


At a glance

Unfortunately, things can change in an instant, shattering our dreams and often our finances. This month's lesson looks at two men whose financial status changed. One remained faithful; the other became wasteful.

From Whirlwind...



I tuned into the radio just in time to hear the speaker ask: "What would you do if you were given a million dollars today?" Before even hearing his spiritual application, my mind was spending the money: pay off the sunroom, help the kids eliminate their school bills, and of course, Lord, I would give half to missions!

...to Hog Pen!!



What is the first thing that comes to mind when confronted with the question: What would you do if you received a million dollars?

Maybe you are like me and already have a plan of how you would use the money if the Lord miraculously put it in your hands. I do not doubt the Lord's power, but truthfully, I do not see it in His plan for me, or probably for you. And I *did* try to help Him by entering the Publishers Clearing House Sweepstakes and definitely prayed about winning the big prize! He said no.

Yet, I do know during the course of our lives, sometimes due to the seasons of our lives, and even at unexpected moments, our financial situation changes. Sometimes it is for the better, which is how we hope it will change, but more often for the worse. But no matter how a financial change of plans occurs, we must realize the Lord allowed it, and we can and should respond in a God-honoring way.

Do you believe without a doubt the promise of Jeremiah 29:11? Can you find joy in it no matter what happens to you? Does Isaiah 55:8-9 bring peace to your heart? How would you apply Proverbs 3:5-6 to your life?

Two illustrations stand out to me in which the Bible tells of individuals whose financial situation unexpectedly changed due to certain circumstances in their lives.

The first is the story of Job. This man was undoubtedly an unbelievably rich and blessed man. The Bible says in Job 1:3 that he was "the greatest of all the men of the east." The preceding verses list all of his vast possessions. He lived very comfortably and no doubt loved his ten children, interceding often for them before the Lord.

Prior to a description of Job's wealth, we are told of his character. In Job 1:1 two words describe the kind of man he was: "perfect and upright." Maybe it was because he was a "perfect and upright" man, that God had blessed him, just as He did Abraham.

What would a person have to look like today to have this said about them? What does the Bible say about Abraham's wealth? What does it say about Abraham's character?

I believe God *does* bless every blameless and godly person, who loves Him and strives to live for him. However, we do know God does not bless each one in this *materialistic* way. We do not understand the ways of God in this matter, but we do know His decision-making process is perfect.

As we read the story of this blessed man and his family, suddenly the fairy tale changes. With permission from God, Satan was allowed (again we do not understand the ways of God) to lay his hand on Job, and within a period of hours, literally everything except his wife was taken from this man: his flocks, his servants, and his beloved children.

What would have been your first response? What was Job's response?

Job's first response was a cultural one, typical of that time, place, and people. He "rent his mantle, shaved his head, and fell down upon the ground..." (Job 1:20). But, his next reaction came only because of his "perfect and upright" character. He worshiped and said; "Naked came I out of my mother's womb, and naked shall I return thither: the Lord gave, and the Lord hath taken away; blessed be the name of the Lord" (Job 1:21). What an awesome response! Could I do the same?

What was his wife's response?!

As we continue reading the story, we know that although Job struggled with depression and grief, and despite pressure to “curse God and die” (Job 2:9) and confess his perceived sins and repent, Job’s reaction was God-honoring.

What are some of Job's reactions that we should also adopt when dealt a financial blow? Job 13:15; Job 19:25, 26. Job 23:10.

Read Luke 15:11-32. We usually look at this passage as hope for the parents of prodigals: God will bring our wayward children home. However, let’s look at the financial points of this story.

What is the first thing you notice?

In this parable, we see a family with two sons. The older, evidently more stable and a hard worker in the fields of his father, was content to work for his father and gain his inheritance as it came to him naturally.

But the second son, raised just like his older brother, obviously had a rebellious spirit and wanted to try out his wings elsewhere, away from home. So he asked, maybe even demanded, his father for the inheritance he knew would be his one day. The father very graciously gave it and with much grief in his heart, watched this younger son leave home.

Do you think that sometimes we expect God to bless us financially and feel we deserve His blessings because we are Christians and His children? Explain.

In the story of Job, we find a rich man who loses it all. However, this change did not come about because of any wrongdoing or foolish spending on his part. In the second story, we see a young man with nothing of his own, suddenly, undeservedly becoming rich with his inheritance. Nevertheless, both experience a change in their financial plans.

What do you think could be some of the reasons God allows us to go through a financial change? Consider James 1:3-4 and Job 23:10.

The financial change in the second story, to begin with anyway, was a windfall for this young man. He no doubt was raised with more than enough and knew a life of comfort. But the finances were taken care of by his father. He decided he wanted more. He wanted to go out and live on his own, without the protection, guidance, and dictates of his father. His foolishness and lack of wisdom is apparent. He did not use his new-found wealth wisely. He wasted it, threw it away on useless things, and very quickly realized his financial plans had changed, again! He found himself worse off than before.

I have heard many stories about someone who wins the lottery or succeeds at some get-rich-quick scheme and finds himself suddenly the owner of an abundance of money. Then due to lack of wisdom in spending it, are left with less than he or she had before he became rich.

Now let's look to the endings of both of these stories. We see how Job, although initially without apparent sin that caused his downfall, slowly began questioning and blaming God for what had happened to him. [Read Job 38-40](#). God finally spoke and responded. Perhaps Job 40:2 sums up God's answer.

Then Job completely saw his own foolishness in questioning Almighty God and acknowledged God's wisdom and greatness. [Read Job 40:3-5 and 42:1-6](#).

The end of this story shows the absolute loving care of Job's heavenly Father. Not only did God restore all Job lost, he doubled it! He also gave him seven more sons and three more daughters, the most beautiful in the land (Job 42:12-17).

The ending of the parable in Luke 15 is similar in that the son, too, acknowledged that all came from the hand of the father. The destitute, young man, recognized his foolishness, sin, and unworthiness. He determined to return to his father in humility and repentance and ask for his forgiveness. He knew that even working as a servant in his father's house, with no inheritance awaiting him, would be better than where he now found himself. The ending is beautiful just as in the story of Job. The father restored his

position as son and supplied him with his needs as well as unwarranted blessings.

Proverbs is bulging at the seams with godly wisdom. In addition to wisdom for every area of life, we find several principles about money that I believe can be seen in these two stories.

Read Proverbs 3:9-10. Perhaps this passage is one of the most important principles because it is a principle of stewardship: "Honour the Lord with thy substance...So shall thy barns be filled with plenty..." No matter the financial situation in which we find ourselves, the most important response is to honour God with the little or much that we have. Stewardship is using wisely what God entrusts to us

How do you see this principle applied or not applied in these two stories? How do you see the "plenty" in verse 10 equating "all your need" in Philippians 4:19?

Proverbs 15:27 goes hand-in-hand with Proverbs 1:19 and presents another principle Chuck Swindoll states like this: “Those who make money their passion lose more than they gain.” I am not sure we recognize the place money has in our hearts and our homes until there is a financial change. Maybe we need to do a periodic check, asking ourselves, where is my treasure? Am I a slave to money? What role does money play in my life? Do I use my money for the good of God and His Kingdom?

Read Matthew 6:19-21. How do you see this passage and the Proverbs principle show up in the lives of Job and the Prodigal Son? How can we apply it and Psalm 62:10b when we find our financial plans change?

Lastly, there is the principle of contentment and gratitude. Contentment with what God gives us, and in the situation in which we find ourselves, will combat the desire for more material goods, which is covetousness. A heart of gratitude, no matter what may befall us, is well-pleasing to God.

Read and phrase each verse in your own words: Proverbs 16:8,16, and 19; Philippians 4:11; Hebrews 13:5; I Timothy 6:6-10.

I believe both characters in these two stories went through a struggle before they came to this point. But when they did, God blessed them anew, and they were able to appreciate once more what came from His hand. ***For where your heart is, there will be your treasure.***

About the Writer: After serving overseas as a missionary for more than 30 years, Lynette M. Morgan, and her husband Clint, settled in Nashville, Tennessee, where he serves as General Director of International Missions.