

LESSON 26: *Coat Tales (Joseph, Part 1)*

“Now Israel loved Joseph more than all his children, because he was the son of his old age: and he made him a coat of many colours. And when his brethren saw that their father loved him more than all his brethren, they hated him, and could not speak peaceably unto him. And Joseph dreamed a dream, and he told it his brethren; and they hated him yet the more” (Genesis 37:3-5).

“And they said one to another, Behold, this dreamer cometh. Come now therefore, and let us slay him, and cast him into some pit, and we will say, Some evil beast hath devoured him: and we shall see what will become of his dreams” (Genesis 37:19-20).

“And it came to pass, when Joseph was come unto his brethren, that they stript Joseph out of his coat, his coat of many colours that was on him; And they took him, and cast him into a pit: and the pit was empty, there was no water in it” (Genesis 37:23-24).

Joseph did nothing wrong, but he was hated by his brothers because he had a dream! His coat indicated the favor of his father, and that is what they were envious of. If you have a dream, or if you have been blessed by God, settle it in your mind that someone somewhere is going to have a problem with it. Joseph’s brothers schemed to take away his blessing and his dream – and God let them do it!

The Bible says that we will have various kinds of problems here on earth:

“These things I have spoken unto you, that in me ye might have peace. In the world ye shall have tribulation: but be of good cheer; I have overcome the world” (John 16:33).

Some of these will simply be problems common to the human family:

“That ye may be the children of your Father which is in heaven: for he maketh his sun to rise on the evil and on the good, and sendeth rain on the just and on the unjust” (Matthew 5:45).

Others are specific to believers, attacks from Satan to discourage us:

“Be sober, be vigilant; because your adversary the devil, as a roaring lion, walketh about, seeking whom he may devour.” (1 Peter 5:8).

But the problems that we find hardest to understand, cope with, and overcome are problems that have to do with our brethren!

“For it was not an enemy that reproached me; then I could have borne it: neither was it he that hated me that did magnify himself against me; then I would have hid myself from him: But it was thou, a man mine equal, my guide, and mine acquaintance. We took sweet counsel together, and walked unto the house of God in company” (Psalm 55:12-14).

The Bible calls this type of problem an offense. The Greek word “skandalon” means “a stumbling block,” “something that causes one to fall,” “something contrary to expectations that brings disappointment,” or “the trigger of a trap.”

“Then said he unto the disciples, It is impossible but that offences will come: but woe unto him, through whom they come!” (Luke 17:1).

Offense is like the bait in a trap – it is harmless unless we feed on it. But it is deadly when it is consumed!

It is a fact of human nature that the closer the relationship, the more severe the offense (most vicious legal cases – divorces). That is why problems among brethren can be so severe!

Jesus said it is impossible to live in this life and not have the opportunity to be offended! The question is not “Will you encounter this trap?” but “How will you respond to it?”

One of the signs of the end time is that many will be offended!

“And then shall many be offended, and shall betray one another, and shall hate one another. And many false prophets shall rise, and shall deceive many. And because iniquity shall abound, the love of many shall wax cold. But he that shall endure unto the end, the same shall be saved” (Matthew 24:10-13).

Notice that Jesus warns of false prophets immediately after His prophecy of many being offended. He called false prophets “wolves” (Matthew 7:15) because they prey on wounded and young sheep, not strong and healthy ones. False prophets tell people what they want to hear, not what they need to hear. Offended people are easy prey!

Strong cities of ancient times had walls around them as their protection. They kept unwelcome invaders out; all entrants were screened. Those owing taxes were not allowed in until they paid. Those considered a threat to the city’s health or safety were kept out.

“A brother offended is harder to be won than a strong city: and their contentions are like the bars of a castle” (Proverbs 18:19).

We construct walls when we are hurt to safeguard our hearts and prevent any future wounds. We become selective, denying entry to all we fear will hurt us. We filter out anyone we think owes us something. We withhold access until these people have paid their debts in full.

Eventually, our walls of protection become a prison. At that point, we are not only cautious about who comes in, but so in terror of future injuries that we cannot venture outside our

fortress. But if left unchecked, our walls of offense will turn into bitterness.

“Looking diligently lest any man fail of the grace of God; lest any root of bitterness springing up trouble you, and thereby many be defiled” (Hebrews 12:15).

If roots are nursed, watered, protected, fed and given attention, they increase in depth and strength. If not dealt with quickly, roots are hard to pull up. As the offense grows, many people are corrupted.

Francis Frangipane: “Bitterness is unfulfilled revenge.”

Imagine how different Joseph’s story would have been if he had yielded to the sin of offense! But Joseph refused to let another person’s sin affect his relationship with God!

Joseph lost his blessings and his dreams (at least temporarily!), but still had the right to choose his response. He chose to forgive!

If Joseph had been offended he would later have killed his brothers – but when he could have rehearsed his offence, he chose to reverse it!

“But as for you, ye thought evil against me; but God meant it unto good, to bring to pass, as it is this day, to save much people alive” (Genesis 50:20).

Forgiveness is the only cure for offense. When we forgive, we release the power of God to bring good out of a bad situation!

“And we know that all things work together for good to them that love God, to them who are the called according to his purpose” (Romans 8:28).

We often assign blame – “If it weren’t for _____, then I _____. My disappointment is their fault.” But absolutely no man or devil can get you out of the will of God! Only you can thwart

the will of God in your life – by getting offended!

Joseph lost his first coat in a time of tribulation at the hand of his brethren – but he forgave them.

LESSON 27: *Coat Tales (Joseph, Part 2)*

“And it came to pass after these things, that his master's wife cast her eyes upon Joseph; and she said, Lie with me. But he refused, and said unto his master's wife, Behold, my master wotteth not what is with me in the house, and he hath committed all that he hath to my hand; There is none greater in this house than I; neither hath he kept back any thing from me but thee, because thou art his wife: how then can I do this great wickedness, and sin against God? And it came to pass, as she spake to Joseph day by day, that he hearkened not unto her, to lie by her, or to be with her. And it came to pass about this time, that Joseph went into the house to do his business; and there was none of the men of the house there within. And she caught him by his garment, saying, Lie with me: and he left his garment in her hand, and fled, and got him out” (Genesis 39:7-12).

Benefits of a Pure Life:

- **Salvation** – “Blessed are the pure in heart: for they shall see God” (Matthew 5:8).
- **Sanctification** – “And every man that hath this hope in him purifieth himself, even as he is pure” (1 John 3:3).
- **Confidence** – “Let us draw near with a true heart in full assurance of faith, having our hearts sprinkled from an evil conscience, and our bodies washed with pure water” (Hebrews 10:22).
- **Anointing** – “Thou hast loved righteousness, and hated iniquity; therefore God, even thy God, hath anointed thee with the oil of gladness above thy fellows” (Hebrews 1:9).

The world tempts me to have an impure mind and life.

While I am trying to lead a decent, restrained life, TV and movies propagate the notion that everybody else is having a wild, debauched time and that I may be missing out.

That is the power of mass media – the power to redefine normal. The harmful behavior that we see glamorized not only conveys powerful messages of what's accepted, but what is expected. The unreal world of the media becomes, over time, a self-fulfilling prophecy.

About 350 characters appear each night on prime-time TV, with an average of 7 of them murdered every night. If this rate applied in reality, then in just two months, everyone in North America would be killed – and the last one left could turn off the TV!

Every year on prime-time TV, there are 65,000 sexual references. Seven out of eight of the sexual encounters in TV dramas involve extra-marital relations. Reality? A 1994 University of Chicago study showed that both sexual satisfaction and frequency is greater among married people than among single people. But in Hollywood, the only kind of sex that seems to be banned is intimacy between husband and wife!

Another landmark study in 1994 (*Sex In America: A Definitive Survey*) found that marital fidelity is much stronger than the media portrays. 80% of women and 65% of men had no other partners other than their spouses. The study's findings lend “no support to the notion of a promiscuous society.” It also gave statistical support to the findings of several other studies showing that those who live together before marriage have less stable marriages if and when they do get married. 57% of respondents were either “extremely happy” or “very happy” with their marriages, another 30% were “generally satisfied,” and

only 13% were either “fairly unhappy” or “unhappy most of the time.”

The authors of this study encountered “a palpable fear of what sex researchers might discover” – in other words, past researchers didn’t want to reexamine their conclusions in light of the actual statistics! These authors presented an exceptional picture of the damage that bad survey data can have on an entire nation. For example, the incredibly ill-designed surveys of the past (like the Kinsey Reports in the 1950s) warped America’s views on sexuality and helped birth the “free love” of the 1960s. Alfred Kinsey’s work is frequently referenced to support the notion that 10% of the American population is homosexual. The truth? Only 1.4% of women and 2.8% of men are homosexual OR bisexual!

UCLA sociologist James Q. Wilson points out a curious fact: On city streets where broken windows have gone unrepaired, the crime rate immediately soars. Why? The broken windows make an announcement to the public: Here, standards have broken down. Here, no authority applies. Do what you like, without consequences. That is what the media has done to us! TV and movies have become a gigantic broken window to the world. The portrayal of life without standards and behavior without consequences sends out a message that impurity is normal!

The sad thing is that the distinction between the world and so-called “Christianity” is quickly evaporating. With the Internet providing both instant availability and the appearance of anonymity, pornography is one of the fastest growing addictions plaguing our society. A recent George Barna survey revealed there is no statistical difference in pornography use between those who regularly attend church and those who don’t. The 1994 survey mentioned above found that 41% of all men, including conservative Christians, had an

encounter with sexually explicit material or sex clubs in the past twelve months.

I need God’s Word if I’m going to have a pure mind!

“Thy word have I hid in mine heart, that I might not sin against thee” (Psalm 119:11).

“And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God” (Romans 12:2).

The Bible emphatically teaches that you can commit sexual sin without even involving your body!

“But I say unto you, That whosoever looketh on a woman to lust after her hath committed adultery with her already in his heart” (Matthew 5:28).

How to avoid sexual temptation:

Recognize the consequences of sexual sin.

“But whoso committeth adultery with a woman lacketh understanding: he that doeth it destroyeth his own soul” (Proverbs 6:32).

Accept responsibility for yourself.

We make excuses based on the false assumption that we can never change our actions until we first experience a change of feeling. (changed feelings = changed thinking = changed behavior)

The practical truth for someone in bondage is actually the reverse! (changed behavior = changed thinking = changed feelings)

Run!

“Flee also youthful lusts: but follow righteousness, faith, charity, peace, with them that call on the Lord out of a pure heart” (2 Timothy 2:22).

“Flee fornication. Every sin that a man doeth is without the body; but he that committeth fornication sinneth against his own body” (1 Corinthians 6:18).

Joseph was a coward when it came to sexual temptation. He didn't try to see how strong he was. He didn't play with it. He ran!

If you've messed up, that's what the grace of God is for. Don't go back to your sin. Don't even look back. Leave your coat!

Joseph lost his first coat in a time of tribulation at the hand of his brethren – but he forgave them.

Joseph lost his second coat in a time of temptation at the hand of Potiphar's wife – but he ran from her.

LESSON 28: *Coat Tales (Joseph, Part 3)*

“And Joseph dreamed a dream, and he told it his brethren: and they hated him yet the more” (Genesis 37:5).

Joseph had the grandest personal dreams of anyone in the Old Testament. God revealed to him that his brothers – the forefathers of the tribes of Israel – would bow down to him. In retrospect it is apparent that, had not been for Joseph's intervention, the future Hebrew nation would have perished in the terrible famine of his day.

But like most Bible characters, the road to Joseph's dream was long and rough. We have a different perspective on his life than he did at the time; someone has said that “hindsight is 20/20.” Joseph did not know the end of the story! For all he knew, his dreams had been shattered forever by the cruel actions of his brothers. For all he knew, he would die a slave.

Joseph's dream was not dead, it was only delayed. But we have to be careful that in times of “delay” we don't get disappointed.

“Hope deferred maketh the heart sick: but when the desire cometh, it is a tree of life” (Proverbs 13:12).

Joseph was disappointed in many things, but not in God!

Disappoint:

- to “fail to come up to the expectation or hope of”
- to “frustrate”
- to “not appoint” (appoint – to “arrange or provide”)

Joseph was disappointed because his expectations and hopes were dashed, and because God did not arrange the events of his life or provide him with the fulfillment of his dreams in the way he thought best.

But he trusted that God was still faithful to him!

“And the Lord was with Joseph, and he was a prosperous man; and he was in the house of his master the Egyptian” (Genesis 39:2).

“But the Lord was with Joseph, and shewed him mercy, and gave him favour in the sight of the keeper of the prison” (Genesis 39:21).

Even when we are disappointed, God is still at work behind the scenes. Your dream is not dead, it is only delayed!

Joseph's brothers threw his dream in a pit and sold it into slavery, in an attempt to snuff it out. Potiphar's wife hated the dream, falsely accused it and had it locked up in an Egyptian jail. But that dream wouldn't die! A dream from God cannot be killed or silenced by external forces – only you can choose to let your dream die, by killing it from within!

“Then I said, I will not make mention of him, nor speak any more in his name. But his word

was in mine heart as a burning fire shut up in my bones, and I was weary with forbearing, and I could not stay” (Jeremiah 20:9).

Jeremiah found out that the fire of passion inside was greater than the fire of persecution outside!

For many people, disappointment like Joseph faced would have been the end of the road, because their attitude from that point on would have done them in. But not Joseph! The next time we see him he is not sitting around mourning the loss of his own dreams, but wholeheartedly, actively involved in making the dreams of others come true.

Because Joseph refused to remain uninvolved while he was waiting, God blessed him as he served others.

Potiphar's Dream

“And it came to pass from the time that he had made him overseer in his house, and over all that he had, that the Lord blessed the Egyptian's house for Joseph's sake; and the blessing of the Lord was upon all that he had in the house, and in the field. And he left all that he had in Joseph's hand; and he knew not ought he had, save the bread which he did eat. And Joseph was a goodly person, and well favoured” (Genesis 39:5-6).

Jailer's Dream

“And the keeper of the prison committed to Joseph's hand all the prisoners that were in the prison; and whatsoever they did there, he was the doer of it. The keeper of the prison looked not to any thing that was under his hand; because the Lord was with him, and that which he did, the Lord made it to prosper” (Genesis 39:22-23).

Butler's Dream

“And they said unto him, We have dreamed a dream, and there is no interpreter of it. And Joseph said unto them, Do not interpretations

belong to God? tell me them, I pray you” (Genesis 40:5).

“And Joseph said unto him, This is the interpretation of it: The three branches are three days: Yet within three days shall Pharaoh lift up thine head, and restore thee unto thy place: and thou shalt deliver Pharaoh's cup into his hand, after the former manner when thou wast his butler” (Genesis 40:12-13).

“Yet did not the chief butler remember Joseph, but forgot him” (Genesis 40:23).

Pharaoh's Dream

“And Pharaoh said unto Joseph, I have dreamed a dream, and there is none that can interpret it: and I have heard say of thee, that thou canst understand a dream to interpret it” (Genesis 41:15).

Here we go again – another person's dream! What about Joseph's dreams! He has been waiting nearly 20 years to see his own dreams fulfilled, but it seems like he's always serving someone else!

But wait – this time it is different – back up one verse!

“Then Pharaoh sent and called Joseph, and they brought him hastily out of the dungeon: and he shaved himself, and changed his raiment, and came in unto Pharaoh” (Genesis 41:14).

Joseph lost his first coat in a time of tribulation at the hand of his brethren – but he forgave them.

Joseph lost his second coat in a time of temptation at the hand of Potiphar's wife – but he ran from her.

Joseph lost his third coat in a time of exaltation at the hand of Pharaoh himself – and this time he saw what God had been up to!

“And Pharaoh said unto Joseph, Forasmuch as God hath shewed thee all this, there is none so discreet and wise as thou art: Thou shalt be over my house, and according unto thy word shall all my people be ruled: only in the throne will I be greater than thou. And Pharaoh said unto Joseph, See, I have set thee over all the land of Egypt” (Genesis 41:39-41).

Where was Joseph’s dream during this twenty years?

Joseph could not have known that, while he was unselfishly giving himself to the dreams of others, that God was making his own dreams come true! When his brothers bowed before him, it all made sense! He had been through much pain, but God used it to save an entire nation!

Your dream is not dead, it is only delayed! Hold on to it!

LESSON 29:
Breaking Out Of The Debt Trap – Part 1A

One of the things I love about the Bible is it’s such a practical guidebook for life. Because it guides us through the realities of life, it has a lot to say about money. In fact, it says more about money when it comes to the things we face in our life than any other subject besides love. As always, if we pay attention to what God says it brings freedom to our lives.

One of the reasons we have financial stress is that we live in a culture based on instant gratification – a buy now, pay later culture. That sets us up for major problems. Right now in North America consumer debt stands at nearly 2 trillion dollars. That’s not national debt – that’s just what people owe. That’s over three times Russia’s gross national product. That’s the huge problem that many of us face.

“What is God’s way out of the debt trap?”

Why is debt a trap? Because when you get in debt you lose your freedom. You end up serving the person that you borrow from. In some way you are indebted to that person.

“Just as the rich rule the poor, so the borrower is servant to the lender” (Proverbs 22:7 - NLT).

But when we talk about debt (which we usually get into through credit cards), we never hear about this servant thing! Look at the credit card ads you get in the mail – the basic message is “you deserve it!”

- Could there be a better way to achieve your financial freedom?
- An ideal way for you to become a master of your finances.
- The ideal way to give yourself the little extras you really deserve.
- Receive your new card and start enjoying life.
- Get what you want, when you want it. Spoil yourself. You deserve it.
- Save with your credit card and win!

There is one word you will never see in these advertisements – debt! But that is what you’re getting when you get a credit card! The reason that word isn’t used is it’s an unpleasant word. Here are some synonyms from Roget’s Thesaurus: owe, obligated, liable, in deficit, in default, insolvent, encumbered, in over one’s head, tied up, out of pocket, in arrears, indigent, paupered, destitute, penniless, needy, lacking, distressed, in difficulty, a deadbeat, having a wolf at the door, living hand to mouth, beggarly, empty, having seen better days, gone to the dogs, racked and ruined, impoverished, bad off, hard up, beaten down, reduced to ruin, fleeced, stripped, bereft, bereaved, reduced, unable to make ends meet, embarrassed, broke, busted.

That’s what debt is about – and that’s why nobody wants to talk about it.

The Bible gives us some simple danger signs that warn us when we are getting into the debt trap, and some very practical advice about how to get out of the debt trap.

Six Danger Signs

1. Living on credit instead of paying cash.

If you begin to depend on credit to maintain your lifestyle you are spending too much. How do you know if you are living on credit? It's pretty simple – the balance on your credit card is increasing every month. You're using that card to maintain a lifestyle that you could not maintain just on your salary. You've begun to live on credit!

"Don't withhold repayment of your debts. Don't say "some other time," if you can pay now" (Proverbs 3:27 - LB).

God has two big problems with living on credit:

(a) It shows a lack of contentment. (I have to have it now)

"Be satisfied with the pay you get" (Luke 3:14b - NCV).

(b) It presumes on the future. (Everything is going to work out)

"Do not brag about tomorrow, because you do not know what another day may bring" (Proverbs 27:1 - GW).

Studies show that if you have a credit card you'll spend 23% more in a store. It's a lot easier to buy unnecessary things when you have a card in your hand. It is fun to spend money! And to spend money that you don't have – that is exhilarating! Credit buying is a lot like getting drunk – the buzz happens immediately, but the hangover comes the day after!

2. Delaying payments or paying the minimum due.

If you're missing payments, making late payments, or just paying the minimum due,

you're in the debt trap! If you find yourself under tension constantly over money, if your checks frequently bounce because of insufficient funds, if you're having to dip into your reserves to pay bills – red flags! If you say, "What reserves?" – big red flags! It's the debt trap!

"Let no debt remain outstanding" (Romans 13:8a - NIV).

3. Unable to tithe or save.

When you get to the point where you can't save for the future and you can't tithe (give 10% to God), you're in the debt trap. God says "If you refuse to tithe or you're unable to tithe you're essentially using MY money to pay your bills." How seriously does He take this?

"You people are robbing me, your God. And, here you are, asking, "How are we robbing you?" You are robbing me of the offerings and of the ten percent that belongs to me" (Malachi 3:8 - CEV).

"The wise man saves for the future, but the foolish man spends whatever he gets" (Proverbs 21:20 - LB).

4. Unable to pay taxes.

This isn't very motivational, but it's a sign of the debt trap when you're unable to pay your taxes, or when you try to cheat on your taxes.

"Give to Caesar what is Caesar's, and to God what is God's" (Matthew 22:21b - NIV).

5. Extravagant spending.

It's very easy to begin to spend extravagantly, to buy things you don't really need just because you have the money, but when you do that it won't be long before you find yourself in the debt trap.

If you're thinking, "Where can I buy that?" you're missing the point! The point is that it's easy to find ways to spend your money. When you buy things just because you have the money, watch out. Red flag!

We spend money we don't have to buy things we don't need to impress people we don't even like! Maybe you're trying to feel wealthy, classy or cool – but at best it's just a façade!

"A man who loves pleasure becomes poor; wine and luxury are not the way to riches!" (Proverbs 21:17 - LB).

6. Looking for get-rich-quick ideas.

If you're not in debt already, this will get you in debt. And if you're already in debt, you are ripe for a rip off that will dig you in deeper!

"Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty" (Proverbs 21:5 - NLT).

When you get into debt it's easy to begin living in a fantasy world – somehow, this is all going to get taken care of immediately. But the truth is it's going to take you just about as long to get out as it takes you to get into debt. That's a basic law of how finances work.

There are a lot of people, especially guys, who are waiting for this big deal to come through. And most of them have been in debt for a decade waiting for The Big Deal to come through. We live in an entrepreneurial society, but how do you know if you're an entrepreneur or not? Well, you make money at it! If you're not making money at it, God probably wants you to work for someone else!

"Yes, but this deal is the right deal. This deal is the big deal. In fact, you need to get involved in this deal, it's so good!" Here's something painful you need to hear – look how long it's been! It's all your get-rich-quick ideas that have been keeping you in debt! Instead of waiting around for your ship to come in, swim out to it. Make a decision. Take some action. Stop living in a fantasy world!

There's a name for people who play the lottery. Loser! You have a better chance of getting hit by a meteorite on your way out of church today than winning the lottery. But

some people pin all their hopes on it. The foolishness of gambling is in its "something for nothing" mentality. And the Bible warns us about "lottery thinking" (which by the way includes a lot more than lottery tickets!).

"Dreaming all the time instead of working is foolishness" (Ecclesiastes 5:7a - NLT).

Debt is like a pair of silver handcuffs!

So what does God want you to do to begin to get out of the debt trap? He has some practical advice, some steps in His Word that we can take to help us. No one just drifts out of debt – it has to be an intentional decision. Tonight, let's talk about eight very specific steps we can take to begin to feel some freedom in the financial area. Does that sound a bit depressing? It's not! This lesson is like aspirin. It's hard to swallow but the headache will go away afterward. God has some relief for you!

Some of you have just figured out that there are fourteen points in this sermon. But because there are fourteen points this week I promise you that next week's sermon will be pointless!

LESSON 30:

Breaking Out of the Debt Trap Part 1B

1. Commit to becoming debt free now.

"The wicked borrow and do not repay, but the righteous give generously;" (Psalm 37:21 - NIV).

It all starts with a commitment. God says to borrow and not repay is wicked. Why? Because your decision obviously it hurts the person you didn't repay, and it also hurts you.

"But we're so far in debt. Why shouldn't we file for bankruptcy and start all over? That would be the easiest thing to do." The Bible says it's a wicked thing to not repay. There are some

things that are legal to do, but not right to do. There are some ways that are easier, but they are not scriptural.

Why would God want us to do it the difficult way? First, to repay the people we owe because He cares about them. Second, because of what it does to our hearts. There's an incredible fulfillment that comes from knowing you've done the right thing even though it took a long time.

It will not be easy! It's always easier to get into debt than to get out of debt. It will take commitment. It will take discipline. It will take delayed gratification. It will take perseverance. And most of all, it will take character. Any fool can get into debt, but it takes a person of character to make a commitment to get out of debt.

2. Start paying God and yourself first.

Here's a good plan for financial management: Right off the top you pay God the first ten percent (tithe) and you pay yourself the second ten percent (saving). That way, you create a financial margin to live on. Let's call it the 10-10-80 plan. Living on eighty percent is a plan that will help you get out of the debt trap. This takes some major financial reorganization, but it is worth it because it has great payoff. Here are some examples, using the 10-10-80 plan ...

- If you're 25 and make 15,000GH a year for the next 20 years, you can give 30,000GH to the Lord's work by age 45. And you will pay yourself 85,900GH in that same period, assuming 10% interest.
- If you're 35 and make 30,000GH a year for the next 20 years, you can give 60,000GH to the Lord's work by age 55. And you will pay yourself 171,000GH in that same period, assuming 10% interest.
- If you're 45 and make 60,000GH a year for the next 20 years, you can give 120,000GH to the Lord's work by age 65. And you will pay yourself 343,000GH in

that same period, assuming 10% interest.

"The purpose of tithing is to teach you always to put God first in your lives" (Deuteronomy 14:23b - LB).

"Honor the Lord by giving him the first part of all your income, and he will fill your barns with wheat and barley and overflow your wine vats with the finest wines" (Proverbs 3:9 - LB).

"Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do," says the Lord Almighty, "I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Let me prove it to you!" (Malachi 3:10 - NLT).

"On every Lord's Day each of you should put aside something from what you have earned during the week, and use it for this offering. The amount depends on how much the Lord has helped you earn" (1 Corinthians 16:2 - LB).

3. List everything you own and everything you owe.

"Any enterprise is built by wise planning, becomes strong through common sense, and profits wonderfully by keeping abreast of the facts" (Proverbs 24:3 - LB).

You have to experience a moment in life where you realize what you're facing and become honest about it. Why don't we want to list it? Because we're afraid of it! It's like not wanting to know the facts about our health. But the fear that you hide from is always greater than the fear that you're honest about. You can't make wise financial decisions without knowing the facts.

"What a shame--yes, how stupid!--to decide before knowing the facts!" (Proverbs 18:13 - LB).

4. Have a sale.

If you're stuck in the debt trap you have things you need to get rid of – too much stuff! If

there's equity in it, if you're paying insurance on it, if you're spending money to maintain it, if you're taking up space to store it, if you don't need it, selling it can help you get out of debt. Have a sale!

Many people buy things for the wrong reason – they make purchases for status. They want people to say, “Look at what they have!”

If there is anything in your life that if God told you to sell it you'd say, “I can't do that” the Bible has a word for it – an idol! An idol is anything that we put ahead of God in our lives, looking for it to bring us status, satisfaction or happiness.

Take those possessions you bought for status and buy something instead that's simply adequate to meet your needs. That will help you get out of the debt trap. Have a sale!

“Get rid of every idol” (Ezekiel 20:7a - LB).

5. Set up a repayment plan.

You'll never get out of debt accidentally – it has to be intentional, you have to have a plan. You may need a financial counselor or a good friend who has a knack for finances, but you need to make a commitment with them to set up a plan to get out of debt.

“I can do that myself.” If you could have done it alone, you already would have; but you haven't be able to do it, so you need somebody else involved. What's the stigma about finances anyway? If you thought you had cancer, you would head straight for a doctor and get some help, you would have your friends praying for you and supporting you.

But debt is like a financial cancer, eating away at your family's finances. Yet when it comes to debt often we don't even talk about it in our own homes – we just ignore it and pretend that it's not there. The value of a counselor is that somebody can help you face the facts and make a wise plan. In fact, I'd encourage you to

always seek wise counsel before making any financial decisions. All too often our emotions get in the way.

Every one of us has made financial decisions that we've regretted later. It seemed like the right thing at the time, but we've lived with the pain for years. Why do we avoid getting counsel? Because we don't want anyone telling us NO! We want what we want when we want it!

“Don't go ahead with your plans without the advice of others” (Proverbs 20:18a - LB).

6. Add no new debt.

Don't add new debt as you're trying to pay off your old debt. That's just a revolving door. Most of us get into debt for one reason – we spend more than what we make. So we have to make a decision: “I'm going to stop this merry-go-round now!” You will never get out of debt if you keep buying on credit. That's what got you into trouble!

A financial counselor at one church has a huge jar on his desk filled up with little strips of cut up credit cards. When somebody comes in and says, “I've got to get out of debt,” he says, “Give me your credit card.” He gets a pair of scissors and says, “How serious are you?” That is a real moment of decision!

Once you have used a credit card to go over the line to buy things you can't afford, human nature says you're going to do it again. You can have all the resolve in the world but when that card's in your pocket you think, “Just this once.” You need to put a stop to it!

There's a heart attitude behind your debt problem (there's always a heart attitude behind a problem!). The attitude is discontent. God help us to be content with what we have, to enjoy it because You gave it to us, and to not always be looking for something new to give us a thrill.

Contentment is the greatest key for staying out of debt!

“Keep your lives free from the love of money and be content with what you have” (Hebrews 13:5a - NIV).

7. Share your plan with your creditors.

Creditors hate it when you don't communicate with them, when you try to hide. Tell them! Don't stop opening the bills or pretend they're not there. Tell them what you're going to do. Tell them, “I don't want to file bankruptcy on you.” Tell them, “I can't pay you \$25 a month but I can pay you \$5 a month.” Start somewhere – don't be too proud to ask for help.

Pay off the smallest bills first, or those that are charging the greatest interest. Get that done, then apply whatever you were paying on that to your other bills. Pay them off one at a time, slowly but surely.

“But my creditors will never do that.” Try asking before you say that! And remember that you have God on your side! Try praying this promise ...

“When a person's ways are pleasing to the Lord, he makes even his enemies to be at peace with him” (Proverbs 16:7 - GW).

8. Stick to it!

Getting out of debt is not easy. It takes discipline. It takes effort. It takes sacrifice. But these principles do work. They've worked for thousands of people. But you have to work them. You have to ask for God's strength to stick to it.

“And let us not get tired of doing what is right, for after a while we will reap a harvest of blessing if we don't get discouraged and give up” (Galatians 6:9 - LB).

You can do this by God's strength and with God's help. You can do it by following God's Word and His principles for living. Next week,

we're going to talk about some more real life principles concerning our finances. But you need to begin now with two vital commitments:

(A) You need to follow God's financial plan.

That's exactly what we're going to discuss next week, but you can get a head start by putting the brakes on the debt trap beginning today!

(B) You need to follow God's plan for your life.

Even more important than God's financial plan is His plan for your entire life – and your eternal life.

You see, there is another crucial place where we are caught in the “debt trap.” It's the debt of sin (the wrong things we've done to hurt God, ourselves and others) that we don't have enough resources to repay. And you can't balance out the account by doing enough good things. That is the horror of sin.

So what do you do about it? Do you just live with this debt? Do you hide from this debt? God has a different answer!

“We owed a debt because we broke God's laws. That debt listed all the rules we failed to follow. But God forgave us and took away that debt and nailed it to the cross” (Colossians 2:14 - IBC).

Financial freedom is wonderful, but freedom from sin is eternal!

LESSON 31:

Breaking Out Of The Debt Trap – Part 2A

We borrow routinely regardless of our family income. But this isn't a game and the one with the most toys doesn't win anything. Your life and your home will be calmer when you take

control over your spending.

George Gallup reports that 64% of all couples argue over money. It is now the number one cause of divorce. Till debt do us part. 54% of divorces are caused by money problems. 74% of people are dissatisfied with how they manage their money.

It may seem mundane and routine to be talking about money management in a Bible study class. But it has eternal implications. There's a far more important reason in dealing with this subject than just relieving the stress in your life. Did you know that the Bible says God measures your spiritual maturity by how you handle money? Did you know that the Bible says that God measures and evaluates how much He can trust you with spiritual blessings according to how you handle your finances? Did you know that the rewards and responsibilities you're given in heaven are in direct relationship to how wise a manager you are of your finances and possessions while you're here on earth?

"So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?" (Luke 16:11 - NIV).

The Bible gives us incredible advice on this topic. The wealthiest man who ever lived actually wrote a book of the Bible. His name was King Solomon and his wealth would put Bill Gates to shame. But Solomon was also the wisest man who ever lived. Fortunately he put his principles for money management down in the book of Proverbs.

If you've been in church for many years, you've probably heard a pastor teach on God's financial plan, so these principles will be a review. But we don't make any apology for coming back to this subject. When will we stop teaching about God's financial plan? When you start doing it! If you've ever taken notes, this would probably be a good week to do so.

Who makes the rules when it comes to finances in your life? Does God make them or do you let culture make them? Do you build your finances on what the world says or what the Word of God says? Who you let make the rules will determine where you go in life. Today, we want to discuss God's five principles of financial freedom.

1. Keep good records.

This is the principle of accounting. You need to know where your money comes from and where it goes.

"Riches can disappear fast ... so watch your business interests closely. Know the state of your flocks and your herds" (Proverbs 27:23-24 - LB).

When Solomon wrote this thousands of years ago most people's assets were tied up in livestock. He said know the condition of your flocks.

Today he'd say know the condition of your stocks. He'd say know your assets and accounts. Good records are the starting point! You've heard the saying, money talks, but it doesn't talk at all – it just slips away quietly and it doesn't tell you where it's going! Have you ever said, –I just don't know where it all goes!?! Then you're already in trouble, because you're violating one of God's principles. Keep good records! If you don't know where your money goes you're already headed for debt.

"Get the facts at any price, and hold on tightly to all the good sense you can get" (Proverbs 23:23 - LB).

How are you really doing financially? The Bible teaches that there are four things you need to keep good records on:

- What I own
- What I owe
- What I earn
- What I spend

Here's a financial equation you need to know: Ignorance + Easy Credit = Financial Disaster

If you have credit cards and lines of credit and you're not keeping good records you're most likely already in debt. One of the major problems in marriage is when one spouse keeps the other in the dark about finances. That's because the first step of financial freedom is to write it down.

"But I don't have time to do this." Nobody has time to do this! There is nothing less interesting than keeping financial records. Ask yourself this: Do you have time to worry about your finances? Well, if you took that time to keep better records you'd have a lot less to worry about.

2. Plan your spending.

This is the principle of budgeting. A budget by definition is simply planned spending. A budget is telling your money where you want it to go rather than wondering where it went.

"Plan carefully and you will have plenty; if you act too quickly, you will never have enough" (Proverbs 21:5 - TEV).

No one ever becomes financially free without planned spending. That's because financial freedom is not determined by how much you make. That's one of the biggest myths in our society. If you can't live on what you're making right now you won't do better with a higher salary. Why? Because your yearnings will always exceed your earnings. You're always going to want more than you make.

Financial freedom is not based on how much you make, it's based on how much you spend. Financial freedom doesn't come from making more, it comes from spending less. That means that no matter how much (or how little) you make you can be financially free. All you have to do is bring your spending in line with your income. If you spend less you don't have to make more. Bottom line: you can be

financially free if you will plan your spending.

One of the areas we don't do too much planning is in our shopping. The average North American spends six hours a week in shopping related activities (for some of you that's way too low). But the more time you spend shopping, the more you tend to buy on impulse. 100% of advertising is built on impulse buying – no ad ever says, –Go home and think about it!! It says, –You can't live without it – you need it now!! I didn't know it existed five minutes ago; now I can't live without it. Since impulse buying is based on emotion, it is by its very nature unplanned. It's dangerous to your budget! Impulse buying leads to debt!

Advertisers make it their business to study you, and they know the word most likely to trigger your emotions is "sale!" It's on sale so I have to buy it right now! Look how much I'm saving. No, look how much I'm paying. "But if I don't buy it now it will cost more later" – right! Every advertisement is geared against you saying, "Don't plan your spending!"

"Stupid people spend their money as fast as they get it" (Proverbs 21:20b - TEV).

Out of control spending is a mark of immaturity (think of your kids with their allowance). But what do you do as soon as you get your paycheck? We blow it all, then complain that we don't have enough money! This verse is really God's IQ test. How smart are you? Does your money burn a hole in your pocket? Then you're not following God's financial plan. Spending is just like any other addiction!

How do you spell relief for impulse buying and overspending? Budget! If you don't do this then you won't have God's blessing on your life because He wants you to learn to manage money (there are 2350 verses in the Bible about money!). It's one of the tests of life, the acid test of your character and priorities. How do you handle the resources God gives you? If

you want to control debt you've got to nip it in the budget.

Go home this week and figure out what God wants you to know about your money: what I own, what I owe, what I earn, what I spend. Figure out your fixed and flexible expenses and see if you're spending more than you're making. Then adjust your lifestyle! No one teaches us this in school, but we can ask God for His help and get some wise counsel.

Family Budget Guidelines

Sometimes it's hard to separate wants from needs, to practice the self-control necessary to plan for life's extras. The result is dream-shattering debt, and the sad part is that it doesn't have to be that way. It takes time and consistent effort to learn how to manage money, but it is possible! The best way to get on track is to create a family budget and stick to it.

The 10 - 10 - 80 Principle

10% - Tithing — Give the first 10% of your income to the Lord throughout your working life.

10% - Savings — Save at least 10% of your income throughout your working life.

35% - Housing — Spend no more than 35% of your net income on housing. That includes: mortgage or rent, utilities, insurance, property taxes, maintenance.

15% - Transportation — Spend no more than 15% of your net income on transportation. That includes: car payments, insurance, license, maintenance, gasoline, parking.

10% - Debt — Spend no more than 10% of your net income on all types of consumer debt: credit cards, personal loans, income tax debts.

20% - Other — Spend no more than 20% of your net income on all other expenses: food, clothing, entertainment, child care, medical

expenses, vacations, recreation.

3. Save for the future.

This is the principle of saving. The Bible says it's a mark of wisdom.

"The wise man saves for the future" (Proverbs 21:20a - LB).

So how wise are we? The average family in Japan saves about twenty percent of their income. The average family in Europe saves about eighteen percent of their income. In North America, we spend one percent more than we earn. We're not doing so well! We have a –live for today!! mentality, and we're all into keeping up with the Joneses – never mind that the Joneses just went bankrupt!

Have any of you had ants visit your home in the last year? Do you know why God sent them? The Bible tells us that they are designed to teach us a lesson. It's something that even an ant-sized brain can figure out.

"Take a lesson from the ants, you lazybones. Learn from their ways and be wise! Even though they have no prince, governor, or ruler to make them work, they labor hard all summer, gathering food for the winter" (Proverbs 6:6-8 - NLT).

What's the winter? It's the hard times that may come in the future! We all know saving is important, but few of us do it. American Demographics magazine shows that most baby boomers will be broke in retirement. So why don't we save more?

Probably the most important reason is a heart reason, not a paycheck reason – it's envy or comparison. We see what other people have and think, "I want that!" The envy monster stalks us everywhere, never satisfied, always craving what other people have. In malls, schools, neighborhoods, offices and churches people compare themselves with others. And our status in life never seems to be enough!

The truth is that all those people that you're

envying are probably more in debt that you are ... and probably struggling just as much with envy! In order to get out of debt we have to stop comparing, stop competing, and decide, “I don’t care what other people have; I’m going to do what I know is right and save for the future.” The more you have, the more it costs anyway ... in insurance, in maintenance, in your own time.

“But I can’t afford to put very much away in savings!” Then start with something small! Both the Bible and banking teach us that it works!

“Money that comes easily disappears quickly, but money that is gathered little by little will grow” (Proverbs 13:11 - NCV).

LESSON 32:

Breaking Out Of The Debt Trap Part 2B

Time is money!

If you begin saving for your retirement early in your life, you'll have to put aside much less money each month. If you wait until you're nearing retirement, the amount you'll need to save each month could be near impossible.

Start Early!

If you think putting off saving for your retirement for a few years won't make much of a difference, take another look. By starting early and giving your money the opportunity to grow over time in a tax-deferred account, you'll put yourself at a huge advantage in the future.

The High Cost Of Waiting

The biggest mistake is assuming you don't have any money to save. If you earn an income, it's simply a matter of how you're spending it. You must make saving for your future a priority! The longer you wait, the more money you will need to save each month to make up for lost time.

(The first three points are in lesson 31: Breaking out of the debt trap Part 2A.)

4. Return ten percent back to God.

This is the principle of tithing, and it is the top financial priority for every Christian if they want God’s blessing on their finances.

“Bring to the storehouse a full tenth of what you earn ... Test me in this, says the Lord All-Powerful. I will open the windows of heaven for you and pour out all the blessings you need” (Malachi 3:10 - NCV).

“Honor the Lord by giving him the first part of all your income ...” (Proverbs 3:9a - LB).

God’s Word teaches us to give the first ten percent of our income back to Him; that is called our “tithe.”

Why did God say ten percent? We don’t know, but He could have said twenty, fifty or ninety! He could have even said “give it all” because it’s all His anyway. We need to remind ourselves that we wouldn’t have anything if it were not for God. So really, everything we have belongs to God and He just loans it to us during our lives. If He says that He wants the first ten percent back, that’s His prerogative as God! Now God obviously doesn’t need our money, so why does He ask us for it?

(a) It’s a statement of gratitude for the past.

(b) It’s a statement of priority for the present.

If you want to know what is a priority in your life, just look at your checkbook and your calendar, the way you spend your money and the way you spend your time.

(c) It’s a statement of faith for the future.

God says in Malachi 3:10, “Let’s have a little giving contest. You give to Me and I’ll give to you, and let’s see who will win. Test me in this!” This is the only place in the Bible where we are invited to prove God.

When am I supposed to give back to God? He says I am to give the first part of my income to Him on the first day of the week (Sunday) as an act of worship. Even though churches are registered charities in Canada, giving to a charity is not tithing – tithing is an act of worship!

“On every Lord's Day each of you should put aside something from what you have earned during the week, and use it for this offering. The amount depends on how much the Lord has helped you earn” (1 Corinthians 16:2 -LB). If anyone is going to get paid in your household, it should be God! You may be in debt to other people, but make a decision not to be in debt to God. Check this out with a mature Christian, and you'll find that God has been faithful to them over many years as they've put Him first.

God has not promised to take care of all of your greeds, but He has promised to take care of all of your needs.

“But I just can't afford to tithe!” No, you can't afford not to tithe. Here's the principle, and it works not only with money but with every area of life. Whatever area you want God to bless in your life, put Him first in that area – in your relationships, in your marriage, in your career, in your time, in your finances. God blesses whatever He is put first in. He is not content with the leftovers; He wants first place!

The Bill Gates of the previous generation was John D. Rockefeller. Someone asked him, “How did you become wealthy?” He answered, “It was the 10-10-80 principle. All my life the first ten percent I tithed to God, the second ten percent I'd pay myself, and I lived on the last 80%.”

If you can't afford to give the first ten percent to God and the second ten percent to yourself it means one thing – you're spending too much! You're overextended. Pay God first, pay yourself second, and then start paying off all

your bills little by little.

There are more promises in the Bible about money management, giving and tithing than any other subject. Why? Because God wants us to be like Him – He is generous, not stingy. He doesn't need your money. God so loved the world that He gave ...

There are eternal consequences for each of us based on how we handled our money and our material possessions. Why? Because our priorities in these areas are the best indicator of our heart condition!

“So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?” (Luke 16:11 - NIV).

5. Enjoy what you have.

This is the Principle of contentment. That's how you can enjoy what you have no matter how much or how little you have. Isn't it just like human beings that sometimes what we don't have keeps us from enjoying what we do have?! We constantly violate this principle ...

“It is better to be satisfied with what you have than to be always wanting something else” (Ecclesiastes 6:9b - TEV).

We are so busy getting more that we don't have time to enjoy what we already have. It's the success syndrome, in four phases ...

(a) Your yearnings start to exceed your earnings. You want things you can't afford.

(b) You get overextended in your finances. You now have more than you can pay for.

(c) You get overextended in your time. You now have to do extra work just to make ends meet.

(d) Your life begins to deteriorate. Everyone in your home is exhausted and irritable. But your family doesn't need more things, they need you!

We are so busy making a living that we don't have time to make a life. We know what is right to do, but we feel trapped by the success syndrome. But the truth is that you made the decisions that got you into this mess and only you can make the decisions that will get you out of it. It may be painful, but it's absolutely necessary.

We rationalize to ourselves, "Yes, I know what I should do, but this phase is only temporary." But you're only fooling yourself – that temporary situation has already become a habitual lifestyle. If you do finally catch up financially, you're just going to go out and buy more stuff and be right back in the same boat. It's going to take some radical decisions to really begin to enjoy what you have now. Nobody is holding a gun to your head – you can make some different decisions, however difficult it might be, and achieve a different result.

"Keep your lives free from the love of money and be content with what you have" (Hebrews 13:5a - NIV).

The brutal question to ask is, "Do I really need this?"

"Why spend money on what is not bread, and your labor on what does not satisfy?" (Isaiah 55:2a - NIV).

God wants to work in your life, but there are two conditions.

First, you have to follow all five parts of His financial plan. You can't pick and choose. It's like the Olympic Pentathlon. You have to compete in all five events in order to win the prize.

Second, you have to do all five parts of this financial plan in God's order, not just haphazardly.

Here's the way most people handle their money:

- Earn it
- Enjoy it (present)
- Repay it (past)
- Save it (future)
- Give it (eternity)

But here's the only order God blesses:

- Earn it
- Give it (eternity)
- Save it (future)
- Repay it (past)
- Enjoy it (present)

God wants to help you get out of debt, but you've got to do it His way.

How are you measuring up to God's financial plan? If you're feeling pressured about your finances, if you find yourself arguing about bills all the time, if you find yourself spending it all and not saving anything, those are symptoms of a much deeper spiritual issue.

Out-of-control finances are the symptoms of an out-of-control life. You don't just need a financial planner, you need a life manager. Jesus Christ needs to be the CEO (chief executive officer) and the CFO (chief financial officer) of your life.

Really, the root of all our financial problems is one thing – unbelief. Do I really trust God's promises? Do I really think that God knows more about how to handle money than I do? Am I going to handle my finances the way He says to? Or am I going to use my money the way I think best? Do I really believe that God will take care of me if I do it His way?

Whatever I trust for my security is my god!

"If I have put my trust in money, if my happiness depends on wealth ... it would mean that I denied the God of heaven" (Job 31:24-28 - LB).

"So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?" (Luke 16:11 - NIV).

LESSON 33:
Breaking Out Of The Debt Trap –
Part 3A

Here's the way most people handle their money:

- Earn it
- Enjoy it (present)
- Repay it (past)
- Save it (future)
- Give it (eternity)

But here's the only order God blesses:

- Earn it
- Give it (eternity)
- Save it (future)
- Repay it (past)
- Enjoy it (present)

"Remember this—a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop. You must each make up your own mind as to how much you should give. Don't give reluctantly or in response to pressure. For God loves the person who gives cheerfully. And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others" (2 Corinthians 9:6-8 - NLT).

We're going to get very practical about digging ourselves out of our self-created financial problems, and we're going to discuss the Bible's word for money (and life) management – Stewardship.

Exercise: In writing to his young friend Timothy, the apostle Paul gives us several foundational principles concerning money. Let's look at 1 Timothy 6 in the Living Bible to see if we can find at least five.

"[1] Christian slaves should work hard for their owners and respect them; never let it be said that Christ's people are poor workers. Don't let

the name of God or his teaching be laughed at because of this. [2] If their owner is a Christian, that is no excuse for slowing down; rather they should work all the harder because a brother in the faith is being helped by their efforts. Teach these truths, Timothy, and encourage all to obey them. [3] Some may deny these things, but they are the sound, wholesome teachings of the Lord Jesus Christ and are the foundation for a godly life. [4] Anyone who says anything different is both proud and stupid. He is quibbling over the meaning of Christ's words and stirring up arguments ending in jealousy and anger, which only lead to name-calling, accusations, and evil suspicions. [5] These arguers--their minds warped by sin--don't know how to tell the truth; to them the Good News is just a means of making money. Keep away from them. [6] Do you want to be truly rich? You already are if you are happy and good. [7] After all, we didn't bring any money with us when we came into the world, and we can't carry away a single penny when we die. [8] So we should be well satisfied without money if we have enough food and clothing. [9] But people who long to be rich soon begin to do all kinds of wrong things to get money, things that hurt them and make them evil-minded and finally send them to hell itself. [10] For the love of money is the first step toward all kinds of sin. Some people have even turned away from God because of their love for it, and as a result have pierced themselves with many sorrows. [11] O Timothy, you are God's man. Run from all these evil things, and work instead at what is right and good, learning to trust him and love others and to be patient and gentle. [12] Fight on for God. Hold tightly to the eternal life that God has given you and that you have confessed with such a ringing confession before many witnesses. [13] I command you before God, who gives life to all, and before Christ Jesus, who gave a fearless testimony before Pontius Pilate, [14] that you fulfill all he has told you to do so that no one can find fault with you from now until our Lord Jesus Christ

returns. [15] For in due season Christ will be revealed from heaven by the blessed and only Almighty God, the King of kings and Lord of lords, [16] who alone can never die, who lives in light so terrible that no human being can approach him. No mere man has ever seen him nor ever will. Unto him be honor and everlasting power and dominion forever and ever. Amen. [17] Tell those who are rich not to be proud and not to trust in their money, which will soon be gone, but their pride and trust should be in the living God who always richly gives us all we need for our enjoyment. [18] Tell them to use their money to do good. They should be rich in good works and should give happily to those in need, always being ready to share with others whatever God has given them. [19] By doing this they will be storing up real treasure for themselves in heaven—it is the only safe investment for eternity! And they will be living a fruitful Christian life down here as well. [20] Oh, Timothy, don't fail to do these things that God entrusted to you. Keep out of foolish arguments with those who boast of their "knowledge" and thus prove their lack of it. [21] Some of these people have missed the most important thing in life—they don't know God. May God's mercy be upon you" (1 Timothy 6:1-21 - LB).

In Canada there is a three-part process called "REDUCE – REUSE – RECYCLE" because we know that each person's small actions can accumulate over time to have a major positive impact on our environment. These same principles used in managing our money, possessions and lifestyle can help us dig ourselves out of the debt trap if we will use them consistently over time. Although the results seem small at first, they will have a snowball effect if we are faithful (and ruthless!) in applying them in our daily living.

Ask: How does this apply to my money and possessions?

Then Ask: How does this apply to my lifestyle?

Warning: There are some hard choices here!

How to dig yourself out of financial disaster:

1. Cultivate a spirit of contentment

Alternate translations for 1 Timothy 6:6

(KJV) But godliness with contentment is great gain.

(NASB) But godliness actually is a means of great gain, when accompanied by contentment.

(CEV) And religion does make your life rich, by making you content with what you have.

(NCV) Serving God does make us very rich, if we are satisfied with what we have.

Perhaps the most important money (and life) management principle is contentment. Only if we are content with our present stage in life will we be able to accept the mistakes of the past, deal with the difficulties of the present, and face the uncertainties of the future. What got us into the debt trap was discontentment, and unless we work against that tendency we will continue to sink deeper into financial problems. Until we deal with the contentment issue, all the practical advice in the world can't help us!

"Don't be obsessed with getting more material things. Be relaxed with what you have. Since God assured us, 'I'll never let you down, never walk off and leave you'" (Hebrews 13:5 - MSG).

"Our hearts ache, but at the same time we have the joy of the Lord. We are poor, but we give rich spiritual gifts to others. We own nothing, and yet we enjoy everything" (2 Corinthians 6:10 - LB).

2. Don't stop giving to God!

"If you give, you will receive. Your gift will return to you in full measure, pressed down, shaken together to make room for more, and running over. Whatever measure you use in giving— large or small—it will be used to

measure what is given back to you” (Luke 6:38 - NLT).

“The purpose of tithing is to teach you always to put God first in your lives” (Deuteronomy 14:23b - LB).

Jesus used 16 of 38 parables to teach His disciples about money and possessions. One out of ten (or 288) verses in the gospels deal with money. In the Bible, there are 500 verses on prayer, 500 verses on faith and 2,000 on money and possessions. Obviously, there is much the Lord wants to teach us about putting Him first in this area!

The person who is in financial trouble but won't consider canceling his cable TV subscription is often the same man who is wasting time that would help him grow closer to the Lord, damaging his spiritual life by watching impure things, and putting himself further in debt by watching all those tempting commercials! It's a vicious cycle!

Giving is a discipline that blesses us. Money is so powerful that it competes head-to-head with God for priority in our lives. That's why Jesus demanded a choice:

“You can't worship two gods at once. Loving one god, you'll end up hating the other. Adoration of one feeds contempt for the other. You can't worship God and Money both” (Matthew 6:24 - MSG).

Practical Questions: Should I tithe on my gross or my net income? Is my offering different than my tithe? Where should I pay my tithe?

“Honor the Lord with your wealth and with the first and best part of all your income” (Proverbs 3:9 - GW).

3. Work Hard.

“In hard work there is always something gained, but idle talk leads only to poverty” (Proverbs 14:23 - GW).

“Hard work brings prosperity; playing around

brings poverty” (Proverbs 28:19 - LB).

Many times, people in financial trouble aren't really working hard. A second job can increase income and simultaneously decrease expenses since you don't have as much time to misuse!

LESSON 34:

Breaking Out Of The Debt Trap Part 3B

4. Put some margin in your life. (First 3 points in lesson 3A)

Necessary margins in life: (1) physical, (2) mental, (3) spiritual, (4) time, (5) financial. A margin is –the amount allowed beyond that which is needed. Living on a margin simply means –allowing room for the unexpected to happen. Without margin, things begin to break down under the continued stress of daily living. Margin is the opposite of overload.

Power – Load = Margin

Is your life operating on a positive or negative margin?

Financially, the only way to gain a margin is to stop borrowing and start saving. You may not be able to do a lot at the beginning, but you can do something! Changing your spending patterns is the biggest part of the battle, even if the amount is small.

“Just as the rich rule the poor, so the borrower is servant to the lender” (Proverbs 22:7 - NLT).

“An evil person borrows and never pays back; a good person is generous and never stops giving” (Psalm 37:21 - CEV).

“The wise man saves for the future, but the foolish man spends whatever he gets” (Proverbs 21:20 - LB).

“A prudent man foresees the difficulties ahead

and prepares for them; the simpleton goes blindly on and suffers the consequences” (Proverbs 22:3 - LB).

Ten Practical Tips On Saving Money:

- Benjamin Franklin said, "A penny saved is a penny earned." Even small amounts add up over time. Would he leave his pennies in a dish at the cash register?
- Another old saying is "Out of sight, out of mind." Get the money you intend to save out of easy reach. Don't keep it in your account where it inflates the balance and is easily spent.
- Determine what amount should be put into savings from each check. Have the money transferred directly by your employer.
- Apply any extra money you receive to your credit balance – no new debt until you get your debt problem under control!
- Make some hard decisions and get back to the basics of life. Sacrifice "pleasures" to find the money to reduce your debt. (What are some places you could make cuts?)
- Sell something – especially if its purchase plunged you into debt!
- Don't take a vacation — stay at home and enjoy free local sites and activities. Use your vacation savings to apply to your debt. If you weren't saving, then at least no new debt was created.
- Pay off your high-rate cards or loans first. Consider transferring the balance of a high interest rate card to a "special offer" card with a low introductory rate, to a line of credit, or to a consolidation loan – then destroy the original card!
- Bankruptcy is not an option. You made a commitment and you must fulfill that responsibility. Your "yes" needs to mean "yes" and your "no" must mean "no."
- A saying from Grandma's day: –Use it up, wear it out, make it do, do without."
- What are some of your ideas on creating margin?

Here are three principles from Scripture on

investing:

(a) Diversify Your Investments. Farmers have understood this principle for centuries. Don't only plant one type of crop; don't put all of your eggs in one basket.

“Invest what you have, because after a while you will get a return. Invest what you have in several different businesses, because you don't know what disasters might happen” (Ecclesiastes 11:1-2 - NCV).

(b) Maintain a long-term perspective. If you don't have patience or you're looking to get rich quick, investing is not the strategy for you!

“Money that comes easily disappears quickly, but money that is gathered little by little will grow” (Proverbs 13:11 - NCV).

(c) Get some professional advice. Fund managers remove your emotions (and the resulting errors) from the decision-making process by deciding when to buy and sell on your behalf.

“Without good direction, people lose their way; the more wise counsel you follow, the better your chances” (Proverbs 11:14 - MSG).

5. Learn to be a good steward.

Stewardship: The careful use and responsible management of the possessions, finances or affairs of another that have been entrusted to one's care.

A steward realizes that God owns everything in his life, and that he is merely the manager of it all for a few short years.

Money has the greatest potential to replace God in your life. More people are sidetracked from serving God by materialism than by anything else. They say, “After I achieve my financial goals, I'm going to serve God.” That's a decision they'll regret in eternity!

“Remember that the Lord your God gives you the strength to make a living” (Deuteronomy

8:18a - CEV).

“And so, each of us must give an account to God for what we do” (Romans 14:12 - CEV).

“Great gifts mean great responsibilities; greater gifts, greater responsibilities!” (Luke 12:48b - MSG).

God uses money to test your faithfulness as a servant, and how you use your money affects how much God can bless your life.

“Each one, as a good manager of God's different gifts, must use for the good of others the special gift he has received from God” (1 Peter 4:10 - TEV).

Danish Proverb: What you are is God's gift to you; what you do with yourself is your gift to God.

“But store your treasures in heaven where they cannot be destroyed by moths or rust and where thieves cannot break in and steal them. Your heart will be where your treasure is” (Matthew 6:20-21 - NCV).

“Moreover it is required in stewards, that a man be found faithful” (1 Corinthians 4:2 - KJV).

We've talked a lot about our finances in this series, but the same principles that govern our treasure also govern our talent and our time. We must be good stewards in each of these areas.

What are you going to live the rest of your life for? The choice is yours!

LESSON 35:
***Unbelievable Part 1 –
 “Unmistakable”***

Earlier this month Pope Benedict XVI – one of the most revered religious leaders on the planet – released a shocking statement on

“Catholic identity.” In clear, non-negotiable and jaw-dropping terms, the pontiff stated that (1) only Catholics are true Christians; (2) other Christian denominations are “not true churches”; and (3) all non-Catholics lack the “means of salvation.” Most Protestants – and many Catholics – probably just rolled their eyes when they heard about the pope's announcement, which quickly got buried among other more pressing news items.

However, there is a serious undertone here in this age of ecumenicalism, for what the pontiff declared on July 10, 2007 has actually been the official position of the Catholic Church for many centuries. And that has not changed one bit in the almost 500 years since Martin Luther first nailed his 95 theses on the door of the Castle Church in Wittenburg, Germany and ignited the Protestant Reformation. It has not changed despite the hundreds of denominations that have sprung up around various interpretations of Bible doctrines. And it has not changed in spite of all the talk of Christian unity that we hear around us.

With all respect to our dear Catholic friends, I totally disagree with the Pope when he declares that HE is the head of the only true church. However, I totally agree with him when he states that “Christ established here on earth only one church.” But to any sensible God-fearing person, that begs the question “Which church is the right church?” Christians may be afraid to ask that question for fear of offending their friends who attend a different congregation. But be assured that unsaved people ask it every day – they are at least honest enough to realize that all these contradicting beliefs cannot all be right!

“And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light” (Luke 16:8).

We live in a very subjective world, where people tend to base everything on how they

“feel” – everyone is an authority unto themselves! But it is absolutely crucial not to base our eternal salvation on “feeling.” (When boarding an airplane, we want more than a “feeling” that it will fly – we want to be sure that the pilot, the air traffic controllers, the mechanics, etc. are “doing it by the book!”) Salvation is the same – we must know God’s Word, and evaluate our spiritual experience by that!

Have you ever heard this? “I don’t see it like you do, but my interpretation is as valid as yours. Let’s just agree to disagree.” ??? That’s not how the Apostles and the early church felt about it!

“Knowing this first, that no prophecy of the scripture is of any private interpretation. For the prophecy came not in old time by the will of man: but holy men of God spake as they were moved by the Holy Ghost” (2 Peter 1:20-21).

John lived the longest among the twelve apostles, and saw the ebb and flow of the New Testament church to the end of the first century. Along with the great revival, he also saw some doctrinal errors that began to creep into the church. One such group that John wrote against was the Gnostics. The word Gnostic comes from the Greek word for “knowledge” (“gnosis”). This group claimed extra-Biblical revelation, and were fascinated with the unseen spirit world, hierarchies of angels, etc. You were not “spiritual” unless you bought into their so-called secret knowledge, mappings of the world of principalities and powers, etc. Paul warned the Colossians against such “knowledge” ...

“Don’t be cheated by people who make a show of acting humble and who worship angels. They brag about seeing visions. But it is all nonsense, because their minds are filled with selfish desires” (Colossians 2:18 - CEV).

The Gnostics looked down on the Apostles and Bible-based Christians, priding

themselves on their “secret knowledge” of the “deeper things of the Spirit.” Gnosticism led people beyond the sure foundation of Scripture into the orbit of persuasive personalities and subjective experiences. Apostolic worship is emotional, to be sure, but also involves the mind, the will ... and the word! Our openness to experience can also make us prey to novelty. We must be Bible-based people!

John uses several “plays on words” in his epistles to illustrate his point that real spiritual knowledge always involves obeying the Word of God:

“And hereby we do know that we know him, if we keep his commandments. He that saith, I know him, and keepeth not his commandments, is a liar, and the truth is not in him. But whoso keepeth his word, in him verily is the love of God perfected: hereby know we that we are in him” (1 John 2:3-5).

“Hereby know we that we dwell in him, and he in us, because he hath given us of his Spirit” (1 John 4:13).

Simply put, there is something we can do so we can know that we are saved and that is keep the commandments of the Word of God. Also, there is something God will do so we can know that we are saved and that is filling us with His Spirit.

Here’s one thing I have no trouble knowing for sure – I’m not perfect! And the Word of God agrees with me!

“For all have sinned, and come short of the glory of God” (Romans 3:23).

“There is no one who does not sin” (1 Kings 8:46 - NKJV).

We only have two choices regarding sin – we can wait until after death and hope for the best, or we can deal with our sin now. Not deciding is deciding, because when eternity is at stake tomorrow may be too late.

“And whosoever was not found written in the book of life was cast into the lake of fire” (Revelation 20:15).

“If we say that we have no sin, we deceive ourselves, and the truth is not in us. If we confess our sins, he is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness. If we say that we have not sinned, we make him a liar, and his word is not in us” (1 John 1:8-10).

The question is how do I deal with my sins now? John told us that we need to keep the commandments of God and let God fill us with His Spirit. What are God’s commands regarding Salvation?

Command #1 – Repent!

“Unless you repent you will all likewise perish” (Luke 13:3 – NKJV).

“In the past God overlooked such ignorance, but now he commands all people everywhere to repent” (Acts 17:30 – NIV).

Repentance is a decision to serve God that causes us to live differently.

“He who covers his sins will not prosper, but whoever confesses and forsakes them will have mercy” (Proverbs 28:13 - NKJV).

After I repent, I am forgiven and allowed to go on to the next step ...

Command #2 – Be baptized in Jesus’ name!

“He that believeth and is baptized shall be saved; but he that believeth not shall be damned” (Mark 16:16).

Believing is a beginning point – nothing more! Did you know that the difference between believers and unbelievers is action! (i.e. warning given in burning building)

Four Common Misconceptions Concerning Baptism:

If I was baptized by a church, then I’m

baptized. WRONG! The Bible teaches people to be re-baptized if they have never been baptized in Jesus’ name. (Acts 19:3-5)

“And he said to them, “Into what then were you baptized?” So they said, “Into John’s baptism.” Then Paul said, “John indeed baptized with a baptism of repentance, saying to the people that they should believe on Him who would come after him, that is, on Christ Jesus.” When they heard this, they were baptized in the name of the Lord Jesus” (Acts 19:3-5 - NKJV).

I was baptized as an infant, so I’m baptized. Wrong! Sprinkling water on babies (or adults!) is not the way baptism was done in the Bible for two reasons: (a) “85 aptize” means to immerse in water which is the best portrayal of a burial, (b) babies can’t repent, so they are not allowed to get baptized!

I was baptized in the titles of the Father, the Son and the Holy Ghost, so I’m baptized. Wrong! The only Biblical form of baptism is in the name of Jesus Christ.

“Go ye therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost:” (Matthew 28:19).

This is Matthew’s account of the last command Jesus gave His disciples before He ascended into Heaven, written in AD 62 – after the church has been baptizing “in Jesus’ name” for thirty years! Matthew is writing to the Jews, teaching them some theology – that Jesus is the Father who created the world, the Son who walked among humans for thirty-three years, and the Holy Spirit that now dwells in the church. Titles are not names – there is only one name in Matthew 28:19! Furthermore, no one is being baptized here – Jesus expects His disciples to fulfill His command, not just repeat it! And that’s exactly what the disciples do!

Acts 2:38 – be baptized every one of you in the

name of Jesus Christ

Acts 8:16 – they were baptized in the name of the Lord Jesus

Acts 19:5 – they were baptized in the name of the Lord Jesus

Acts 4:12 – For there is none other name under heaven given among men, whereby we must be saved.

Colossians 3:17 (NKJV) – And whatever you do in word or deed, do all in the name of the Lord Jesus.

The most common misconception is this: Baptism is for church membership. Wrong! Baptism is for the removal (remission) of sin.

“And now why tarriest thou? arise, and be baptized, and wash away thy sins, calling on the name of the Lord” (Acts 22:16).

“Not by works of righteousness which we have done, but according to his mercy he saved us, by the washing of regeneration, and renewing of the Holy Ghost;” (Titus 3:5).

“For you were buried with Christ when you were baptized. And with him you were raised to a new life because you trusted the mighty power of God, who raised Christ from the dead” (Colossians 2:12 - NLT).

“When we were baptized, we died and were buried with Christ. We were baptized, so that we would live a new life, as Christ was raised to life by the glory of God the Father. If we shared in Jesus’ death by being baptized, we will be raised to life with him” (Romans 6:4-5 – CEV).

“And when you were baptized, it was as though you had put on Christ in the same way you put on new clothes” (Galatians 3:27 – CEV).

“Then Peter said unto them, Repent, and be baptized every one of you in the name of

Jesus Christ for the remission of sins, and ye shall receive the gift of the Holy Ghost” (Acts 2:38).

There’s no such thing in the Bible as a Christian who is not baptized in Jesus’ name!

Obedying the commandments of God to repent and be baptized in Jesus’ name is our part in knowing we are saved, and that qualifies us for God to do His part – filling us with His Spirit!

Remember the people from Ephesus who were obedient to God’s Word and were re-baptized in Jesus’ name? Do you know what God did for them?

“When they heard this, they were baptized in the name of the Lord Jesus. And when Paul had laid his hands upon them, the Holy Ghost came on them; and they spake with tongues, and prophesied” (Acts 19:5-6).

When you do your part, God will do His part ... and you can know that you are saved! It will be unmistakable!

“And hereby we do know that we know him, if we keep his commandments” (1 John 2:3). (Your Part)

“Hereby know we that we dwell in him, and he in us, because he hath given us of his Spirit” (1 John 4:13). (God’s Part)

LESSON 36:

Unbelievable, Part 2 – “Unavoidable”

Alfred was a Swedish chemist who made millions by inventing and manufacturing dynamite. In 1888 Alfred's brother Ludvig died in France. As Alfred read the obituary in a French newspaper, his grief turned to dismay and consternation. What he was reading was not his brother's obituary, but his own! (The newspaper editor had confused the brothers.) “Le Marchand de la Mort est Mort” (The Merchant of Death is Dead) is what the

headline proclaimed. Alfred's obituary described a man who "became rich by finding ways to kill more people faster than ever before."

From that day on, Alfred was a changed man. Troubled by what the editor had written regarding him, Alfred in a sense wrote his own obituary by purposing in his heart to use his wealth to alter his legacy. When he died eight years later in 1896, Alfred left more than \$9,000,000 to fund awards for those whose work would benefit humanity, not destroy it. Today we know those awards as the Nobel Prizes. Alfred Nobel lucked out. He had the rare opportunity to evaluate his life at its "end" and still have the chance to change his legacy. So before his life was over, Nobel made sure he had invested his wealth in something of lasting value. The vast majority of people will never have that chance.

The time of our death is unknown. The way of our death is unpredictable. But the fact of our death is inescapable. The statistics are unwavering: 100 percent of those who are born will die.

"There is no man that hath power over the spirit to retain the spirit; neither hath he power in the day of death: and there is no discharge in that war; neither shall wickedness deliver those that are given to it" (Ecclesiastes 8:8).

"Whereas ye know not what shall be on the morrow. For what is your life? It is even a vapour, that appeareth for a little time, and then vanisheth away" (James 4:14).

Eternity Is Unavoidable.

A startling thing has happened among Western Christians. Many of us habitually think and act as if there were no eternity – or as if what we do in this present life has no eternal consequences. Our devotion to the newspaper, television and computer screen and our neglect of the Bible is the ultimate testimony to our interest in the short-range

over the long-range. But any life that leaves us unprepared for death is a wasted life!

Being oblivious to eternity leaves us experts in the trivial and novices in the significant. We major in the momentary and minor in the momentous.

"LORD, make me to know mine end, and the measure of my days, what it is; that I may know how frail I am" (Psalm 39:4).

Because this life is so brief, we might easily conclude that how we live it is inconsequential, but nothing could be further from the truth. The door of eternity swings on the hinges of our present life. This life lays the foundation upon which eternal life is built. Eternity will hold for us what we have invested there during our life on earth. The Bible makes it clear that the one central business of this life is to prepare for the next!

Eternity Is Unavoidable.

"And as it is appointed unto men once to die, but after this the judgment:" (Hebrews 9:27).

"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).

"For God shall bring every work into judgment, with every secret thing, whether it be good, or whether it be evil" (Ecclesiastes 12:14).

"Therefore judge nothing before the time, until the Lord come, who both will bring to light the hidden things of darkness, and will make manifest the counsels of the hearts: and then shall every man have praise of God" (1 Corinthians 4:5).

It is not just unbelievers who face judgment after death – all believers will be judged for their works – and all churches as well! (Revelation 2-3 – "I know thy works")

“For we must all appear before the judgment seat of Christ; that every one may receive the things done in his body, according to that he hath done, whether it be good or bad. Knowing therefore the terror of the Lord, we persuade men; but we are made manifest unto God; and I trust also are made manifest in your consciences” (2 Corinthians 5:10-11).

There is no second chance for sinners after death – but there is also no second chance for Christians!

“Now if any man build upon this foundation gold, silver, precious stones, wood, hay, stubble; Every man's work shall be made manifest: for the day shall declare it, because it shall be revealed by fire; and the fire shall try every man's work of what sort it is. If any man's work abide which he hath built thereupon, he shall receive a reward. If any man's work shall be burned, he shall suffer loss: but he himself shall be saved; yet so as by fire” (1 Corinthians 3:12-15).

That's why Jesus always had two kingdoms in mind. He spoke of only two options that demand only one choice, and He taught there was a “default choice” if no choice was made.

“No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon” (Matthew 6:24).

How to determine your treasure (A.W. Tozer):

- What do you value most?
- What would you most hate to lose?
- What do your thoughts turn to most frequently?
- What gives you the greatest pleasure?

“Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where

thieves do not break through nor steal: For where your treasure is, there will your heart be also” (Matthew 6:19-21).

Jesus' primary argument against amassing material things isn't that it is morally wrong, but simply that it is a poor investment. Material things just won't stand the test of time! He's saying, “Make a smart investment!”

“Again, the kingdom of heaven is like unto treasure hid in a field; the which when a man hath found, he hideth, and for joy thereof goeth and selleth all that he hath, and buyeth 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).

The treasures we store up on earth will be left behind when we leave. But the treasures we store up in heaven will be waiting for us when we arrive. You can't take it with you – but you can send it on ahead!

“And let the beauty of the LORD our God be upon us: and establish thou the work of our hands upon us; yea, the work of our hands establish thou it” (Psalm 90:17).

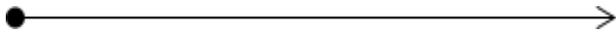
In the oldest Psalm on record, Moses says (literally in Hebrew), “Make permanent the work of our hands.”

“For where your treasure is, there will your heart be also” (Matthew 6:21).

Your heart follows your treasure! Not just in eternity, but right now. You can direct your heart by directing your treasure!

Illustration: What would you think if a passenger next to you on an airplane flight started hanging curtains over the window, taped photographs to the seat in front of him, and started painting the walls? You would think, “It's not that long of a trip – once we get to the destination, none of this will matter.” Even a long plane flight is short compared to

the span of your entire life.



Our life is in two phases, a dot and a line. Our present life on earth is the dot. It begins, it ends, and it is brief. However, from the dot a line extends that goes on forever. That line is eternity. The short-sighted person lives for the dot, but the person with perspective lives for the line.

The Christian who accumulates land and houses and bank accounts but doesn't invest in eternity isn't depicted by Jesus as unrighteous, greedy or selfish (even though he is all those). Rather, he is depicted as short-sighted, blind, and profoundly foolish.

"For our light affliction, which is but for a moment, worketh for us a far more exceeding and eternal weight of glory;" (2 Corinthians 4:17). (Notice the comparisons!)

"For I reckon that the sufferings of this present time are not worthy to be compared with the glory which shall be revealed in us" (Romans 8:18).

Eternity Is Unavoidable.

Every heartbeat brings us one moment closer to eternity. Every day, the person whose treasure is on earth is headed away from his treasure. But every day, the person whose treasure is in heaven is headed toward his treasure.

"These all died in faith, not having received the promises, but having seen them afar off, and were persuaded of them, and embraced them, and confessed that they were strangers and pilgrims on the earth. For they that say such things declare plainly that they seek a country. And truly, if they had been mindful of that country from whence they came out, they might have had opportunity to have returned. But now they desire a better country, that is, an heavenly: wherefore God is not ashamed to

be called their God: for he hath prepared for them a city" (Hebrews 11:13-16).

Pilgrims are unattached. They are travelers, not settlers. They evaluate everything by their mission because unnecessary things slow down their journey or even force them to stop. They know that excessive things will eventually distract and burden them.

C.S. Lewis: "Aim at heaven and you will get earth thrown in. Aim at earth and you will get neither."

John Wesley: "I judge all things only by the price they shall gain in eternity."

Martin Luther said that on his calendar there were only two days – today and that day.

Eternity Is Unavoidable.

When Jesus wants to assure his followers that they're going to be okay, that their future is secure, that they shouldn't let their hearts be troubled, He uses the wedding metaphor (John 14:2-3). They would have known exactly what he was talking about. They would have heard the groom's speech growing up, the ones who were married would have given it to their brides, and they all would have taken part in numerous wedding celebrations. To describe heaven, Jesus uses an event they had all experienced and basically says, "It's like that."

"In my Father's house are many mansions: if it were not so, I would have told you. I go to prepare a place for you. And if I go and prepare a place for you, I will come again, and receive you unto myself; that where I am, there ye may be also" (John 14:2-3).

LESSON 37: *Unbelievable, Part 3 – "Unstoppable"*

Real Christianity is not normal as far as the secular world goes; it is also not normal as far

as the religious world goes. Real Christianity believes God for the supernatural. Real Christianity refuses to compromise the principles of Scripture for personal convenience or societal acceptance. Real Christianity is so sold out to God that it goes beyond what the average person would even dare to live like. And so, real Christianity is sorely criticized and soundly condemned by lukewarm church members who have become more comfortable with the status quo than they are with a real revival on their hands. (“That’s just not necessary!”)

But those who would oppose it are fighting an uphill battle. Real Christianity has met all of these opponents before, and still it thrives. In ancient times, it was fed to the lions and forced into the catacombs, burned at the stake and buried under stones. Throughout the centuries it has been vilified and crucified, martyred and murdered. In modern times, it has been ridiculed and resisted, prosecuted and persecuted, misrepresented and misused. But still it thrives ... because real Christians are not afraid of men, only of existing without the power of God flowing through their souls.

“And fear not them which kill the body, but are not able to kill the soul: but rather fear him which is able to destroy both soul and body in hell” (Matthew 10:28).

“Then Peter and the other apostles answered and said, We ought to obey God rather than men” (Acts 5:29).

The forefathers in Atlantic Canada came out of dead religion to embrace the living reality of the Holy Ghost. They understood that Jesus Christ and His apostles preached a radical lifestyle and so they embraced it regardless of any rejection they encountered. They instinctively knew that the most dangerous opponent of radical, biblical Christianity would not be a liberal media, a corrupt court, a humanistic government, or a secular society. Instead, they correctly recognized

Pentecostalism’s most dangerous opponent to be the “Christianized complacency” many of them had so recently come from ... and they feared for the future should that religious rigor mortis ever return. We would do well to heed the cautionary, prophetic voices they raised a century ago ...

Prophecy at Azusa Street Revival: In the latter days there will be ...

- an overemphasis on power rather than on righteousness;
- a great emphasis on praise to a God they no longer pray to – it will become easier to celebrate than to agonize;
- a strong emphasis on the Holy Spirit and gifts rather than on the Lordship of Jesus Christ.

It is just over a century since the miraculous outpouring that changed the face of modern Christianity forever, and the world’s half-billion Spirit-filled believers have much to be thankful for. Once confined to humble quarters “on the wrong side of the tracks,” Pentecostal churches today are beautifully designed, comfortably furnished and tastefully decorated. Our preaching is intellectually engaging, powerfully presented and theologically sound; our singing is skillfully executed, wonderfully anointed and enthusiastically received. When you stop to think about it, you have to admit that the modern Pentecostal movement has made a lot of progress in a hundred years.

Even more significant is the fact that the baptism of the Holy Spirit – once rejected by every mainline denomination – is now widely accepted, highly regarded and fervently desired even by those whose own forebears mocked and disdained it. Sincere seekers everywhere are finding that they need a Spirit-led relationship that allows interaction with God instead of a tradition-fed religion that merely gives them information about Him. And in response to this unabashed hunger, God is fulfilling His Word and pouring out His Spirit in

unprecedented ways.

“Behold ye among the heathen, and regard, and wonder marvellously: for I will work a work in your days, which ye will not believe, though it be told you” (Habakkuk 1:5).

“And it shall come to pass afterward, that I will pour out my spirit upon all flesh; and your sons and your daughters shall prophesy, your old men shall dream dreams, your young men shall see visions.” (Joel 2:28).

“And it shall come to pass in the last days, saith God, I will pour out of my Spirit upon all flesh: and your sons and your daughters shall prophesy, and your young men shall see visions, and your old men shall dream dreams.” (Acts 2:17).

But if you can hear what the Spirit is saying to the church in the last of the last days, you will recognize with our forebears the dangers inherent in our success. It is possible to operate in Pentecostal style without embracing a Pentecostal lifestyle. It is possible to inherit the blessings of our elders without shouldering the burden they carried for a lost world. It is possible to believe Apostolic doctrine without embracing Apostolic dedication. It is possible to practice praising God but neglect praying to Him. It is possible, perhaps even probable – but it is not inevitable!

Martin Luther said that on his calendar there were only two days – today and that day.

There are two diverging streams of prophecy in Scripture that speak of “that day” ...

“And in that day will I make Jerusalem a burdensome stone for all people: all that burden themselves with it shall be cut in pieces, though all the people of the earth be gathered together against it” (Zechariah 12:3).

“Let no man deceive you by any means: for that day shall not come, except there come a falling away first, and that man of sin be

revealed, the son of perdition;” (2 Thessalonians 2:3).

“And take heed to yourselves, lest at any time your hearts be overcharged with surfeiting, and drunkenness, and cares of this life, and so that day come upon you unawares” (Luke 21:34).

 “And it shall be said in that day, Lo, this is our God; we have waited for him, and he will save us: this is the LORD; we have waited for him, we will be glad and rejoice in his salvation” (Isaiah 25:9).

“In that day shall the LORD defend the inhabitants of Jerusalem; and he that is feeble among them at that day shall be as David; and the house of David shall be as God, as the angel of the LORD before them” (Zechariah 12:8).

“And in that day shall ye say, Praise the LORD, call upon his name, declare his doings among the people, make mention that his name is exalted” (Isaiah 12:4).

“In that day there shall be a fountain opened to the house of David and to the inhabitants of Jerusalem for sin and for uncleanness” (Zechariah 13:1).

“In that day shall there be an altar to the LORD in the midst of the land of Egypt, and a pillar at the border thereof to the LORD” (Isaiah 19:19).

“And the LORD shall be king over all the earth: in that day shall there be one LORD, and his name one” (Zechariah 14:9).

“And it shall come to pass in that day, that his burden shall be taken away from off thy shoulder, and his yoke from off thy neck, and the yoke shall be destroyed because of the anointing” (Isaiah 10:27).

“Blessed are ye that hunger now: for ye shall

be filled. Blessed are ye that weep now: for ye shall laugh. Blessed are ye, when men shall hate you, and when they shall separate you from their company, and shall reproach you, and cast out your name as evil, for the Son of man's sake. Rejoice ye in that day, and leap for joy: for, behold, your reward is great in heaven: for in the like manner did their fathers unto the prophets" (Luke 6:21-23).

"For the which cause I also suffer these things: nevertheless I am not ashamed: for I know whom I have believed, and am persuaded that he is able to keep that which I have committed unto him against that day" (2 Timothy 1:12).

"Henceforth there is laid up for me a crown of righteousness, which the Lord, the righteous judge, shall give me at that day: and not to me only, but unto all them also that love his appearing" (2 Timothy 4:8).

"Then Elisha said, Hear ye the word of the LORD; Thus saith the LORD, To morrow about this time shall a measure of fine flour be sold for a shekel, and two measures of barley for a shekel, in the gate of Samaria. Then a lord on whose hand the king leaned answered the man of God, and said, Behold, if the LORD would make windows in heaven, might this thing be? And he said, Behold, thou shalt see it with thine eyes, but shalt not eat thereof. And there were four leprous men at the entering in of the gate: and they said one to another, Why sit we here until we die? ..." (2 Kings 7:1-3). (The improbable made the impossible possible!)

The church is not perfect, but it is unstoppable!

Just as a hospital collects the sick under one roof and labels them as such, the church collects sinners. Many of the people outside the hospital are every bit as sick as the ones inside, but their illnesses are either undiagnosed or disguised. It's similar with sinners outside the church. So Christian churches are not, as a rule, model

communities of good behavior. They are, rather, places where human misbehavior is brought out in the open, faced, and dealt with.

Marrell Cornwell Story: After more than a year of Home Bible Study, couple said "We know why you're here – to 'save' us! But you're wasting your time, because we can't be saved!" "Just let me teach you one last Bible study (no chart)" ... 2 Corinthians 5:17 - Therefore if any man be in Christ, he is a new creature: old things are passed away; behold, all things are become new.

The New Testament always refers to Jesus "sitting" at the right hand of God (the place of power) ... except one time ... Jesus "stood up" for Stephen because he gave God his very life ... he was unstoppable!

"But this man, after he had offered one sacrifice for sins for ever, sat down on the right hand of God;" (Hebrews 10:12).

"But he, being full of the Holy Ghost, looked up stedfastly into heaven, and saw the glory of God, and Jesus standing on the right hand of God," (Acts 7:55).

LESSON 38:

Unbelievable, Part 4 – "Unacceptable"

There are two Amber Hagermans. To her family, Amber will forever be a 9-year-old tomboyish girl with a toothy smile and brown bangs. She absolutely loved Burger King, chocolate milk, Barbie dolls, and her national anthem "America the Beautiful" for the line "amber waves of grain." She loved to visit her grandparents in Arlington, Texas and to ride bicycles with her 5-year-old brother Ricky ... and that's where she was and what she was doing on January 13, 1996 ...

After one spin around the block near a boarded up Winn-Dixie Supermarket, Ricky returned alone. “You tell Sissy to get back home,” his grandmother said – but when he returned, he explained that he couldn’t find her. By the time Amber’s family rushed to the scene, police officers had arrived. A witness told investigators that he saw a man lift Amber off her bike, force her into his black pickup, and speed away. It was only eight minutes from the time she left the house to when the 911 call was made ... that’s how fast it happened.

The kidnapping devastated – and then motivated – the community of Arlington unlike any other case in its history. For the next four days, thousands of TV viewers watched repeated video footage of Amber blowing out birthday candles, playing with her little brother, and being tucked into bed. Tarrant County Sheriff Dee Anderson said, “In those four days, she became a very real person. She wasn’t just a photograph they were looking at. It was almost like she became Arlington’s child.” And every single night that Amber was missing, Sheriff Anderson’s own 5-year-old daughter would climb into his lap and ask, “Did you find her?” “No, not yet,” he would answer. She asked the same question the night after Amber’s body was found in a creek several miles away. “I just lost it,” Sheriff Anderson said.

There are two Amber Hagermans. To total strangers she is a tragic figure whose namesake, the “Amber Alert,” has helped locate more than 230 abducted children nationwide in the past eleven years. Just after her death, police officials and broadcasters began talking about what could be done the next time. Through trial and error, they created the Amber Alert using the same system reserved for storm warnings. Now, when a child is abducted in a major city, an Amber Alert is issued on TV, radio and even via cellphone text message. Within minutes,

thousands of ordinary citizens are on the lookout for the perpetrators of these crimes. And for 230 families, that has made all the difference in the world.

“We have a lot of really smart law enforcement people who sat around and never contemplated [a system like this],” Sheriff Anderson told the Dallas Morning News. “We live with that frustration every day. If we’d have been smarter, if we’d have been faster, we might have had a different outcome.” What happened was just unacceptable.

Heaven has issued its own “Amber Alert” because the devil has kidnapped our society and is holding it hostage. Huge numbers of children are now growing up with little or no exposure to the gospel of Jesus Christ. And even many who attend church are receiving precious little of the Word of God. Many have been lost, but if the church will act, many more can be saved!

“The thief cometh not, but for to steal, and to kill, and to destroy: I am come that they might have life, and that they might have it more abundantly” (John 10:10).

“You belong to your father, the devil, and you want to carry out your father’s desire. He was a murderer from the beginning, not holding to the truth, for there is no truth in him. When he lies, he speaks his native language, for he is a liar and the father of lies” (John 8:44 - NIV).

The devil has deceived humanity for millennia with the oldest lie in the Bible: “man is his own god.” Every man is created so that he must worship something. And if he doesn’t worship the true God, then he will worship a false god, even if he has to manufacture it himself. And the ultimate lie is that human beings should worship human beings! How do you know if you have bought into the lie? Well, if you feel like you are in control of your own life and don’t need God’s help, then you are actually being held hostage by the devil.

“Who changed the truth of God into a lie, and worshipped and served the creature more than the Creator, who is blessed for ever” (Romans 1:25).

All behavior is based on a belief, so behind every sin is a lie that I am believing (I need to figure out the lie motivating the behavior!).

Spiritual change always starts with a decision of the mind (in fact, feelings are always the last thing to change!).

“And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God” (Romans 12:2).

In order to change my life, I must change my beliefs first – because trying to change people’s behavior without changing their beliefs is a waste of time! The Bible term for this “belief change” is “repentance.”

“And ye shall know the truth, and the truth shall make you free” (John 8:32).

“The Lord is not slack concerning his promise, as some men count slackness; but is longsuffering to us-ward, not willing that any should perish, but that all should come to repentance” (2 Peter 3:9).

“Who will have all men to be saved, and to come unto the knowledge of the truth” (1 Timothy 2:4).

“For the Son of man is come to save that which was lost. How think ye? if a man have an hundred sheep, and one of them be gone astray, doth he not leave the ninety and nine, and goeth into the mountains, and seeketh that which is gone astray? And if so be that he find it, verily I say unto you, he rejoiceth more of that sheep, than of the ninety and nine which went not astray. Even so it is not the will of your Father which is in heaven, that one of

these little ones should perish” (Matthew 18:11-14).

It is unacceptable that there are lost people around us when we know what we know!

Remember what Sheriff Anderson said? “If we’d have been smarter, if we’d have been faster, we might have had a different outcome.”

That is what drives heaven, that is what drives your pastor, and hopefully that is what drives this church!

It was the first thing Jesus said to His disciples when He appeared after the resurrection ...

“Then said Jesus to them again, Peace be unto you: as my Father hath sent me, even so send I you” (John 20:21).

“And he said unto them, Go ye into all the world, and preach the gospel to every creature. He that believeth and is baptized shall be saved; but he that believeth not shall be damned” (Mark 16:15-16).

It was the last thing Jesus said to His disciples before He ascended into Heaven ...

“And Jesus came and spake unto them, saying, All power is given unto me in heaven and in earth. Go ye therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost: Teaching them to observe all things whatsoever I have commanded you: and, lo, I am with you alway, even unto the end of the world. Amen” (Matthew 28:18-20).

“But ye shall receive power, after that the Holy Ghost is come upon you: and ye shall be witnesses unto me both in Jerusalem, and in all Judaea, and in Samaria, and unto the uttermost part of the earth” (Acts 1:8).

It is unacceptable that there are lost people around us when we know what we know!

It is unacceptable for us not to complete our mission!

“Live wisely among those who are not believers, and make the most of every opportunity” (Colossians 4:5 - NLT).

“To the weak became I as weak, that I might gain the weak: I am made all things to all men, that I might by all means save some. And this I do for the gospel's sake, that I might be partaker thereof with you” (1 Corinthians 9:22-23).

Remember what Sheriff Anderson said? “If we'd have been smarter, if we'd have been faster, we might have had a different outcome.”

That is what drives heaven, that is what drives your pastor, and hopefully that is what drives this church!

“When I say unto the wicked, Thou shalt surely die; and thou givest him not warning, nor speakest to warn the wicked from his wicked way, to save his life; the same wicked man shall die in his iniquity; but his blood will I require at thine hand” (Ezekiel 3:18).

“So, as much as in me is, I am ready to preach the gospel to you that are at Rome also. For I am not ashamed of the gospel of Christ: for it is the power of God unto salvation to every one that believeth; to the Jew first, and also to the Greek” (Romans 1:15-16).

It is unacceptable that there are lost people around us when we know what we know!

“Then saith he unto his disciples, The harvest truly is plenteous, but the labourers are few; Pray ye therefore the Lord of the harvest, that he will send forth labourers into his harvest” (Matthew 9:37-38).

Do you know what Jesus did immediately after He asked His disciples to “pray for labourers”? He sent THEM out to be labourers! (Matthew

10:5)

“Also I heard the voice of the Lord, saying, Whom shall I send, and who will go for us? Then said I, Here am I; send me” (Isaiah 6:8).

“For what is it we live for, that gives us hope and joy and is our proud reward and crown? It is you! Yes, you will bring us much joy as we stand together before our Lord Jesus Christ when he comes back again” (1 Thessalonians 2:19 - LB).