



abcLinks

connecting personal and small group studies with this week's sermon

For the sermon on January 17-18, 2009

this week's coreverse

*In the house of the wise are stores of
choice food and oil,
But a foolish man devours all he has.*

Proverbs 21:20

*Dishonest money dwindles away,
But he who gathers money little by
little makes it grow.*

Proverbs 13:11

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Personal Bible Studies (inside pages)

- Personal studies that explore Scripture passages related to this week's sermon. They are broken down into three or four days. Some days you will simply read, meditate or think about a passage of scripture. Other days you will be asked to dig into a passage through reading, studying, answering questions.

Small Group Discussion (back page)

- Small group questions that connect with the sermon and your personal Bible study. This series of questions act as a funnel to help your group discussion flow in a purposeful point.
- If you are not in a small group, contact one of our small group staff members to get more information on ABC Small Groups or go to adable.org>small groups.

See adable.org>message recaps & Links for *ABCLinks* archives.



Part Two of a Four Part Sermon Series

"The World of the Proverbs"

Save 10%. Give 10%. Live within your means. Trust God with the rest. This was my Dad's sage advice for me when I got my first job. Regardless of economic means, whether plenty or little, learning to save and give was the best financial wisdom he could offer me. But, these were not just words of advice, Dad lived out this principle. Just recently, I was able to see the fruit of his wisdom and discipline in this area.

My dad is a World War II vet who grew up during the Great Depression. When the war ended, he entered Moody Bible Institute to begin his pastoral training. Along the way, he met my mom and upon graduation, they started their life of ministry together. For over 50 years, dad pastored small, rural churches that couldn't pay him much. But Mom and Dad lived by the principles they learned about saving and giving.

In March of last year, we moved my dad into an assisted living facility. My mom passed away almost three years ago and until March, he had been living on his own. Dad now needs some assistance in the everyday things of life. His new home provides some personal care, good food and no worries of falling or being alone. I have been entrusted to pay his bills and manage his accounts. As I began to dig into his financial paperwork, my biggest question was, "How much does he have stored away and how long will it last?" My sisters and I would struggle to afford the cost of long term elder care, so this was an answer we all wanted to know. What I discovered was that we have nothing to be concerned with. He has saved plenty. Mom and Dad had planned well for the later years of life. How did they do this? Dad never earned more than \$25,000 in a year. How could they have such financial peace in their final years? What's their secret? **Save 10%. Give 10%. Live within your means. Trust God with the rest.**

As the stock market recently took the biggest dive since the Great Depression, a sense of anxiety gripped me as I looked at Dad's portfolio report in December. Like most people, his savings took a hit. My stomach dropped as I realized we had lost over a full year of his care. "What if..." I asked myself. "What if this continues? What if he loses it all because our banking system goes under? How will we care for him?" As quickly as my worry consumed me, a voice of peace entered my soul. It was as if God was telling me, "Phil, I've always taken care of your dad. He's been faithful. Why would I stop caring for him now?"

Save 10%. Give 10%. Live within your means. Trust God with the rest. Great advice. As much as I'd like to credit Dad for this, I can't. He learned this from Scripture. This is part of God's wisdom for our money that we'll unpack in Proverbs this week.



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personal bible studies

Commitments: *Debt = Slavery*

*The rich rule over the poor,
and the borrower is servant to the lender. Proverbs 22:7*

In the ancient world of the Proverb writers, those who had money had power. If you needed to borrow money for some reason, you placed yourself at the mercy of the lender. The consequences of being unable to repay could be harsh depending on the lender.

Read 2 Kings 4.1. What insight do you get at the beginning of this story about lenders in the ancient world?

What are some differences between today's lenders and borrows and those in the days when this proverb was written?

What remains the same?

Why can debt be like slavery? Have you ever felt the slavery of debt? What freedom is restricted?

What caused you to take on debt? What's your current debt load? What's your plan to find freedom?

Savings: *You will need an emergency fund*

*In the house of the wise are stores of choice food and oil,
but a foolish man devours all he has. Proverbs 21:20*

People in the ancient days were very vulnerable to natural disasters. Most people were somehow intimately connected to agriculture for their livelihood. Famine, earthquakes, pestilence, hail, flood and invading armies were all risks people faced each year. Losing your crops or livestock could be lethal if you didn't have extra stored. This was their "rainy day fund" or better termed "emergency fund."

Put this proverb in today's context. Describe someone who is wise. Then, describe someone who is a fool with what they have.

Some people strive for financial freedom. Others strive for a comfortable lifestyle. (We all like to think we're striving for both but we know that's not possible for most.) What are the practical differences between someone who places a higher value on comfort than freedom? What about freedom over comfort?

Honestly assess your lifestyle. Which is a higher priority, freedom or comfort? Are you consuming as much (or more) as you're taking in?

What comforts do you need to let go of in order to begin striving for greater freedom?

Persistence: *Honest and gradual gain is God's way*

*Dishonest money dwindles away,
but he who gathers money little by little makes it grow. Proverbs 13:11*

In the ancient days, there were no get-rich-quick-and-easy infomercials to entice people. However, humans have always wanted to find ways to turn a quick dime. Which ways of getting ahead or getting a little extra have tempted you?

Fudge your tax return Fudge time sheets or books at work Lottery tickets Casino trips
Dishonest sales (not disclosing important info) "Too good to be true" deals Other _____

What's the wise way of growing your savings, according to this proverb?

Read Proverbs 3.5-6. How is dishonest gain or get-rich-quick schemes a serious sign of lack of trust in God and His way?

Memorize this proverb. It will be golden in times when you are tempted to be dishonest.

Correction: *Learn from your mistakes*

*He who ignores discipline comes to poverty and shame,
but whoever heeds correction is honored. Proverbs 13:18*

As painful as this may be, take a minute to write out the ten biggest financial mistakes you've made. Have you forgiven yourself?

Next to the mistake, write what you learned (or should have learned) from each mistake. Thank God for His correction and discipline in your life. A fool makes the same mistakes over and over and over again. If you apply these lessons, you will become as wise as the proverb writers!

Bonus Wisdom! Proverbs 21.17 | Proverbs 23.20-21 | Proverbs 28.7 | Proverbs 30.25

lean in

What was one of the first harsh financial realities or lessons you ever learned? What were the circumstances? What was the outcome?

lookdown

Read each of the proverbs below. What is the wisdom being conveyed in each? Put each proverb in your own words and in today's context.

Proverbs 22.7

Proverbs 21.20

Proverbs 13.11

Proverbs 13.18

Compare today's world with the ancient world of the proverb writers. From a money standpoint, what is vastly different? What is the same?

lookout

Which of these proverbs does our society struggle with the most? What do you think is at the root of the struggle?

How do these proverbs speak to our current global economic struggle?

lookin

Spend some time discussing these four financial realities. Which is most challenging for you right now? Which have you had some success with? How did you learn these?

Commitments: Debt = Slavery (Proverbs 22.7)

When did you learn the hard truth about debt?

Savings: You will need an emergency fund (Proverbs 21.20)

What are the practical benefits of having an emergency fund? How does the battle between comfort and freedom impact this strategy? What comforts do you need to forego in order to have funds for future needs?

Persistence: Honest and gradual gain is God's way (Proverbs 13.11)

What tempts you the most to pursue a quick buck or money from shady sources?

Correction: Learn from your mistakes (Proverbs 13.18)

What financial lessons are you learning from your current circumstances? How can these lessons become wisdom?