

GET INTO THE STUDY



10 minutes

GUIDE: Remind the group of what they have studied so far:

- ▶ “View Money Properly”
(The Point: Contentment and security rest in God, not in money.)
- ▶ “Make Agreements Cautiously” (The Point: Avoid financial obligations that could sink you.)
- ▶ “Earn Money Productively”
(The Point: Work isn’t always easy, but it’s necessary.)

(LEADER PACK: Item 6: “Re-Finance.”)

DISCUSS: Refer to the picture (PSG, p. 116). Lead the group to respond to **Question #1: When have you seen a little turn into a lot?**

GUIDE: Review **The Bible Meets Life (PSG, p. 117)**. Stress that senior adults are capable of significant contributions to God’s kingdom.

GUIDE: Introduce **The Point (PSG, p. 117): Act responsibly with what God has given you.**

SESSION 10

MANAGE MONEY DILIGENTLY



The Point

Act responsibly with what God has given you.

The Bible Meets Life

Earning a paycheck is one thing; budgeting and using that money wisely is another thing. Many of us live from paycheck to paycheck. The example of the virtuous woman in

Proverbs 31 gives us an example on managing the money and assets we’ve been given.

The Passage

Proverbs 31:13-21

The Setting

Proverbs 31 is titled “The words of King Lemuel” (Prov. 31:1). 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 (v. 1), include the subjects of women, the dangers of alcohol, and the rights of the poor and needy (vv. 2-9). The majority of the chapter is taken up with a description of character and qualities of a desirable wife (vv. 10-31).

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.

Be enterprising with your assets.

Verse 13. Proverbs 31:10-31 is an acrostic poem (each verse begins with a letter of the Hebrew alphabet going in consecutive order). In context it highlights the virtues of a godly wife and mother, pointing out many desirable qualities of such a woman. As with almost all of the Book of Proverbs, this passage was intended primarily to instruct young men, encouraging them in the type of woman they should seek as a wife. But while the qualities highlighted in the passage are directly associated with a Middle Eastern woman of ancient times, the principles noted in these verses can apply equally to men and women of any time. Since many of the merits in these verses have a financial basis (earning, saving, purchasing, and selling), they can guide us in being responsible stewards of what God has provided for us, which is important for everyone regardless of their gender, culture, or historical period.

One important quality highlighted in these verses is the value of being productive. An essential foundation for our stewardship is understanding our responsibility to work. Many people see work as a curse that followed the fall of humanity in the garden of Eden. But work is not a curse. God gave Adam the command to “work” in the garden (Gen. 2:15) before sin entered the picture. It was only after the fall that the ground was cursed and human work became more difficult (3:17-19).

Verse 13 mentions the virtuous woman’s work with **wool** and **flax**. These materials were important for making clothing and were staples of the Middle Eastern economy. They required much work, however, before they became a covering for the body. Wool had to be sheared from sheep, cleaned, spun into fibers, woven into cloth, and then made into clothes. Flax seed had to be planted, then the plants harvested, dried, and prepared before the fibers could be woven into linen cloth and made into clothing that was

STUDY THE BIBLE

Proverbs 31:13-15



10 minutes

GUIDE: Use information from **The Setting** (p. 120) to offer the group some background on Proverbs 31. Note that men would do well to pay special attention to the verses for this session and not pass them off as only pertaining to women.

READ: Invite a volunteer to read verses 13-15.

GUIDE: Note in verse 13 that the woman worked “with willing hands.” The Hebrew phrase could be literally translated as “at the pleasure of her hands.” Explain that the emphasis here is that she took joy in the tasks to which God had called her and for which she had a responsibility. She did her work willingly and wholeheartedly, even though it was laborious.

Note that this is an important reminder that stewardship relates not only to our actions but also to our attitude.

+ Stewardship is ultimately a matter of lordship: when we live under the lordship of Christ, all we are and all we have is His—and we are to use everything for Him. Wise stewards recognize the amount is irrelevant; this is an issue of the heart.

⦿ Note in verse 15 that the woman put the needs of others in her home above her own comfort, which is why she got up before dawn to provide for her family.

perfect for a warm weather climate. Whether the virtuous woman participated in all of these tasks (that went from raw material to finished product) is unknown, but most women of that time were quite experienced in many of them, including especially spinning and sewing.

Whatever she did, the woman carried out her work **with willing hands**. The Hebrew phrase could be literally translated as “at the pleasure of her 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. She did her work willingly and wholeheartedly, even though it was laborious. This is an important reminder for us that stewardship relates not only to our actions but also to our attitude. As we seek to be faithful stewards we would do well to follow this woman’s example of working joyfully—approaching each task as if we were working for God rather than anyone else (Col. 3:23).

This verse also suggests the woman had a plan in mind. That is, she did her work with purpose rather than being disorganized. This is another important element of stewardship—being deliberate about what we do. The old adage, “Plan your work then work your plan” can serve as a guide to us in earning money, as well as in spending, saving, and investing it wisely.

Verse 14. Rather than expecting that her family 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 certain things that were 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. Long before anyone heard that “the early bird gets the worm,” this noble woman was awakening early to get started with her work. No one had to ask her the question, “How long will you stay in bed, you slacker?” (Prov. 6:9). While the lazy man in Proverbs 6:6-11 was challenged to

watch and learn lessons from the hard-working ant, he could also have learned to be industrious by looking at the lifestyle of this woman.

She 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.

It's unusual that the writer used this particular Hebrew word for **food**, which refers to prey that is hunted (this is a different term from the one used for "food" in v. 14). But in this context the focus is on meeting a normal need in life—nourishment. This was true for the woman as well as for her **female servants**. The presence of servants indicates this was likely a well-to-do family. Even so, the woman did not act like some others who are wealthy and do little if anything around the house. Regardless of her financial or social standing, this woman worked hard from before dawn to well after sundown. Still, it is doubtful that the woman actually served her servants. More likely she gave oversight to the work of preparing and distributing food so that no one was neglected.

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, see vv. 10-13). 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.

OPTION: If time permits, ask a volunteer to recall a person in his or her life who had the willing and selfless attitude of the woman in this passage.

SUMMARIZE: Jesus emphasized, "Whoever is faithful in very little is also faithful in much" (Luke 16:10, see vv. 10-13). 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.

DISCUSS: Question #2
(PSG, p. 119): How does being a Christ-follower impact how we view and manage our money?

(Alternate: What kinds of work do you enjoy doing?)

TRANSITION: "Part of good stewardship is to carefully evaluate how we spend our money."

STUDY THE BIBLE

Proverbs 31:16-17



5 minutes

READ: Invite a volunteer to read verses 16-17.

OPTION: IN ADVANCE, display newspaper food ads or coupons. Mention that we like to find a “good deal.” Point out that the woman described in verses 16-17 is known for her wisdom in managing and spending her money.

GUIDE: Review the kinds of spending that can get us into financial trouble (see **PSG, pp. 120-121**):

Impulsive Spending. Good deals try to lure us into a trap. Many of us are suckers for a no-money-down, no-interest-until-2050 sale.

Compulsive Spending. Shopping to heal our brokenness is a dangerous path. Spending may offer a temporary high, but the pain is still there after the newness of the purchase wears off.

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.

Evaluate your purchases.

Verse 16. The 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 (although she probably didn’t use this phrase). She could 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. Her 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**.

While tithes and offerings are not mentioned in these verses, the context of chapter 31 shows a woman who lived according to God’s Word and His principles. Thus there would be no doubt she would tithe from her crop and the rest of her earnings. An important element of stewardship is recognizing that all from God. He is “the One who provides seed for the sower” (2 Cor. 9:10) and gives “rain from heaven and fruitful seasons” (Acts 14:17). As we give back to Him

through tithing we acknowledge His provision, as did David in 1 Chronicles 29:14 when he said, “For everything comes from You, and we have given You only what comes from Your own hand.” In our giving we also express our trust in God to provide for our needs in the future.

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 (which was known as girding or securing) 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

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.

KEY WORDS: 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.

Be industrious.

Bored Spending. If we’re bored, the last thing we need to do is watch a home shopping channel or head to the mall!

Self-centered Spending. Wise stewardship will lead us to invest in eternity and be a part of something much greater than just our own interests.

Status Spending. “Keeping up with the Joneses” is a rat race that will keep us chasing after brand-name clothing, the latest technological gadgets, the best car, and the biggest house on the block.

DISCUSS: Question #3
(PSG, p. 122): **What steps can we take to be more thoughtful in our spending?**

(Alternate: In what ways are seniors tempted to spend their money unwisely?)

TRANSITION: “Biblical stewardship acknowledges the need for excellence.”

STUDY THE BIBLE

Proverbs 31:18-21



15 minutes

READ: Invite a volunteer to read verses 18-21.

GUIDE: IN ADVANCE, make a “to do” list of real or imaginary chores that need to be done. Display your “to do” list and name the chores to be done. Invite volunteers to name some things on their own “to do” lists this week.

Draw attention to the “to do” list of the woman in these verses and the example of industriousness for all of us to follow.

DISCUSS: Question #4 (PSG, p. 123): What do these verses reveal about the benefits of being industrious?

Verse 18. Like many women of her time, this woman was adept at working with wool, flax, grapes, and more. She was industrious, and her hard work impacted others outside her family. She was a businesswoman whose **profits** from the sale of merchandise were **good**. The word **sees** literally means “tastes.” This same word is translated as “taste” in Psalm 34:8, “Taste and see that the LORD is good.” It refers to something perceived or learned by experience. Before the woman began her work she could not have known the results of her labor or her investments, but in the end they proved to be profitable.

In the investment world, financial advisors often repeat this phrase: “past performance is not a reliable indicator of future results.” This means that just because a stock or mutual fund brought a 20 percent return last year we shouldn’t expect it to always do so. But most people don’t think this way in any of their activities. They are certain that their past successes (whether in investments, school, relationships, work, sports, and so forth) will continue into the future. Sometimes a talented person with this mindset begins to think she is a “natural” and can neglect the things that enabled such achievements—discipline and hard work. But soon enough the victories don’t come as they did before. Or a lazy person who has achieved surprising success may assume that nothing will change in the future despite his casual attitude and work ethic. But it does.

The noble woman, however, didn’t assume that her profits would always be good simply because they had been in the past. She continued to be industrious. While some commentators see a figurative reference to the family’s prosperity in the phrase, **her lamp never goes out at night**, most likely it has a very literal meaning. This disciplined woman didn’t slow down simply because it was dark. She lit a crude (by modern standards) lamp that was filled with olive oil and had a wick that provided some indoor lighting. Thus she kept at her business endeavors well into the evening, even though she had risen before dawn (v. 15).

Verse 19. The darkness often limits the kind of work a person can do. It’s possible to do outdoor work in the evening—many people with headlights on their mowers routinely mow their grass at night, when it’s cooler. But nighttime generally isn’t the best time to do outdoor work. This was especially true in ancient times when light sources were simple or limited.


The noble woman's nighttime work may have consisted of indoor tasks that were essential for making cloth and clothing. After carding wool or combing flax fibers, the materials required further processing. 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. Two different words for **hands** are used in this verse. One denotes the forearm area while the other refers to the palm.

Verse 20. The woman's **hands** are also mentioned in this verse, but here they are focused on people rather than on activity. She does not think only of herself, her family, and her servants. Instead, she is compassionate to **the poor** and **the needy**. She shares God's concern for the poor (Prov. 14:31; 19:17), so she is helpful and generous to them. This is another essential element of stewardship. Since generosity is the focus of the sixth session in this study, it will be given greater emphasis there.

Verse 21. Snow is mentioned in the Old Testament (2 Sam. 23:20; Ps. 51:7; Prov. 26:1; Isa. 1:18). While it was not uncommon 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.

Her household could include servants as well as family members. The Hebrew word rendered **doubly** is very similar to the word for "scarlet," which is why some translations note that the woman's household is "clothed in scarlet." It seems most logical that double clothing (two layers) would be more useful in keeping people warm out in the cold. Still, some commentators propose that the word *scarlet* refers to high quality, attractive winter clothing that would not be uncommon in prosperous families. Regardless of the exact meaning of the word, the focus of the verse is on the woman's preparation. 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.

 **GUIDE:** Review three reasons Christians should work with diligence and excellence (see **PSG, pp.123-124**):

1. We are salt (Matt. 5:13). In a society where people regularly cut corners for the sake of greater, faster gains, our excellence and blamelessness flavor the world around us.

2. We are servants (Mark 10:43-45). Let's use our unique giftedness to serve those around us, putting others' interests ahead of our own.

3. We are stewards (1 Cor. 4:1-2). As we honor God with our assets, we display the greatness of God and the precious mystery of the gospel.

DISCUSS: Question #5 (PSG, p. 124): **What obstacles hinder us from acting responsibly with what God has given us?**

(Alternate: How can we be better stewards of our resources?)

DO: Invite volunteers to share their responses to "**\$\$ Lessons Learned \$\$**" (PSG, p. 124).

LIVE IT OUT



5 minutes

GUIDE: Emphasize

The Point: Act responsibly with what God has given you.

Review **Live It Out (PSG, p. 125)**; see text to the right).

Invite group members to think about which application speaks most to their needs.

Wrap It Up

GUIDE: Encourage group members to remember that seniors can be godly examples of good stewardship to those in our families and church who are coming behind us.

SAY: "Let's pray and support one another in any way we can to act responsibly with all God has given us."

PRAY: "Father, thank You for your constant presence in our lives. Strengthen us to trust in the transforming power of Christ to act responsibly with the gifts we have received so graciously from You. Amen."

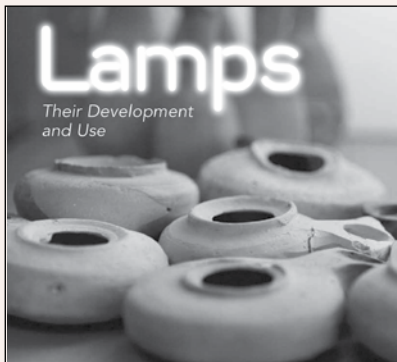
LIVE IT OUT

Good stewards know God is the owner of everything and that the stewards are His managers. All we have has come to us through His gracious hand. How will you act responsibly this week with what God has given you?

- ▶ **Look at the numbers.** Take a look at your checkbook or spending account and see what it says about your heart. How much of your spending falls into the categories of impulsive, compulsive, bored, self-centered, or status? What changes might you need to make?
- ▶ **Use what God has given.** List some of the talents and abilities God has given you. You may not be able to do the same things as when you were younger, but God can still use you to serve others and His kingdom. Thank Him for what He has given you, and set a goal to begin using at least one of your talents or abilities by the beginning of next month.
- ▶ **Be a guide.** Meet with your pastor or another staff member to offer yourself as a guide to help members of your church apply biblical principles of money management. Pray and invite others to join in for what may become a fruitful money management ministry in your church.



BIBLICAL
ILLUSTRATOR



The following excerpt is from the article “Lamps: Their Development and Use” (Spr. 2013), which relates to this session and can be purchased at www.lifeway.com/biblicalillustrator.

“The Bible reveals clues about lamps and their use. As household items, people used lamps every day (2 Kings 4:10; Job 18:6; Jer. 25:10; Matt. 5:15; Mark 4:21; Acts 20:8). They also served as religious appliances in the tabernacle and later in the temple (Ex. 27:20-21; 30:7-8; 1 Kings 7:49; 2 Chron. 4:20-21). The Bible does not give specifics about the material

makeup of household lamps, but those for use in the tabernacle and temple were pure gold (Ex. 37:23; 1 Chron. 28:15; 2 Chron. 4:20-21).

Household lamps burned olive oil (Matt. 25:3-4) with wicks made of flax (Isa. 42:3). The Hebrews used pure oil for tabernacle lamps (Lev. 24:2). Lamps were placed on lampstands in the tabernacle (Ex. 40:4), the temple (1 Kings 7:49), and the home (Matt. 5:15; Luke 11:33).”

Read “Sister, Can You Spare a Shekel?” in the Summer 2016 issue. Previous articles “Food Storage and Preservation in the Ancient Near East” (Spr. 2014) and “Early Boats and Ships” (Spr. 2006) relate to this session and can be purchased at www.lifeway.com/biblicalillustrator. Look for Biblical Illustrator for Bible Studies for Life.

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SHARING THE GOOD NEWS

Managing our money well requires much planning and due diligence, but most of all a heart surrendered to Christ. We can never forget that all we have belongs to the One who bought us with a price.

✝ Each week, make yourself available either before or after the session to speak privately with anyone in your group who wants to know more about becoming a Christian. See the article, “Leading Someone to the Greatest Decision of All,” on page 2 for guidance in leading a person to Christ.

Remind group members that **page 2** in the **PSG** offers guidance in how to become a Christian. Encourage believers to consider using this article as they have opportunities to lead others to Christ.



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