

# DISCUSSION QUESTIONS

These questions are designed to help you talk about God's word and Pastor Brian's message with friends and family. You of course can use your own questions, but we'd like to give you this tool to encourage Biblical fellowship and discipleship in your circle of relationships. *Enjoy discovering more about Him!*

## "WORK, MONEY, STEWARDSHIP" | PROVERBS | PASTOR BRIAN BELL

### WARM-UP QUESTION:

- What was your first job or way of making money?

### *"The Ant And the Sluggard Show Diligence Over Shortcuts" Proverbs 6: 6-11, Proverbs 10:4*

Solomon uses the ant to show wise people are responsible, prepared, diligent. Lazy people show spiritual drifting with avoiding work and wanting shortcuts that appeal to impatience, pride and comparisons.

- Who is someone who is an example of diligence in your life and why?
- How can shortcuts hurt the development of character in someone's life?

### *"Generosity Breaks the Grip" Proverbs 11-24-25*

Godly wisdom leads to generosity, knowing that money should be a servant, not master of your life.

- How can Christ followers today build a habit or culture of generosity?

### *"Debt is a Wisdom Issue" Proverbs 22:7*

Proverbs teaches going into debt often leads to a loss of freedom and limits generosity. It should be done with wisdom.

- What are the signs someone has unwise reasons for a loan?

### *"Christ Connection to Work, Money and Stewardship" Matthew 25: 14-30*

Jesus worked hard but never had visible wealth and depended on God while being generous without hoarding. God doesn't accept people based on their management of money but because Christ gave Himself completely.

- How can people focus on serving God like Jesus, knowing His love will satisfy better than money or experiences?

### REFLECTION AND APPLICATION QUESTIONS:

God gives His people opportunities and abilities to serve Him and others instead of money and themselves. His people wisely work diligently to be able to be generous.

- What is forming and influencing your work ethic?
- Is your heart focused on accumulating wealth or being generous with your time and money?
- Pray that Jesus reshapes your heart so that money and work serve Him instead of enslaving you.

## 6 - Work, Money, and Stewardship

### I. Announce:

- A. Welcome to those watching online.
- B. Slide1-3 Larry: Easter Event. Holy Week. Easter Weekend.
- C. Slide4 REACH: FYI, we have an outreach every 3rd Thurs of the month, at **Project Touch** which serves our homeless community.
  1. Jason, and a small group, make dinner here as a church family, then Serve it to the clients at project touch in Murrieta. You can sign up for future events **Now** (just go to *the Reach banner* on our Website and sign up for any future date you want).
- D. Slide5a Prayer: Father, you are our **Provider**. You are our **Security**. You are our **daily Bread**.

### II. Intro: Work, Money, and Stewardship

- A. Big Idea: **Wisdom** sees work and money as **tools**, not *masters*.
- B. Opening Story: When the Tool Becomes the Master.
- C. It happens over and over - a guy buys **too expensive** of a truck *he didn't really need*.
  1. It was beautiful. Lifted. Custom wheels. Best sound system. All the bells & whistles. He thought, "*I deserve this. I work hard.*"
- D. But here's what *slowly happened*: He picked up extra shifts to cover the payment. He skipped generosity because the payment was tight. He was stressed at home because money was thin. He stopped serving because he was always working.
  1. The truck was supposed to serve him. But eventually, he was serving the truck.
  2. **It** told him how many hours he had to work. **It** dictated how generous he could be. **It** quietly shaped his anxiety level.
    - a) It was a **tool**. **Until** it became a **master**. [no shame here - *buuut* if the truck fits]

E. That's Proverbs in one sentence: **Wisdom** keeps *tools* in their place. **Foolishness** bows to them. [see **Work is a tool, and Money is a tool**]

1. **But** the moment they control your **peace**, your **generosity**, your **schedule**, or your **identity** - *they've moved* from your hand to your heart.
  - a) **And** Proverbs is trying to rescue us before that shift happens.

F. **Slide5b** You could frame the whole message around 3 questions:

1. What is forming **your work ethic**?
2. What is gripping **your heart** (*accumulation* or **generosity**)?
3. Where have you traded **freedom** for *immediacy*?

### III. **Slide6 1 THE ANT AND THE SLUGGARD**

A. Proverbs 6:6-11 *Go to the ant, O sluggard; consider her ways, and be wise.*

*7 Without having any chief, officer, or ruler, 8 she prepares her bread in summer and gathers her food in harvest. 9 How long will you lie there, O sluggard? When will you arise from your sleep? 10 A little sleep, a little slumber, a little folding of the hands to rest, 11 and poverty will come upon you like a robber, and want like an armed man.*

#### B. **Wisdom Studies Creation**

C. **Slide7a** Solomon doesn't say, "*Go to the CEO.*" He says, "*Go to the ant.*"

1. **The ant:** Works without supervision. Prepares ahead of time. Does small things consistently.
2. **The sluggard:** Lives reactively. Loves sleep more than stewardship. Always has a reason tomorrow will be better.

D. So when Solomon says, *Go to the ant*, he's not being cute. He's pointing to *one of the most remarkable creatures on earth*.

1. **Slide7b They're Tiny - But Dominate the Planet** - est of 20 quadrillion ants on earth (12 mill tons). Their combined biomass rivals or exceeds that of **all wild birds & mammals combined**. [*\*reminder: faithfulness in small things compounds*]

2. Slide7c No Boss Ant Is Giving Orders - *Without having any chief, officer, or ruler.* Ant colonies **don't** function like a *top-down command center*. Complex order emerges from simple obedience. This is called self-organization. No meetings. No motivational speeches. Just instinctive responsibility. [\*Maturity means you don't need constant supervision to do what's right]
3. Slide7d They Prepare Months in Advance - **Ant** is only *twice* in the Bible. For many years, Solomon was charged with a *biological error* when he referred to the ant as *providing her bread in the summer and gathering her food in Harvest*. Critics said as far as we know *ants do not store up food*. But now at least 3 species of grain-storing ants are now known. **2** are in Israel. (when seeds are collected from the ground or picked from plants *the head/radical* is bitten off to prevent germination) Some nests are 40' diameter x 6/7' deep. So yes they think seasonally, not just daily. [\*wisdom prepares in someone for what winter will demand]
4. Slide7e They Lift the Impossible - **Ants** can carry **10-50 x's** their body weight. Scaled to a human, that would be like lifting a **car overhead**. [\*God often builds strength in proportion to assignment]
5. Slide7f They Communicate Through Invisible Trails - When one ant finds food, it leaves a pheromone/scent trail back, and others follow. [\*What trails are you reinforcing in your life? *Habits create highways*]
6. Slide7g They Rest - But Are Not Lazy - Ants don't sleep like we do, **but** they take hundreds of micro-rests/power naps throughout the day.
  - a) So when Solomon says, *Go to the ant*, he's saying, **Look at: Initiative.**  
Foresight. Quiet diligence. Collective responsibility. Seasonal preparation.
- E. Slide7h **Laziness** in Proverbs is **not just physical** inactivity. It's **spiritual drift**. It's **postponing obedience**.
  1. Diligence is **not hustle** culture, it's **faithfulness** culture.

#### IV. Slide8a **2 DILIGENCE OVER SHORTCUTS**

A. Proverbs 10:4 *A slack hand causes poverty, but the hand of the diligent makes rich.*

1. Slide8b This isn't a *prosperity guarantee*, it's a *pattern observation*.

a) *Shortcuts appeal to*: Impatience. Pride. Comparison.

b) *Wisdom embraces*: Process. Growth. Integrity

B. Slide8c God is more interested in forming your **character** than inflating your **bank account**.

1. And in *Southern California culture*, this hits home. We live in a place where lifestyle comparison is constant. *Proverbs cuts through that noise*.

## V. Slide9a 3 GENEROSITY BREAKS THE GRIP

A. Proverbs 11:24-25 *One gives freely, yet grows all the richer another withholds what he should give, and only suffers want. 25 Whoever brings blessing will be enriched, and one who waters will himself be watered.*

1. Slide9b This is kingdom math: *Accumulation* promises security. *Generosity* produces freedom.

B. Notice the imagery: *Whoever brings blessing will be enriched...*

1. It's *agricultural language*. Solomon is describing generosity the way a farmer thinks about **water** and **seed**: **Seeds** can't just sit (they'll rot) / must be planted. **Water** can't sit (stagnant) / it must flow.

a) The soil isn't just *out there*. The soil is your *own heart*.

C. Slide9c *They say* your **bank statement** and your **calendar** are 2 of the most honest *spiritual documents* in your life.

D. See **Money** is a terrible **master**, but it's an excellent **servant**, so it's a revealing **test**.

1. **Jesus** later echoes this in Mt.6 - *your heart follows your treasure*.

## VI. Slide10a 4 DEBT IS A WISDOM ISSUE

A. Proverbs 22:7 *The borrower is servant to the lender.*

1. Solomon is not condemning all borrowing, he's describing the loss of freedom. [*potentially*: education, temp hardship, micro-loans in dev countries]

- a) **Slide10b Unwise Borrowing:** Fuels impatience. Funds lifestyle inflation. Impresses others. Has no clear payoff plan. Removes margin.
- b) **Potentially Wise Borrowing:** Builds capacity. Solves real need. Has defined limits. Preserves generosity. Has a plan for freedom.

B. **Debt's problems:** *Limits generosity. Creates pressure. Often funds impatience.*

1. See **Debt** is not just math. It's **discipleship**.
2. **Not shame. Not legalism. Just wisdom.**
3. **So** Proverbs is after *not just better math, but better freedom.*

C. Some debt happens through *hardship*. Some debt happens through *desire*.

D. Wisdom asks: *Am I **gaining something** I want **now** at the cost of **freedom** later?*

## VII. Slide11a **5 CHRIST CONNECTION** (think: work, money, stewardship, generosity, debt)

- A. **Jesus:** Worked as a carpenter for most of His life. Lived without visible wealth. Depended daily on the Father. Gave Himself completely.
  1. He was diligent. He was generous. He trusted provision *without hoarding*.
- B. **And** on the cross, **He paid a debt** - that we could not!
  1. **Slide11b** That's the ultimate stewardship reversal: We were *spiritually bankrupt*. He covered the account.
- C. **Slide11c Gospel Reminder:** You're **not** accepted because you *manage money well*. You're accepted because **Christ gave Himself completely**.
  1. We don't surrender to earn love. We surrender because *we already have it!*

## VIII. Slide12a **6 CLOSING**

- A. In Matthew 25:14-30, *The Parable of the Talents*, **Jesus** tells of a **master** who entrusts **3 servants** w/different amounts of money (talents) before going on a journey. **2 servants invest** what they're given and **double it**, while **the 3rd**, driven by fear, buries his portion and returns only what he received. When the master returns, he commends **the first 2** for their **faithfulness**, not their comparison, and invites them into **greater responsibility and joy**.

But **the third** servant is rebuked, not for lack of ability, **but** for *wasting opportunity through fearful inaction*. The parable teaches that what God entrusts to us, *time, ability, resources, influence*, is meant to be stewarded actively and courageously, because *faithfulness*, not fear, **is what honors the Master**.

B. This parable deals with *service* in the world while Jesus is away.

1. 1st section of Mt.25 deals w/the 10 Virgins *waiting for their Lord*.

This 2nd section deals w/the servants *working for Him*.

2. Money/talents are different from *abilities*, for in v.15 He gave to every man **according to his own ability**.

3. The *talents* represent **opportunities** to use our *abilities* to serve Christ.

4. We are born with various *abilities*, **but** Christ gives us *opportunities* to exercise our *abilities*. The important thing is to be **faithful**.

C. Slide12b Our time is not to be spent *dreaming* of that future day. It is to be spent in the service of our **absent Lord**, who has entrusted His possessions to **us**.

1. Being ready for His coming means *being involved as servants in the ongoing ministries committed to us by our Lord*.

D. So, What **Gifts & Talents** (natural & spiritual) has He entrusted you with?

1. Money, time, opportunities, musical gifts, vocal gifts, teaching, working w/ kids/elderly/youth, drawing, photography, computer, electronics, counseling, baking, letter writing, giving, your education, hospitality, cooking skills, your profession. *Driving kids to camp. Or preparing a meal together for project touch*. None of us are empty handed!

E. **Prayer:** Lord, **Free** our **hearts** from fear. **Free** our **hands** from grasping.

We **surrender** our **schedules**. We **surrender** our **accounts**. We **surrender** our **future**. Make us **diligent**. Make us **generous**. Make us **free**.

F. **Communion:**

1. *Our time. Our breath. Our abilities. Our resources*. They're **gifts**. And Communion reminds us of *the greatest gift*.

2. Before **we** ever gave *anything to God*, **God** gave **Himself** to **us**.

G. Bread:

H. Cup: This cup represents **a debt** we could never repay - **and a freedom** we could never purchase. **Today Lord** we **don't** come to prove we are good stewards. We come as grateful recipients of **grace**. We say *Thank You*.

I. Keywords: