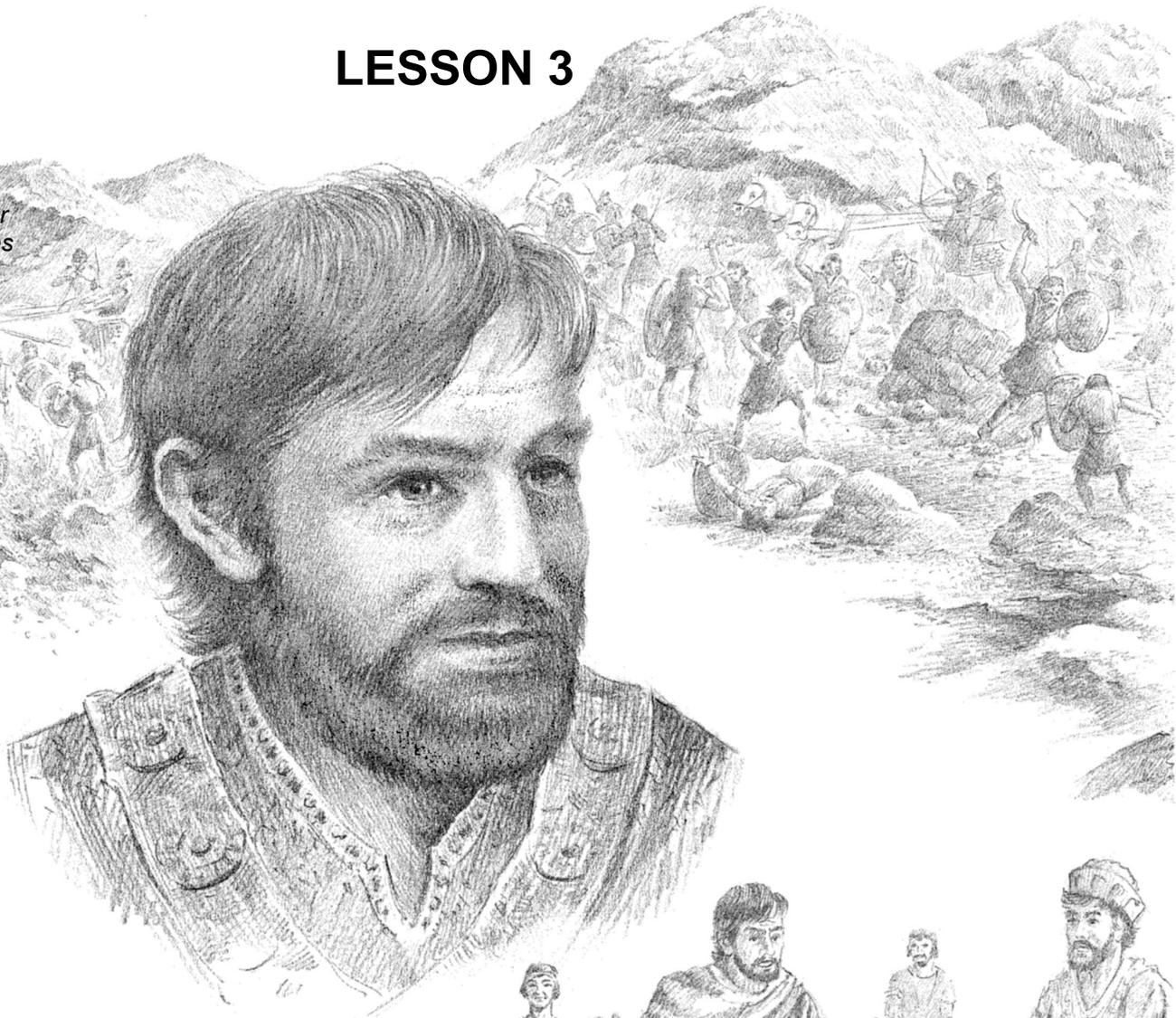


GOD'S BLESSING OF IDENTIFYING AND REJECTING FALSE FINANCIAL CONCEPTS

LESSON 3

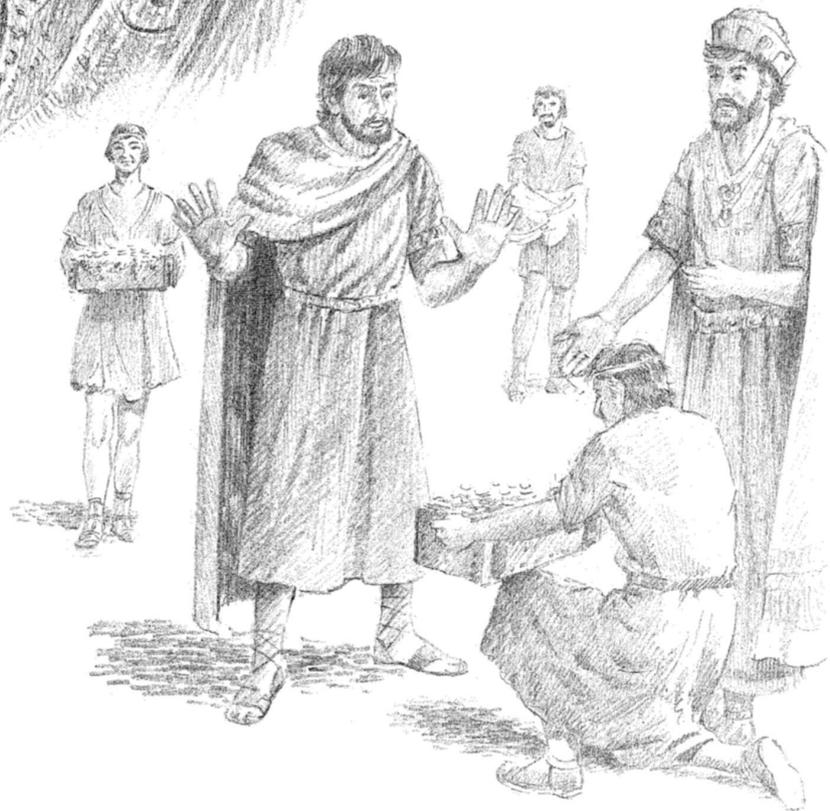
ABRAHAM

*A great obtainer
of unseen riches*



REJECTING ENTANGLEMENTS

"... I will not take anything that is thine, lest thou shouldst say, I have made Abram rich" (Genesis 14:23).



GOD'S BLESSING OF IDENTIFYING AND REJECTING FALSE FINANCIAL CONCEPTS

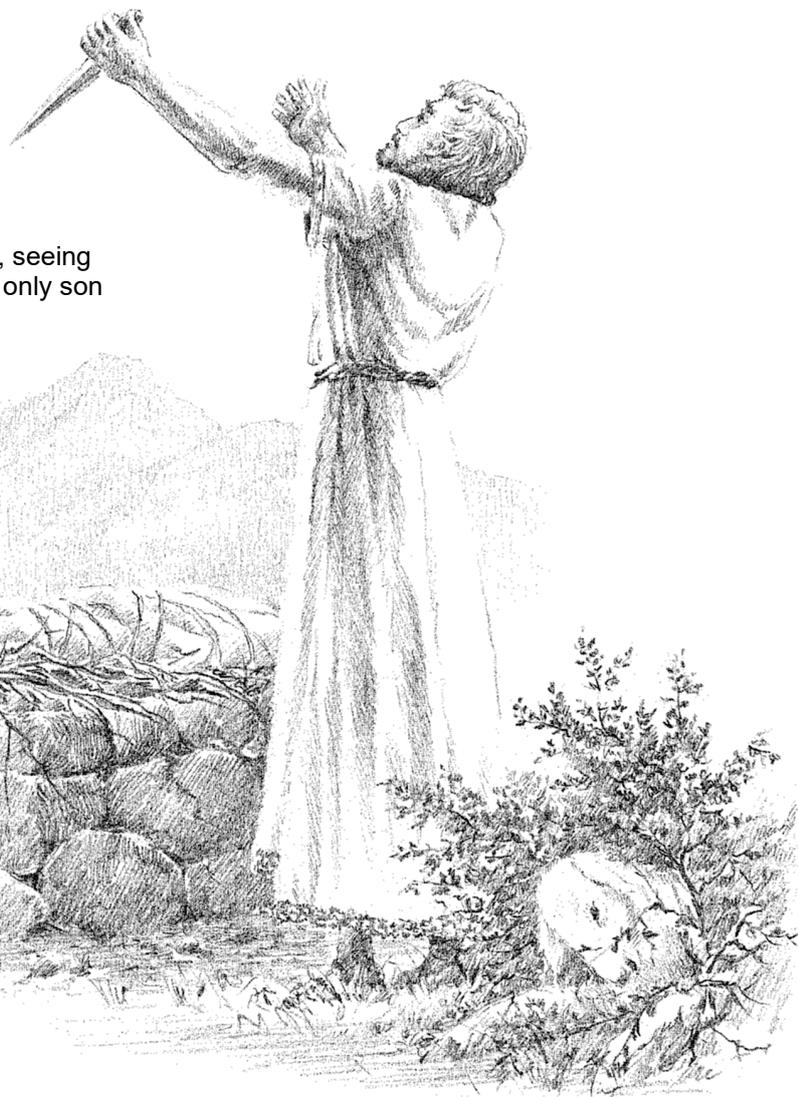
DISCOVER GOD'S THOUGHTS

"For my thoughts are not your thoughts, neither are your ways my ways, saith the Lord" (Isaiah 55:8).



YIELDING AFFECTIONS

"...Now I know that thou fearest God, seeing thou hast not withheld thy son, thine only son from me" (Genesis 22:12).





CAN YOU IDENTIFY FALSE FINANCIAL CONCEPTS?

PERSONAL EVALUATION:

TRUE / FALSE

- | | | |
|---|--------------------------|--------------------------|
| 1. If you think, act, and look successful, you will become successful. | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. There is no excuse for poverty. | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. Every man can determine his own financial destiny. | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. Whatever your mind can conceive and believe, you can achieve. | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. You should make it your goal to become financially independent so that you do not have to look to other people for help. | <input type="checkbox"/> | <input type="checkbox"/> |
| 6. The things that you will be able to provide for your family will more than compensate for whatever sacrifices your job requires. | <input type="checkbox"/> | <input type="checkbox"/> |
| 7. You can borrow your way to financial success. | <input type="checkbox"/> | <input type="checkbox"/> |
| 8. The ultimate financial goal is to be the president of your company or to own your own business. | <input type="checkbox"/> | <input type="checkbox"/> |
| 9. You have the right to determine how you will use the money that you earn. | <input type="checkbox"/> | <input type="checkbox"/> |
| 10. To be successful you must learn how to overcome every obstacle that is between you and your financial goals. | <input type="checkbox"/> | <input type="checkbox"/> |
| 11. You can build a successful business with a good advertising program. | <input type="checkbox"/> | <input type="checkbox"/> |
| 12. You can measure your success by the amount of money that you make. | <input type="checkbox"/> | <input type="checkbox"/> |
| 13. Those who reach the top of the "success ladder" are usually self-made people. | <input type="checkbox"/> | <input type="checkbox"/> |
| 14. In order to succeed in the business world, you must be willing to compromise. | <input type="checkbox"/> | <input type="checkbox"/> |
| 15. To be promoted in a big company, it is not what you know but whom you know that really counts. | <input type="checkbox"/> | <input type="checkbox"/> |
| 16. There is no real virtue in being poor. | <input type="checkbox"/> | <input type="checkbox"/> |

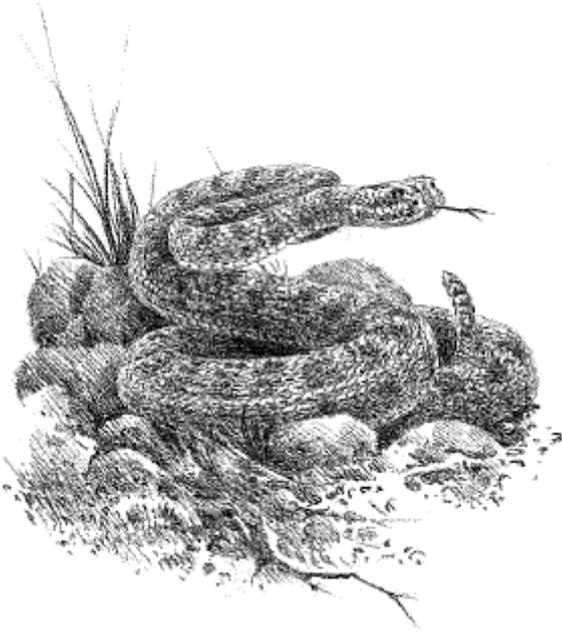
TOTAL "True" _____ TOTAL "False" _____

How many do you have correct? _____

EVALUATION SCORE:

- 16 correct =
- 15-13 correct =
- 12-9 correct =
- 8-0 correct =

LEARN THE DANGERS OF FALSE FINANCIAL CONCEPTS



To allow error to remain in your mind is like allowing poison to remain in your body. God instructs us to be actively involved in "casting down imaginations, and every high thing that exalteth itself against the knowledge of God, and bringing into captivity every thought to the obedience of Christ" (II Corinthians 10:5).

1. If you think, act, and look successful, will you become successful?

No. This concept causes a person to believe that he, rather than God, is the source of power to get wealth. God warns us not to say in our heart "...*my power and the might of mine hand hath gotten me this wealth. But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth...*" (Deuteronomy 8:17-18).

2. Is it true that there is no excuse for a person's being poor?

No. This statement sounds true, but it is Scripturally false. "*The rich and poor meet together: the Lord is the maker of them all*" (Proverbs 22:2). God has a number of methods and purposes for causing various types and lengths of poverty. For this reason, He warns us not to mock the poor or to take advantage of them; because in so doing, we reproach their Maker, and we will receive God's punishment

3. Can every man determine his own financial destiny?

No. This idea causes a man to be self-centered rather than God-centered. It gives him the idea that whatever destiny he chooses will be right. However, money gained contrary to God's principles will bring sorrow with it. (See Proverbs 10:22; Psalm 16:4.)

4. Can you achieve whatever your mind can conceive and believe?

No. This concept is based on the false idea that a man can achieve financial independence and true happiness apart from God. It puts confidence in human ability rather than giving proper recognition to God's enablement. God has given special power to man, but it must be used in accordance with Scriptural principles. (See Romans 8:7.)

5. Should you make it your goal to become financially independent so that you will not have to look to other people for help?

No. This goal encourages just the opposite of God's warning not to trust in uncertain riches. (See I Timothy 6:7, 17.) Although it is not wrong to prepare for the future, God does not want us to develop a spirit of independence from Him or from others. The very fellowship among believers involves a sharing during times of need. "...*Now at this time your abundance may be a supply for their want, that their abundance also may be a supply for your want...*" (II Corinthians 8:14).

6. Do the material things that you provide for your family make up for any sacrifices that a job requires?

No. If a man's wife or children feel that his job is more important to him than they are, they will despise him and look at the things he provides as attempts to buy their affections.

The real needs of a family are not material things but spiritual leadership. No amount of money can restore time and relationships which are lost because of wrong priorities. (See Luke 12:15; Malachi 4:6.)

7. Can a person borrow his way to financial success?

No. A person may increase his assets by borrowing during a time of rising inflation. However, financial success is not measured by assets, but by freedom from greed, worry, and bondage.

Borrowing is based on the false assumption that things will be better tomorrow than they are today. This assumption disregards the warning of James 4:13-14. This concept also overlooks the fact that the borrower becomes the servant of the lender. (See Proverbs 22:7.)

8. Is being the president of your own business the ultimate financial goal?

No. This concept runs counter to the very spirit of Christ's teaching on both serving and being successful in business. The goal is not to become the "boss" but to become the servant of all. (See Matthew 23:11-12.) When the focus is on serving, it may well lead to an executive position or ownership of a company. Such leadership is then the by-product of helping others become successful. It is not a goal to be sought after.

9. Do you have the right to decide how you will spend the money that you earn?

No. This concept is totally opposite of God's teaching. The money that we have does not belong to us. We are only stewards of that which God has entrusted to us. We demonstrate our stewardship each week by tithes and offerings. (See Malachi 3:10-11.)

10. In order to be successful, must you overcome every obstacle that is between you and your financial goals?

No. God wants us to recognize that some obstacles are given by Him as reproofs. He designs these obstacles so that we will turn from our ways and follow His direction. (See Proverbs 1:23; 13:8.)

11. Can you build a successful business with a good advertising program?

No. A successful business must be built on word-of-mouth promotion by satisfied customers. The better and more vital the product, the less advertising is needed. The Scriptural counsel is that we

should not praise ourselves, but that we should let others praise us instead. (See Proverbs 27:2.)

12. Can you measure your success by the amount of money that you earn?

No. This is a false picture of success and of life. It is based on the assumption that one's emotional needs, such as peace, security, happiness, acceptance, and fulfillment, will be met through money. This assumption is untrue, because these needs are only satisfied through a right relationship with God. If we expect to gain from money the things that only God can give, then we make money our god. (See I Timothy 6:10.)

13. Are those who reach the top of the "success ladder" usually self-made people?

No. This prideful idea totally overlooks the fact that it is God who "...putteth down one, and setteth up another" (Psalm 75:7). It also discounts all the investments which parents and others have made in our lives. Those who believe that they are fully responsible for their own success will soon experience the reaction of the ones who helped them reach it.

Pride is believing that we achieved what, in reality, God and others have done for us and through us.

14. Must you be willing to compromise if you want to succeed in the business world?

No. Just the opposite is true. If we compromise basic Scriptural convictions for financial gain, our "success" will be short-lived and there will be trouble with the money we gain.

Daniel is one of God's choice examples of how to succeed in a job by not compromising, whatever the cost. Daniel's dedication to his job and to God's moral standards brought him even higher promotions and recognition, in spite of every pressure and plot to get him to compromise. (See Daniel 1:8.)

15. In order to be promoted in a big company, is whom you know more important than what you know?

No. The quality of your work will bring you to the attention of the right people. "Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean men" (Proverbs 22:29).

Trying to gain favor or influence with the rich is condemned by God. (See Proverbs 23:1-8.)

Christ was rich, yet for our sakes He became poor that we through His poverty might be rich. (See II Corinthians 8:9.)

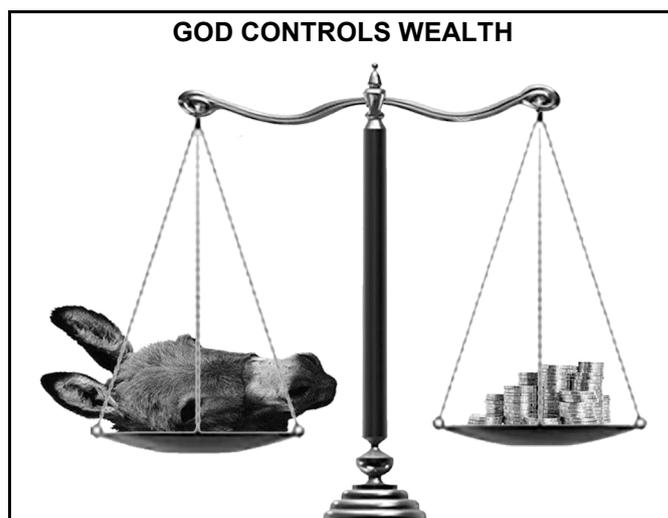
16. Is it true that there is no real virtue in being poor?

No. However, this answer is based on the right definition of virtue and the right understanding of poverty.

Virtue is the positive, moral influence which we have on the lives of others.

Poverty comes in at least four different forms. There is real virtue in two of these forms and there can be virtue in the other two, depending on our response to it.

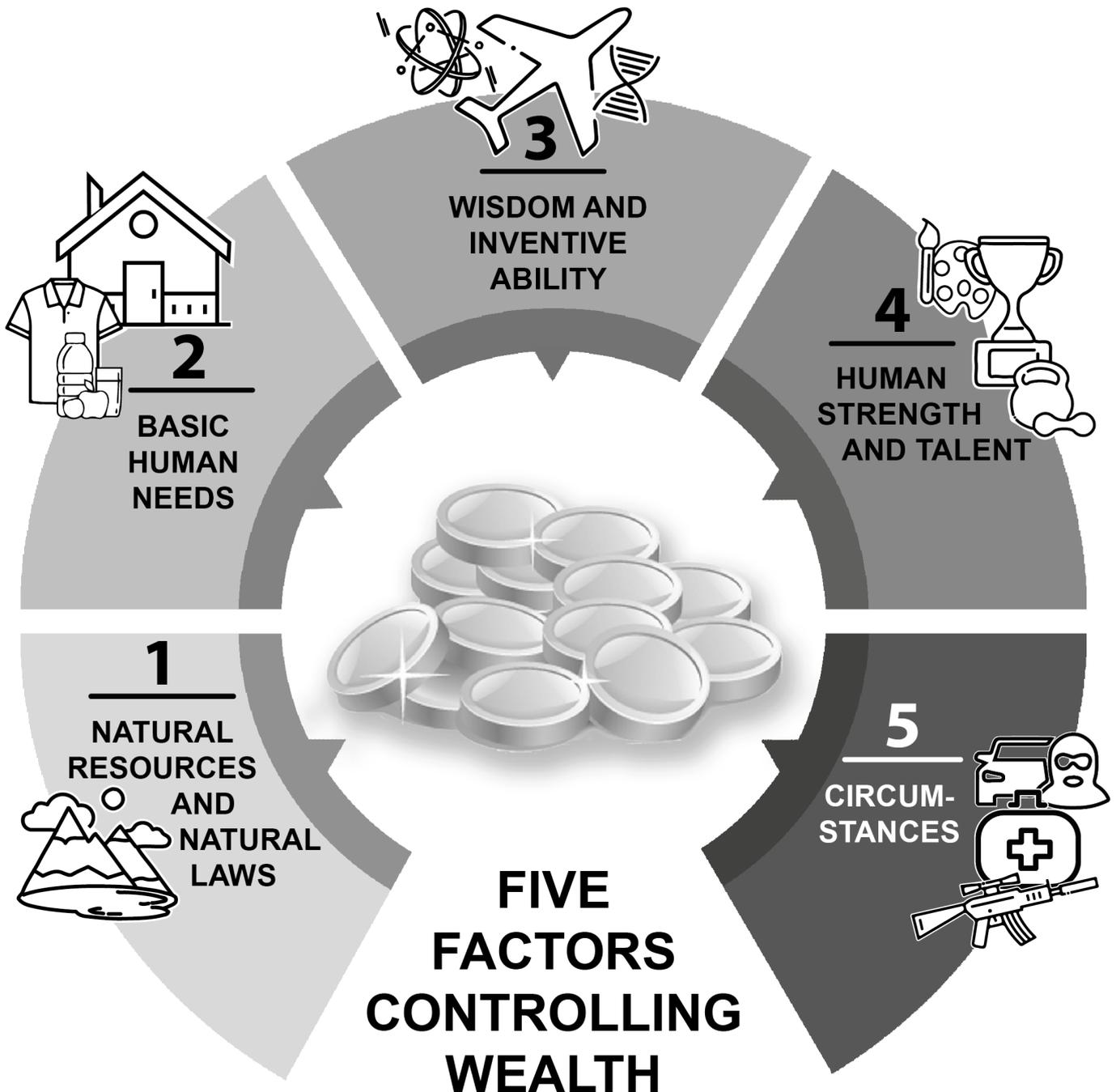
TYPE OF POVERTY	CAUSE	VIRTUE
1. Chastening poverty	Violating God's principles (Samson)	Influences others to obey God
2. Testing poverty	Learning God's character (Job)	Helps others not to trust in riches
3. Redemptive poverty	Giving wealth for others (Christ)	Prompts others to praise God
4. Attitude poverty	Realizing our need for God (Moses)	Encourages others to be humble



An example of God's control of circumstances is seen in II Kings 6 and 7. Because of God's judgment on Samaria, there was a famine in the land. At the same time, the Syrians were besieging Samaria so that food supplies could not get into the city. As a result, a donkey's head had a value of eighty pieces of silver. In one day's time God delivered the people of Samaria. Food was suddenly in abundance, and a donkey's head became worthless.

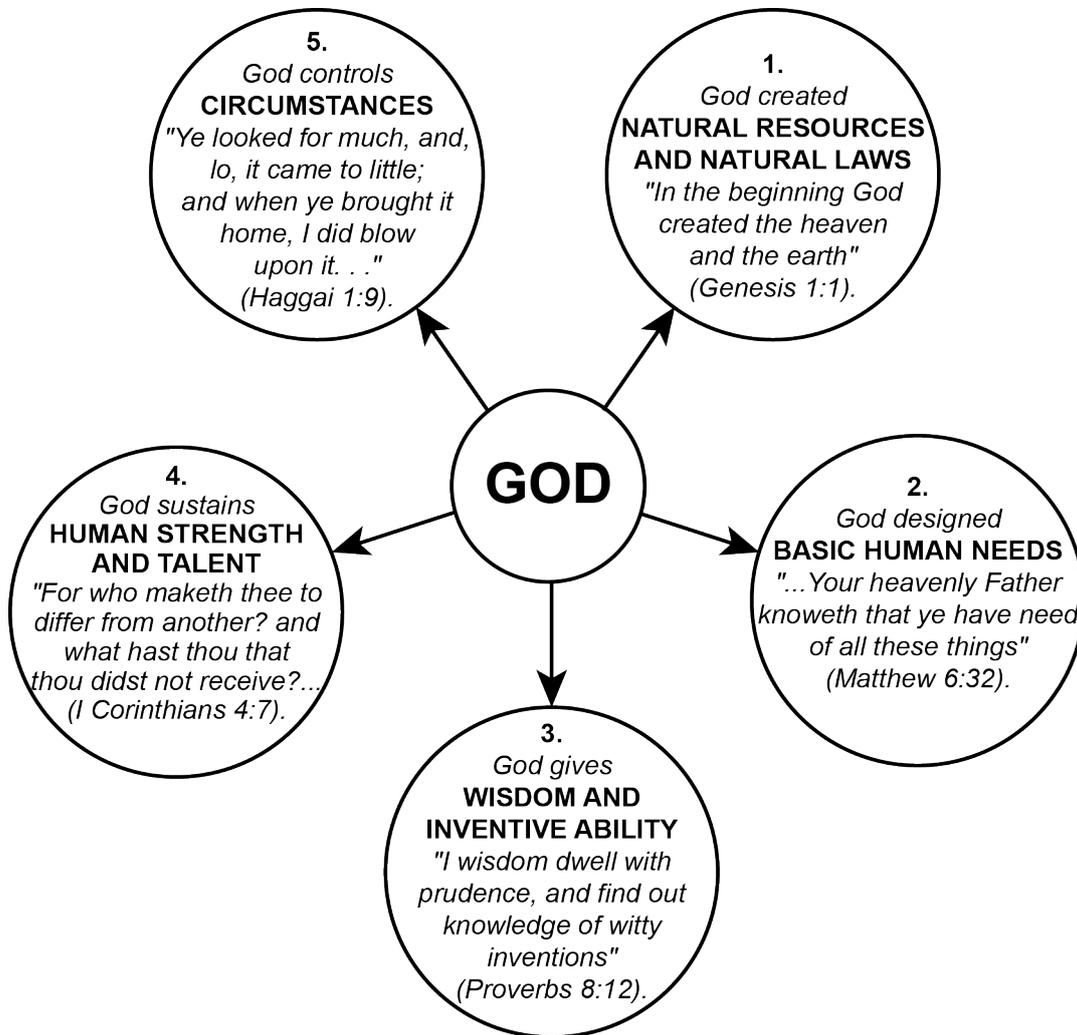
WHY WE MUST TRACE WEALTH TO ITS TRUE SOURCE

- *All wealth is ultimately in God's hands, since He controls the basic factors which affect it. These factors are as follows:*



- *If a man believes that wealth comes from natural resources, human ability, or a successful company, he will attach loyalties and devotion to them rather than to God. His trust will be misplaced, and his priorities will be out of balance. In the end he will be disillusioned.*

Security: THE REWARD OF TRACING ALL WEALTH TO GOD



- **By tracing all wealth to God, we free ourselves to find true security and true riches in our relationship with Him, for He can never be destroyed or taken away.**



"...He that is greatest among you shall be your servant. And whosoever shall exalt himself shall be abased; and he that shall humble himself shall be exalted."

Matthew 23:11-12

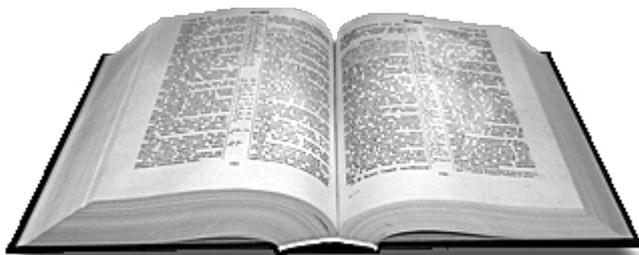
REJECT FALSE CONCEPTS

God's Way to Financial Success

1. Focus on submission
2. Emphasis on personal responsibility
3. Desire to meet the needs of others
4. Concern for lasting achievement
5. Yearning for the approval of God
6. Aspiration to serve others
7. Need for patience
8. Striving to follow God
9. Interest in cooperation
10. Motivation for God's glory

Man's Way to Financial Success

1. Focus on power and position
2. Emphasis on rights and freedom
3. Desire to gain for self
4. Concern for immediate fulfillment
5. Yearning for the praise of men
6. Aspiration to be served
7. Need for pushing ahead
8. Striving to lead men
9. Interest in competition
10. Motivation for self-glorification



Personal Commitment to God's Financial Concepts

For me, success in finances means learning how to be successful in God's character, faith, wisdom, self-control, gentleness, and love.

I hereby acknowledge that any funds that I have or will receive are from God's hand and must be earned and managed according to the principles of His Word.

Date _____

Signature _____

HOW DID GOD ILLUSTRATE HIS CONTROL OVER WEALTH?



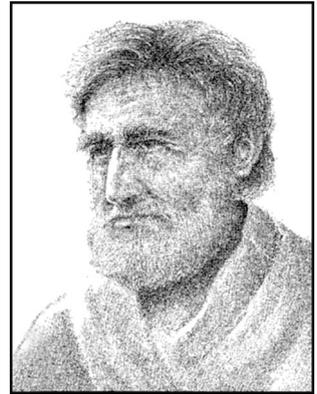
A. SOLOMON
(1 Kings 3:9)



B. LOT
(Genesis 19:19)



C. JOB
(Job 1:21)



D. HEZEKIAH
(Isaiah 39:8)

Match the descriptions with the right persons.

- 1.** I was the wealthiest man in the country, but in a few minutes' time I became the poorest.

I said, "...Naked came I out of my mother's womb, and naked shall I return thither: the Lord gave, and the Lord hath taken away; blessed be the name of the Lord." Who am I?

- 2.** I lost all of my wealth because I did not obey the command to avoid evil people.

I said, "...Thou hast magnified thy mercy, which thou hast shewed unto me in saving my life..." Who am I?

- 3.** I received riches because I did not ask for them.

I said, "Give therefore thy servant an understanding heart to judge thy people, that I may discern between good and bad..." Who am I?

- 4.** I encouraged evil men to steal all of my wealth, because I unwisely showed it to them.

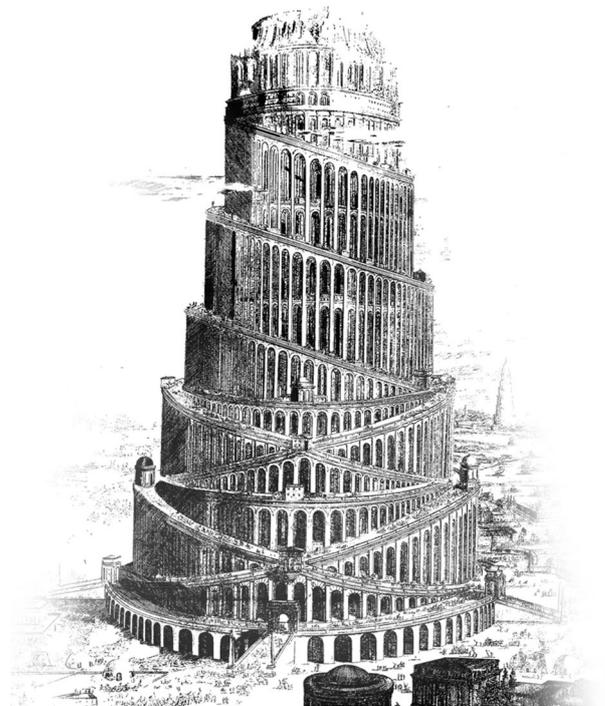
I said, "...Good is the word of the Lord..." Who am I?

WHO FOLLOWED FALSE FINANCIAL CONCEPTS?

Match each description with the correct name.

- 1. They founded a community based on the concept that whatever the mind can conceive it can achieve. The result was confusion. (See Genesis 11:1-9.)
- 2. He tried to look and act successful by getting chariots and horses and having fifty men run ahead of him to announce his coming. His pride caused his death. (See II Samuel 15-18.)
- 3. He had the philosophy that he was the master of his own destiny. He was able to convince one-third of those around him to follow his example. Both he and his followers were condemned by God. (See Isaiah 14:12-17.)
- 4. He purposed to make financial independence his goal. On the day that he achieved it, God called him a fool. (See Luke 12:16-20.)
- 5. This group borrowed money when financial pressures increased. They expected things to improve, but instead they got worse, causing this group great anguish. (See Nehemiah 5:1-5.)
- 6. He believed that his money belonged to himself and used it as he saw fit. This included lavish living. After his death, he realized how foolish he had been. (See Luke 16:19-31.)
- 7. He reached financial success only to discover that it lacked fulfillment. He became a prisoner of temporal gain and lost out on eternal rewards. (See Matthew 19:16-26.)
- 8. He listened to the advice of inexperienced counselors and decided to be harsh with those who stood in the way of his success. He lost most of what he had. (See I Kings 12:1-24.)

- A. The rich farmer
- B. The rich young ruler
- C. Wall builders
- D. Absalom
- E. Rehoboam
- F. Builders of Babel
- G. Rich man
- H. Satan



The tower of Babel represents the world's system of Humanism.

CAN YOU IDENTIFY DECEPTIVE FINANCIAL CONCEPTS IN ADVERTISING?

Match each false financial concept with the corresponding advertising slogan.

- | | |
|---|---|
| <input type="checkbox"/> 1. If you think, act, and look successful, you will be successful. | A. We will put your product before the public. |
| <input type="checkbox"/> 2. You are the master of your own destiny. | B. Show your wife you love her—buy her a Cadillac. |
| <input type="checkbox"/> 3. Whatever your mind can conceive you can achieve. | C. Start saving now for your retirement. |
| <input type="checkbox"/> 4. Make financial independence your goal. | D. You owe it to yourself to vacation in Hawaii. |
| <input type="checkbox"/> 5. Bigger wages will compensate for family sacrifices. | E. We will teach you how to dress for success. |
| <input type="checkbox"/> 6. Borrow your way to success. | F. For as little as \$20,000 you can start your own company. |
| <input type="checkbox"/> 7. Be your own boss. | G. Our graduates shape the future. |
| <input type="checkbox"/> 8. The money that you earn is yours to use as you see fit. | H. Work with other people's money. |
| <input type="checkbox"/> 9. Overcome any obstacle in the path of success. | I. Discover the hidden powers within yourself. |
| <input type="checkbox"/> 10. Build a successful business with good advertising. | J. Remember that you are only in business to make money |
| <input type="checkbox"/> 11. The more money that you earn, the more successful you will be. | K. Let us solve your management and marketing problems. |

