10

Samuel described King David as a man loyal to God, "a man after his own heart" (1 Samuel 13:14). We may scratch our heads in wonder, given the obvious sins of David, but in sincere repentance he never ceased striving to love what God loves and hate what God hates.

Discussion Questions

1. Talk about a time when you were lost? How did you get lost? When do you realize that you were lost? How did you find your way out?
2. What are some of the reasons that cause people to get lost financially?
3. What are the signs that someone is lost financially?

Prayer Focus

Lord, help me to live with integrity, to seek Your heart by learning to love what You love, and hate what You hate.

Lesson 13: Finances and Your Relationship With God

There is a great deal of false service by many who profess to serve God but actually want God to serve them. They will give, but they always expect to be repaid. They will help the needy, but it's to keep God from allowing tragedies to befall them. The list could go on and on and would eventually touch every one of us. Why? Because so few of us really understand the function that finances play in our spiritual lives.

Christ Taught About Finances

It surprises many Christians to learn that approximately two-thirds of the parables that Christ used in teaching deal specifically with finances. Christ never said money or material things were problems. He said that they were symptoms of the real problems. He constantly warned us to guard our hearts against greed, covetousness, ego, and pride, because these are the tools that Satan uses to control and manipulate this world. "He said to them, 'Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions' " (Luke 12:15).

Finances - Our Spiritual Barometer

A definition of "faith," according to Hebrews 11, is trusting God totally. It means trusting God for things you cannot see or manipulate into happening. Most of us truly desire to be able to exercise this faith, but the world around us tells us to do just the opposite. If you don't have the money for what you "need," borrow to get it. If it's too expensive for your income, so what? You deserve it; besides, you have to stretch yourself if you want to be successful in this world.

God's Word tells us to learn to be content and dedicate ourselves to serving God. In Hebrews 12:1 we are told, "Let us also lay aside every encumbrance, and the sin which so easily entangles us, and let us run with endurance the race that is set before us."

Is it Wrong To Be Rich?

Rich is a very subjective term, but here it's used in the context of having enough money to meet all of your reasonable needs and still having funds left over. Clearly, God's Word teaches that many of His people will fit into this category. God's plan is clearly stated in 2 Corinthians 8:14-15: our abundance at the present time will meet the needs of others, and later their abundance will meet our needs (a good alternative to welfare within the church).

Christ warned those who are rich always to be on their guard (Luke 12:15-21). There is a great temptation to trust in the security that a surplus can provide. The greater the surplus, the greater the temptation. That's why those who are rich (most of American Christianity) must guard their hearts and minds with the principles from God's Word.

Conclusion

The greatest need in our generation is for God's Word to be taught clearly and undiluted. The next greatest need is for Christians to demonstrate that it works.

Bible Study

"You will keep in perfect peace him whose mind is steadfast, because he trusts in you."

Isaiah 26:3

Consider these names given to Jesus: "Wonderful Counselor, Mighty God, Everlasting Father, Prince of Peace" (Isaiah 9:6).

God desires to interact personally with us. "I will instruct you and teach you in the way you should go; I will counsel you and watch over you" (Psalm 32:8).

During the process of analyzing the facts, searching the Bible, and obtaining the counsel of godly people, we need to seek direction from the Lord. Many Scriptures encourage us to wait on Him. "Wait for the LORD; be strong and take heart and wait for the LORD" (Psalm 27:14). Notice the encouragement to "be strong"; sometimes it takes more courage and strength to wait on the Lord than to act immediately.

Discussion Questions

1. Read the parable in Luke 16:1-8. Why does the owner commend his money manager?
2. Read Luke 16:9. How have people used their money and stuff to make an eternal impact in your life?
3. How can you use the money and stuff that God has given you as tools to make an eternal impact in someone else's life?

Prayer Focus

Lord, as I strive to please You in every decision, help me learn to wait on Your direction and peace. Make me sensitive to Your Spirit's voice so I can discern it from others or even my own.