



SESSION 4

MANAGE MONEY DILIGENTLY

▶ **The Point**

Act responsibly with what God has given you.

▶ **The Passage**

Proverbs 31:13-21

▶ **The Bible Meets Life**

After several mission trips to Honduras, Emilee Connell was overcome by the country's extreme poverty and desperate need for jobs. She was only 25, but she had an idea. She met with a few ladies in Honduras, and together they crafted designs for bracelets made from pine straw and thread. The growth of this trade eventually created opportunities for these women to provide for their families, send their children to school, and maintain a consistent income.

Emilee felt God calling her to take a risk. She left her job with good pay and benefits and moved to Honduras to further develop her idea. Her faithful stewardship of worldly wealth enabled her to use those resources to grow something far beyond herself. She founded and leads SoloHope (solohope.org), an organization that now employs eight women in Honduras—and helps them find hope.

We might not work with pine straw and thread, but we're no different than Emilee. In the closing chapter of the Book of Proverbs, we see the value of managing the money and assets God has given us.

▶ **The Setting**

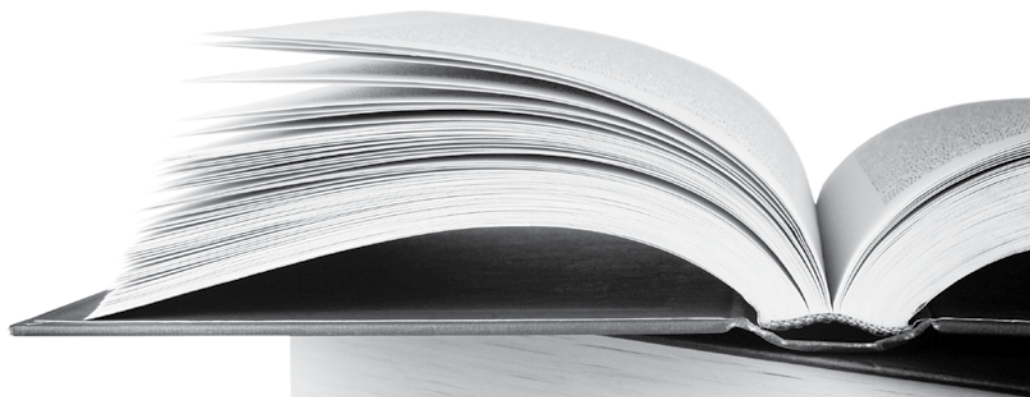
Proverbs 31 is entitled "The words of King Lemuel" (v. 1). Not much is known about Lemuel, but his kingdom may have been located in north Arabia, near Edom. The admonitions of Lemuel, which he learned from his mother (see v. 1), include the subject of women, the dangers of alcohol, and the rights of the poor and needy (see vv. 2-9). The majority of the chapter is taken up with a description of character and qualities of a desirable wife (see vv. 10-31).

What does the Bible say?

Spinning staff (v. 19)—
This long stick had unspun fibers (generally flax or wool) wrapped on top. It kept the fibers untangled before they were spun into thread.

Proverbs 31:13-21

- 13** She selects wool and flax and works with willing hands.
- 14** She is like the merchant ships, bringing her food from far away.
- 15** She rises while it is still night and provides food for her household and portions for her female servants.
- 16** She evaluates a field and buys it; she plants a vineyard with her earnings.
- 17** She draws on her strength and reveals that her arms are strong.
- 18** She sees that her profits are good, and her lamp never goes out at night.
- 19** She extends her hands to the spinning staff, and her hands hold the spindle.
- 20** Her hands reach out to the poor, and she extends her hands to the needy.
- 21** She is not afraid for her household when it snows, for all in her household are doubly clothed.



GET INTO THE STUDY



5 minutes

Notes



DISCUSS: Question #1 on page 91 of the PSG: **“When have you seen a little turn into a lot?”**

ACTIVITY (OPTIONAL): Prior to the group gathering, purchase a small packet of seeds for each of your group members. Hand the packets out to each person as you discuss Question #1, above. Encourage group members to carry their seeds with them throughout the week—in their pockets, purses, cars, Bibles, and

so on—as a reminder of the truth that God can turn a little investment into a large harvest for His kingdom.

Note: Object lessons like these are a great way to help group members engage the theme of each session beyond your group meeting—especially for group members with hands-on learning style.

GUIDE: Direct group members to “The Bible Meets Life” on page 92 of the PSG. Introduce the theme of managing resources responsibly by reading or summarizing the text—or by encouraging group members to read on their own.

GUIDE: Call attention to “The Point” at the top of page 92 of the PSG: **“Act responsibly with what God has given you.”**

LEADER PACK: Display Pack Item 8, “Stewardship Is,” to provide a visual connection with the major theme of this session.

PRAY: Transition into the study by expressing your desire to be a good steward of the resources God has placed in your care. Ask for insights on how to accomplish that goal as you and your group members engage the Scriptures.

Dotted lines for taking notes.

TIP: Grow with other group leaders at the Groups Ministry blog. Visit lifeway.com/groupministry.



STUDY THE BIBLE

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Proverbs 31:13-15

¹³ She selects wool and flax and works with willing hands. ¹⁴ She is like the merchant ships, bringing her food from far away. ¹⁵ She rises while it is still night and provides food for her household and portions for her female servants.

READ: Proverbs 31:13-15 on page 93 of the PSG. Read the text out loud or ask a volunteer to do so.

RECAP: Read the first paragraph on page 94 of the PSG in order to clarify the audience for Proverbs 31 as a whole:

The standard presented by the writer of these verses is a worthy aspiration for all women. Nonetheless, men would do well to pay special attention to the example lifted up in this passage, as well.

GUIDE: If helpful, use the third paragraph on page 119 of this Leader Guide to provide some additional context for these verses and explain the term “portions” for your group members.

+ **DISCUSS:** Question #2 on page 94 of the PSG: **“How does being a Christ-follower impact how we view and manage our money?”**

Note: Encourage group members to focus on the practical when engaging Question 2. How does our connection to Jesus impact the way we budget, the way we spend, the way we save, the choices we make about specific purchases, and so on?

TRANSITION: As we continue exploring this famous chapter by moving to verses 16-17, we’ll find a strong reminder to make proper evaluations whenever we are ready to make a major purchase.

ALTERNATE QUESTION:
What kinds of work do you enjoy doing?

Proverbs 31:13-15

[Verse 13] The virtuous woman worked with **wool** and **flax**. These materials were important for making clothing and were staples of the Middle Eastern economy. Whether the virtuous woman participated in all of the tasks that went from raw material to finished products is unknown, but most women of that time were quite experienced in many of them, including spinning and sewing. Whatever she did, the woman carried out her work **with willing hands**. The emphasis here is that she took joy in the tasks to which God had called her—the work for which she had a responsibility. This is an important reminder for us that stewardship relates not only to our actions but also to our attitudes.

[Verse 14] Rather than expecting her family to exist only on what they could produce from the fields and flocks, the woman was creative and enterprising in providing for what they didn't have. While the woman engaged in making clothing at home, she may have made more than she needed. In addition, she may also have produced more raw materials (such as wool yarn) than her family needed. Thus, she could barter or sell the surplus. Some items were not available locally, but with the woman's resourcefulness she could obtain what was grown or produced in **far away** lands. While it is doubtful she actually traveled to distant areas, she was still like a **merchant** who bought and sold with others to get **food** and other items that were needed or wanted by her family.

[Verse 15] This noble woman put the needs of others in her **household** above her own comfort, which is why she got up before dawn (**while it is still night**) to provide for her family. Rising in the dark gave her the opportunity to work without interfering with valuable daylight when she, along with many family members and servants, might be outside working in the fields or caring for the flocks. The term translated **portions** can refer to instructions—the tasks assigned to each servant, the resources for fulfilling those tasks, and the expectations as to quantity and time frame for completion. But the Hebrew word can also refer to a serving or an allotment of food, the daily requirement, which the servant would need in order to fulfill the day's work. Perhaps both meanings are appropriate in this context. As the matriarch of the family, she took seriously her responsibility to provide for the needs of her family and to make sure those who worked for her also had what they needed. In addition, she ensured those under her charge also fulfilled the assignments given to them.

Jesus emphasized, "Whoever is faithful in very little is also faithful in much" (Luke 16:10). The virtuous woman of Proverbs 31 certainly serves as an object lesson for Jesus' words as she exercised faithful stewardship with the people, goods, and tasks entrusted to her.



STUDY THE BIBLE

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ALTERNATE QUESTION:

What steps can we take to be more thoughtful in our spending?

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Proverbs 31:16-17

16 She evaluates a field and buys it; she plants a vineyard with her earnings.

17 She draws on her strength and reveals that her arms are strong.

READ: Proverbs 31:16-7 on page 93 of the PSG.

GUIDE: Encourage group members to read or skim through the bullet list of spending dangers on page 95 of the PSG.

DISCUSS: Question #3 on page 95 of the PSG: **“When have you been most tempted to spend money impulsively?”**

Note: Make sure group members understand you are not asking them to confess times when they spent their money impulsively or unwisely. Rather, you want them to talk about situations in which they often feel pulled to do so.

DO: Direct group members to complete the activity “Giving Thanks” on page 97 of the PSG. Encourage them to deliver the resulting letter in the week to come.



Think of someone in your life, woman or man, who exemplifies the actions and attitudes lifted up in Proverbs 31. Compose a thank-you note to that person.

Dear _____,

We are studying Proverbs 31 in my Bible study group, and these verses brought you to my mind. I have always appreciated the way you _____

You have taught me many things, but I’m especially thankful for your example in the way you _____

Thank you for living as a witness to the truth of God’s Word. I will always remember _____

What’s one step you can take this week to follow the example of the person you wrote to above?

Proverbs 31:16-17

[Verse 16] This noble woman apparently had good business sense. The word **evaluates** refers to careful planning. Though it is sometimes used in reference to planning evil, in this instance it is a positive word. Likely the woman carefully considered the potential return on investment of a **field** that was available for purchase—could sufficient harvest come from it to help provide for the family's needs or produce additional income? In addition, her careful planning might have considered how the property fit with her business plan. She may have evaluated if there would be enough servants to work the land, collect the harvest, and then process what was gathered. Or she might have studied what crop would be best to grow given the soil conditions, growing seasons, and other factors.

This woman's example is a good reminder to us not to jump at every opportunity that comes our way, but to carefully evaluate how any potential purchase fits into our current budget and impacts our future financial picture.

After evaluating, this woman purchased the field. While it was somewhat unusual for Israelite women to purchase property, this woman apparently was no stranger to financial dealings. It could be that she made money from the other business ventures she had undertaken in order to buy the desirable land. Then, from her **earnings** (literally, "the fruit of her hands") she planted a **vineyard**.

[Verse 17] The first part of this verse literally reads, "she girds her loins with strength." It has a similar meaning to our contemporary phrase, "roll up your sleeves." In ancient times, both men and women wore outer garments with some type of cord tied around the waist as a belt. When it was time to work, the person would gather up the loose ends of the garment and tuck them into the waistband belt so he or she could move freely and work unimpeded.

These words imply that the woman didn't need anyone to prod or persuade her to get started with work. She had an inner strength that motivated her to be ready and to get started to carry out her responsibilities. But she wasn't just good at getting started—she was also a woman of great **strength** and stamina who finished strong. This virtuous woman was no dainty princess who relied on others to do the work that was needed. She was **strong** and productive. Every day she worked hard and long, whether in the vineyard or her house.

Proverbs 31:18-21

[Verse 18] This woman was industrious, and her hard work impacted others outside her family. She was a businesswoman whose **profits** from the sale of merchandise were **good**. However, this noble woman didn't assume that her profits would always be good simply because they had been that way in the past. She continued to be industrious.

The phrase **her lamp never goes out at night** most likely has a literal meaning. This disciplined woman didn't slow down simply because it was dark. She lit a crude (by modern standards) lamp that provided some indoor lighting. Thus, she kept at her business endeavors well into the evening, even though she had risen before dawn (see v. 15).

[Verse 19] The noble woman's nighttime work may have consisted of indoor tasks that were essential for making cloth and clothing. Wool and flax fibers had to be spun into thread or yarn and then woven into cloth to use for sewing. The woman was proficient at both of these tasks. Both the **spinning staff** and the **spindle** were used for creating the thread.

[Verse 20] The woman did not think only of herself, her family, and her servants. Instead, she was compassionate to **the poor** and **the needy**. In fact, she shared God's concern for the poor (see Prov. 14:31; 19:17), so she was helpful and generous to them. This is another essential element of stewardship for every member of God's kingdom.

[Verse 21] While **snow** was not unheard of in Israel, usually there was not much accumulation. In this verse, most likely the word is used in reference to the wintertime, when even freezing temperatures were typical. The phrase **her household** could include servants as well as family members. That her household are **doubly clothed** (two layers) indicates that the cold weather was not a concern because she had wisely prepared everyone for it.

Many people are in our time are gainfully employed and bring home a paycheck. But that doesn't mean they are diligent and conscientious in their work. Nor does it mean they use their money wisely. Unfortunately, there are Christians who fit into both of these categories. They fail to recognize and fulfill their stewardship responsibility. The virtuous woman in Proverbs 31 provides an example, especially for God's people, of properly managing the time, money, and assets we have received from God.

