

THIS CHANGES EVERYTHING

"DECISION FOR CHANGE"

PROVERBS 16:20

This Week's Core Competency

Giving Away My Money – I give away my money to fulfill God's purposes. 2 Corinthians 8:7 *But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving.*

So what is money and what is it for? The question no doubt has plenty of good answers. In their book intended to help couples talk about money matters, Ron and Judy Blue give three of them. First, money is a tool. "Scripture tells us in Job 41:11 that everything belongs to God. And, as King David put it in 1 Chronicles 29:14, everything we have comes from God's hand. Therefore, since our money ultimately belongs to God, every spending decision we make has spiritual implications. It doesn't matter whether we buy a bigger home, pay for sports camps and piano lessons, or make a financial contribution to our church or another charitable organization. All we are really doing is using money to accomplish or achieve a broader objective. Money is a tool."

Second, money is a test. "In Luke 16:10-11, Jesus tells his disciples that 'whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have

Everything comes from you, and we have given you only what comes from your hand.

– King David

not been trustworthy in handling worldly wealth, who will trust you with true riches?' How we handle money, then, is a test of our faithfulness. Far more than a question of statistics or numbers, our financial management style reveals our true priorities. And as Jesus goes on to say, 'No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.'"

Third, money is a testimony. "Matthew 5:13-16 points to our responsibility to be 'salt' and 'light' to those around us letting our light shine so that 'they may see our good deeds and praise your Father in heaven.' Our spending habits are a direct reflection of our values and beliefs, and the way we use money sends a message to the world. People can see, at least to some extent, how we spend our money: it is evident in such things as the homes we live in, the entertainment we choose, the cars we drive, the clothes we wear, and the hobbies we pursue." If money is a tool, a test, and a testimony, the Blues recommend that we ask ourselves three questions. First, "Am I using my money-my tool-the way God wants me to?" Second, "Am I serving God or money?" Third, "Do my spending or giving habits bring glory to God?" (*Money Talks and So Can We*, 12-13) In other words, do my spending habits reflect what I believe about time and eternity?

Speaking personally, my wife and I don't give willy-nilly. We give *purposefully* in light of the most important phrase in the Giving Away My Money creed: "to fulfill God's purposes." That phrase explains why we give. First, we give money to

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Pantego Bible Church because we believe in its mission: "making God known by making disciples changed by God to change their world." It's a worthy mission; it's a biblical mission; it's a mission we can't accomplish alone. Nevertheless, we believe we can contribute meaningfully to its accomplishment by supporting it financially together with others who call Pantego Bible Church their church. And so we give: to provide a place for worship; to make disciples of children, students, and adults; to care for those inside the church body and to extend compassion to those outside the body; to spread the good news around the world; and to train Christian leaders internationally. Second, we give money to ministries in which we have a special interest. For example, we have a special interest in Bible translation but only speak English. Supporting a Wycliffe missionary financially makes it possible for us to translate the Bible into a language we do not speak and probably wouldn't even recognize in writing. We also have a special interest in biblical and theological training—especially internationally in places with limited access to the wealth of resources we have in North America. Supporting a seminary in India makes it possible for us to train young men and women for ministry that we will likely never meet personally. You see, we see money as a tool we can use to purposefully partner with God in the accomplishment of his mission. You get the picture.

day 1 ENCOUNTER – read God's word to put yourself in touch with him.

Proverbs 16:20

20 *Whoever gives heed to instruction prospers, and blessed is he who trusts in the LORD.*

Cf., other translations

20 *He who gives attention to the word will find good, And blessed is he who trusts in the LORD. (NASB)*

20 *The one who deals wisely in a matter will find success, and blessed is the one who trusts in the LORD. (NET)*

20 *Those who listen to instruction will prosper; those who trust the LORD will be joyful. (NLT)*

20 *Pay attention to what you are taught, and you will be successful; trust in the LORD and you will be happy. (GNT)*

Cf., a corollary passage

2 Corinthians 8:8-15

8 *I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. 9 For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.*

10 *And here is my advice about what is best for you in this matter: Last year you were the first not only to give but also to have the desire to do so. 11 Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means. 12 For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.*

13 *Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. 14 At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, 15 as it is written: "He who gathered much did not have too much, and he who gathered little did not have too little."*

EXAMINE – what the passage says before you decide what it means.

In Proverbs 16:20

- * Underline "whoever gives heed" and "he who trusts."
- * Circle "instruction."
- * Double underline "prosper" and "blessed."
- * Box "and" indicating *synonymous parallelism*.

In 2 Corinthians 8:8-15

- * Box "but" indicating *contrast* in v. 8.
- * Circle "test" in v. 8.

- * Box "by" indicating *means* in v. 8.
- * Box "yet" indicating *contrast* in v. 9.
- * Circle "rich" (2x) and "poor" in v. 9.
- * Highlight v. 11.
- * Box "so that" indicating *result* in vv. 11, 14.
- * Bracket "according to your means" v. 11.
- * Box "for" indicating *reason* in v. 12.
- * Circle "equality" in vv. 12, 14.
- * In the margin next to v. 15 write, "Ex 16:18."

Consult the explanation of the message and the notes to follow if you need help.

Proverbs 16:20

1. Identify the word in line 2 that matches "prosper" in line 1.
2. Explain the sense in which "whoever gives heed to instruction" in line 1 matches "he who trusts in the Lord" in line 2.
3. Put the point of the proverb in your own words.

2 Corinthians 8:8-15

4. Paul wants to "test the sincerity" of their love. Explain what he means by the word "test."
5. How does he intend to "test" them? What *means* will he use?
6. Is Paul using the terms "rich" and "poor" in an *economic* sense in verse 9? Explain.
7. Put Paul's advice to his readers in your own words.
8. What makes for an "acceptable" gift in Paul's eyes?
9. Paul desires "that there might be *equality*." Explain what he means and doesn't mean by that.
10. **Discussion:** Talk about the *correlation* between Proverbs 16:20 and 2 Corinthians 8:8-15, or about how God wants to change you through these passages.

day 3

EXAMINE – an explanation of its message to clarify your understanding of the passage.

Recognizing the precise meaning of Proverbs 16:20 is made difficult by the fact that three key terms in the first line—translated "gives heed," "instruction," and "prosper" in the NIV—have very broad fields of meaning. For example, the Hebrew word *dabar*, rendered "instruction" in the NIV, is translated 85 different ways in the KJV! (*TWOT*, s.v., 399 *dabar*). As a result, two distinct, but not contrary, meanings are expressed in slightly different words in our English translations. Take the NIV and the NET for example. The NIV translates the first line, "Whoever gives heed to instruction prospers," whereas the NET translates it, "The one who deals wisely in a matter will find success." The first speaks of obeying the word of the LORD in general or the words of wisdom in particular. The second speaks to exercising prudence in a sticky situation. The two meanings are closely related. On the two possible interpretations one commentator writes: "The AV (*he that handleth a matter wisely*), praising both efficiency and faith, is a possible translation. But RV and most moderns rightly find a closer parallelism by taking the Heb *dabar* (AV: *matter*) in its primary sense of word (*he that giveth heed unto the word . . .*)" (Derek Kidner, *Proverbs*, TOTC, 120). In other words, "whoever gives heed to instruction" is identified as "he who trusts in the Lord." And "prosper" in line one is matched by "blessed" in line two.

Correlation is the final step in Bible study after observation, interpretation, and application. Correlation asks the question: "Where does it fit?" In other words, where does this passage fit what other passages say about the same thing? 2 Corinthians 8:8-15 is a correlative passage that speaks about making good on one's commitment. In it Paul gives his readers wise advice that if followed, would be mutually beneficial to the body of Christ.

Chapters 8 and 9 of Paul's second canonical letter to the Corinthians concern a collection for the poor saints in Jerusalem. At the outset of the apostle's ministry to the Gentiles, Peter, James, and John, those reputed to be pillars in the mother church, approved of what he was doing. They agreed that he and Barnabas should go to the Gentiles while they would go to the Jews. The only thing they asked Paul to do was to remember the poor, which he actually continued to do (Gal 2:9, 10). On his final trip to

Jerusalem recorded in Acts 19:21-21:17 he sent a letter to the church at Rome. In it he told his readers, whom he apparently did not know personally, that he planned to stop and visit them on his future trip to Spain to make their acquaintance and secure their support for his ministry. He also wrote that he was on his way to Jerusalem with money for the poor that he himself intended to present to the Judean saints. "I am on my way to Jerusalem in the service of the saints there," he said. "For Macedonia and Achaia were pleased to make a contribution for the poor among the saints in Jerusalem" (Ro 15:25).

When the Christians in Achaia first learned about "the collection," they asked Paul what part they might have in it. In 1 Corinthians 16:1-3 he answered their question. "Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. Then, when I arrive, I will give letters of introduction to the men you approve and send them with your gift to Jerusalem." Apparently they responded by making a modest donation, but a year later Paul was still waiting on them to finish the work they had been so eager to begin (2Co 8:6, 10-12). No one today knows exactly why they aborted their original plans, but Paul probably did, and so he sent Titus to Corinth to help them keep their promise (2Co 8:16-24). As a result of his visit and Paul's exhortation, the Corinthians ultimately finished by God's grace what they had started.

On the business of promise and performance Warren W. Wiersbe writes, "We must be careful here not to confuse willing with doing, because the two must go together. If the willing is sincere and in the will of God, then there must be a 'performance also' (2Co 8:11; Php 2:12, 13). Paul did not say that willing was a substitute for doing, because it is not. But if our giving is motivated by grace, we will give willingly, and not because we have been forced to give" (*The Bible Exposition Commentary*, vol. 1, 656-57).

A nice summary of 2 Corinthians 8:8-15 is provided by one commentator. "Throughout this passage Paul is responding to three possible misunderstandings of his words. First, he is giving

'advice,' not a 'command'; their appropriate responses are 'grace' and 'willingness' (vv. 8-11). His method has been to point to the 'eagerness of others'—the Macedonians (vv. 1-5), but now also the 'grace of our Lord Jesus Christ' (v.9)—to prove the genuineness of the Corinthians' love (v. 8). Second, his words are not a call to give more than they have, but to complete from their existing resources what they have desired a year earlier and, indeed, had begun to do (vv. 12-13). Third, the relief of the

Jerusalemites is not at the cost of Corinthian impoverishment; it is for 'equality' between the Jerusalemites and the Corinthians (vv. 13-15), a case in which Paul reflects his own deep roots in the OT. The net result is a cluster of reasons for the Corinthians' getting on with the collection" (Paul Barnett, *The Second Epistle to the Corinthians*, NICNT, 404-405).

The Message of the Passage

Prove the sincerity of your love by following Paul's advice: give according to your means, so that your plenty might supply others' needs now, and in turn, their plenty might supply your needs later.

day 4 EMBRACE – how God spoke to you through his word.

Our desire is to not be merely hearers of the word, but doers of the word as James teaches in James 1:22. Reflect on 3 "living questions" to apply what you have learned this week.

• **Journal your answers to the following living questions:**

–How is God making himself known to you?

–How does God want to change you?

–How is God calling you to change your world?

notes **N** STUDY – the commentaries to answer the questions.

Proverbs 16:20 **gives heed** The basic meaning of the Hebrew verb is "be prudent" (BDB, s.v., *sakal*), but in the Hiphil tense it can be translated: 1) "look at," 2) "give attention to," 3) "have insight," 4) "cause to consider," 5) "act prudently," and 6) "prosper."

v. 20 **instruction** The basic meaning of the Hebrew noun is "speech, word" (BDB, s.v., *dabar*), but it too can be translated in many ways, e.g., 1) "word," 2) "speaking," 3) "speech," 4) "thing," 5) "anything," 6) "everything," 7) "nothing," 8) "commandment," 9) "matter," 10) "act," 11) "event," 12) "history," 13) "account," 14) "business," 15) "cause," 16) "reason," and more. The fact that *sakal* and *dabar* can be translated in many different ways accounts for the many differences in our English translations. That said, in this context *dabar* probably refers to the words of wisdom found in the book of Proverbs. "Its meaning, the one who pays attention to a saying (i.e., a wisdom saying), invests *dabar* with its common meaning in this book (1:6, 23; 4:4; 13:13) and allows *skl* in the Hiphil, meaning 'to take note, pay attention' in 21:12, an appropriate sense with 'word [of the wise].' Finally, this sense best suits the parallel, and as for the one who trusts in the LORD . . . The lowly in spirit will pay attention to the sages' teaching and trust in the LORD who inspired them (3:5), and such a person will himself be recognized as wise in heart and speech (vv. 21, 23)" (Bruce K. Waltke, *The Book of Proverbs*, NICOT, 28).

v. 20 **prosper** Lit., "will find good" (NASB). "Normally the 'word' would be the teaching of the sage, e.g., 4:4, and to 'find good' is associated with wisdom in 19:8. But perhaps there is a certain nuance given by the blessing pronounced in the parallel line: it could be the word of the Lord in whom one trusts; this may indicate more than the word of the sage" (Roland E. Murphy, *Word Biblical Commentary*, vol. 22, *Proverbs*, 122-23)

2 Corinthians 8:8-15

v. 8 **test** Paul is giving them an opportunity to prove the genuineness and extent of their love. Other translations convey this nuance: "I am not speaking this as a command, but as proving through the earnestness of others the sincerity of your love also" (NASB); "by showing how eager others are to help, I am trying to find out how real your own love is" (GNT); "by bringing in the Macedonians' enthusiasm as a stimulus to your love, I am hoping to bring the best out of you" (MSG). One commentator writes: "Paul is quick to establish that his words are not given 'as a command.' Rather, 'through' the Macedonians' 'eagerness' the Corinthians would 'prove the genuineness' of their own 'love' (Barnett, 404-405).

v. 9 **rich, poor** "It is not economic poverty of which Paul writes here. It is most likely that what Paul had in mind was the whole drama of redemption, especially the incarnation . . . so too the riches which he came to make available to believers are not to be understood in terms of material prosperity. It is salvation itself, and the blessings of the new age involved in it, that constitute the riches which Christ by his poverty enables believers to enjoy" (Colin G. Kruse, *The Second Epistle of Paul to the Corinthians*, TNTC, 154-55). "Christ's incarnation climaxed in his death, and the principle of interchange—he became poor; we became rich—is the same as in 5:21: 'Jesus gave up his righteousness (becoming "sin") in order that believers might become the 'righteousness of God'" (David E. Garland, *2 Corinthians*, NAC, 377-78).

v. 11 **finish** "While both v. 7 (*hina* plus subjunctive) and v. 24 (imperative use of participle) have imperatival force, the only actual imperative verb in Paul's entire treatment of the collection in chs. 8-9 is found in v. 11. The NIV brings out its imperatival sense well: 'Now finish (*epitelesate*) the work, so that your eager willingness to do it may be matched by your completion of it'" (Kruse, 155-56).

v. 12 **according to** "Paul assures his readers that when they give according to what they have, that is acceptable or well-pleasing to God. Paul's view is a sane one, in that it takes account of the giver's situation, and does not expect a response which is according to what he has not" (157). "Paul does not ask them to do as the Macedonians did and go beyond their means but only to give according to their means. They are not to go into debt, to become disadvantaged or overburdened. Paul's goal is not unreasonable; he is not trying to raise record amounts" (Garland, 380-81). "In any case, as Paul explains, readiness, when it is present, is acceptable in accordance with the measure of its ability, not in accordance with what is impossible" (Philip Edgcumbe Hughes, *Paul's Second Epistle to the Corinthians*, NICNT, 305).

v. 13 **equality** "The relative affluence of the Corinthians at the present time should provide the needs of the poor Judean believers. And in like fashion, if at some future time the positions should be reversed, then their abundance may supply your want" (Kruse, 157).

v. 15 **as it is written** The quote from Ex 16:18 indicates that the equality Paul had in mind was relative. Some gathered more manna; some gathered less. Some had more; some had less. No one had too little or too much. All had enough to meet their needs.

Family Talk

Encouragement from one parent's heart to another

My son is a project starter. He loves the thrill of coming up with a new idea and dreaming about the possibilities. To be fair, he has finished some incredible projects. He turned his bike into a motorized dirt bike by attaching a weedeater motor to it. He built a hovercraft from a board, a tarp and a leaf blower and has successfully launched many objects into the air using rocket engines. While all of these inventions are impressive, there are many more "partial inventions" lying around the house and garage. Just when I want to complain about it, I notice my own projects that are left undone. Sometimes finishing what you start is hard. Paul encourages the Corinthians believers to persevere in their commitments to give. Learning to finish well teaches our kids (and us) some valuable lessons: (1) It's a sign of good character. People will know that we are dependable, trustworthy and faithful. This kind of character reflects our Lord; (2) It will bring satisfaction to the earthly endeavors we are called to. God has equipped us for every good work and will help us see them through; (3) It sets us up to do greater things. Luke 16:10 reminds us that if we can be trusted with a little, we can be trusted with much. May God make us more faithful to finish what we start!

What Does The Bible Say

Weekly Verse: Pr 16:20; 2Co 8:8-15

1. According to Proverbs, who is it that prospers?
2. What did Paul encourage the Corinthians to do?
3. In verse 13, what is Paul's desire?

What Do You Think

1. How does following instructions help us prosper?
2. Why do you think the people in Corinth stopped giving?

What R U Going To Do

Make a decision to finish things well this week! Post of list of the things you need to get done (homework, chores, projects) and then mark them off as you complete them! Celebrate with something fun!

MEMORY TIME

Core Comp

Giving Away My Money - I share my money to help with God's work.

Memory Verse

Proverbs 16:20 - *Whoever gives heed to instruction prospers, and blessed is he who trusts in the Lord.*

KIDPIX COUPON

I memorized CC ____ and Verse _____. Family completed **Say** _____ **Think** _____ **Do** _____

Child's name _____ Grade ____ Parent's signature _____

Earn 1 token by completing the PantegoKids Bible study and another token by reciting the memory verse.
Questions: Kids@pantego.org

30 CORE COMPETENCIES

10 CORE BELIEFS

Trinity *2 Corinthians 13:14*

I believe the God of the Bible is the only true God - Father, Son, and Holy Spirit.

Salvation By Grace *Ephesians 2:8-9*

I believe a person comes into a right relationship with God by His grace, through faith in Jesus Christ.

Authority of the Bible *2 Timothy 3:16-17*

I believe the Bible is the Word of God and has the right to command my belief and action.

Personal God *Psalms 121:1-2*

I believe God is involved in and cares about my daily life.

Identity in Christ *John 1:12*

I believe I am significant because of my position as a child of God.

Church *Ephesians 4:15-16*

I believe the church is God's primary way to accomplish His purposes on earth today.

Humanity *John 3:16*

I believe all people are loved by God and need Jesus Christ as their Savior.

Compassion *Psalms 82:3-4*

I believe God calls all Christians to show compassion to those in need.

Eternity *John 14:1-4*

I believe there is a heaven and a hell and that Jesus Christ is returning to judge the earth and to establish His eternal kingdom.

Stewardship *1 Timothy 6:17-19*

I believe that everything I am or own belongs to God.

10 CORE PRACTICES

Worship *Psalms 95:1-7*

I worship God for who He is and what He has done for me.

Prayer *Psalms 66:16-20*

I pray to God to know Him, to lay my request before Him and to find direction for my daily life.

Bible Study *Hebrews 4:12*

I read the Bible to know God, the truth, and to find direction for my daily life.

Single-mindedness *Matthew 6:33*

I focus on God and His priorities for my life.

Spiritual Gifts *Romans 12:4-6*

I know and use my spiritual gifts to accomplish God's purposes.

Biblical Community *Acts 2:44-47*

I fellowship with other Christians to accomplish God's purposes in my life, others' lives, and in the world.

Giving Away My Time *Colossians 3:17*

I give away my time to fulfill God's purposes.

Giving Away My Money

2 Corinthians 8:7

I give away my money to fulfill God's purposes.

Giving Away My Faith *Ephesians*

6:19-20

I give away my faith to fulfill God's purposes.

Giving Away My Life *Romans 12:1*

I give away my life to fulfill God's purposes.

10 CORE VIRTUES

Joy *John 15:11*

I have inner contentment and purpose in spite of my circumstances.

Peace *Philippians 4:6-7*

I am free from anxiety because things are right between God, myself, and others.

Faithfulness *Proverbs 3:3-4*

I have established a good name with God and with others based on my long-term loyalty to those relationships.

Self-Control *Titus 2:11-13*

I have the power, through Christ, to control myself.

Humility *Philippians 2:3, 4*

I choose to esteem others above myself.

Love *1 John 4:10-12*

I sacrificially and unconditionally love and forgive others.

Patience *Proverbs 14:29*

I take a long time to overheat and endure patiently under the unavoidable pressures of life.

Kindness/Goodness *1 Thess. 5:15*

I choose to do the right things in my relationships with others.

Gentleness *Philippians 4:5*

I am thoughtful, considerate and calm in dealing with others.

Hope *Hebrews 6:19-20*

I can cope with the hardships of life and with death because of the hope I have in Jesus Christ.

About the Authors

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Wendy Hollabaugh (B.S.W. University of Texas at Arlington) is the Children's Minister at Pantego Bible Church. Wendy has over ten years of experience in Children's Ministry. She has a passion for leading families to connect with God and each other. She enjoys creating compelling environments where kids fall in love with God and His Truth. Wendy and her husband, Greg, are also involved in their own personal youth ministry as they are training their three teenagers, Hannah, Aaron and Noah.



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The mission of THE SCROLLS is to help you develop the beliefs, practices, and virtues of a follower of Jesus Christ called The 30 Core Competencies through your own active reading of the Bible. Send any questions or comments you may have about this lesson to Tom Bulick. His e-mail address is tbulick@pantego.org.