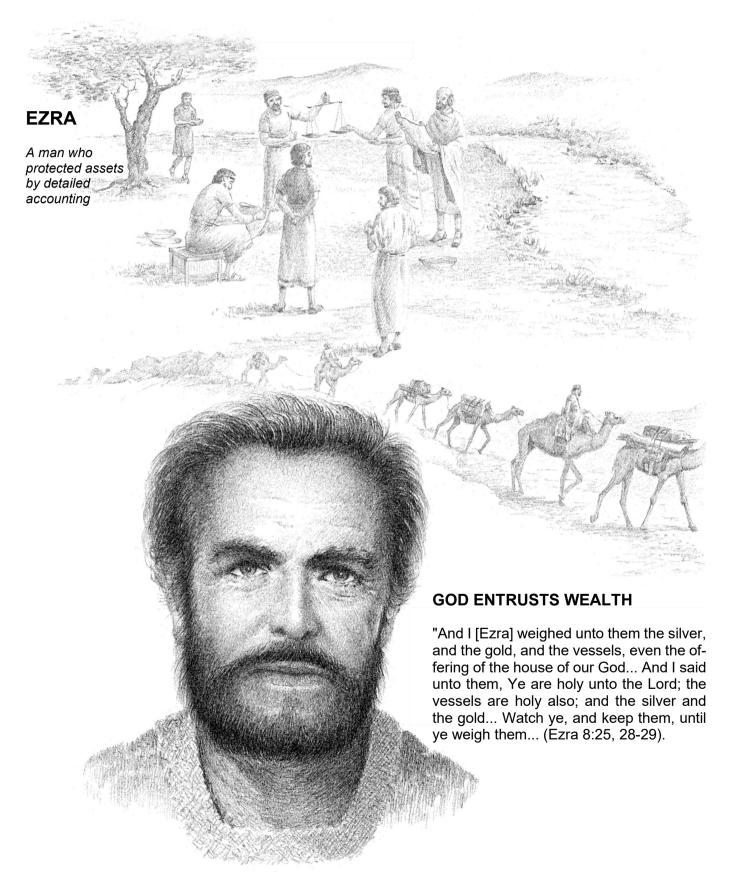
GOD'S BLESSING OF BEING COMMITTED TO AN EFFECTIVE ACCOUNTING SYSTEM

LESSON 15



GOD'S BLESSING OF BEING COMMITTED TO AN EFFECTIVE ACCOUNTING SYSTEM

For churches a record system is also essential. The Biblical principle is to be faithful and accountable in the area of finances—whether it is a family, a business, a ministry, or a church. If you do not handle money properly you cannot handle anything right. If you handle things right you want to show accountability and be proven trustworthy. Local churches need accountability in three areas: a spiritual accounting of the ministry; a character accounting of the pastor and deacons to the church body; and a financial accounting. Spiritual results and victories are directly related to accountability, as well as a testimony of honesty and purity that will impact the world around us.

STEWARDSHIP REQUIRES FAITHFULNESS

"Moreover it is required in stewards that a man be found faithful" (I Corinthians 4:2).

DETAILED ACCOUNTING IS REQUIRED

When Ezra and his companions safely reached their destination, they weighed all the silver and the gold and the vessels in front of trusted witnesses, "by number and by weight of every one: and all the weight was written at that time" (Ezra 8:34).





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WHO SHOULD PAY THE BILLS?

Both you and your wife should complete this quiz. It will help both of you to identify needs and direction for record keeping in your home. After you both complete it, compare your answers and discuss.

WIFE'S Evaluation. If you paid the bills:

	PERSONAL EVALUATION:	YES / NO
1.	Would you have a greater sense of security?	
2.	Would you have a better picture of needs for which to pray?	
3.	Would you feel that you have a more vital role in the home?	
4 .	Would you have more time to do it than your husband?	
5 .	Would there be more openness and unity in your marriage?	
6 .	Would you be more understanding when money is tight?	
7 .	Would you be under extra pressure?	
8.	Would you be able to eliminate unrealistic expectations?	
9.	Would you both be more able to work together on financial goals?	
10	. Would you no longer fear the lack of provision?	
11	. Would you then have a better basis for appealing for family needs?	
12	. Would you refrain from pressuring for money?	
13	. Would your opinions and counsel have more value?	
14	. Would there be more trust and interdependence?	
15	. Would you have a greater sense of dignity and worth?	
16	. Would there be a basis for discussing expenditures together?	
17	. Would difficult financial decisions be more easily made?	
18	. Would there be more of a check and balance?	
19	. Would you be able to more wisely respond to unusual circumstances?	
20	. Would you be more prepared to handle financial needs if your husband were to die?	
TO	TAL YOUR HUSBAND ACCURATELY PREDICTED	П

EVALUATION NOTES

- The needs of record keeping often change during the course of a marriage.
- You as the wife may sense a need to pay the bills now, but later you may find that it has become a burden.
- It may be necessary for your husband to delegate a portion of bill paying to you.
- It is important to discuss together which bills you needs to pay.
- Often a wife will feel insecure if her husband loses total interest in, or supervision of, the bank account.
- Conversely, a wife may feel insecure if her husband refuses to allow her to participate in financial matters.

WHO SHOULD PAY THE BILLS?

Both you and your wife should complete this quiz. It will help both of you to identify needs and direction for record keeping in your home.

HUSBAND'S Evaluation If your wife paid the bills:

	PERSONAL EVALUATION:	YES / NO
1.	Would she have a greater sense of security?	
2 .	Would she have a better picture of needs for which to pray?	
3.	Would she feel that she has a more vital role in the home?	
4 .	Would she have more time to do it than you do?	
5 .	Would there be more openness and unity in your marriage?	
6 .	Would she be more understanding when money is tight?	
7 .	Would she be under extra pressure?	
8.	Would she be able to eliminate unrealistic expectations?	
9.	Would you be more able to work together on financial goals?	
10.	Would she no longer fear the lack of provision?	
11.	Would she then have the basis for appealing for family needs?	
12.	Would she refrain from pressuring for money?	
13.	Would her opinions and counsel have more value?	
14.	Would there be more trust and interdependence?	
15.	Would she have a greater sense of dignity and worth?	
16.	Would there be a basis for discussing expenditures together?	
17 .	Would difficult financial decisions be more easily made?	
18.	Would there be more of a check and balance?	
19.	Would she be able to more wisely respond to unusual circumstances?	
20.	Would she be more prepared to handle financial needs if you were to die?	
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TEN REASONS WHY WE MUST HAVE AN EFFECTIVE ACCOUNTING SYSTEM

1 IT LETS US SEE WHAT GOD HAS ENTRUSTED TO US



Value

Esau knew that the birthright belonged to him because he was the firstborn son. However, it did not have any value to him. It did not fit into his program of achievement; thus he was willing to sell it to his brother for one bowl of soup. "...Who for one morsel of meat sold his birthright" (Hebrews 12:16).

Years after he sold it, he recognized its value and tried to reclaim it, but it was too late. "For ye know how that afterward, when he would have inherited the blessing, he was rejected: for he found no place of repentance, though he sought it carefully with tears" (Hebrews 12:17).

Scope

An effective accounting system goes much further than totaling our financial assets. It allows us to see and appreciate the larger scope of what God has entrusted to us.

- Spiritual riches
- Health
- · Family/Friends
- Opportunities
- Skills
- Time
- Possessions
- Money

An accounting system is the basis for personal inventory and self-examination. If our accounting system only involves material possessions, we will be like the Christians in the Laodicean church. "...I will spue thee out of my mouth. Because thou sayest, I am rich, and increased with goods, and have need of nothing; and knowest not that thou art wretched, and miserable, and poor, and blind, and naked" (Revelation 3:16-17).

2 IT MOTIVATES US TO USE WHAT GOD HAS GIVEN TO US



Motives

Two men in Christ's parables used the riches that they had. Although they both multiplied their assets, Jesus called one faithful and the other foolish.

Christ's evaluation could not be seen on a ledger sheet. It was revealed in the hidden motives of each man's heart. The faithful steward's motive was to multiply what he had for the purposes of his master. (See Matthew 25:20-21.)

The foolish rich man's motive was to heap up riches for a life of ease in his later years. "...God said unto him, Thou fool..." (Luke 12:20).

· Wise Investments

Using what God has entrusted to us involves making wise investments. Our investments will witness for us or against us.

Investing even a cup of cold water in the name of Christ will bring a witness of eternal reward; but investing in unnecessary perishable things will bring a witness of God's reproof. "Your gold and silver is cankered; and the rust of them shall be a witness against you..." (James 5:3).

3 IT LETS US KNOW WHAT WE CAN EXCHANGE



Real Wealth

God intended for our wealth to increase by trading, buying, or selling — not by inflation. Inflation is actually a form of stealing.

When there is no inflation, people must increase their wealth by greater productivity, resourcefulness, and savings.

It is against this backdrop that Jesus gives the parables of the treasure in the field and the pearl of great price. He uses wise business principles to explain spiritual realities.

"...The kingdom of heaven is like unto treasure hid in a field; the which when a man hath found, he hides, and for joy thereof goes and sells all that he hath, and buys that field. Again, the kingdom of heaven is like unto a merchant man, seeking goodly pearls: Who, when he had found one pearl of great price, went and sold all that he had, and bought it" (Matthew 13:44-46).

• Trading vs. Collecting

Notice that in each parable the wise merchant sold what he had and purchased something of far greater value.

Without an effective accounting system, our collector's instinct takes over, stifling creativity, eliminating resourcefulness, and allowing greed to go unchecked. As a result, we heap up things that have little or no value either for the present or for the future.

The church of Laodicea was warned to trade temporal things for eternal riches. "I counsel thee to buy of me gold tried in the fire, that thou may be rich..." (Revelation 3:18).

Life itself requires trading things that we esteem to be of lesser value for things that we esteem to be of greater value. We trade time for money, and we trade money for food.

Paul took account of his spiritual life and saw the need to trade temporal things for eternal riches. (See Philippians 3:8.)

4 IT FORCES US TO LIVE WITHIN OUR MEANS



One of the principle functions of an effective accounting system is to make sure that we do

not make expenditures beyond our income or resources. Christ emphasizes this point in His parable of the unfinished tower. (See Luke 14:28-30.)

Clear Plans

"For which of you, intending to build a tower..."

Each of us should visualize how we can use our assets to advance the kingdom of God. However, the ideas we get must be clearly thought out.

Noah was given plans to build an ark. Moses was instructed to make a tabernacle. David visualized a temple. Nehemiah purposed to build the walls of Jerusalem.

• Accurate Estimates

"... Sits not down first, and counts the cost..."

Wise planning involves knowing costs. This requires the skill of working out your own estimate of what it will require to do a job.

· Available Assets

"...Whether he have sufficient to finish it.

When God is behind a program, He provides sufficient funds beforehand to finish the job.

Moses collected sufficient funds before he began to construct the tabernacle. David gathered all that was needed in order to finish the temple.

· Precise Timing

"Lest haply, after he hath laid the foundation, and is not able to finish it..."

If sufficient funds are not available for a project, it is a clear indication for us to stop and wait for God's timing.

Effective records will not only confirm the amount of funds needed, but will indicate God's timing.

Public Reputation

"...All that behold it begin to mock him, Saying, This man began to build, and was not able to finish."

The ultimate result of an effective accounting system is that God's name is publicly praised,

and the ridicule that comes from making unwise decisions is avoided.

5 IT PREPARES US TO GIVE AN ACCOUNT TO GOD



An accounting system is a daily reminder that we must someday give a full and detailed account to God for all that He has entrusted to us.

"So then every one of us shall give account of himself to God" (Romans 14:12).

The need for clear records is well illustrated in Christ's parables of stewardship. "...Lord, thou delivered unto me five talents: behold, I have gained beside them five talents more" (Matthew 25:20).

God rewarded this steward by praise and increased responsibility. In contrast to this, the steward who failed to trade his talent was condemned. "...Thou wicked and slothful servant, thou knew that I reap where I sowed not, and gather where I have not sown" (Matthew 25:26).

Even the unjust steward was commended because he put his accounting system in order before he was fired, and in so doing he reaped personal gain. Accounting requires accuracy and faithfulness in little amounts as well as in large amounts. "He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much" (Luke 16:10).

6 IT ESTABLISHES OUR CHARACTER BEFORE MEN



Motives

One of the most revealing tests of a man's character is his attitude toward the use of money.

Men who are being considered for church leadership must pass the tests of wise and Godly money management: "...Not greedy of filthy lucre..." (1 Timothy 3:3).

Character that is revealed by money management is so important that Christians are warned not even to eat a meal with a person who claims to be a Christian but is a swindler in business dealings. (See 1 Corinthians 5:11).

Defense

Expect your financial dealings to be challenged. When you are accused, you must be able to defend yourself by proving that you have followed wise and accurate procedures in your finances.

For this purpose, detailed and complete record keeping is essential. Agreements must be clearly understood, fully written out, and safely kept in organized files.

The danger of being falsely accused in financial matters is extremely high, because those who judge you are usually guilty of the very thing which they condemn.

Thus, all of those with whom you have any business dealings and who have secret greed are potential accusers. For this reason God instructs us to "...provide things honest in the sight of all men" (Romans 12:17).

7 IT CONFIRMS LEADER-SHIP IN THE FAMILY



A family can only function to its full potential if the father demonstrates the quality of

leadership which Christ demonstrated to the Church.

"Husbands, love your wives, even as Christ also loved the church, and gave himself for it" (Ephesians 5:25).

True Headship

The purpose of your head, including your brain, eyes, ears, and nose, is to be fully aware of the needs of your body and to give direction in meeting those needs.

If your hand is on a hot stove and the signals of pain do not reach your head, there will be severe damage. Similarly, if there is unseen damage occurring in your family, home, or business and you are not aware of it, your leadership will be challenged in your home, business, and church. "For if a man know not how to rule his own house, how shall he take care of the church of God?" (I Timothy 3:5).

A Wife's Security

Many women whose husbands make large salaries are financially insecure. After carefully studying this paradox, the real cause becomes clear.

It is not the amount of money that a man makes which gives his wife and family security, but it is how carefully and wisely he manages whatever amount he makes. If a wife senses that her husband is careless in his handling of small amounts of money, she knows that he can also carelessly mismanage large amounts of money.

One of the most practical ways to give your wife a sense of security is to let her know where the following documents can be found and how they should be used:

1. Bankbooks, savings 8. Military records records

2. Birth certificates 9. Mortgage papers

3. Contracts, leases 10. Pension information

4. Insurance policies 11. Real estate records

5. Licenses, permits 12. Tax records

6. Marriage certificate 13. Vehicle titles

7. Medical records 14. Will

8 IT SIGNALS THE NEED FOR FUTURE PLANNING



God's program of provision occurs in cycles of plenty and need, of harvest and winter. God wants us to learn how to adjust to these varying conditions with wise planning and preparation.

"...In all things I am instructed both to be full and to be hungry, both to abound and to suffer need" (Philippians 4:12).

The story of Joseph in Egypt is one of the classic illustrations of how an accounting system helped to save lives. Because he knew that the famine was coming, Joseph urged Pharaoh to keep accurate records on each person's harvest and to gather twenty per cent of it to sustain the people during the famine. (See Genesis41:1-57)

God also demonstrates that His work is accomplished by first acquiring the necessary provisions. David desired to build the temple, but God postponed the construction of the building until David had all the provisions ready. This preparation to build the temple continued for the rest of David's life; but his son Solomon was the one who actually built the temple. (See I Chronicles 22:1-5)

Similarly, God instructs every Christian to set aside a portion of his resources so that he is able to accomplish God's program. "Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come" (I Corinthians 16:2).

Planning ahead for needs, both seen and unseen, is not possible without an effective accounting system. For this reason, God warns us to follow His commands and testimonies, and even to take a lesson from nature on this point.

"Go to the ant, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler, Provides [prepares] her meat in the summer, and gathers her food in the harvest" (Proverbs 6:6-8).

9 IT DISCOURAGES THEFT OF WHAT WE HAVE



God knows that the tendency to steal is a part of fallen human nature. God warns and illustrates that the ones whom you may least suspect can be guilty of thievery.

None of the disciples suspected that Judas was a thief. Also, one would think that the assistant to the Godly prophet Elisha would have been an honest man; but when Gehazi saw the riches that Elisha rejected, he wanted to appropriate them for himself. (See II Kings 5:20-27.)

Responsible Stewardship

The resources and possessions of a Christian should receive the most careful accounting of all, since they actually belong to the Lord.

Furthermore, the Lord will hold us responsible for the money and goods which He has entrusted to our care. "...For unto whomsoever much is given, of him shall be much required: and to whom men have committed much, of him they will ask the more" (Luke 12:48).

God set forth clear guidelines of responsibility to those who held the property of another.

"If a man deliver unto his neighbor an ass, or an ox, or a sheep, or any beast, to keep... And if it be stolen from him, he shall make restitution unto the owner thereof... And if a man borrow ought of his neighbor, and it be hurt, or die, the owner thereof being not with it, he shall surely make it good" (Exodus 22:10,12, 14). Careless accounting invites loss by theft.

Internal Controls

Accurate accounting is essential to expose a thief, while poor records tend to encourage thievery.

Ezra was very aware of the tendency of people to steal. Therefore, when he had the responsibility of transporting all the valuable gold and silver treasures of the temple, he carefully weighed each item and entrusted it to a specific individual.

When the caravan reached Jerusalem, each person had to weigh the piece that was given to him. All was accounted for, because the people knew that they would be answerable for any loss. (See Ezra 8:25-34)

Unexpected Danger

We tend to be too trusting of the people around us; and in so doing, we may be putting temptation in their way.

It is a loving father who keeps careful records in order to spare his children from the destruction that will come to them if they steal from him. "Whoso robs his father or his mother, and says, It is no transgression; the same is the companion of a destroyer" (Proverbs 28:24).

10 IT QUALIFIES US FOR TRUE RICHES



The principles that we use for accurate accounting of our money are the very same

principles that are used to gain Scriptural wisdom. It is for this reason that God was able to tell Solomon that, because he asked for wisdom and not money, he would get both. (See I Kings 3:12-13)

It is also for this reason that God is able to state, "If therefore ye have not been faithful in the unrighteous mammon [money], who will commit to your trust the true riches?" (Luke 16:11).

Financial Growth

The first step to increase wealth is to keep account of everything that we earn and to put our money in an insured investment.

The second step is to wisely manage our earnings by making wise purchases.

The third step is to be on guard against anyone who would take those earnings from us.

Wisdom Growth

The first step to increase wisdom is to write out all of the insights and ideas which God gives to us, and keep them in a safe place — a life notebook.

The second step is to wisely invest these Scriptural truths in our lives and conversation with others. This encourages others to share with us their wisdom.

The third step is to be on guard against spiritual dangers that would rob us of Godly wisdom. God will reward practices of stewardship wherever and whenever they are used. "Moreover it is required in stewards, that a man be found faithful" (I Corinthians 4:2).

BE ACCOUNTABLE TO RECORD KEEPING

1. SPIRITUAL RICHES 4. SKILLS ☐ Training and Practice Daily Bible Reading Do you have an effective system of Bible reading Do you have a program to expand and improve and someone to keep you accountable to it? vour God-given abilities? ☐ Tool Care Effective Prayer Do you keep a list of prayer requests and the an-Do you have a place for each one of your tools, swers which God gives? and are they kept in good condition? Records of Growth 5. POSSESSIONS Do vou maintain a life notebook of Scriptural insights? Library Eternal Treasures Have you removed the wrong kinds of books? Are you bringing the right kinds of books into Do you keep records of weekly tithes and offerings? your home? ⅃ Kitchen 2. TIME Do you have food inventories clearly orga-Annual Planning nized? Do you have a calendar that lists your responsibil-Storage ities? Do you have orderly closets, drawers and Daily Schedule shelves? Do you plan each day around God-given priorities? 6. MONEY 3. HEALTH ☐ Accountability Records ☐ Physical Care Do you keep accurate accounting of all expenditures, and do you file important documents? Do you eat wholesome meals and get sufficient sleep, exercise, and medical and dental checkups? Personal Commitment to Effective Record Keeping I purpose to take whatever time and energy necessary to organize, inventory, and maintain the spiritual and physical assets which God has entrusted to me. I will enlist aid and counsel where needed and become accountable for achieving these goals by given time periods. Accountable to To be completed by_____ Signature

WHAT ITEMS ARE CONTAINED IN GOD'S RECORDS?

Match	each item at right with the correct verse below.	
□1.	"And whosoever was not found written in the book of life	A. Names of Christians
	was cast into the lake of fire" (Revelation 20:15).	D Names of state
□2 .	"Thine eyes did see my substance, yet being un-perfect;	B. Names of stars
	and in thy book all my members were written, which in continuance were fashioned, when as yet there was none	C. Hairs of our head
	of them" (Psalm 139:16).	D. All of our tears
□3 .	"For God is not unrighteous to forget your work and labor	
	of love, which ye have shewed toward his name, in that ye have ministered to the saints, and do minister" (He-	E. Physical features
	brews 6:10).	F. Every spoken word
4 .	"But I say unto you, That every idle word that men shall speak, they shall give account thereof in the day of judgment" (Matthew 12:36).	G. Every Godly work
	ment (Matthew 12.30).	H. Money given to God
□ 5.	"But lay up for yourselves treasures in heaven, where nei-	11. Money given to God
	ther moth nor rust doth corrupt, and where thieves do not break through nor steal" (Matthew 6:20).	I. Those who fear God
□6 .	" Put thou my tears into thy bottle: are they not in thy book" (Psalm 56:8).	
□7 .	"But the very hairs of your head are all numbered" (Mat- thew 10:30).	
□8.	"He tells the number of the stars; he calls them all by their names" (Psalm 147:4).	
□9.	"Then they that feared the Lord spoke often one to an-	
	other: and the Lord hearkened, and heard it, and a book	

of remembrance was written before him for them that feared the Lord, and that thought upon his name" (Mala-

chi 3:16).

Who am I?

am I?

WHEN DID GOD REQUIRE ACCURATE ACCOUNTING?

Match each statement with the person to whom it best applies.

7. God wanted to show me His power of provision, but first

8. I was asked to give an account of food on hand before a

I had to evaluate my own efforts during a night of work.

group could be fed by God's supernatural power. Who

- **1.** My needs were great and my possessions were few. A. DANIEL (See Daniel 9:1-2) God required me to give an accurate accounting of everything I had in my house before He miraculously provided what I needed. Who am I? B. NAAMAN (See II Kings 5:1-19) **2.** God required me to keep careful records so that I could remove that which would hinder His miracle-working power. Who am I? C. ABRAHAM (See Genesis 18:22-33) **3.** I prayed that God would work supernaturally among His people. But before I prayed, I determined God's timing from the books which I studied. Who am I? D. ANDREW (See John 6:5-14) **4.** My very life depended upon my obedience in keeping an accurate count. Who am I? E. WIDOW (See II Kings 4:1-7) **5.** I tried to change God's plans by making a very careful inventory. Who am I? F. PFTFR **6.** God performed a mighty sign in my day; but before He (See John 21:1-14) did, I had to complete a major inventory. Who am I?
 - G. GIDEON
 (See Judges 7:1-25)
 - H. NOAH
 (See Genesis 6:14-7:16)

HOW DOES GOD ILLUSTRATE THE IMPORTANCE OF ACCURATE RECORD KEEPING?

Match	each statement with the best answer.		
□ 1 .	God instructed me to number all the people and to carefully organize them for travel, worship, and battle.	۱.	ELIJAH (See I Kings 19:9-18)
□ 2 .	I asked My heavenly Father to provide for the needs of a large group of people, but before I prayed I organized them into groups of 50 and 100.	3.	JOSIAH (See II Kings 22:1-14)
□ 3.	After I gave God the results of my accounting, I was reproved because it was so inaccurate. I was 6,999 off.) .	JOSEPH (See Genesis 41:37-57)
□ 4 .	God requires accurate accounting, but my motives were wrong in the count I made. Because of this, God severely judged me with a plague.).	AHASUERUS (See Esther 6:1-14)
□ 5 .	As a part of my God-given responsibility, I thoroughly cleaned the temple. As a result, scrolls of Scripture were discovered and a revival began.	<u>.</u>	NEHEMIAH (See Nehemiah 2:12–3:32)
□ 6 .	I challenged God's people to give to His work, and every day I made a careful accounting of the gifts which they brought.		MOSES (See Numbers 2-3)
□ 7 .	I kept careful records of the events which took place in my life. By reviewing them one night, I had an idea that ultimately saved my wife and many other people.) .	MATTHEW (See Matthew 7:15-20)
□ 8.	I kept careful records of the resources which were being stored for the future. Because of this careful accounting, multitudes were saved from starvation.	I.	JESUS (See Mark 6:34-44)
□ 9 .	I wrote a book and recorded an important way that you can detect a false teacher: You do it by measuring and testing his "fruit".		JOASH (See II Chronicles 24:8-12)
□ 10	. The task that I was given seemed impossible, but by breaking it down to achievable goals and organizing the workers, we accomplished it in 52 days.		DAVID (See II Samuel 24)