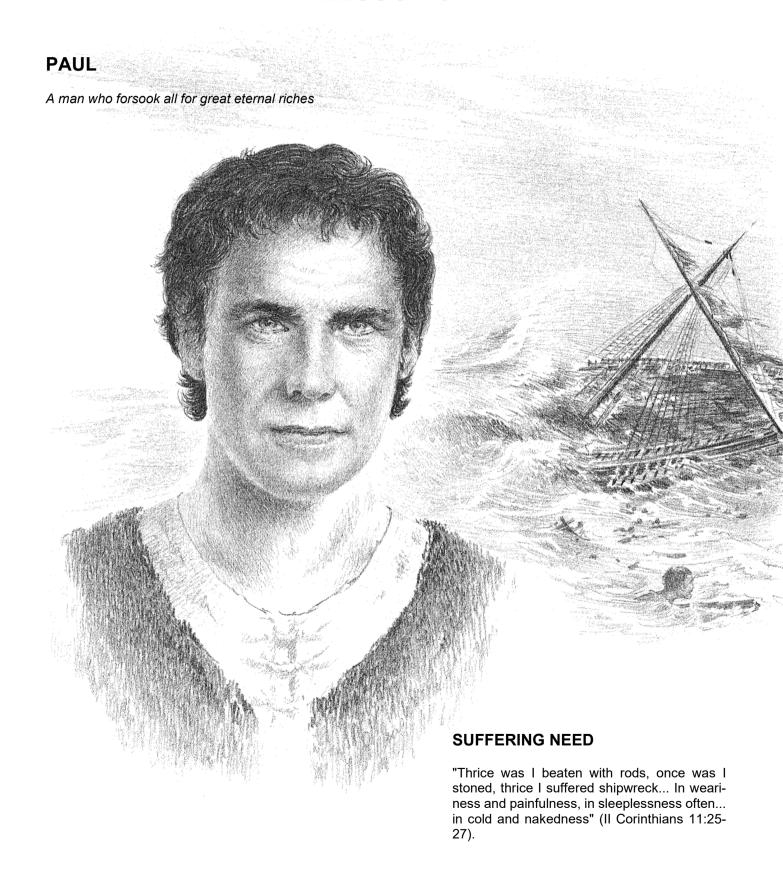
GOD'S BLESSING OF LEARNING TO LIVE WITHIN YOUR INCOME

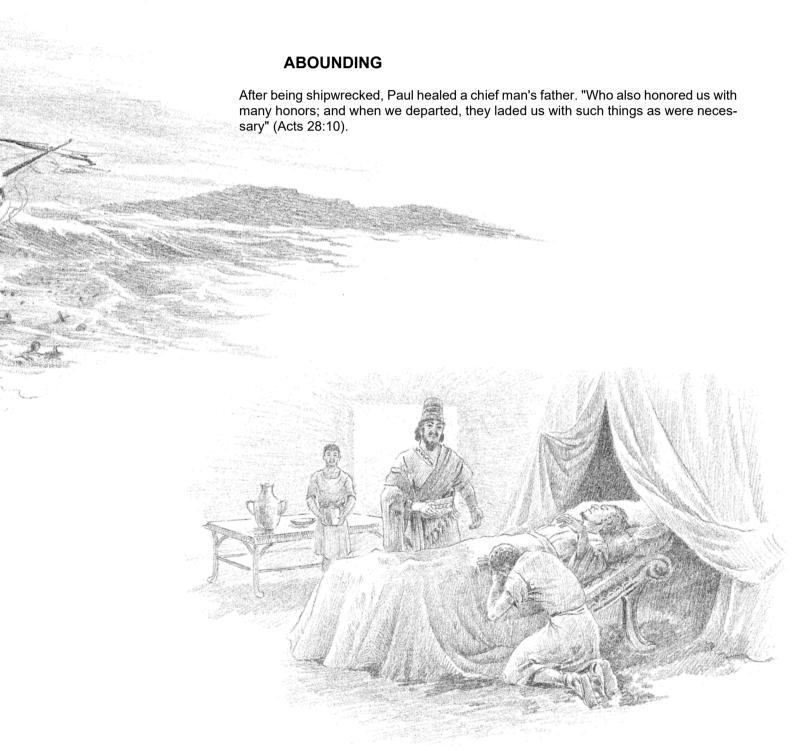
LESSON 8



GOD'S BLESSING OF LEARNING TO LIVE WITHIN YOUR INCOME

PEACE IN OUR CIRCUMSTANCES

"I know both how to be abased, and I know how to abound: everywhere and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need" (Philippians4:12).





DO YOU UNDERSTAND POVERTY AND WEALTH?

| , | PERSONAL EVALUATION: | TRUE / FALSE |
|----|---|--------------|
| 1. | A man is poor when he does not have enough money to pay his bills. | |
| 2. | If a man really sets his mind to making money, he can become wealthy. | |
| 3. | One of God's ways of punishing those who violate His Word is to cause them to lose money. | |
| 4. | God chooses to make some people rich and other people poor. | |
| 5. | Some people are destined to remain poor, while others are destined to remain rich. | |
| 6. | With the proper social programs, poverty can be eliminated. | |
| 7. | God has a cycle which takes people from riches to poverty to riches. | |
| 8. | God's only remedy for slothful people is to not give them food. | |
| 9. | God has special punishments for those who take advantage of the poor. | |
| 10 | .God has ordained the government to provide jobs for the poor. | |
| 11 | .A guaranteed income would violate the principles of God's Word. | |
| 12 | .God compensates the poor by giving them things the rich do not have. | |
| 13 | .God allows wicked people to prosper financially. | |
| 14 | . It is possible for a truly dedicated Christian to be financially poor. | |
| 15 | It is Scripturally right for our government to take from the rich and give to the poor. | |
| 16 | .Wealth is measured by how much money or possessions a person has. | |
| 17 | Poverty is more a state of mind than a condition of the pocketbook. | |
| 18 | .The riches of the wicked are valuable because they provide security. | |
| 19 | .We should adjust our standard of living to the income that God allows us to receive. | - 🗆 🗆 |
| 20 | .It is unscriptural for a dedicated Christian to have an abundance of riches. | |
| то | TAL CORRECT | |

EVALUATION SCORE:

20 correct = Excellent understanding 19-15 correct = Good understanding 14-10 correct = Incomplete understanding 9-6 correct = Poor understanding

5-0 correct = Dangerous lack of understanding

BASIC INSIGHTS ON POVERTY AND WEALTH

1. Is a man poor when he does not have enough money to pay his bills?

No. A man is poor when he is not able to secure sufficient food, clothing, or shelter. God confirms this by His instructions on how to respond to the needs of the poor. "Is it not to deal thy bread to the hungry, and that thou bring the poor that are cast out to thy house? when thou sees the naked, that thou cover him..." (Isaiah 58:7).

Many people who have large incomes are not able to pay their bills. They spend the money which should have been used for food and clothing on other items. They are not poor in terms of money. They are poor in terms of managing their money.

2. If a man really sets his mind to making money, can he become wealthy?

No. There are many more factors to making and keeping money than just putting one's mind to it. God asks: "Who is he that says, and it cometh to pass, when the Lord commands it not?" (Lamentations3:37). Throughout Scripture God reminds us that He has the final word concerning a man's wealth: "Ye looked for much, and, lo, it came to little; and when ye brought it home, I did blow upon it..." (Haggai 1:9).

Furthermore, when a man sets his mind on making money, he violates the warnings of God not to seek after riches, and he will experience the consequences of doing so.

3. Is the loss of money one of God's punishments for those who violate His Word?

Yes. The Scriptures clearly establish a causeand-effect sequence between violating God's laws and losing money.

| | VIOLATIONS OF GOD'S WORD THAT BRING FINANCIAL LOSS | | | | | |
|---|---|---|--|--|--|--|
| | VIOLATION | FINANCIAL CONSEQUENCES | | | | |
| • | Being immoral with a woman | "Strangers [shall] be filled with thy wealth" (Proverbs 5:10). | | | | |
| • | Spending too much time sleeping | "So shall thy poverty come" (Proverbs 6:11). | | | | |
| • | Getting money by doing evil | "The Lord casts away the substance of the wicked" (Proverbs 10:3). | | | | |
| • | Failing to be dil- igent | "He becomes poor that deals with a slack hand" (Proverbs 10:4). | | | | |
| • | Co-signing a note | "He that is surety for a stranger shall smart for it" (Proverbs 11:15). | | | | |
| • | Having a stingy attitude | "It tends to poverty" (Proverbs 11:24). | | | | |
| • | Provoking your family to anger | You "shall inherit the wind" (Proverbs 11:29). | | | | |
| • | Getting money without labor | It "shall be diminished" (Proverbs 13:11). | | | | |
| • | Refusing to lis- ten to reproofs | "Poverty and shame shall be to [you]" (Proverbs 13:18). | | | | |
| • | Talking too much | It "tends only to penury" (Proverbs 14:23). | | | | |
| • | Being slothful | You "shall suffer hunger" (Proverbs 19:15). | | | | |
| • | Rejecting the cry of the poor | You "shall cry but shall not be heard" (Proverbs 21:13). | | | | |
| • | Loving pleasure | You "shall be a poor man" (Proverbs 21:17). | | | | |
| • | Loving wine | You "shall not be rich" (Proverbs 21:17). | | | | |
| • | Giving to rich people | You "shall surely come to want" (Proverbs 22:16). | | | | |
| • | Overeating | You "shall come to poverty" (Proverbs 23:21). | | | | |
| • | Charging usury on loans | You "shall gather[your money] for him that will pity the poor" (Proverbs 28:8). | | | | |
| • | Following vain persons | You "shall have poverty enough" (Proverbs 28:19). | | | | |
| • | Trying to get rich quickly | "Poverty shall come upon [you]" (Proverbs 28:22). | | | | |

4. Does God choose to make some people rich and other people poor?

Yes. God chooses different means to accomplish different purposes for His glory.

TESTING: God chose to allow Job to become poor in order to test his faith. (See Job 1-2.) Later He chose to restore to Job twice the wealth that he had before. (See Job 42.)

CHASTENING: God chose to make King Zedekiah and the nation of Judah poor because they rebelled against God's ways and the warnings of all His prophets. (See II Chronicles 36:11-21.)

REDEEMING: God chose for His Son to be born in poverty and to be reared in a despised community, because He was to demonstrate the marvelous grace of redemption. "For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich" (II Corinthians 8:9).

God's decision to make some people poor and other people rich is further emphasized in the following verses.

"For promotion cometh neither from the east, nor from the west, nor from the south. But God is the judge: he puts down one, and sets up another" (Psalm 75:6-7).

"...It is he that giveth thee power to get wealth..." (Deuteronomy 8:18).

5. Are some people destined to remain poor, while others are destined to remain rich?

No. God's destiny for people is not centered around their earthly riches but around His eternal riches.

In the process of teaching men how to compare temporary riches with lasting riches, God may allow them to experience both riches and poverty.

He allows some wicked people to prosper, then to have trouble with their riches, and in many cases to lose their riches. He also allows righteous people to lose their money, so that they might discover more of God's riches and then experience God's financial provision.

"Thou hast caused men to ride over our heads; we went through fire and through water: but thou

brought us out into a wealthy place" (Psalm 66:12).

6. Can government programs eliminate poverty?

No. Poverty will never be eliminated through social programs, because the real cause of poverty is not social but spiritual. Social programs may provide jobs, education, or money; but these alone do not conquer many of the forces which create poverty, such as drunkenness, drug addiction, laziness, and unwise investments.

Social programs which are designed to end poverty also overlook those benefits that God wants to be achieved through poverty, such as self-examination, seeking the Lord, and creative resourcefulness.

A further problem with social programs is the inherent corruption which tends to come with them because of greed.

Chastening poverty will only be eliminated when individuals and nations return to God's universal, Scriptural principles.



Starvation in India is not caused by a food shortage or overpopulation. It is the result of religious beliefs which are contrary to God's Word.

The Hindu religion teaches that people who die are reincarnated in the form of animals; thus it is against their laws and religion to kill rats, mice, cows, or other animals.

Every cow eats enough food to feed seven people, and there are two hundred million "sacred cows" in India.

If the people of India would just stop feeding these cows, they would have enough food to feed one billion, four hundred million people. That is one fifth of the entire world's population!

7. Does God have a cycle which takes people from riches to poverty to riches?

Yes. God illustrates this cycle in the life of our Lord Jesus Christ, as well as in the lives of many others in Scripture.

Christ went from the riches of heaven to the poverty of Nazareth, and then back to the riches of heaven.

Job went from being the wealthiest man in his day, to losing all of his money, to getting twice as much wealth back again.

Christ calls upon all those who want to be His disciples to voluntarily allow Him to take them through this cycle. "...If any man will come after me, let him deny himself and take up his cross, and follow me. For whosoever will save his life shall lose it: and whosoever will lose his life for my sake shall find it" (Matthew 16:24-25).

8. Is God's only remedy for slothful people not to give them food?

Yes. This is clearly taught in Scripture:

"For even when we were with you, this we commanded you, that if any would not work, neither should he eat" (II Thessalonians 3:10).

A slothful person is not one who rejects work; he simply makes little daily surrenders to postpone it. "...A little sleep, a little slumber, a little folding of the hands to sleep: So shall thy poverty come as one that travels, and thy want as an armed man" (Proverbs 6:10-11).

A slothful person justifies his soft choices by an endless number of reasons why he cannot perform a task. Giving him food will only reinforce his inertia. "The sluggard will not plow by reason of the cold; therefore shall he beg in harvest, and have nothing" (Proverbs 20:4).

9. Does God have special punishments for those who take advantage of the poor?

Yes. God sides with the poor against any who would mistreat them: "He that oppresses the poor reproaches his Maker (Proverbs 14:31). "He that hath pity upon the poor lend unto the Lord..." (Proverbs 19:17). "Whoso stops his ears at the cry of the poor, he also shall cry

himself, but shall not be heard" (Proverbs 21:13). "He that oppresses the poor to increase his riches... shall surely come to want" (Proverbs 22:16).

God will hold responsible every individual who oppresses the poor. He will also condemn those in leadership positions who profit at the expense of the poor. "The Lord will enter into judgment with the ancients of his people, and the princes thereof: for ye have eaten up the vineyard; the spoil of the poor is in your houses" (Isaiah 3:14).

"Ye shall not afflict any widow, or fatherless child. If thou afflict them in any wise, and they cry at all unto me, I will surely hear their cry; And my wrath shall wax hot, and I will kill you with the sword; and your wives shall be widows, and your children fatherless" (Exodus 22:22-24).

10. Has God ordained the government to provide jobs for the poor?

No. It is not the function of a just government to provide jobs for its citizens.

God's primary function for government is to maintain a system of justice based upon His laws. Government officials "...are sent by him for the punishment of evildoers, and for the praise of them that do well" (I Peter 2:14).

Under the protection of a Godly government, businesses are then free to fulfill their function of providing jobs for employees and work for the poor.

The gleaning laws were God's provision for the poor of the land. They provided income with the dignity of labor. "And when ye reap the harvest of your land, thou shalt not wholly reap the corners of thy field, neither shalt thou gather the gleanings of thy harvest... thou shalt leave them for the poor..." (Leviticus 19:9-10).

11. Would a guaranteed income violate the principles of God's Word?

Yes. A guaranteed annual income violates many Scriptural principles. It destroys personal responsibility and personal initiative. (See I Thessalonians 4:10-11; II Thessalonians 3:10). It shields a slothful man from God's discipline. (See Proverbs 20:4.) It weakens the family, which is the foundation of a strong nation, by taking working capital from it and giving it to the state. (See Proverbs 19:14).

12. Does God compensate the poor by giving them things that the rich do not have?

Yes. In the final analysis, faith is more important and more valuable than riches. "But without faith it is impossible to please him [God] ..." (Hebrews 11:6).

Based on this, God's compensation to the poor is significant: "Hearken, my beloved brethren, Hath not God chosen the poor of this world rich in faith, and heirs of the kingdom which he hath promised to them that love him?" (James 2:5).

God also gives to the poor a freedom from certain fears and worries which plague the rich. The reward of this freedom is the greater potential for a good night's sleep.

"The sleep of a laboring man is sweet, whether he eat little or much: but the abundance of the rich will not suffer him to sleep" (Ecclesiastes 5:12).

13. Does God allow wicked people to prosper financially?

Yes. God allows some evil men to prosper for a time. God's purpose is to let them see the emptiness and futility of their riches and then to bring them to repentance.

"...For he makes his sun to rise on the evil and on the good, and sends rain on the just and on the unjust" (Matthew 5:45).

The tragedy is that some of these very men misinterpret God's goodness, "...Despises thou the riches of his goodness and forbearance and longsuffering; not knowing that the goodness of God leads thee to repentance?" (Romans 2:4).

However, the riches of the wicked have builtin problems. "...In the revenues of the wicked is trouble" (Proverbs 15:6). Even before financial ruin, there is trouble and sorrow in their riches. "I have seen the wicked in great power, and spreading himself like a green bay tree. Yet he passed away, and, lo, he was not..." (Psalm 37:35-36).

14. Is it possible for a truly dedicated Christian to be financially poor?

Yes. Paul affirmed that he and his fellow workers had no money for themselves. Yet they made others spiritually rich. "But in all things approving ourselves as the ministers of God...As poor, yet making many rich; as having nothing and yet possessing all things" (II Corinthians 6:4, 10). Elijah, Job, and others also had no money for a time.

Even though a Christian may experience poverty, God never forsakes him, and He gives a heritage of rich faith to his children. Thus, David was able to write: "I have been young, and now am old; yet have I not seen the righteous forsaken, nor his seed begging bread" (Psalm 37:25).

A Christian in a poverty-stricken country asked why his people were so poor. A visiting pastor replied, "I have been in churches throughout America, but I have never seen or experienced the spiritual power, love, and faith that you and your people have for the Lord. You have something more precious than money."

15.Is it Scripturally right for our government to take from the rich and give to the poor?

No. Forced redistribution of wealth is the program of a socialistic state.

A Biblical government is based on God's laws which establish and protect private ownership and limited authority of government.

Our government also differs from a monarchy, which existed in Israel. When Israel wanted a king to rule over them, God warned them of what it would mean: "...This will be the manner of the king that shall reign over you... he will take your fields, and your vineyards, and your olive-yards, even the best of them, and give them to his servants... And ye shall cry out in that day because of your king... and the Lord will not hear you in that day" (I Samuel 8:11, 14,18).

16.Is wealth measured by how much money or how many possessions a person has?

No. True wealth is measured by the value and lasting benefit which it brings to the life of its possessor.

The Christians in Laodicea thought that they were rich, but God said, "...You say, I am rich, and increased with goods, and have need of

nothing; and knows not that thou art wretched, and miserable, and poor, and blind, and naked" (Revelation 3:17).

The contrast between true wealth and temporal riches is further stated in Proverbs 11:24: "There is that scatters, and yet increases; and there is that withholds more than is meet, but it tends to poverty."

Jesus said of measuring riches, "...Take heed, and beware of covetousness: for a man's life consists not in the abundance of the things which he possesses" (Luke 12:15).

17. Is poverty more a state of mind than a condition of the pocketbook?

There is no question that poverty is very real for those who experience it.

If it was not real, God would not command Christians to help the poor, nor would He judge those who take advantage of the poor.

The plea of Agur was, "...Give me neither poverty nor riches... Lest I be full, and deny thee... or lest I be poor, and steal, and take the name of my God in vain" (Proverbs 30:8-9).

Many of the difficulties which are associated with poverty, however, are the results of comparison and discontent rather than lack of funds.

A person can be poor by the world's standards, but very content because he has adequate food, clothing, and shelter. On the other hand, a person can have an abundance of money and still be discontent and unhappy.

18. Are the riches of the wicked valuable because they provide personal security?

No. Actually, the riches of the wicked are worse than useless. They are a dangerous liability and they breed insecurity "...In the revenues of the wicked is trouble" (Proverbs

15:6). "Better is little with the fear of the Lord than great treasure and trouble therewith" (Proverbs 15:16).

The problems of the riches of the wicked are further described in Ecclesiastes 5:10, 12-13: "He that loves silver shall not be satisfied with silver; nor he that loves abundance with increase...but the abundance of the rich will not suffer him to sleep. There is a sore evil which I have seen under the sun, namely, riches kept for the owners thereof to their hurt."

19. Should we adjust our standard of living to the income that God allows us to receive?

No. Our standard of living should be built around contentment with basics. If our income decreases, we should learn how to decrease our expenses or pray for God's provisions. If our income increases, we should determine how we can use this increase to advance God's kingdom, not our own pleasures. "...If riches increase, set not your heart upon them" (Psalm 62:10).

20.Is it unscriptural for a dedicated Christian to have an abundance of riches?

No. God does not condemn a Christian for possessing riches. He rebukes those who heap up riches for themselves (see Psalm 39:6), trust in their riches (see I Timothy 6:17), gain riches unjustly (see James 5:4), or put their love in riches (see Psalm 62:10).

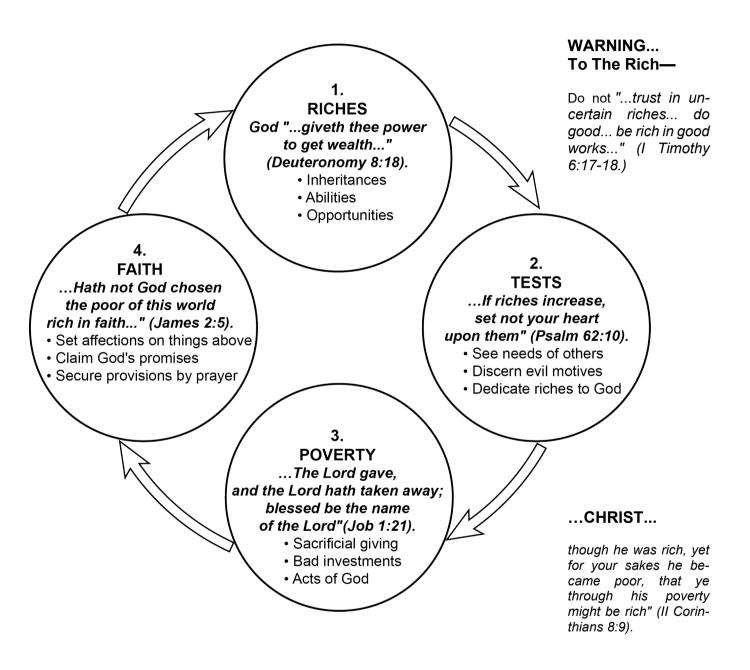
God clearly teaches that the riches of a dedicated Christian are the result of God's grace and the basis for giving. "And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work" (II Corinthians 9:8).

CONTENTMENT

Realizing that God has given to me everything that I need for my present happiness.

GOD'S CYCLE OF RICHES AND POVERTY

God does not view riches or poverty as permanent conditions in the life of an individual, family, or nation. They are variables, and they are related to higher purposes which God achieves through them.



THE PURPOSE OF CYCLES— TO TEACH CONTENTMENT WITH BASICS



Paul discovered the secret of living triumphantly abovechanging circumstances.

What Paul wrote:

"...I have learned ...to be content. I know both how to be abased, and I know how to abound: everywhere and in all things lam instructed both to be full and to be hungry, both to abound and to suffer need" (Philippians 4:11-12).

What he was teaching: The key to contentment

The word which Paul used for *content* was *autarkēs*. It described the self-sufficient outlook of the Stoic philosophers of his day. The ultimate achievement of their teachings was to be independent of all external circumstances. They renounced all desire or want.

Paul gave their word a Christian meaning. Their ability to live without want was self-pride. Paul's ability was Christ's power flowing in and through him.

HE KNEW HOW TO ABOUND HE KNEW HOW TO SUFFER NEED To be grateful for provisions that were given To be silent about his needs when there was to him by the Philippian Christians no provision for them. To endure hunger when there was insufficient To enjoy an abundance of food To accept rejection, neglect, and abasement To appreciate honor and recognition when it when it came To get along without material things when To make use of material things when they they were not there were there To do without physical comforts if they were To appreciate physical comforts if they were not available available To draw upon the inner resources of Christ's To accept the help that came from others strength To be pleased when outward circumstances To be cheerful when outward circumstances worked out according to his plans did not work out according to his plans To feel at home in friendly surroundings To be homeless and to face death

REDUCE YOUR EXPENSES AND IMPROVE THE QUALITY OF YOUR LIFE

| □ Do you feel you must have the latest cell phone or technical product? □ Do you buy the latest fashions when you could buy something cheaper at the second hand? □ Do you buy the cheapest cell phone plan with | ☐ Are there credit cards that you should destroy? ☐ Can you reduce your heating bill or electric bill? ☐ Does your family pet require excessive time or |
|--|---|
| calls and messages at a minimum? Do you spend money on gifts that could be replaced with a thoughtful letter or phone call of congratulations? | money? Do you pay for fitness clubs instead of creating your own fitness program? |
| Can you reduce the number of meals you have each week and spend that time in fasting and prayer? Are there possessions that you are not using that you could sell? Do you have high-depreciating items that you should sell? | □ Can you reduce your medical and dental bills by practicing better eating habits? □ Do you spend an excessive amount of time or money on hobbies? □ Do you spend money on entertainment or on habits which you should conquer? |
| | Personal Commitment to Live Within My Income In order to learn the qualities of contentment which God desires for my family to have, I intend to keep my expenditures to well within my income. Date |

To help you examine what is happening and to think about the future, fill in

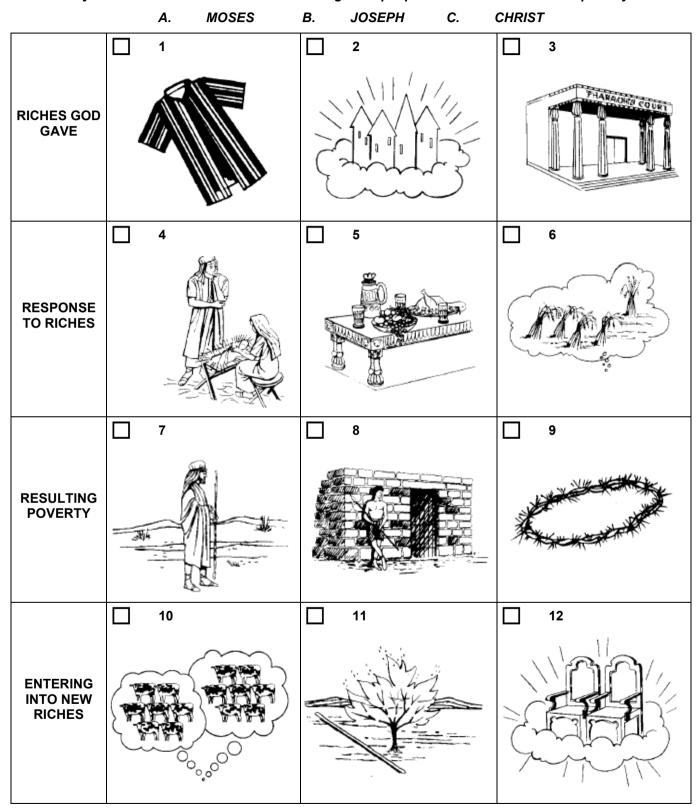
Income last six months _____

Expenses last six months _____

Expense reduction I want to make in the next six months

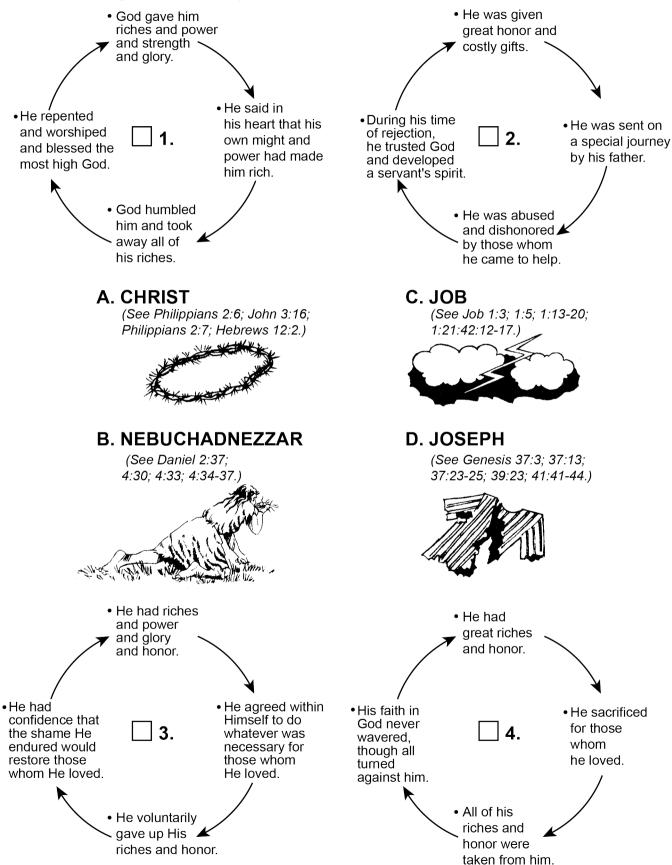
HOW DOES GOD ILLUSTRATE THE CYCLE OF RICHES AND POVERTY?

Match the symbols in each column with the following three people who went from riches to poverty to riches.



WHO FOLLOWED GOD'S CYCLE OF RICHES AND POVERTY?

Match the following names with the cycles that describe them.



APPLYING THE CYCLE OF RICHES AND POVERTY

| Match | Match each question with the best answer. | | | | | |
|-------------|---|----|--|--|--|--|
| □1 . | Why does God allow the wicked to prosper? | A. | Ill-gotten gain carries with it trouble and sorrow which do not let its possessor enjoy it; but "the blessing of the Lord, it makes rich, and he adds no sorrow with it" (Proverbs 10:22). (See also Proverbs 15:6, 27.) | | | |
| □2. | Why are some dedicated Christians poor? | В. | The primary function of government is protection for the rich and poor and prosecution of any unjust gain. (See Proverbs 29:14; Romans 13:1-7.) | | | |
| □3. | Should the government take from the rich to give to the poor? | C. | Poverty can be more imagined than real, since true riches are intangible. Thus, a family with love and only bread to eat is richer than a house of strife with steak dinners. (See Proverbs 17:1; 13:7; 15:17.) | | | |
| □4. | Is totally eliminating poverty possible? | D. | The goodness of God leads a man to repentance. The blessing of Godly parents is passed on to their children and God's principles of finance will work for whoever uses them. (See Romans 2:4; Matthew 5:45.) | | | |
| <u></u> 5. | How does a totalitarian government counterfeit God's cycle of riches and poverty? | E. | An unscrupulous government will build hatred toward the rich. It will then take control of large corporations. With these funds, it will give to the poor, but with the gifts come controls and the right to take from the poor at will. (See Proverbs 22:16, 22.) | | | |
| □ 6. | How do the riches of the wicked and the Godly differ? | F. | God intends for the church to take care of the social welfare of its members. Christians are also to reach out to the lost, primarily with the Gospel and secondarily with food and clothing. (See I Timothy 5:1-16; Galatians 6:10.) | | | |
| □7. | Does God expect Christians to feed the poor? | G. | God takes every Christian through a time of chastening and pruning to increase spiritual fruitfulness and to become more like Christ, Who focused on eternal riches. (See Hebrews 12:6-11; John 15; Colossians3:I.) | | | |
| □8. | Can a person be poor and not know it? | H. | To assume that poverty can be conquered is to overlook the basic purposes that God has for poverty. For this reason, Christ affirmed that there would always be some who are poor. (See I Samuel 2:7; Matthew 26:11.) | | | |