



CHARACTER PRINCIPLE LESSONS

Management



Hope Christian Fellowship

Making Disciples Who Live & Love Like Jesus.

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How to use these Lessons

These lessons are great for small groups, one-on-one (person-to person) gatherings, and mentoring, or even at home with your own family.

We would like to suggest that you use the following format:

LOOK BACK

Take some time to find out how the group or person you are meeting with is doing in their life. If you are meeting regularly, ask questions like, “How have you applied what you learned last time we met?” “Did you get to share your story or the gospel with anyone this week?”

Other questions to consider:

- Did you accomplish your goals from last time we met?
- What have been your greatest challenges? How did you deal with those challenges?
- What do you believe is working well in your life?

LOOK UP

Do the lesson you have planned for this time together. Instruct your members to ask God to teach you what He wants you to learn from it. Ask questions like, “What did you like about this lesson?” “What did you find difficult to understand?” “Does anything from this lesson stand out to you?” “Is anything hitting your heart from this lesson?”

LOOK FORWARD

Take a bit of time to ponder and pray. Pray that God will enlighten you and those you are meeting. Encourage them to write down what impressions they are receiving from the Holy Spirit, and to consider those things as their “assignment” for the coming week.

Ask them to share their “assignment.”

Other questions to consider:

- What are your highest priorities for this week/month?
- What are your plans to help you grow in Christ?

How can we help you this week/month?

OWNERSHIP

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

How many times have we heard the statement, “I want to have my own business so I can be my own boss.” That sounds good, but then people get into business only to find out that they are not really the boss . . . that is if they want to be successful. In order to be in business and be successful, there are usually four bosses to answer to:

Government: Uncle Sam will be regulating your business, and letting you know who is the boss. If you work hard and do well, he will watch over you even more diligently, imposing restrictions on you. He may not always be right, but he will always be there to regulate you.

1. Customers: They will dictate what you do, how you service them and will make sure you do it with a smile, that is if you are going to be successful.
2. Your bank or lender: Since the borrower is a servant to the lender, you will be honest and kind to him or he will cut off your credit. He will not have mercy on you if you miss a payment.
3. Your Employees: They determine a measure of your failure or success. They are not slaves, you will treat them right, or you will not have them.
4. So, having your own business is not necessarily about being your own boss, because business is serving people and their needs.

Ownership, however, does have many good things to offer if we will pay the price. There are various reasons why we want ownership. For instance, it may be a God-given desire. For God said, “I have given you [mankind] dominion over everything; you are to be fruitful [develop] and rule [subdue] the earth” (Genesis 1:28). We are made with the instinct to rule and to conquer. Man was made for the earth. It is like God created a business and made man to manage it. By giving man ownership for things he develops, he gains incentive to manage well. We are made in God’s image and His likeness, and our style should be like His. Business is not always easy, as we employ and compete with others. This can cause conflicts and frustrations. So it is important to service each other and establish arenas and jurisdictions for ourselves and our businesses. We must always consider our fellow man, for he also wants to rule.

Godly business people enjoy the responsibility that comes with ownership. They like it, and they are fulfilled and enjoy going to work. They are called into business by God, just as pastors are called into the ministry. They are tireless, full of energy, with a productive attitude. They are not afraid of problems and take risks. They consider God as their partner, who gave them talents, and are out to increase the value of the gift God gave them (Matthew 25:15).

This makes ownership fulfilling. The end result of their labor is wealth. Business people are like Solomon who chose wisdom to manage (rule). As he became wise, he also received riches, honor, and fame. Be careful, because stepping into ownership demands responsibilities, and there are many who do not accept this view of business ownership. They are greedy and money-driven with no mercy for others. They will lie, cheat and steal to get what they want. But if we do business for the right reason, it can be very rewarding. It was so designed by God.

DISCUSSION:

Life cannot be complete without ownership.
Can you explain why?

Everyone is an owner of something. Explain
why you have the things you own.

What benefits does ownership give you?

MEASURING UP TO THE PLUMB LINE:

How well are you currently applying this
principle in your life? (10 being highest, 2 being lowest).

Can you see the value of raising your rating?

THOUGHTS TO PONDER:

The difference between the rich and the poor
is how they manage their lives.

HONESTY

“Lies will get any man into trouble, but honesty is its own defense.” Proverbs 12:13

Webster defines honesty as fair and truthful and being free from deceit. Basically, that describes a person who will not lie, cheat, or steal. This includes manipulation or misleading statements with the intent to deceive. That is why the Proverb says, lies will get us in trouble. The first lie was truth spoken with the intent to deceive (Gen. 3:4-5). Honesty is not just truth but truthfulness, which includes the intent of that truth. That is why Webster says honesty is genuine, frank and open; open meaning transparent.

Honesty is the core value of character. It is the stabilizer or governor of the soul. “It is its own defense.” We cannot separate truth and honesty from God. Honesty is more than truth; it deals with motives and intents. It is a voice within us that suggests truth before we lie. Our founders understood this when they formed our constitution. Swearing under oath meant to “tell the truth, the whole truth and nothing but the truth.” They knew that honesty was more than truth; it meant the whole truth of the matter. Honesty is probably the greatest of all human values. Honesty gives us great personal benefits and even greater community and national rewards.

Let’s take a look at what a society would be like if everyone were honest:

1. We would not need to lock our doors or have walls or fences around our businesses.
2. Our police force would diminish because most of our crime comes from lying, stealing and cheating.
3. Our divorce rate would decrease because we would solve our problems by not cheating.
4. Illegal drugs could be abolished and crime would almost be unheard of.
5. Security guards could be eliminated. We would practice “do unto others as we would have them do unto us.”
6. Many attorneys would have to look for other work because our word would be our bond for most transactions.
7. Taxes could be 10% flat, the Bible standard.
8. Businesses could run with less management because employees would be honest about their jobs.

There are many other benefits that such an open society would produce, which is what freedom is all about. It would be living in the right form. Yes, there would be room for different opinions and arguments, and laws would have to be there for the ignorant and arrogant. There would be violations of law, but they would not be from evil intentions or to deceive. We would still have misunderstandings and make mistakes, but not intentionally. We would do our best

and take responsibility for the rest.

Part of the reason governments don't mind some evil and corruption is because the "management of sin" is good for the economy. To them, crime creates work for the attorneys, courts, locksmiths, surveillance systems, security guards, and a ton of other things. To some, this is an opportunity to create jobs and to raise taxes to fight crime. There will always be some corruption, but too much of it will eventually reduce our economy down to third world levels.

Isn't it interesting that we can put a man on the moon and win world wars, but we can't stop dishonesty. It all comes back to honesty starting from the top. If we were to start spending tax dollars to educate our society on the value of honesty and enforce the law with quick, stiff penalties for dishonesty, we could create a manageable society with a 10% flat tax and have money left over for infrastructures. Maybe we should consider Proverbs 20:30: "Punishment that hurts chases evil from the heart."

In order to create an honest society, we must start at home, teaching our children to be honest and to respect law and authority. They must see and experience the value of honesty for themselves. Perhaps we should also practice Proverbs 25:5, "When you remove corrupt men from the King's court, His reign will be just and fair." Honesty is of God; it is the right way to build a righteous and fair society.

DISCUSSION:

Which of the eight aspects of an honest society appeals to you the most?

What can you personally do to help your community promote the value of honesty?

MEASURING UP TO THE PLUMB LINE:

How well are you currently applying this principle in your life? (10 being highest, 2 being lowest).

Can you see the value of raising your rating?

THOUGHTS TO PONDER:

Corruption is a fatal disease that can be cured only by honesty.

HUMILITY

“A man who refuses to admit his mistakes can never be successful, but if he confesses and forsakes them he will get another chance.” Proverbs 28:13

Humility is an awareness of our continual need for growth, not thinking of ourselves more highly than we ought to, and having proper respect for the contributions that others have made to our success. It is not always easy to be humble, to say, "I made a mistake" or "I'm wrong." We all like to be right because it makes us feel good and accepted. It boosts our ego and self-worth. As good and right as we may be or want to be, we all fall short and make mistakes. Since life is a learning experience, we must learn how to handle these difficulties.

If we refuse to admit our mistakes or wrongdoing, we stop the growth and progress in our lives. The Proverb says we'll "...never be successful." There is a right way and a wrong way to deal with a fault or mistake. Our judicial system says, "Don't admit or say anything, because it may be held against you in a court of law," which encourages us to hide our wrongdoing and live with guilt against our better judgment. This leaves the following unfinished business that will haunt us:

1. **Guilt**, which will bruise our conscience to where we cannot even trust ourselves.
2. **Hardness**, we become defensive and protective, because we are afraid to be real.

This is not the way God has designed life. He encourages us to be honest and responsible for our actions. We cannot be healed or forgiven without admitting Or acknowledging our weaknesses. A wholesome way to handle wrongdoing is to admit it, confess it and forsake it as instructed in the Proverb above. We will not forsake wrongdoing until we humble ourselves and confess it. This means accepting the responsibility for our behaviors.

Our judicial system tells us, "Don't admit anything-make them prove it!" which encourages us to believe we can get away with anything that cannot be proven. That's not the way to the good life. The good life comes from practicing humility, recognizing that we are not always right or complete in ourselves. We must always face reality. When we do wrong we have personal guilt and responsibility, even if it can't be proven. Guilt is of the heart, not only when proven by law. Proud people won't listen to the truth but bully ahead in self-conceitedness deceiving themselves. But a humble person will glory in the successes of others and also recognizes and gives credit to others for their successes. Truly successful people always give credit to others rather than boasting about how great they are. There are three great benefits of being humble and practicing humility:

1. We will have personal peace because we will not be in a defense mode since we will have nothing to hide.

2. We will be at peace with others because we will look for and recognize the good qualities in others rather than having an over-inflated opinion about ourselves.
3. We will gain great favor from God and others because we are transparent and not afraid of criticism. We will know when to be on offense or defense.

Humility is one of the finest and greatest assets of a person. To lose it is a devaluation of oneself. It is like the oil in a machine. It lasts longer, runs quieter, and gets the job done. It works rather than squeaks.

Sometimes it is better to be quiet and be considered wrong, even when we could prove our innocence than to speak out in justification. Sometimes it is better to just swallow hard and wait for time to prove us right.

I'm sure our judicial system was set up with the intent of protecting and defending the innocent, but we must be careful or we will use our judicial system of law as the standard of righteousness while neglecting God's higher law. Guilt cannot be removed from a person without first humbling himself, admitting, confessing and forsaking. As per the Proverb, only God's higher law of humility will rehabilitate the guilty and build a just society, family, or business. Try humility, it will gain you great favor.

DISCUSSION:

Which fears do you face when you admit failures?

What have you experienced when you've humbled yourself to others?

What favors do we receive from practicing humility?

MEASURING UP TO THE PLUMB LINE:

How well are you currently applying this principle in your life? (10 being highest, 2 being lowest).

Can you see the value of raising your rating?

THOUGHTS TO PONDER:

You will never go through life doing everything right, but humility may help people think that you do.

GENEROSITY

“If you give to the poor, your needs will be supplied! But a curse upon those who close their eyes to poverty.” Proverbs 28:13

Generous, Webster says, “It’s of a noble cause, gracious, willing, and unselfish.” Generosity is really a spirit or attitude which is usually a part of one’s character. It’s a part of the law of sowing. We are usually known for being generous or stingy. Generosity is similar to being liberal but in a more controlled manner. It is giving and forgiving; it is considering others as you would want others to consider you. It is going the second mile. Generous people have an attitude of giving— not only money, but time, talent, and of themselves. They are always looking for opportunities to sow into fertile ground (prepared people) where change can take place. They usually root for the underdog and the unfortunate because they see what a person can be, rather than what they presently are.

There are two things that God cannot bless:

1. Stinginess. This will keep you from sowing into the future.
2. Laziness. This will keep you from maintaining what you have.

One of the things that have separated America from many other countries in the world is its “large” and prosperous middle class. Any nation that has the poor as a majority has not been teaching or practicing the principle of generosity as a foundation or cornerstone for prosperity. Generosity among us will cause us to bless and develop the poor.

A generous person will not just feed them a fish for a day, but will also teach them how to fish. He is concerned with their future not just their present. If we only *feed* the poor, their numbers will increase, and finally, we will go broke trying to do good. There is a law in life: anything that is fed will keep on growing. Our welfare system has exemplified that. A generous person or nation will not just feed the poor, but will also have a program of teaching and training that will change their attitude and perception of life, giving them vision and hope so they can help themselves and overcome their situation. Jesus said, “The Spirit is upon me and has anointed me to heal the brokenhearted and to bring good news to the poor,” which means that there are answers and solutions to poverty. And it all starts with people who are generous and take the time to develop the poor and hopeless. “If you give to the poor, your needs will be supplied.” How? By developing the poor, we increase the middle class. This will create jobs. They will have an income which they will spend. This creates buyers, and if this is duplicated, it will make a nation prosperous, which in turn will supply our needs. It all adds up to more producers, more products, more buyers, more consumers, more jobs, and less poor. Although we will always have some poor, they should never be an unmanageable portion of our society.

So, don't just give money or food to the needy. Be a generous-spirited person but also give them dreams and hope that will help them overcome poverty. Teach them management, leadership, and skills so they can help themselves. Those who are stingy will only think of them as future competitors rather than consumers. They keep their dreams to themselves for their own personal gain. Closing our eyes to the poor becomes our own curse. So be generous, help the poor and receive blessing yourself. God's ways work.

DISCUSSION:

What opportunity have you had to teach someone to fish?

In what areas of your life do you struggle with laziness or stinginess?

What should we do if a poor person won't take advice?

MEASURING UP TO THE PLUMB LINE:

How well are you currently applying this principle in your life? (10 being highest, 2 being lowest).

Can you see the value of raising your rating?

THOUGHTS TO PONDER:

The tragedy of life is not that we have the poor but that we can't see the resource in them.

TRUST IN GOD

“Trust in your money and down you go! Trust in God and flourish like a tree.” Proverbs 11:28

The American dollar reads, “In God We Trust.” Do we? Our ancestors did. They risked their lives for what they stood for. They understood the value of trusting and believing in God and the Bible. The Bible became the court’s handbook and was one of the absolutes that gave them faith and courage. It was the foundation and cornerstone from which they structured the Constitution and built our prosperous society. They were aware that money could become our god, so they printed those words as a reminder. Our lives and country will continue to flourish if we keep ourselves committed to God and His principles. Has America flourished? Yes indeed. Are we still flourishing? Yes, but it’s on shaky grounds. Why? Because we trust in money rather than in God. Why will trusting in money take us down?

First, a heart without the fear of God has no control from within and will become self-willed and rebellious. Without the fear of God, societies become self-righteous. They will compare themselves among themselves, and justify their actions. Money, rather than God, then becomes the standard by which we value ourselves, and it will take us down. The Soviet Union tried it and failed miserably—and so will any society that rejects God’s law as their standard. If we want to flourish, we must believe and trust in God and see money only as a bi-product of certain values and a medium of exchange.

Second, without trusting God and establishing right morals and values, our money will go through our pockets as if they had holes. Without God’s laws for governing, we become unbalanced. We become wasteful and lose our sense of productivity, then we want to raise taxes rather than plug the holes in our pockets.

What does it mean to trust God? It does not mean that we stop planning and working toward our dreams. Trusting in God should not make us passive and lazy. It means we rely on and believe in God to the extent that we pattern our lives and businesses around His values. Trust means to count on or have confidence in. Trust comes from experiencing and knowing someone. We can’t buy or demand it; it is earned. When we experience and get to know God, we will find Him faithful, all-knowing, honest, and reliable. So we put our confidence in Him and pattern our lives after His law and values, which will give us a good life.

When we trust in money, it is temporal and perishable. God’s laws are fixed and can be trusted. They are everlasting; heaven and earth will pass away before His law does. Trust in God causes us to live by the rules that bring prosperity, but trust in money will cause us to become greedy and out of balance, which destroys our character.

There are three ways we can measure our trust in God:

1. When things go wrong, what source do you turn to?
2. How much effort do you put forth in studying the Principles of God?
3. What would it take to make you lie or steal for gain?

DISCUSSION:

What does trusting in God mean to you personally?

Is there anything that keeps you from trusting in God's ways? If so, what?

What decisions have you made lately that show you are trusting in God and not money?

MEASURING UP TO THE PLUMB LINE:

How well are you currently applying this principle in your life? (10 being highest, 2 being lowest).

Can you see the value of raising your rating?

THOUGHTS TO PONDER:

Our problem is since we know God can do anything, we want Him to do everything!

SAVING

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

Years ago it was foolish to be known as a spender, a penny saved was a penny earned. People bought when they had money. They saved for what they wanted and made sure they had some left for their children. A person’s character was judged by their ability to save and protect a set of values, whether it was money, products, or morals. People understood the wisdom of “saving for the future.” The principle of saving develops an attitude of value. Our thoughts will be on preserving things, making things last longer, keeping things repaired, and getting more mileage out of the things we already have. It will stop waste through haste, and make us think of quality and product value to the extent that it will change our thinking from “What can I get?” to “Thank God for what I have.” It is not wrong to think of what we would like to have if it is controlled with a set of values. We’ll save ourselves a lot of frustration if we stop and ask ourselves these four questions before we spend:

1. Do I need it?
2. Can I afford it?
3. Why do I want it?
4. When should I have it?

We have developed a throw-away, self-serving society, and we are programmed to think, “If I want it, I’ll get it. I deserve it now. I’ll charge it and make those easy monthly payments.” So we spend, spend, and spend, trying to satisfy ourselves and keep up with everyone else. We foolishly spend not only what we have, but what we don’t have as well.

We have made it easy to borrow money or get credit. We are bombarded with pre-approved credit cards, and credit offers of “6 months without interest”, “no payment for one year” and many others. But they don’t tell about the highly inflated interest rates after the initial offer. They are binding many of us in payment plans that are almost impossible for us to get out of for years to come, causing hardships that will destroy marriages and our health. However, credit cards can be good if you can manage them.

Those who are wise, save and build for the future—they plan and spend wisely. They don’t just have a savings account, they invest in property, buildings, and personal business ventures. They believe in God and themselves. They will also invest in other ventures because they believe in others and are willing to risk with them. They are not just consumers, but investors and savers. When things get tough, they survive. They are at peace with themselves, their

credit cards, and the bank.

Our country should have practiced this principle of saving and spending wisely, and we would not be plagued with a debt of trillions of dollars. God has a way that is right and that works. It brings peace to our families, takes pressure and frustration out of our lives, and our children and grandchildren will thank us for being examples. Sooner or later we will have to learn to use some common sense and live by His rules. If we don't choose to do it now, we will shortly be forced to. Let's not be foolish, but wise, and learn how to save for the future.

DISCUSSION:

Do you tend to be a saver or a spender?

How has your future been impacted by your choices of either sowing or spending?

MEASURING UP TO THE PLUMB LINE:

How well are you currently applying this principle in your life? (10 being highest, 2 being lowest).

Can you see the value of raising your rating?

THOUGHTS TO PONDER:

Behind every successful family there is someone who saves for his children.

SOWING

“It is possible to give away and become richer! It is possible to hold on too tightly and lose everything. Yes, the liberal man shall be rich! By watering others, he waters himself.” Proverbs 21:20

In any society, there are winners and losers. In most cases, the difference is in the values or principles we choose to follow. The Proverb states, “It is possible to give away and become richer!”, meaning it is up to us to become richer or poorer. The balance is between holding on too tightly to our money, ideas, or dreams, or using that which God has given us to water or bless others.

This principle is one that seems contrary to our generation, where we are more concerned about our own rights and entitlements. We want to be the recipients of everything rather than being a blessing to others. This principle of sowing is indeed common in the Kingdom of God and should become common to all of us because in most cases it is the difference between winning and losing. God’s ways will work; they were designed by God for properly managing us and our society. They may not always produce immediate rewards, but will always win in the long run.

This principle of sowing is a part of the absolute law God designed at creation. It is always followed by reaping, which is the harvest that naturally follows sowing. This law is preset by God and cannot be broken by us without suffering loss. If we sow sparingly, we will reap accordingly. Our Lord said, “As we measure (sow) in others, so it shall be measured unto us.” There are two things God cannot bless, laziness and stinginess. Laziness will keep us from planting, sowing and watering; stinginess will cause us to hang on to our money and ideas that were meant to be invested in others for the future. Money and ideas are seeds that should be planted or sown into others. This will bring us rewards and a good future.

God is a strategic thinker. He wants us to be the same. He wants us to understand that holding on too tightly may cause us to be losers. The liberal (giving) man will become rich because he is generous with his substance, time and talents. His focus is on watering and cultivating that which he has sown. No matter how much we plant or sow, if we do not constantly cultivate and water, we will not reap in abundance. Watering means managing and nurturing the people, the products, the ideas or money that we have sown. It’s one thing to give money to someone, but another thing to follow up on the investment you made. We should not give and walk away. We should give and follow the giving to make it count. We should sow with expectation. When we water others, we water ourselves— by developing others, we develop ourselves. When we use what we have or give it to others, there is room for more for ourselves. A jar that is full has no need for refilling. That’s why the Proverb says that we may give away and become richer, but if we hang on to what is supposed to be given away, we may lose everything. Learning to give (sow) develops an attitude of generosity which will cause those we help, to help us in return.

Sow generously— it is worth it! Try sowing a smile on everybody... and see what you get in return.

DISCUSSION:

What in your life has been watered because you watered someone else?

In what areas of your life are you holding on too tightly and what effect has it had on you?

Is it possible to sow or invest too much at one time?

MEASURING UP TO THE PLUMB LINE:

How well are you currently applying this principle in your life? (10 being highest, 2 being lowest).

Can you see the value of raising your rating?

THOUGHTS TO PONDER:

If you don't like what you're reaping, it would be good to start planting something different.

DEBT

“Don’t withhold repayment of your debts. Don’t say ‘some other time,’ if you can pay now.” Proverbs 3:27

Although borrowing is not considered a positive principle of God’s Kingdom by many, it does have value and should be accepted because of its overall effect on us personally. A good thing about borrowing is that it is a sign of humility because borrowing— whether it is money, products or help—lets us know that we are not sufficient in ourselves. Borrowing also puts us in a responsible position; we owe them something. This helps us respect each other and our need for establishing good relationships. After all, life designed by God was not self-sufficiency but was to learn to work and depend on each other—whether it is family, friends, community or work teams.

This proverb deals primarily with debt from loans, but borrowing is a much broader principle that can be applied anywhere because it comes to us in the form of needs. It takes humility to ask for help, personal support or loans. There are three things we can do to establish a good rating in credit from our fellow man. They are—

1. Start with small favors or small loans. These loans or favors should be for practical and real common sense needs. Don’t push a lender or friend into doubting your intentions or your ability to return the favor or pay your dues. Make your request clear, and explain how you expect to fill your obligations or make payments, whether it is money, products or favors.
2. Be prompt with your payment and follow through on your commitment.

Promptness is an important principle, not only for payment or favor but as a character trait. It shows responsibility and will give you a good rating. The payment is always expected, but what builds respect and trust is promptness. It shows that we are concerned about our reputation for future dealings with loans or favors. The Scripture says, “Don’t withhold payment.” If you can pay, then pay. Our policy should be to pay off our debts as soon as possible. Ask those who have helped you, “Is there anything I can do?”, before they ask you. This shows promptness and willingness about your indebtedness. When you get some extra cash or time, pay your indebtedness to the people who have helped you. Don’t go on a wild spending spree. There are those who teach financial independence and self-sufficiency. This leads to pride and selfishness. You can not be happy by being independent. We were designed to be relational. We will always be indebted to God, our friends, and to those who care for us. So don’t withhold the favor.

3. Communicate well if you have a problem with your obligations.

There are times when all of us have a hard time filling our obligations promptly. Unusual situations may set us back financially or emotionally and cause us to be late. Most bankers or friends are not overly concerned about a few late payments or favors if we communicate properly. They will respect us for coming in and explaining our situation. This builds trust and long-lasting friendships. So be responsible. Remember that we get from others what we put into them. The bottom line is—it is hard to borrow from our friends if we have not built equity in them.

DISCUSSION:

Who are you indebted to? Have you thanked them lately?

How do you view debt and the value of what it teaches you?

How well are you doing with the three points in this principle?

MEASURING UP TO THE PLUMB LINE:

How well are you currently applying this principle in your life? (10 being highest, 2 being lowest).

Can you see the value of raising your rating?

THOUGHTS TO PONDER:

The more successful we become, the more we recognize that we could not have done it ourselves.

CO-SIGNING

“It is poor judgment to countersign another’s note, to become responsible for his debts.” Proverbs 17:18

This may seem difficult to understand as a generous-spirited Christian because we are taught to help those who are in need. It is especially difficult when it is our Christian brothers or sisters who are asking for the favor because all ethical Christians want to respond to the needs of our brothers. However, there are several things to consider before co-signing for someone else’s debt:

1. Is the person known as being ethical, honest and of good character?
2. Is what this person wants a necessity or merely a desire?
3. Has this person been living within his means?
4. Why is the family not responding to this need?

Banks and lending institutions are for people who have needs, it is their business. If the bank or the family is not responding to the need, there may be a good reason for us not to get involved either. If the person has been unwise in managing the finances, why should we support these actions and become a partaker of the trouble? To say “no” may really be helping the person. Banks are in the business to make loans. If a person has not earned the credibility to get a loan, then it is probably “poor judgment” to co-sign for him.

God’s plan is to have the family unit take responsibility for its members first. They are to direct and discipline them so that their needs are met—not their wants or desires. Wants and desires should never be met by banks or personal loans, they should only come from earning beyond responsibilities. If we want friends to remain friends, don’t cosign for them. There can be exceptions to the rule, however, you will incur risk.

Not co-signing a note is not only a principle of the Kingdom of God but has also proven many times to be good judgment from a practical and relationship standpoint. Many times the co-signer ends up paying the note and his friend feels bad and ashamed of himself and disappears. Co-signing someone else’s note violates many common-sense principles. First of all, we are to take responsibility for our own debt. In many cases, the person who asks for co-signing has not been faithful or responsible to the bank, family or advice from others; otherwise, the person might not be in this situation. When we don’t make good use or manage our affairs right, “God will take from him that has not, and gives it to him that has” (Matthew 25:29). This was Jesus’ own words because he knew how the financial laws work.

If we really believe in our brother who has a problem, we can be generous and create goodwill

by giving him money as a gift, asking for no return. If you do, make sure you add counsel to help him out of his situation, or you may have helped in vain. This could build lasting relationships rather than having to pay the debt and lose friends in the end.

DISCUSSION:

Have you co-signed for someone and regretted it? Why?

Why is not co-signing for someone sometimes better judgment than doing it?

MEASURING UP TO THE PLUMB LINE:

How well are you currently applying this principle in your life? (10 being highest, 2 being lowest).

Can you see the value of raising your rating?

THOUGHTS TO PONDER:

Co-signing is like paying a person without employing him. It ends with disappointments.

PROSPERITY

“Hard workers get rich.” Proverbs 10:4

It is hard to believe that such a statement would be made in the Bible; it really sounds worldly. But, God desires to bless His children “openly.” We should never doubt God’s desire and will to prosper those who follow His ways. He said that if we will hear and follow His ways and keep His laws and statutes, He would command blessings on us. He said we will have so much that we will not be able to handle it. He would bless every good thing we do and will make us the head and not the tail. He also said He will bless us in the city or in the country, family and community (Deuteronomy 28). God’s desire is to bless and prosper us, to show the world that it pays to follow His ways. God is not a stingy, hard-nosed boss with unfair rewards. He pays well for obedience and dedication to His principles. He said if we follow His law and discipline ourselves to the rules of the game of life, we will win. We will become like the trees planted by the waters, and when drought comes our leaves shall not wither, and whatsoever we do shall prosper (Psalm 1).

This Proverb not only reads “hard workers get rich,” but also “The Lord will not let a good man starve to death, nor will He let the wicked man’s riches continue forever.” Lazy people are soon poor—hard workers get rich. What a balance. Sometimes it looks as if the wicked are the most prosperous, so we have a tendency to pattern our lives after them. But this Proverb says that the Lord will not let the riches of the wicked continue forever. If we get our riches by cheating, lying, or manipulation, they will soon disappear. God knows that the laws he established will accomplish life, liberty, and prosperity. But they will also bring failure if violated. To follow His system is to choose a good life.

Somehow, people think that riches are wrong and poverty is good, especially among religious believers. That’s a lie. Nowhere in the Bible do we find this to be true. Jesus rebuked Peter for that attitude when He said, “There is no man that hath left house, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my sake, and the gospel’s, but he shall receive a hundredfold now in this time, houses, and brethren, and sisters, and mothers, and children, and lands, with persecutions; and in the world to come eternal life” (Mark 10:29-30 KJV).

Jesus also said that “... the Spirit of the Lord is upon me, to bring good news to the poor, bring freedom to those in bondage, recover the sight of the blind, and bring deliverance to the oppressed” (Luke 4:18 KJV). If those in bondage are made free, the blind see and the oppressed are delivered, then the good news to the poor will be prosperity, not poverty.

There are principles of patience and hard work that go hand-in-hand with lasting prosperity. When we work hard and follow godly principles, He will bless us and will magnify our efforts to

put us ahead. He will give us favor that will maintain and nurture our productive spirit. A desire will develop within us that will lead us toward good goals—goals that will influence and affect others. This is how God develops His people. He places a vision within them that gives them a burning desire for achievement. They love to work because they like the feeling of self-worth. Hard work will bring profits, but talk is cheap and brings poverty. When you work hard and follow good principles—you will be rewarded with lasting success, because it is so designed by God.

DISCUSSION:

What is the difference between being rich or prosperous?

Have you seen this principle in operation in your own life? – or in the lives of others you know?

Is this concept different from what you have believed in the past?

MEASURING UP TO THE PLUMB LINE:

How well are you currently applying this principle in your life? (10 being highest, 2 being lowest).

Can you see the value of raising your rating?

THOUGHTS TO PONDER:

If you don't believe in prosperity, don't worry; you won't have to handle it.

MASTERPIECES

