



# THE STEWARD'S WAY™

By: Transformational Stewardship



LIVING THE EXAMINED LIFE

102 Series

## EXAMINING OUR MOTIVES

### KEEPING THE HEART OF GOD AT THE HEART OF LIVING



There is no better way to practically define what total life stewardship really is than with the simple phrase—*keeping the heart of God at the heart of living*. As we have already learned, stewardship is all about carrying out the wishes of God, the Owner as one of His caretakers of His property. We need to be reminded again of Psalm 24:1, which expresses this truth, “*The earth is the Lord’s and all it contains, the world and all who live in it.*”

This concept of life stewardship is exceedingly challenging because even though we may be more than willing to *intellectually* acknowledge that God owns everything, on a daily basis we do not *functionally* live as though He owns anything. To illustrate this disconnect between what we say we believe and how we actually live, choose which one of these three questions is the one we should be correctly asking in regards to our material possessions.

1. What do I want to do with my possessions?
2. What do I want to do with God’s possessions?
3. What does God want me to do with His possessions?

Believers always choose #3 as the correct question. Intellectually, we all get it and we accept it. But here is the inconsistency. Practically speaking, we live as though #2 was the right question to ask. We are more than happy to acknowledge that it all belongs to God, but when it comes to making decisions about what to do with what we possess, we seldom, if ever, seek any guidance from the Owner on what we are going to do with it. And it is this question #3 that should drive us to be constantly seeking to get directions from the Owner for what He wants us to do with His possessions we manage.

Consider a few simple common examples that should demonstrate the presence of this disconnect in our lives.

- When you bought your last car, did you ask God if this was the car He wanted you to buy with His money?
- When your money manager proposed an investment portfolio for you, did you go to the Lord and ask Him if these were the places He wanted His money invested?
- The last time you went shopping for clothes, did you ask your Father if these were the clothes He wanted you to buy and wear?
- When you had a few free hours of time, did you ask the Master what He wanted you to do with it?

You get the point We are all routinely guilty of intellectually acknowledging that God owns everything, while we live, spend, and invest like it is all our own. The cornerstone of *The Steward’s Way* message is both fully acknowledging God’s ownership *and* consistently allowing God to direct you in what to do with all He has entrusted you to manage.

# LESSON ONE

But there is something that is an even more serious problem for us than this superficial inconsistency between what we say we believe and how we live. This real problem is so deep within us and so dangerous to us that we should take a long pause and ponder it very carefully. Here is our real problem: *All our sin, at its core, is the result of personal selfishness.* Take a minute to consider this. All our sin, at its core, is the result of *personal selfishness.*

The truth is: we are our own worst enemies. We are continually getting in the way of God's best for us because we are so consumed with *our own* desires, *our own* rights, *our own* dreams, *our own* passions, and *our own* way that we continually fall into sins of either commission (doing the wrong things) or sins of omission (not doing the right things). Think about it. Why do we lie? Why do we cheat? Why do we steal? Why are we fearful? Why do we hate? Why do we not help someone we see in need? Why do we commit adultery? Why do we lose our temper? Why do we become addicted to drugs, or work, or entertainment? Why do we covet what others have? Why do we wear "masks" around others? Why do we not want to submit to God? We could go on and on, but the fact is, it always circles back around to self. And as the old cartoon character, Pogo, confessed, "We have met the enemy and he is us."

The reason for making this point is because our practical rejection of the life of a devoted and obedient steward is just another example of how *self* gets in the way of God's best for us. We want to be in charge. We want to make the decisions. We want to "pull the trigger" and get things done. We must face the life-changing fact that we are not the owner and in charge. We are managers who are expected to meticulously carry out the wishes of the all-loving and the all-powerful Owner. What an honor. What a responsibility.

Someone once noted that at the center of SIN is the letter "I." We will always find "I"—self, ego, always looking out for number one—at the center of our sin.

- This is why Jesus said that if we really want to live, we must first die to self. "*For whoever wants to save his life will lose it, but whoever loses his life for me will find it*" (Matthew 16:25 niv).
- If we want to be first, we must let everyone else go ahead of us. "*The last will be first, and the first last*" (Matthew 20:16 esv).
- If we want to be really free, we must submit to slavery. "*Whoever wants to become great among you must be your servant, and whoever wants to be first must be your slave*" (Matthew 20:26-27 niv).
- If we want to be great, we must strive to make everyone else greater than ourselves. "*Do nothing out of selfish ambition or vain conceit, but in humility consider others better than yourselves*" (Philippians 2:3 niv, see also Luke 9:48).

The reason living as a steward is so challenging to practice is because we must get self out of the way. As long as we are fallen creatures with a fallen nature, we will have to wrestle daily with the lingering ghosts of our own selfishness until we someday finally shed this "dirt body" and move on to better things. In the mean time, we must resist with every ounce of our being the temptation to inappropriately assume the throne and play little gods over stuff that does not even belong to us.

## LIFE APPLICATION QUESTIONS

1. What is your initial reaction to the message of this lesson?

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2. We were asked to choose which of these three stewardship questions was the right question to ask...

- a. What do I want to do with all my possessions?
- b. What do I want to do with God's possessions?
- c. What does God want me to do with His possessions?

...which one did you initially choose as the right stewardship question?

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3. How have you seen an intellectual disconnect between knowing that question (c) is the right question and how you are currently living and handling your possessions?

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4. Consider these three groups of people.

1. Unbelievers
- 2 Cultural Christians [people who have a “form of godliness, although they have denied its power;” II Timothy 3:5]
3. Sincere followers of Jesus

Which of these three questions (in question #2 above) would each group most likely ask? Why?

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5. Based upon what question you practically ask in your daily life, which of these three groups does it put you in?

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6. How does your own sinfulness/selfishness cause you to “inappropriately assume the throne and play little gods over stuff that does not even belong to you?”

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7. Has this been true in your life? If so, what are you going to do to change it? If not, how have you successfully avoided that temptation?

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8. Since you committed in the previous study to intellectually and emotionally return everything you possess back to the rightful Owner, how have you been doing living that way since then?

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9. Over the past few months what has been the greatest obstacles you have faced in continuing to live like a steward instead of the owner?

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10. How will your life change if from this day forward you seek to literally keep "The heart of God at the heart of your living?" What are you going to start doing differently?

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PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer

## EXAMINING OUR LIFE PURPOSE

### ARE YOU LIVING YOUR LIFE ON PURPOSE OR BY ACCIDENT?



In life, we can choose to live our lives one of two ways: we can either live our lives *on purpose*, or we can live our lives *by accident*. In other words, you can plan your life and live your plan, or you can simply let the flow of life events and circumstances sweep you down the river of time taking you wherever it will. This is the quintessential example of “go with the flow.” The latter, sadly, is the way most people live their lives – by accident. The former is how God created us to live—on purpose.

You can see this planning ahead mindset in passages like Ephesians 5:15-16 where Paul says, “*Be very careful, then, how you live—not as unwise but as wise, making the most of every opportunity, because the days are evil.*” Moses says it this way in Psalm 90:12, “*Teach us to number our days, that we may gain a heart of wisdom.*”

Some might claim that there is something unspiritual about making plans, but for those of us who do make plans, we are in good company. God made plans. In Jeremiah 29:11 it says, “*For I know the plans I have for you, declares the Lord, plans for welfare and not for calamity to give you a future and a hope.*” (See also Hebrews 11:40a, Ephesians 1:11.) Paul made plans. In Romans 15:23-24 he states, “*I have had for many years a longing to come to you whenever I go to Spain...*” (See also 2 Corinthians 1:15-17.) And we are encouraged to make plans. Proverbs 21:5 declares, “*Plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty.*” (See also Proverbs 16:3, 20:18a.)

Unfortunately, when it comes to building our financial “empires” (We call this kind of building “getting ahead”), we can often find ourselves doing so without any real divine purpose behind it.

Successful and disciplined people are able to continue building up their “pile of stuff” because they have become exceedingly good at what they do. They also find great emotional enjoyment and personal satisfaction in building, so they keep on building without ever giving much thought to where it will end up or even knowing when they are done.

With this in mind, there is a foundational question that we, as believers, need to ask ourselves. We must ask, “*What is my purpose for continuing to accumulate more financial resources especially when my pile of stuff is already higher than I will ever need it to be?*” The key word here is need. In America the difference between needs and wants/comforts have become so blurred that our wants and comforts have morphed into needs causing us to consciously or unconsciously redefine what a need is.

Jesus tells us plainly that accumulating excess material possessions as a sole end in itself is entirely futile. Jesus poses it in the form of a question, “*For what will it profit a man if he gains the whole world and forfeits his soul?*” (Matthew 16:26). For those who make accumulating more because they can, could be likened to the rich farmer who planned to tear down his smaller barns and build bigger barns to hold his surplus wealth. Remember, Jesus called him a “fool.”



## LESSON TWO

There is no greater example of the utter folly of building without a purpose than the story of Sarah Winchester. Sarah was the wife of William Winchester, the only son of Oliver Winchester, the founder and owner of the Winchester Repeating Arms Company. Sarah and William had a daughter who died shortly after birth in 1866. This was followed by the death of her father-in-law (in 1880) and then her husband just a few months later (in 1881), leaving her with a fifty percent ownership in the company and an income of \$1,000 a day (about \$21,000 a day in current dollars).

Sarah believed that her family was under some kind of a curse and consulted a medium to determine what she should do. The medium told her that her family was indeed cursed by the spirits of all the people that the Winchester rifle had killed. She should move out west and build a house for herself and all the tormented spirits who suffered because of her family. The medium also told her that if construction on this house were to ever cease, she would immediately die.

In 1884 Sarah moved to California and began one of the most bizarre building stories in American history. She began spending her \$20 million inheritance and regular income to buy and begin renovating an eight-room farmhouse in what is now San Jose, California. From that day forward construction continued nonstop, twenty-four hours a day, seven days a week until Sarah's death at age eighty-three—a total of thirty-eight years. She kept no less than twenty-two carpenters busy continuously. The sounds of hammers and saws could be heard throughout the day and night for almost four decades.

At its zenith, this seven story house contained 160 rooms, forty bedrooms, forty-seven fireplaces, seventeen chimneys, and 10,000 windowpanes. What made Sarah's lifetime building project so bizarre was that it had no discernable architectural purpose or plan behind it. Closet doors opened to solid walls. Windows were in the floor. Stairways led to nowhere. Railings were installed upside down. Drawers were only one inch deep. Trapdoors were everywhere. Blind chimneys stopped short of the ceiling. There were double-back hallways. Doors opened to steep drops to the lawn below. Many of the bathrooms had glass doors. The list of oddities runs into the dozens. Could there be a more classic example of the ultimate outcome of "building without a purpose?"

We may think that what we are building is not bizarre like Sarah Winchester's construction project. But the truth is that unless there is a divine purpose behind why we are doing what we are doing, God may actually find our building project just as meaningless and bizarre as the Sarah Winchester Mystery House. Paul addresses this very issue in 1 Corinthians 3:12-15 when he says;

*Now if any man builds on the foundation with gold, silver, precious stones, wood, hay, straw, each man's work will become evident; for the day will show it because it is to be revealed with fire, and the fire itself will test the quality of each man's work. If any man's work which he has built on it remains, he will receive a reward. If any man's work is burned up, he will suffer loss; but he himself will be saved, yet so as through fire.*

This is the question you need to ask, "What foundation am I building on? What materials am I building with? And why am I building what I am building?"

I think John Wesley had it right when he said, "Gain all you can. Save all you can. Give

all you can.” If we adhere to this compelling “financial triad” as we labor on our building projects, we will be building on a solid foundation utilizing building materials of heavenly “gold, silver, and precious stones.” And in our building efforts we will discover that we are *indeed living life on purpose.*

## LIFE APPLICATION QUESTIONS

1. What is your initial reaction to the message of this lesson?

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2. Share your thoughts on whether it is a lack of faith to make plans for the future?

Read about purpose: Ephesians 5:15-16, Psalm 90:12

Read about God making plans: Hebrews 11:40a, Jeremiah 29:11, Ephesians 1:11

Read about Paul making plans: 2 Corinthians 1:15-17, Romans 15:24

Read about people making plans: Proverbs 16:3, 20:18, 21:5

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3. In what ways do you think it might be wrong to make plans for the future? Read James 4:13-17 and compare the above verses with this passage. Why is making plans considered right in some places and then wrong in others?

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# LESSON TWO

4. Do you consider yourself rich? Who are you comparing yourself to? Why must we be very careful about failing to recognize just how rich we are? Will knowing your income compared to the rest of the world's income change your current lifestyle, attitudes and/or behavior? If so, how? If not, why not?

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5. Read 1 Corinthians 3:12-15 and discuss what kinds of materials might be categorized as the "heavenly materials" that we should be building with?

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6. What do you think of John Wesley's statement, "Gain all you can, save all you can, give all you can"? How might this way of thinking change the way you are currently working, handling money and giving?

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7. What is your assessment of what Sarah Winchester spent her life and her vast fortune to build? (is it important to keep in mind that it was all built of the highest quality materials by hundreds of highly skilled craftsmen?)

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8. What do you understand your unique God-given purpose to be? Why has God put you on this planet – at just this time in history and in just this place – America (and not the slums of Calcutta or the rural bush in Africa)? What are you here for?

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9. How is what you are currently doing with your time, your talents and your treasures helping you to fulfill your unique life-purpose?

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10. If you continue on the course your life is headed now, will you be happy with what you have spent your life “building?”

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11. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?

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PRAY FOR ONE ANOTHER

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**James 5:16**

Prayer Request(s)	Answers to Prayer

## EXAMINING OUR WORTH

### HOW DO YOU CALCULATE HOW MUCH YOU ARE WORTH?



Often this question “How do you calculate how much you are worth?” is answered with another question, “That depends on who wants to know?” If the Internal Revenue Service is asking, we attempt to make everything appear to be worth as little as possible attempting to minimize our worth. If, on the other hand, it is our banker who is asking, we amazingly become worth considerably more as we attempt to paint the most optimistic, best-case-scenario picture of our worth to our lender.

However, as believers, we really need to answer this question in a different way. If we want to most accurately calculate how much we are really worth, we need to utilize three entirely different types of “valuation methods.”

Valuation Method #1 is this:

WE NEED TO VALUE OUR *LIFE* WORTH RATHER THAN OUR *NET* WORTH

An older, wealthy gentleman once shared his story. He shared that his singular goal in life was to become a millionaire. He imagined this challenge to be like climbing a sheer cliff wall. One hand of rock after another, slowly, inch by inch he climbed it. He admitted, “After spending virtually my entire adult life struggling to get to the top, I was at last able to reach up and grab the top of the cliff. Then slowly I was able to pull myself up so finally, after all these years, I could see what was up there. “And do you know what I saw when I pulled myself up,” he asked? “Nothing. There was absolutely nothing there.” How tragically sad.

The last thing we should want to do is spend our lives climbing the ladder of success only to realize that once we finally do reach the top that our ladder is leaning against the wrong wall. And all that we really wanted in life we do not have and all we do have is not what we really want.

Jesus told us, “...a man’s life does not consist in the abundance of his possessions” (Luke 12:15). He adds in the parable of the sower, “...the deceitfulness of riches and the desires for other things enter in and choke the word...” (Mark 4:19). If you are valuing your net worth more than your *life* worth, you are indeed climbing up the wrong ladder.

So what is your life worth? Paul reminds us, “But God demonstrates His own love toward us, in that while we were yet sinners, Christ died for us” (Romans 5:8). John adds, “See how great a love the Father has bestowed on us, that we would be called children of God; and such we are” (1 John 3:1). This glorious truth makes us exceedingly valuable.

A business consultant shared this story, He had a client who had invited him to attend a huge national drag race event that was being held on his race track. When the consultant arrived at the track, his client gave him a pass that let him go up to his personal tower suite with air conditioned comfort, eat all the free food he wanted, and sit in the best seats at the

# LESSON THREE

track. He got to go right down on the track's starting line and the owner even took him into the pit area to see the cars and meet the drivers. It was an incredible thrill for this man. He shared, "I felt so important that day. I wanted to tell everyone as I walked around with my VIP pass hanging around my neck, 'I personally know the owner of this place!' As he was basking in the thrill of his VIP status, it occurred to him that this is exactly the same attitude we ought to have as we travel through life – walking around proudly saying, "I personally know the Owner of this place and that makes me a very important person!"

Our real worth in this life will never be found in the stuff we collect; it will be found in the fact that we personally know the Owner!

Using Valuation Method #1, what are you really worth?

Valuation Method #2 is this:

WE NEED TO VALUE OUR *INTERNAL* ACQUISITIONS RATHER THAN OUR *EXTERNAL* ACQUISITIONS

Paul addresses just how important it is to be pursuing internal, spiritual acquisitions and not external, material ones. He says, "*But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. But as for you, O man of God, flee these things [external acquisitions]. Pursue righteousness, godliness, faith, love, steadfastness, gentleness*" [internal acquisitions] (I Timothy 6:9-11).

Peter goes on to specifically encourage women to focus on internal, spiritual acquisitions and not external, material ones when he instructs them, "*Your adornment should be not an exterior one, consisting of braided hair or gold jewelry or fine clothing, but the interior disposition of the heart, consisting in the imperishable quality of a gentle and peaceful spirit, so precious in the sight of God*" (I Peter 3:3-4, NJB). How diligently are you seeking to internally acquire the mind and nature of Christ? This is what Paul says is "*precious [valuable] in the sight of God.*"

There is no more poignant expression of the folly of valuing what we are worth by our external, material acquisitions instead of by our internal, spiritual ones than when Jesus confronts the Laodiceans in Revelation 3:17. He exposes them saying, "*For you say, 'I am rich, I have prospered, and I need nothing'* [external acquisitions], *not realizing that you are wretched, pitiable, poor, blind, and naked*" [internal acquisitions] (esv). The Laodiceans were valuing the wrong balance sheet.

When you read this passage, it might bring to mind the fairy tale, *The Emperor's New Clothes*. Two conmen convince the Emperor that the material they are making his new clothes with is so fine that idiots and fools are unable to even see it. The Emperor, in order to avoid being labeled an idiot or a fool, convinces himself that he can see the new clothes and proudly parades down the streets of the city in his underwear believing that he was clothed in the finest garments, when in reality he was clothed in nothing at all. The very

thing he was trying to avoid is the very thing he ended up proving – he, like the Laodiceans, was indeed a fool and an idiot.

This is what will happen to us, if we choose to calculate what we are worth based upon our external acquisitions instead of our internal ones. We must understand this, “What the world esteems greatly [*external acquisitions*], God disregards and what God esteems greatly [*internal acquisitions*], the world disregards.”

Using Valuation Method #2, what are you really worth?

Valuation Method #3 is this:

WE NEED TO VALUE OUR *ETERNAL ASSETS* RATHER THAN OUR *TEMPORAL ASSETS*

The Bible is very clear that our temporal assets will do us no good after we leave this planet. Solomon tells us (and he ought to know), “*Wealth is worthless in the day of wrath* [temporal assets], *but righteousness* [eternal assets] *delivers from death*” (Proverbs 11:4, niv).

Jesus reminds us that even a temporal balance sheet that would include everything on earth is still wholly worthless on the judgment day. He tells us, “*For what does it profit a man to gain the whole world* [temporal assets], *and forfeit his soul* [eternal assets]?” (Mark 8:36, nasb)

You may recall in Daniel where God writes on the wall an unreadable message to King Belshazzar. He calls for Daniel to interpret God’s message. Daniel translates, “*You praised the gods of silver and gold, of bronze, iron, wood and stone...* [temporal assets]. *But you did not honor the God who holds in his hand your life and all your ways... You have been weighed on the scales and found wanting* [eternal assets]” (Daniel 5:23b, 27, niv). We must be ever mindful that on God’s eternal scales, our accumulated, temporal assets, no matter how great they might be, weigh nothing.

Because of this, Jesus commands us, “*Do not lay up for yourselves treasures upon earth...* [temporal assets], *but lay up for yourselves treasures in heaven...*” [eternal assets] (Matthew 6:19-20, nasb).

Receiving rewards (treasures) in heaven is rarely taught. But the Bible is very clear that even though our salvation cannot be earned by any good works, our “rewards in heaven” will be directly tied to our good works. Twenty-nine times the Greek word for rewards is used in the New Testament. Here are some of the ways the New Testament tells us to grow our eternal assets (rewards/treasures) in heaven: accepting persecution (Matthew 5:10-12), loving our enemies (Luke 6:35), giving generously (Matthew 6:2-4), praying (Matthew 6:6), fasting (Matthew 6:18), showing hospitality (Matthew 10:41), showing kindness towards others (Mark 9:41), doing good deeds (I Corinthians 3:14, Colossians 3:24), and sharing our faith (I Corinthians 3:8, I Corinthians 9:17-18).

When we calculate what we are worth, are we looking at what we have here and now or what we will have then and there? What we keep now, we will lose forever and what we lose now, we will keep forever.

How much would you be worth if you were to eternally relocate today? This question ought to give all of us cause to pause and reflect.



# LESSON THREE

Using Valuation Method #3, what are you really worth?

If we want to know how much we are really worth, we cannot use the world's valuation methods because they are inaccurate and misleading and will only provide us with a distorted sense of worth. God's valuation methods, on the other hand, are true and accurate and by utilizing them as our standard measure of worth, we can be sure that in God's economy, we can be indeed rich in both this life and the next, regardless of what our current balance sheet may show.

## LIFE APPLICATION QUESTIONS

1. What is your initial reaction to the message of this lesson?

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2. Why are these different valuation methods so important to understand and utilize particularly in our highly affluent society?

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3. In what ways might you relate to the businessman who spent his life climbing the cliff to get rich only to discover once he got to the top, there was nothing there?

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4. Why is it so easy to find yourself climbing the ladder of success often completely unaware that this ladder is leaning against the wrong wall and what you really want in life, you do not have and what you do have, you do not really want?

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5. What is your reaction to the statement, "Our real worth in this life will never be found in the stuff we collect; it will be found in the fact that we personally know the Owner."

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6. List what the internal assets are that you possess and then answer why these should be of greater value to us than the external material assets in your life.

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7. Revelation 3:17 says, "For you say, 'I am rich, I have prospered, and I need nothing' [external acquisitions], not realizing that you are wretched, pitiable, poor, blind, and naked" [internal acquisitions] (ESV)." In what ways might we Christians in America be guilty of this same false valuation method?

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8. Would you agree or disagree with the idea that "what the world esteems greatly [external acquisitions], God disregards and what God esteems greatly [internal acquisitions], the world disregards." Why or why not?

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# LESSON THREE

9. In what ways will you be receiving eternal rewards for your life of faithful stewardship? How might you be investing in this life in ways that will make you richer in the next one? How can you do that?

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10. The video said, "When we calculate what we are worth, are we looking at what we have here and now, or what we will have then and there? What can you do as a believer to stay more focused on the then and there and not on the here and now, in regard to the value of what we have?"

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11. Based upon these three new valuation methods to determine your worth, how do they change your perspective on how well off you are?

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12. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?

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# PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer

# LESSON FOUR

## EXAMINING OUR AFFECTIONS

### DO YOU LOVE THE WORLD?



The Bible is full of caution lights warning us when we are about to head off course and into spiritual trouble. John issues one of those warnings to us in I John 2:15, *"Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him."*

It is quite interesting that John tells us to not love the world with the very same Greek words that Jesus used when He told us that *"God so loved the world..."* in John 3:16. So, since we know that God cannot contradict

Himself, there must be a way in which we are to love the world and a way in which we are to *not* love the world. We can understand this apparent contradiction in the following way.

A spiritually healthy love for the world desires to give something to it – namely the gospel. The rest of John 3:16 says, *"For God so loved the world that he gave..."*

A spiritually sick love for the world desires to get something from it. I John 2:16 says, *"For everything in the world—the cravings of sinful man, the lust of his eyes and the boasting of what he has and does—comes not from the Father but from the world."*

What is troubling about John's warning is that it doesn't give us much guidance on how to identify whether we do in fact love the world and the things of the world. We cannot just look at our words. We must also look at our hearts and observe our actions to determine if we are indeed in love with the world and the things of the world.

The Bible gives us four, flashing, "caution lights" that should warn us that we might indeed have gotten into an illicit love affair with the world and the things of this world.

Here is Caution Light #1

WE ARE FALLING IN LOVE WITH THE WORLD...

WHEN WE ARE NEVER QUITE SATISFIED WITH WHAT WE HAVE.

Solomon says in Ecclesiastes 5:10, *"Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income."* Are you truly satisfied with what you have right now? If you never got anything more for the rest of your life would that be okay with you?

Or, do you find yourself drawn to the newest technology gadget, a bigger or better car, another exotic travel destination, the latest fashion, a newer or bigger home, or another way to make more money. Is your life characterized by wanting and getting more stuff?

Solomon again warns us in Ecclesiastes 6:7, *"All man's efforts are for his mouth, yet his appetite is never satisfied."* Is your appetite satisfied with what you have right now or will it take more?

If “more” is descriptive of the way you think about the things of the world and the way you live in the world, Caution Light #1 is flashing.

### Caution Light #2

WE ARE FALLING IN LOVE WITH THE WORLD WHEN...  
THE THINGS WE OWN END UP OWNING US.

Jesus reminded us that we only have one throne and He wants to be on it. He tells us in Matthew 6:24, *“No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.”*

Demas was one of Paul’s mission entourage. Paul is grieved to report to Timothy in II Timothy 4:10 that *“Demas, having loved this present world, has deserted me...”* That is what happens when we love the world and the things of the world. You cannot have both on the same throne.

Jesus tells us in Luke 12:15, *“...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.”* We can possess things, but things better not possess us.

It is easy enough to get so emotionally attached to our things that we do not want to part with them or give them away. The greater our love for our things, the more tightly we grip them. The great holocaust survivor Corrie Ten Boom often spoke these words of wisdom, *“Hold loosely to the things of this life, so that if God requires them of you, it will be easy to let them go.”*

What was the rich, young ruler’s obstacle to following Jesus? *“But when the young man heard this statement, he went away grieving; for he was one who owned much property (Matthew 19:22).”* He didn’t “own” his possessions. His possessions owned him. And they would not let go of him.

If you find that your things own and control you, Caution Light #2 is flashing.

### Caution Light #3

WE ARE FALLING IN LOVE WITH THE WORLD WHEN...  
WORRY ABOUT LOSING OUR THINGS IS DISRUPTING OUR INNER PEACE.

Recent economic times have certainly given us all ample opportunity to discern if worry about material loss has been disrupting our inner peace. When times are good, we may never even notice Caution Light #3, but when retirement funds shrink, the value of our real estate is in decline, and our business revenues are off substantially, all this can reveal a love for the world and the things of the world that we may have never really noticed.

Paul reminds us that our financial condition should have nothing to do with our inner peace and contentment in life. He says in Philippians 4:11-12, *“Not that I speak from want, for I*

# LESSON FOUR

*have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need."*

Being content when you have an abundance can be easy, but being content with less or much less than we have grown comfortable with can be very unsettling and reveal the actual depth of our affection for the things of this world.

If you have placed your faith in what you possess instead of the One who has provided those possessions to you, you are in danger. Hebrews 13:5 points this out clearly, *"Make sure that your character is free from the love of money, being content with what you have; for He Himself has said, 'I will never desert you, nor will I ever forsake you.'"*

If we were stripped of all our worldly possessions and stood penniless, would we still be content and filled with inner peace, confident that our loving Father is still on the throne and will never, ever forsake us?

If you are struggling with a disquieted spirit as you worry over your "net worth" falling and your cash flow shrinking, Caution Light #3 is flashing.

## Caution Light #4

WE ARE FALLING IN LOVE WITH THE WORLD...

WHEN OUR LONGING TO BE *THERE* IS DIMINISHED BY OUR AFFECTION FOR WHAT WE HAVE *HERE*

Mrs. Jones asked her eight year old Sunday school class, "How many of you would like to go to Heaven?" Every child in the class raised his hand except Billy. Mrs. Jones asked curiously, "Billy, don't you want to go to Heaven?" He replied, "Sure I do, I just thought you were taking up a bus load right now!" Billy was glad to go to Heaven, just not right now.

An elderly grandmother had a heart attack and fell into unconsciousness. Her daughters decided to have the doctors insert a pacemaker to keep her alive. When she awoke she was furious to find herself still in the hospital and still alive. She so longed to go to be with the Lord that the lifesaving intervention of a pacemaker only prevented her from getting where she longed to go.

Remember what Paul said in II Corinthians 5:8, *"prefer rather to be absent from the body and to be at home with the Lord."* If you were given the choice today, would you prefer to go be with the Lord or would you prefer to stay here? Are you more like Billy or the grandmother?

If you have nothing more than a casual interest in being there, Caution Light #4 is flashing.

The alluring appeal of the world and the things of the world are very subtle and can sneak up on any of us at any time and begin wrapping its insidious tentacles around us and before we even realize it, we are trapped. This is the very thing the parable of the seeds describes in Matthew 13:22, *"And the one on whom seed was sown among the thorns, this is the man who hears the word, and the worry of the world and the deceitfulness of wealth choke the word, and it becomes unfruitful."*

As we live in this materialistic culture, may we all keep our eyes carefully peeled for these four caution lights so as to not unintentionally end up becoming an illicit lover of the world and the things of the world. Hebrews 12:1-2 challenge us, *"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, fixing our eyes on Jesus, the author and perfecter of (our) faith...."* May this be so for all of us.

## LIFE APPLICATION QUESTIONS

1. What is your initial reaction to the message of this lesson?

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2. We are told that God *"so loved the world"* in John 3:16, but then John tells us to not *"love the world"* in I John 2:15. How do we explain this apparent contradiction?

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3. Ecclesiastes 5:10 says, *"Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income."* How in our affluent, materialistic society are we encouraged to never be satisfied with what we have? What can we do about it?

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# LESSON FOUR

4. Jesus warns us, *"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 2:15). Make a list of all the areas of your life in which you might be faced with one form of greed or another. What can you do to avoid being infected with greed in any of these areas?

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5. Corrie Ten Boom told us to hold loosely to the things of this life, so that if God requires them of us, it will be easy to let go of them. This is easy to say, but how can we actually live this way on a daily basis? What do we need to be doing to keep our hands from gripping too tightly to our possessions?

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6. Philippians 4:11-12 says, *"Not that I speak from want, for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need."* What is Paul's secret to contentment? It cannot be material things because he was content with or without them.

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7. When we find ourselves fearful about the loss of our material things or current lifestyle, what should that tell us about our relationship to our Father?

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8. Can you relate more to little Billy in the Sunday school class or Jay's grandmother in your attitude about going to be with Jesus? What can we do to make us more excited about what is still yet to come than we are about what is already here?

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9. Matthew 13:22 says, *"And the one on whom seed was sown among the thorns, this is the man who hears the word, and the worry of the world and the deceitfulness of wealth choke the word, and it becomes unfruitful."* In what ways can wealth/material possessions be deceitful? What can we do to make sure we are not deceived by them and therefore making the Word unfruitful in our lives?

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10. On a scale of 1-10, rank how brightly you think the four caution lights might be flashing in your personal life. (1-not flashing at all; 10-flashing brightly)

Caution Light #1: (we are never quite satisfied with what we have) \_\_\_\_\_

Caution Light #2: (things we own end up owning us) \_\_\_\_\_

Caution Light #3: (worry about losing our things is disrupting our inner peace) \_\_\_\_\_

Caution Light #4: (our longing to be there is diminished by our affection for what we have here) \_\_\_\_\_

11. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?

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PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer

## EXAMINING OUR POSITION

### SLAVE OR MASTER?



The Wisdom Books in the Bible reference a quite unusual occurrence that because it is mentioned multiple times must have at least occasionally happened - a slave becoming a ruler. Here are three references:

*"Under three things the earth quakes, and under four, it cannot bear up: Under a slave when he becomes king..."* (Proverbs 30:21-22a).

*"Luxury is not fitting for a fool, much less for a slave to rule over princes"* (Proverbs 19:10).

*"I have seen slaves riding on horses and princes walking like slaves on the land"* (Ecclesiastes 10:7).

All three of these passages suggest this picture of a slave becoming the ruler due to some strange, twisted irony as being completely wrong and even dangerous.

I think we can make an important application to these "slave turned ruler" passages that applies to us today even though, thankfully, none of us are slaveholders of people. Our material possessions are our modern day slaves of which we are to be the rulers.

The question that we need to ask is, "In my world, who is the servant and who is the master?" The answer may not be as clear or as obvious as we might like to think. Ask yourself the question this way, "Do I own my possessions or do my possessions own me? Am I the servant or am I the master?"

Here is the perfect illustration of this point. Listen to this story of a young father. He shares, "Many years ago, I wanted to buy two horses for my young daughters to ride. So I went out and bought two older horses. I was so excited to be the proud owner of two new horses...I thought.

What I learned was that these horses I now owned needed to be watered everyday and the new barn that I built to shelter them had no running water, so I had to fill up buckets of water at the house and carry the water over to the barn (a very long walk). Two horses drink a lot of water! That lasted a short while until I paid to have a water line run to the barn. I also realized that these horses I owned needed to be given hay every day. So I had to buy hay, which meant I had to buy an old pickup truck to haul the hay to the barn. Then I had to load it in the loft and then go to the barn twice a day and throw some of it into their mangers.

Then the real shock! These horses indiscriminately redeposited all the hay and grain I fed them right back onto the stall floor. Adult horses and they weren't potty trained! And guess who got to regularly shovel it out of the stalls and haul it away!

After one winter of that, I had had enough and I built a shelter in the pasture so they could stay in the field year round. This solved one problem and created two new ones. Now I had

## LESSON FIVE

to hook a hose to the water line to get it out to their water tank which would routinely freeze in the winter so I would have to go out with my crow bar each day and break the ice so the horses could drink. I finally spent more money to run electricity out to the shelter to put a heater in the tank so it wouldn't freeze. I still had to take the hose back to the house after each fill up to keep it from freezing and breaking. I also had to now haul the hay from the barn loft out to the field.

"Admittedly", he said, "I am a little slow, but one day it hit me. I didn't own these horses, these horses owned me. I had become their servant and they had become my master. The country song says it best, "I know what I was feeling, but what was I thinking?"

You may laugh at his youthful ignorance, but I fear that all of us may be guilty to one degree or another of the same folly. We think we are accumulating "servants" only to discover that these "servants" often end up becoming our masters. The more we accumulate the more our lives are consumed with taking care of our servants – cars, houses, clothes, "toys," investments, businesses – take your pick. Let me ask you, "Do you really own them or do they, in fact, own you?"

A businessman admitted, "There are times I must honestly confess, I feel more like my business owns me than that I own my business? I work endless hours for it, caring for it, managing it, paying attention to every detail of it, making sure it is healthy and growing, nursing it when it is sick. I also need to care for my employees and as every businessman learns sooner or later when things get tight the employees get paid before the owner does. Tell me again, who's the owner and who's the servant?"

Know this: there is not any kind of asset that if left unattended will not eventually end up becoming a costly liability. Don't service your car and see what happens. Your house is constantly in need of your attention and your money to keep it from falling down around you. Your clothes don't wash, iron and hang themselves up. Even your children and your spouse, if you do not invest huge amounts of everything into them, will eventually become a major liability to you.

One of the greatest delusions we often fall prey to is the folly of thinking that the wealthier we can become materially, the more freedom we will have. But the fact is, it is not at all that black and white. In many cases, just the opposite will be true. Often the wealthier a person becomes the more enslaved he is to caring for and attending to all his "servants" and the less flexibility and freedom he actually has – emotionally, spiritually, and physically for really important pursuits and priorities of life. It is a trade-off of one freedom for another that often leaves us less free after each trade.

It may just be that the freest person in the world is not the mega-wealthy individual, but is actually the person who has nothing – no material masters that are demanding huge amounts of his time, his attention, and his physical and emotional energy to care for them.

Consider this story: A businessman was at the pier of a small coastal Mexican village when a small boat with just one fisherman docked. Inside the small boat were several large yellowfin tuna. The businessman complimented the fisherman on the quality of his fish and asked how long it took to catch them. The man replied only a little while.

The businessman then asked why he didn't stay out longer and catch more fish? The man said he had enough to support his family's immediate needs. The businessman then asked,

“But what do you do with the rest of your time?”

The fisherman said, “I sleep late, fish a little, play with my children, take a siesta with my wife Maria and stroll into the village each evening where I sip wine and play guitar with my amigos. I have a full and busy life, señor.”

The businessman scoffed, “I am a Harvard MBA and I could help you. You should spend more time fishing and with the proceeds buy a bigger boat. With the proceeds from the bigger boat you could buy several boats; eventually you would have a fleet of fishing boats. Instead of selling your catch to a middleman, you would sell directly to the processor and eventually open your own cannery. You would control the product, processing and distribution. You would need to leave this small coastal fishing village and move to Mexico City, then LA and eventually New York City where you would run your expanding enterprise.”

The fisherman asked, “But señor, how long will this all take?” To which the businessman replied, “15-20 years.”

“But what then, señor?” The businessman laughed and said, “That’s the best part! When the time is right you would announce an IPO and sell your company stock to the public and become very rich. You would make millions.”

“Millions, señor? Then what?” The businessman said, “Then you would retire. Move to a small coastal fishing village where you would sleep late, fish a little, play with your kids, take a siesta with your wife and stroll to the village in the evenings where you could sip wine and play your guitar with your amigos.”

The fisherman, still smiling, looked up and said, “Isn’t that what I’m doing right now?”

It might be good for all of us to take a personal inventory of our lives and our material possessions and determine just how much of what we legally “own” actually emotionally, spiritually, and/or financially “owns” us and through some twisted irony we now “see (our) slaves riding on horses (while we are) walking like slaves on the land” (Ecclesiastes 10:7).

## LIFE APPLICATION QUESTIONS

1. What is your initial reaction to the message of this lesson?

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# LESSON FIVE

2. What kinds of similar experiences might you have had like the funny horse story?

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3. As you reflect on it, what assets have you accumulated that may have actually become your master?

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4. How has your accumulation of "things" forced you to work longer and harder because you have them?

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5. Share how you struggle between providing adequately for your family and being able to spend quality time with them?

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6. What practical steps could you take to downsize your lifestyle and simplify your life – ridding yourself of some of your "masters"?

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7. Discuss the following statement: "I cannot think of any kind of asset that if left unattended will not eventually become a costly liability." What "assets" in your life have you inadvertently neglected that in turn have become liabilities?

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8. What lessons can you draw from the story of the Mexican fisherman and the MBA businessman?

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9. Share your response to the statement: "One of the greatest delusions we often fall prey to is the folly of thinking that the wealthier we can become, the more freedom we will have."

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10. What are you teaching your children by your lifestyle and your attitude about stuff?

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11. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?

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PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer

## EXAMINING OUR INTEGRITY

### JUDAS IN ME



As you read the Bible, do you find yourself periodically identifying with the life or behavior of a specific Bible character? That happens quite often – sometimes you may identify with their good qualities and sometimes with their bad ones. It is likely that of all the Bible characters you have identified with, Judas has never been one of them. Yet, it may be that there is more of Judas in us that we would ever like to admit. If we are going to live an examined life of a good and faithful steward, we can learn and apply much from the tragic story of Judas. Here is a story of one

Christian businessman's sobering encounter with Judas.

This businessman was attending one of his industry's conferences. One of the main speakers there made a passing comment in his presentation that froze this man in that moment. The speaker said, "Judas betrayed Jesus for money" and then went on. The businessman had known all his life that Judas had betrayed Jesus for 30 pieces of silver, but for some reason it wasn't until that very moment that he connected those thirty pieces of silver to money – where he had spent most of his professional life. As soon as the speaker made that statement, "Judas betrayed Jesus for money," this man shared that for the first time in his entire life he found himself painfully identifying with Judas, the betrayer.

He shared, "Over my life I have often related to Peter, too bold and carelessly impetuous, and to Samson, with his great strength, but lack of self-control, and even to King Saul, who "played the fool." But never before have I ever seen myself in Judas, the betrayer – until that moment."

It will be time well spent for us to dig deeper into this story to see what God can teach us about ourselves.

### JUDAS THE BETRAYER

Matthew 26:15 is a key passage where in the darkness Judas is negotiating with the Pharisees. Judas asks them, "*What are you willing to give me to betray Him to you?*" And *they weighed out thirty pieces of silver to him.*" What exactly does it mean to "betray" someone? The word "betray" means to "turn someone over to another," the way a police officer would turn over a convict to a prison warden.

Ask yourself, "Has my life or my behavior ever turned Jesus over to be mocked, ridiculed, or punished by another because of my hypocritical, uncontrolled, self-centered life?" Remember, Judas didn't kill Jesus, he only set Him up to be killed by others. Have you ever set Jesus up to be "crucified" by others?

Another detail in this story of Judas is worth noting. Only one Gospel writer records the actual price of Judas' betrayal – that being Matthew – the man whose previous career was the patently dishonest financial business of tax collecting. Matthew was well acquainted

# LESSON SIX

with lying, stealing and cheating to get more money. Apparently, Matthew of all four of the gospel writers wanted us to know all the sordid financial details of Judas' treacherous deed. Maybe because of his own personal experience, he records these details to warn those of us who might have a similar, sinful inclination, not to fall prey to the same devastating temptation and delusion that Judas did. Maybe he wanted us to compare ourselves to this betrayer.

## JUDAS THE TRAITOR

In Luke 6:16, it calls Judas a *"traitor"* – meaning "someone who is false to a duty or an obligation." None of us would like to think of ourselves as traitors to Christ. But think about it. Have you ever been inconsistent in a duty and an obligation to Christ because His will and your will didn't align? Have you ever abandoned His "ship" for your own because your "ship" looked more profitable? Have you ever been guilty of dereliction of duty to him in your financial dealings with others? These sobering questions may bring to mind times in which you have indeed been a traitor to Him.

You may be thinking, "Surely I've not been as exceedingly disloyal to Jesus as Judas was. I mean, Judas had his price, right?" Yes he did and what exactly was Judas' price? If you look at Exodus 21:32, you will see that thirty shekels (pieces) of silver was the standard price of an adult "slave." (In Bible times, slaves were more like indentured servants or employees that worked in exchange for room and board.) Exodus 21:2, explains what the owner got when he bought a "slave." It tells us, *"If you buy a Hebrew slave, he shall serve for six years; but on the seventh he shall go out as a free man without payment."* So, when a man bought a "slave," he was in effect prepaying for six years of labor. If we assume our current minimum wage to be our version of modern day "slave labor" and multiply that by six years of full time work, in today's dollars, Judas sold Jesus out for about \$75,000.

It may be as we honestly reflect on our own Christian lives, the Holy Spirit might bring to our minds times in which we have been a betrayer or traitor to Jesus for a whole lot less than \$75,000.

Here are a few ways in which we might be acting a lot more like Judas than we would ever want to admit.

- Have you ever "embellished" your deductions on a tax return in order to pay less in taxes?
- Have you ever intentionally failed to fully disclose all the pertinent information so as to not lose a sale?
- Have you ever done a cash transaction and not reported the income?
- Have you ever overcharged someone or been undercharged and not corrected the financial error that was in your favor?
- Have you ever padded your expense account?

- Have you ever found yourself calculating ways to give less to the Lord by using some creative financial gymnastics to come up with your giving amount?
- Have you ever skipped worship to work and make more money?

This list could go on and if not already, eventually something would inevitably hit a nerve in all of us. It would be time well spent for each of us to invite the Holy Spirit to bring to our minds when and how we have betrayed Jesus and played His traitor for money. Spend some quiet time to meditate on these things.

## JUDAS THE LOSER

One final observation will be important to consider and it might just be the saddest part of the entire story of Judas – and – it will be a sad part of *our* story as well if and when we emulate him. Here it is: Judas didn't really betray *Jesus* for money: Judas betrayed *himself* for money. And in the end, he lost his money, he lost his life and he lost his eternity. It was an entirely bad deal for him and it will likewise be an entirely bad deal for us too whenever we, even in the smallest ways, choose to betray Jesus for money. Remember what Jesus asks in Matthew 16:26, "*For what will it profit a man if he gains the whole world and forfeits his soul? Or what will a man give in exchange for his soul?*"

Do not misunderstand the point of this lesson. It is not an attempt to make you feel like some kind of modern day Judas. But when we see even the faintest likeness of Judas' moral and spiritual depravity in us, we all should be appropriately humbled and sincerely repentant when we see his pathetic likeness appearing in our personal or professional lives. May God give us all the strength to stay true to our commitment to Jesus *and* to living an examined life.

## LIFE APPLICATION QUESTIONS

1. What is your initial reaction to the message of this lesson?

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2. In what ways are you be able to relate to Judas up to this point in your life?

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# LESSON SIX

3. Share at least one way in which you have betrayed Jesus through a poor attitude, choice, behavior, etc.?

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4. How does the idea of Judas betraying Jesus for \$75,000 in today's dollars make you feel? How does knowing the current value of 30 pieces of silver change your thinking about Judas and yourself?

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5. Discuss the following statement, "Judas didn't really betray Jesus for Money, he betrayed himself for money." In what ways would this be true of us too – if we were to play the traitor in our business and financial dealings?

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6. Ask the Lord to bring to your mind ways in which you have been personally guilty of betraying Jesus for money.

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7. Share a time in which you found yourself being a “disobedient steward” of God’s money by not giving as much as you know you should?

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8. What area of your life do you struggle most with being a “traitor” (time, money, talents, etc)?

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9. What is a practical way we can re-train our minds to recognize the severity of being a “traitor” to God?

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10. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?

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PRAY FOR ONE ANOTHER

James 5:16

Prayer Request(s)	Answers to Prayer



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