



## Stewardship Motives of the Heart Lesson 11 1Q 2018

### Debt - A Daily Decision

presented by Tim Jennings (announcements at end)

#### SABBATH

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Read memory text: “Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. <sup>8</sup> Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.” Rom 13:7,8

What do you think about the idea of the debt to pay people respect?

What does it mean to show respect?

- Does showing respect mean we surrender our judgment to someone else?
- Does it mean, as adults, we do what some other person tells us, without thought, without agreement?
- Does it mean we show value for the person, admiration, or honor, giving reasonable consideration to them, their views, ideas, perspectives?

What is the problem if we don't show respect?

What happens when students don't respect their teachers?

What happens when children don't respect their parents?

What happens when people don't respect their government?

What happens when husbands and wives don't respect each other?

What happened in OT times when people didn't respect God?

So, what happens when respect is not given?

Can you disagree with someone, even reject their ideas, but still show respect?

Can you think of any examples in the Bible of young people failing to show respect?

How about the youth who mocked Elisha after Elijah's translation to heaven?

Have you ever wondered why they were mauled by the bears?

This week I was reading in the book *Prophets and Kings* about Elisha and read this in relation to the



story of the youth and the bears:

**Even kindness should have its limits.** Authority must be maintained by a firm severity, or it will be received by many with mockery and contempt. **The so-called tenderness, the coaxing and indulgence, used toward youth by parents and guardians, is one of the worst evils which can come upon them.** In every family, firmness, decision, positive requirements, are essential. {PK 236.2}

Reverence, in which the youth who mocked Elisha were so lacking, is a grace that should be carefully cherished. **Every child should be taught to show true reverence for God.** Never should His name be spoken lightly or thoughtlessly. Angels, as they speak it, veil their faces. With what reverence should we, who are fallen and sinful, take it upon our lips! {PK 236.3}

Reverence should be shown for God's representatives--for ministers, teachers, and parents, who are called to speak and act in His stead. **In the respect shown them, God is honored.** {PK 237.1}

Do we see the damaging effects in our society by failing to teach young people to respect their parents, teachers, and other leaders?

Does showing reverence to God mean we become thoughtless, mindless beings who respond with "God said it, I believe it, that's all there is to it?" Why or why not?

Do we find examples in Scripture of people who were reverent toward God but who argued with God? Abraham, Moses, Job...

I remember as a child believing reverence meant to be afraid to ask anything, to be afraid to speak, to be afraid to laugh, smile, make noise...Is this the right idea to teach children?

What is? How about how amazing and incredible God is, in power, in majesty by showing children works of creation which put us in our finite space, but then demonstrating this amazing powerful, creator God loves you, each and every one of you and gave His life to save you! Thus, we connect His power with His love—thoughts?

What about the idea that the only debt we should allow to remain is the debt to love one another?

Where does our debt to love come from?

Have you heard of stories where a person saves another person's life, and the person who was saved responds with "I am in your debt"?

From where does our debt of love come?



John 3:16: “For God so loved the world that he gave...”

Do we have a debt of thankfulness, love, of appreciation to God for what He has done for us?

From the book *Amazing Grace*:

**We are under a debt of gratitude to God for the revelation of His love in Christ Jesus; and as intelligent human agents, we are to reveal to the world the manner of character that will result from obedience to every specification of the law of God's government.** In perfect obedience to His holy will, we are to **manifest adoration, love, cheerfulness, and praise**, and thus honor and glorify God. **It is in this way alone that man may reveal the character of God in Christ to the world**, and make manifest to men that happiness, peace, assurance, and grace come from obedience to the law of God. {Amazing Grace 58.5}

From where does our debt of love come? From God's love and what He has done to save us. And what does it mean to give God glory?

- How is giving God glory related to living in harmony with His law?
  - It is by living in harmony with God's design law of love, liberty, truth, having hearts that live upon the protocols God built reality to operate upon
- How can this be misunderstood and therefore instead of giving God glory people can seek to keep God's law but actually give Satan glory and misrepresent God?
  - By substituting imposed law for design law and then keeping lists of rules and teaching people that breaking rules results in legal trouble with God who will use His power to punish you unless something be done to pay the legal debt. This is the beastly view of God and His government and misrepresents God and delays the second coming of Christ!

How to we pay the debt of love? In what places do we make such debt payments?

“Then the King will say to those on his right, ‘Come, you who are blessed by my Father; take your inheritance, the kingdom prepared for you since the creation of the world.’<sup>35</sup> For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in,<sup>36</sup> I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me.’

<sup>37</sup> “Then the righteous will answer him, ‘Lord, when did we see you hungry and feed you, or thirsty and give you something to drink?’<sup>38</sup> When did we see you a stranger and invite you in, or needing clothes and clothe you?’<sup>39</sup> When did we see you sick or in prison and go to visit you?’

<sup>40</sup> “The King will reply, ‘I tell you the truth, whatever you did for one of the least of these



brothers of mine, you did for me.' Mt 25:34-40

Do you agree?

From *Testimonies to the Church vol 3*:

I saw that it is in the providence of God that widows and orphans, the blind, the deaf, the lame, and persons afflicted in a variety of ways, have been placed in close Christian relationship to His church; **it is to prove His people and develop their true character.** Angels of God are watching to see how we treat these persons who need our sympathy, love, and disinterested benevolence. **This is God's test of our character. If we have the true religion of the Bible, we shall feel that a debt of love, kindness, and interest is due to Christ in behalf of His brethren;** and we can do no less than to show our gratitude for His immeasurable love to us while we were sinners unworthy of His grace, by having a deep interest and unselfish love for those who are our brethren, and who are less fortunate than ourselves.-- Testimonies, vol. 3, p. 511

What does this mean? Does this mean that every Christian should run a soup kitchen, or homeless shelter, or Goodwill? Why or why not?

God has given different abilities, talents, gifts to different people because the body of Christ needs different abilities. If all of us did the exact same thing the work would be crippled. Not everyone is suited for teaching, not everyone is suited for counseling, preaching, some are gifted with wealth for the purpose of funding ministries, hospitals, orphanages, other programs.

Does this mean that we should find people in need and hand out money? Why or why not?

Does it mean that we always deliver people from difficulty? Why or why not?

Does it mean that every Christian should have a heart to love others and spread God's love and principles where they are able?

The point is that all those who are genuine Christians are looking to use their abilities to spread God's kingdom, which means His methods and principles of love, truth, freedom. This means to help others grow, and sometimes a person needs to be left in their circumstance to figure it out, to struggle through, to overcome on their own less they never grow. So sometimes instead of delivering we encourage, we share wisdom, pray and cheer, but we don't do the work for them. Just consider a person who is recovering from an injury and needs to do physical therapy, or after a trauma and needs psychotherapy—you cannot do the therapy for them. Likewise, we cannot overcome for another person, thus love seeks to provide resources, opportunities, support to allow people to develop, grow, overcome and ultimately be reconciled to Christ.

So, what does it mean that those who love others have fulfilled the law?



How about if someone loves God, and therefore loves others, is other-centered working for the uplifting of human beings, for promoting God's kingdom of love—but they go to church on a different day than you—are they still fulfilling the law or are they a law-breaker?

Do you remember the story of the Good Samaritan—who in the story was the one right with God, which would mean in harmony with God's law?

- Was it the priest?
- Was it the Levite?
- Was it the Samaritan?

Which of the three kept the Sabbath, paid tithe, ate the right foods, went to Temple, offered sacrifices at the Temple? Did observing these laws make the priest and Levite right with God? In fact, were they law keepers or law-breakers?

What about the Samaritan—law keeper or breaker?

How does this apply to us today?

Read second paragraph, "We should do all that we can to avoid debt..." What do you think about the debts they listed, buying house, car, building a church, getting an education?

Which of these is the most reasonable debt to incur? My view is getting an education is the most reasonable debt—why?

What can happen to your house, car or church if for some reason you cannot repay the debt? They can be taken from you!

But, what happens to your education if you cannot repay the debt? It cannot be taken from you, so in my mind the most reasonable debt to incur is debt to obtain an education, if that is the only means available to get an education.

## **SUNDAY**

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The lesson states, "The only reason we borrow money is to spend it." Read third paragraph, "We may borrow..." What are some of the problems we can experience because of financial debt?

- Stress and anxiety?
- Loss of freedom?
- Over work and loss of health?
- Strained living conditions because paying the debt rather than improving one's situation?
- Relationship problems, arguments over money
- Guilt, inability to provide what you believe your family needs because you are paying debt



instead

The lesson asks us to consider what Ps 37:21 says about debt:

The wicked borrow and do not repay, but the righteous give generously;

Does this mean everyone who finds themselves in debt and cannot repay are wicked?

No! It means that there are people who borrow money with no intention of paying it back, fraudulently, which is the same as stealing.

But this is not speaking of those who cannot pay the debt because of misfortune, illness, tragedy, storm destroying crops etc.

In fact, in the Bible, God provided for the release of debts every so many years because He knew sometimes people got into debt, not from negligence, not from greed, but from misfortune and difficult circumstances.

What about today, how should we treat people who have debts they cannot pay?

This is from the book *The Adventist Home*:

If some are found to be in debt and really unable to meet their obligations, they should not be pressed to do that which is beyond their power. They should be given a favorable chance to discharge their indebtedness, and not be placed in a position where they are utterly unable to free themselves from debt. Though such a course might be considered justice, it is not mercy and the love of God. {AH 394.1}

## MONDAY

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The lesson talks about Esau selling his birthright for a bowl of food. It says, “Controlled by his emotions and feelings, he allowed the pressure of the moment to overpower reasoning, and he traded his birthright for some instant gratification.”

This sentence points out a fundamental problem in decision-making, specifically: feelings or emotions overruling our good judgment in the action of choosing, and we choose what feels good now regardless of its actual healthiness.

James tells us that our feelings or desires lead us into temptation.

If you think back on the 3 decisions you regret the most in life, the three choices you made that if you could go back and redo them you would choose differently—how many of those bad choices came



from careful consideration and choosing to following what reason said was best and how many came from following strong emotions?

Many patients who come to see me struggle with decision-making, and there are two major ditches people fall into:

- pleasure seeking, making a choice that seeks to feel good right now regardless of consequence
- pain avoidance, making a choice that will hurt least right now, regardless of consequence

Are either of these methods healthy?

What is the problem with making decisions like this?

Does this mean we can never make purposeful decisions that are intended to be pleasurable or avoid pain?

No, it doesn't mean that, it means that we don't let the pleasure/pain motivation overrule judgment. That we choose what is healthiest, regardless of the pleasure or pain involved. But when it is healthy, reasonable, appropriate to make choices that are pleasurable, or avoids pain then it is right to do so, not simply because of how it feels, but because it is actually healthy.

Why is it hard sometimes to delay gratification, to say no to a desire?

Does fear ever play a role? Do we get afraid that if don't act now we might miss out on a deal, on getting that which we desire?

How do we combat this fear?

With love and trust—do you trust God with your future, with knowing what is best, with how things will turn out, with protecting you from unforeseen consequences? Do you trust God that if what is desired is not received He has something even better in store?

## **TUESDAY**

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The first paragraph states, “Foolish people make no plans to live within their means. They greedily spend wealth at their disposal, even borrowed wealth, feeling that financial wisdom or frugal living is a hardship.”

Is it helpful to give money to people who are capable of earning a living, not on an emergency basis, but on a chronic basis? Why or why not?

According to the National Endowment for Financial Education, 70% of lottery winners end up filing bankruptcy. How is that?



Does it have to do with the amount of money they have or the decision-making habits of those who have won the money?

In other words, if a person has not learned self-discipline, has not learned delayed gratification, has not learned to say no to impulse and choose what is healthy even when it is difficult, would they suddenly change their method of decision-making with a windfall of money?

Could it be that allowing a person to work through their problems is a greater blessing than simply relieving their problems? How?

Where is the balance between providing relief for those who need it, but not enabling unhealthy practices in those who refuse to mature and grow up?

So, some charitable organizations have, instead of just given money away, required applicants to apply for small loans at very low or no interest, but with a business plan on how they will use the money to become financially self-sustaining. In other words, they don't just give to people based on their poverty, but based on their internal motivation to actually overcome their situation.

## **WEDNESDAY**

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Read first paragraph, "It's just common sense..." What about cosigning for another person?

The lesson points to Proverbs 17:18:

A man lacking in judgment strikes hands in pledge and puts up security for his neighbor.

Is it a good idea to cosign for another person's debt? Why or why not?

Read last paragraph, "Debt is a weak..." How can debt undermine our spiritual experience? Can it lead to doubt, to fear, to worry, to anxiety?

## **THURSDAY**

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What about savings and investments?

Should we invest in companies that sell tobacco or alcohol?

Should we invest in companies that are open on Sabbath?

Any wisdom on how to invest one's resources?

## **FRIDAY**

read and discuss questions 1, 3



## ANNOUNCEMENTS:

**The Remedy APP:** Thanks to all of you, our supporters, The Remedy App is now available for free for Android and Apple devices but *The Remedy* is not available on a multi-Bible app. My Bible App by developer Denys Dolganenko at mybible.zone

**SPECIAL** Thanks to Karin Covi, who researched and found probably the best Bible App available on the market and contacted them and they have put The Remedy on their platform. This app has hundreds of resources available, can compare different Bible versions on the same screen and it is FREE! The Icon for the My Bible App is at right.



**NEW TV PROGRAM: Starting this Tuesday March 6 Come and Reason is launching a new TV Program—The Dr. Tim Jennings Show on WBTN.TV Network.** Watch our website and Facebook page for announcements regarding the upcoming programs.

**New Blogs**—If you don't follow us on Facebook, then be sure to visit our website we are posting new blogs again, the go up every Tuesday, recently we posted:

**March 8, 2018:** Hixson United Methodist Church, Neurobiology of Depression and Drug Free Treatments

**March 24, 2018:** Dr. Jennings will be doing two presentations at the California Baptist University in San Bernardino CA, in conjunction with the AACC

**April 6, 2018:** Dr. Jennings will be speaking at PUC, Pacific Union College

**April 6,7 2018:** Dr. Jennings will be speaking at St. Helena SDA church

**May 4-5, 2018:** Dr. Jennings will be doing two presentations at Grace Fellowship, York PA, in conjunction with the AACC

**May 25, 26, 2018:** Dr. Jennings will be speaking in London England at the Stanborough Park SDA Church, 609 St Albans Road, Watford, WD25 9JL

**July 27-28, 2018:** Dr. Jennings will be doing two presentation at New Life Church, Colorado Springs CO, in conjunction with the AACC

**September 27-29, 2018:** Dr. Jennings will be speaking at the Mega National Conference of the American Association of Christian Counselors in Dallas, TX

**Mental Health Matters - In partnership with Come and Reason Ministries and Hixson United Methodist Church**

### **Neurobiology of Depression and Drug Free Treatments Thursday, March 8, 2018**

Depression is a complex disorder with alterations in both brain and body, loss of brain volume with altered brain circuits and even change in genetic expression? Discover how you can minimize your risk of depression and make changes in your daily routines that can protect your brain. Presenter: Dr. Tim Jennings

### **Addictions and the Adolescent Brain Thursday, April 12, 2018**

Adolescence is a time of marked vulnerability to addictions. Explore the brain's reward pathway, healthy activities which activate this pathway and how addictions hijack normal reward circuitry and damage the brain. Presenter: Dr. Tim Jennings



**The Mind- God's Design & What Went Wrong Thursday, May 10, 2018**

The human mind was designed with separate and distinct faculties to operate in a beautiful harmony. Something has damaged that balance and caused pain, suffering and illness. Discover God's design for the mind, what went wrong and how to restore balance to your mind. Presenter: Dr. Tim Jennings

**The Aging Brain Thursday, August 13, 2018**

What happens to the brain as we age? This presentation will examine the evidence-based lifestyle and non-pharmacological interventions which will protect your brain and diminish your risk of dementia. Presenter: Dr. Tim Jennings. Copies of Dr. Jennings brand new book, The Aging Brain, will be available.

**Fix for Failing Families Thursday, September 13, 2018**

Families are under attack, more than 50% of marriages end in divorce, in the U.S. almost 900,000 children are victims of abuse each year, and 77% of childhood deaths are caused by one or both parents. Discover principles and practice to bring healing to your family. Presenter: Dr. Tim Jennings

**The Science of Belief Thursday, October 12, 2018**

In this seminar we will examine the science of belief and demonstrate how modern quantum understanding provides a scientific basis for the impact belief, including prayer, has on our physical health and can even impact the physical world around us. Presenter: Dr. Tim Jennings

**Guilt Resolution Thursday, November 8, 2018**

Do you struggle with guilt? Discover the difference between legitimate and illegitimate guilt and how to resolve each and how to prevent people from manipulating you with guilt. Presenter: Dr. Tim Jennings

**The God-Shaped Brain Thursday, December 13, 2018**

Our brains are in a constant state of flux. Moment by moment new connections are forming, idle tracks are being pruned back and brain circuits are changing. Discover how our beliefs change our brain wiring, our physical health, and even which genes are turned on or turned off. Do your beliefs matter – more than you ever knew! Presenter: Dr. Tim Jennings