

# Life-Sharing & Pioneers Lesson 1 “Can I Trust God With My Disappointments”

1 Samuel 1:1-20

1. What was one of your disappointments in 2011?

I had truly wanted to see both Glenville and Calvary add more members to the congregation. My prayer and desire for Glenville was 50 new members. I would have been thrilled to have added 15 to Calvary.

<sup>1</sup> There was a certain man from Ramathaim, a Zuphite<sup>[a]</sup> from the hill country of Ephraim, whose name was Elkanah son of Jeroham, the son of Elihu, the son of Tohu, the son of Zuph, an Ephraimite. <sup>2</sup> He had two wives; one was called Hannah and the other Peninnah. Peninnah had children, but Hannah had none.

<sup>3</sup> Year after year this man went up from his town to worship and sacrifice to the LORD Almighty at Shiloh, where Hophni and Phinehas, the two sons of Eli, were priests of the LORD. <sup>4</sup> Whenever the day came for Elkanah to sacrifice, he would give portions of the meat to his wife Peninnah and to all her sons and daughters. <sup>5</sup> But to Hannah he gave a double portion because he loved her, and the LORD had closed her womb. <sup>6</sup> Because the LORD had closed Hannah’s womb, her rival kept provoking her in order to irritate her. <sup>7</sup> This went on year after year. Whenever Hannah went up to the house of the LORD, her rival provoked her till she wept and would not eat. <sup>8</sup> Her husband Elkanah would say to her, “Hannah, why are you weeping? Why don’t you eat? Why are you downhearted? Don’t I mean more to you than ten sons?”

## Commentary Material

**Samuel's Early Life: 1 Samuel 1-3**

The right to be bitter ([1 Samuel 1:1-20](#))

Like many of us, Hannah was sure that she had the right to be bitter.

Life hadn't been fair to her. And every day, painful irritants reminded Hannah of her complaint.

Hannah was one of two wives of a man named Elkanah. The other wife, Peninnah, had children. But Hannah had none.

In ancient Israel, children were more than important: they were symbols of fulfillment. In Hannah's case her childlessness was a double burden. "Her rival kept provoking her in order to irritate her" ([1 Samuel 1:6](#)).

Year after year when Elkanah took his family to Shiloh to worship at the tabernacle there, Hannah met her family and friends—still childless. There her constant pain peaked, and she could hardly bear her fate. We can understand why Hannah felt bitter. She was denied something she wanted desperately.

Hannah's childlessness had at least two tragic effects. First, it colored her whole outlook on life. The Bible says that she was bitter. She wept often, and would not eat. She was "downhearted." And in her prayer to God, Hannah spoke of her condition as "misery." How tragic when we are so burdened that we're unable to experience the simple joys that enrich our lives.

Hannah's depression was so great that she could not even recognize evidences of the grace of God. Hannah had no child. But she had a husband who loved her and who was sympathetic. We can sense Elkanah's love in his words encouraging Hannah to eat: "Don't I mean more to you than 10 sons?" So often when we feel bitter and downcast we too are unable to sense, in the good gifts God has given us, evidences of His love and grace.

Hannah's perspective was so totally colored by her personal tragedy that she could not sense the beauty, the good, or grace with which God infuses every believer's life.

Finally, in her bitterness, Hannah took two vital steps. First, she took her bitterness to God. And second, in prayer she began to reorder priorities. Hannah made a commitment to dedicate the son she prayed for to the Lord. She no longer wanted a child just for herself. She began to look beyond her own needs, and to envision the good that meeting her need might do for others.

Hannah's prayer was a desperate one, so heartfelt that her lips moved, even though she was praying in her heart ([1 Samuel 1:13](#)). The high priest at the time, Eli, thought she was drunk and rebuked her. When she explained that she was praying out her anguish and grief, Eli blessed her and Hannah went away with a strange assurance. We read that she ate, and "her face was no longer downcast" ([1 Samuel 1:18](#)). That prayer of Hannah's was answered: she conceived and bore a child whom she named Samuel. A child who would grow up to become one of the most significant of all Bible characters.

The Teacher's Commentary.

## 1Sa 1:1-8. OF ELKANAH AND HIS TWO WIVES

### Notes for Verses 1,2

**Verses 1,2.** a certain man of Ramathaim-zophim -- The first word being in the dual number, signifies the double city -- the old and new town of Ramah ([1Sa 1:19](#)). There were five cities of this name, all on high ground. This city had the addition of Zophim attached to it, because it was founded by Zuph, "an Ephrathite," that is a native of Ephratha. Beth-lehem, and the expression "of Ramathaim-zophim" must, therefore, be understood as Ramah in the land of Zuph in the hill country of Ephratha. Others, considering "mount Ephraim" as pointing to the locality in Joseph's territory, regard "Zophim" not as a proper but a common noun, signifying watchtowers, or watchmen, with reference either to the height of its situation, or its being the residence of prophets who were watchmen ([Eze 3:17](#)). Though a native of Ephratha or Beth-lehem-judah, Elkanah was a Levite ([1Ch 6:33, 34](#)). Though of this order, and a good man, he practised polygamy. This was contrary to the original law, but it seems to have been prevalent among the Hebrews in those days, when there was no king in Israel, and every man did what seemed right in his own eyes [[Judges 21:25](#)].

### Notes for Verse 3

**Verse 3.** this man went up out of his city yearly to worship in Shiloh -- In that place was the "earth's one sanctuary," and thither he repaired at the three solemn feasts, accompanied by his family at one of them -- probably the passover. Although a Levite, he could not personally offer a sacrifice -- that was exclusively the office of the priests; and his piety in maintaining a regular attendance on the divine ordinances is the more worthy of notice because the character of the two priests who administered them was notoriously bad. But doubtless he believed, and acted on the belief, that the ordinances were "effectual means of salvation, not from any virtue in them, or in those who administered them, but from the grace of God being communicated through them."

### Notes for Verse 4

**Verse 4.** when . . . Elkanah offered, he gave to Peninnah . . . portions -- The offerer received back the greater part of the peace offerings, which he and his family or friends were accustomed to eat at a social feast before the Lord. (See on [Lev. 3:3](#) and [De 12:12](#)). It was out of these consecrated viands Elkanah gave portions to all the members of his family; but "unto Hannah he gave a worthy portion"; that is, a larger choice, according to the Eastern fashion of showing regard to beloved or distinguished guests. (See on [1Sa 9:24](#); also see on [Ge 43:34](#)).

## Notes for Verse 6

[Verse 6](#). her adversary also provoked her sore -- The conduct of Peninnah was most unbecoming. But domestic broils in the houses of polygamists are of frequent occurrence, and the most fruitful cause of them has always been jealousy of the husband's superior affection, as in this case of Hannah.

## 1Sa 1:9-18. HANNAH'S PRAYER

### Notes for Verse 11

[Verse 11](#). she prayed . . . she vowed a vow -- Here is a specimen of the intense desire that reigned in the bosoms of the Hebrew women for children. This was the burden of Hannah's prayer; and the strong preference she expressed for a male child originated in her purpose of dedicating him to the tabernacle service. The circumstance of his birth bound him to this; but his residence within the precincts of the sanctuary would have to commence at an earlier age than usual, in consequence of the Nazarite vow.

### Notes for Verses 12-18

[Verses 12-18](#). Eli marked her mouth -- The suspicion of the aged priest seems to indicate that the vice of intemperance was neither uncommon nor confined to one sex in those times of disorder. This mistaken impression was immediately removed, and, in the words, "God grant," or rather, "will grant," was followed by an invocation which, as Hannah regarded it in the light of a prophecy pointing to the accomplishment of her earnest desire, dispelled her sadness, and filled her with confident hope ([1Sa 1:18](#)). The character and services of the expected child were sufficiently important to make his birth a fit subject for prophecy.

## 1Sa 1:20. SAMUEL BORN

### Notes for Verse 20

[Verse 20](#). called his name Samuel -- doubtless with her husband's consent. The names of children were given sometimes by the fathers, and sometimes by the mothers (see [Ge 4:1](#), [26 Ge 5:29](#) [Ge 19:37](#) [Ge 21:3](#)); and among the early Hebrews, they were commonly compound names, one part including the name of God.

### Notes for Verse 21

[Verse 21](#). the man Elkanah . . . went up to offer . . . his vow -- The solemn expression of his concurrence in Hannah's vow was necessary to make it obligatory. (See on [Nu 30:3](#)).

### Notes for Verse 22

**Verse 22. But Hannah went not up -- Men only were obliged to attend the solemn feasts (Ex 23:17). But Hannah, like other pious women, was in the habit of going, only she deemed it more prudent and becoming to defer her next journey till her son's age would enable her to fulfill her vow**

**A Commentary: Critical, Experimental, and Practical on the Old and New Testaments.**

2. What do you think were some of the greatest disappointments in Hannah's life and why?

*Hannah's marriage was probably far from what she had imagined it was going to be. It was filled with insults stemming from a bitter rivalry since her husband had another wife. She was struggling with her family's image of her as well as the society's since she had not given birth to any children. She was disappointed in herself in that she could not get pregnant while her rival had produced several kids. She was disappointed that God seemed to be working against her.*

3. How long did Hannah's disappointments last?

*The bible does not tell us the exact amount of time but it was going on for a period of years.*

4. What do we think is a reasonable amount of time to trust God with our disappointments before taking matters into our hands?

*This is the great dilemma for many believers. First we should never just take matters in our own hands. Whatever course of action follow, we still have to be within the revealed will of God. God sometimes gives us the option of continuing to pray and to believe or to give up on the prayer and move on. A good example is found in the following verses, on whether or not one should wait for a spouse who has left to return to the marriage.*

<sup>12</sup> *To the rest I say this (I, not the Lord): If any brother has a wife who is not a believer and she is willing to live with him, he must not divorce her. <sup>13</sup> And if a woman has a husband who is not a believer and he is willing to live with her, she must not divorce him. <sup>14</sup> For the unbelieving husband has been sanctified through his wife, and the unbelieving wife has been sanctified through her believing husband. Otherwise your children would be unclean, but as it is, they are holy.*

<sup>15</sup> *But if the unbeliever leaves, let it be so. The brother or sister is not bound in such circumstances; God has called us to live in peace. <sup>16</sup> How do you know, wife, whether you will save your husband? Or, how do you know, husband, whether you will save your wife?*

*Another example of this is found in Ecclesiastes which tells us that there is a time and a season for everything under the sun.*

### **Ecclesiastes 3A Time for Everything**

<sup>1</sup> *There is a time for everything, and a season for every activity under the heavens: <sup>2</sup> a time to be born and a time to die, a time to plant and a time to uproot, <sup>3</sup> a time to kill and a time to heal, a time to tear down and a time to build, <sup>4</sup> a time to weep and a time to laugh, a time to mourn and a time to dance, <sup>5</sup> a time to scatter stones and a time to gather them, a time to embrace and a time to refrain, <sup>6</sup> a time to search and a time to give up, a time to keep and a time to throw away, <sup>7</sup> a time to tear and a time to mend, a time to be silent and a time to speak, <sup>8</sup> a time to love and a time to hate, a time for war and a time for peace.*

5. Why would the author include the phrase, “The Lord had closed Hannah’s womb”

*The writer wants us to know that God has a purpose for Hannah’s life. Often times in the Old Testament, when it mentions the Lord has shut someone’s womb, the Lord is doing something in the person’s life or people around them life*

*to get their attention or God's servant attention. God shut the womb of the Egyptian women when Sarah, Abraham's wife had been taken by Pharaoh. The writer is letting the reader know that there is more to this story than simply meets the eye. It's like the evening news cast saying stay tuned, we've got a big story ahead.*

**<sup>9</sup> Once when they had finished eating and drinking in Shiloh, Hannah stood up. Now Eli the priest was sitting on his chair by the doorpost of the LORD's house. <sup>10</sup> In her deep anguish Hannah prayed to the LORD, weeping bitterly. <sup>11</sup> And she made a vow, saying, "LORD Almighty, if you will only look on your servant's misery and remember me, and not forget your servant but give her a son, then I will give him to the LORD for all the days of his life, and no razor will ever be used on his head."**

6. How did Hannah's disappointments draw her closer to trusting the Lord?

*Hannah took her pain to the House of the Lord at Shiloh. She made a vow to the Lord to give any son the Lord gave to her, to give the son back to the Lord. She began to let go of her anguish in order to talk with the Lord.*

7. What are some of the roles disappointments should play in our lives?

Disappointments can cause us to see our lives from a different perspective.(Job saw God at work in Him.) They can cause us to take our lives in another direction.(Saul was disappointed Jews were becoming Christians.) They can teach us to be content with what we have.(Paul learned how to be content in all circumstances.) They can push us to our knees in prayer. (Jacob quit trying to hide from Esau.) They can be liberating influences for our lives. (The death and resurrection of Jesus gave the disciples a new boldness.) They can give us stronger resolve to try harder. ( The Isrealites were defeated twice by the Benjamites before God let them win.) They can

cause us to become totally dependent on God. (The burning of Ziklag left David dependent on God.)

8. What disappointment have you experienced, that has led to you trusting in God more?

*Having some key people leave the church with very little explanation has led to me trusting in God more. I realize that I do not have the charisma and wisdom to keep anyone who does not want to stay. The church really is God's church, and I'm just a servant in it.*

9. If the Lord gave you something you had been praying for for years, how easy would it have been for you to turn around and give it back to the Lord with no strings attached?

*I really don't know. I guess a lot would depend on what type of satisfaction emotionally I received from whatever it was. I have found that some of the things I pray for and receive, do not do for me, what I thought they would do for me. Some things are like winning games. It's great at the moment it happens, but then with time it all fades away, and after a while nobody remembers it anymore.*

**<sup>12</sup> As she kept on praying to the LORD, Eli observed her mouth. <sup>13</sup> Hannah was praying in her heart, and her lips were moving but her voice was not heard. Eli thought she was drunk <sup>14</sup> and said to her, "How long are you going to stay drunk? Put away your wine." <sup>15</sup> "Not so, my lord," Hannah replied, "I am a woman who is deeply troubled. I have not been drinking wine or beer; I was pouring out my soul to the LORD. <sup>16</sup> Do not take your**



servant for a wicked woman; I have been praying here out of my great anguish and grief.”

<sup>17</sup> Eli answered, “Go in peace, and may the God of Israel grant you what you have asked of him.” <sup>18</sup> She said, “May your servant find favor in your eyes.” Then she went her way and ate something, and her face was no longer downcast.

<sup>19</sup> Early the next morning they arose and worshiped before the LORD and then went back to their home at Ramah. Elkanah made love to his wife Hannah, and the LORD remembered her. <sup>20</sup> So in the course of time Hannah became pregnant and gave birth to a son. She named him Samuel,<sup>[b]</sup> saying, “Because I asked the LORD for him.”

10. How was God at work in the midst of Hannah’s disappointment?

God is making a connection between Hannah and Eli that is going to last a lifetime. It looks as though Eli just happened to see her standing there, but it was God bringing the two of them together. It would have been much more difficult for Hannah to just have brought her child to the House of the Lord and left him there, if this meeting had not taken place. Eli has blessed her prayer. Eli does not know that the answer to her prayer is going to change his life as well as the spiritual life of the nation. Eli’s two sons have disqualified themselves as spiritual leaders because of their sin. Samuel is going to become the new spiritual heir for the nation. God’s timing is critical in this whole juncture because God is raising up Samuel so that he can pronounce judgment upon the nation.

11. How can we tell that Hannah was trusting God with her disappointment?

Hannah immediately took a change of attitude. She began eating. She changed her facial appearance and started walking in faith that God was answering her prayer. It didn’t really matter that much what Peninnah said to her at this point. This matter was in the Hands of God.

12. Does having a strong faith in God mean that all of our disappointments will have a victorious ending to them? Why or Why not.

Having a strong faith means that our disappointments do not keep us from doing the will of God. Not all of the people in the bible go out with a glorious end. Remember Herod cut of James' head in the book of acts. Elisha got a sickness that led to his death. Josiah was a good king but died young in battle. We do not always get what we want and that's a good thing.

## Life-Sharing & Pioneers Lesson 2 “Can I Trust God With My Money”

Malachi 3:8-12, Matthew 6: 19-24 Ecclesiastes 5:10-11

1. When has someone stolen money from you, and how did it make you feel when you found out the money was gone?

***I can't remember when someone actually stole money from me. I do remember feeling violated when someone stole our car. I felt like asking, "what did I do to you, that you would do this to me."***

2. If we honestly believe that all we have comes from God, why do so many believers feel as though 10% of their income is too much beyond their ability to give to the work of Christ? Is the answer to the problem to be found in “having more money” or “changing one’s lifestyle.”

***Our giving patterns to God, begin when we are young. In America, for years just giving a dollar seemed enough to be a respectable tip. Instead of giving a tithe, we gave God a tip. 10% only looks like a large amount when we have a large amount. Everyone is willing to tithe when they only have a dollar. The key to tithing is never found in having more money. The more money we have, the more alternatives are available to us to keep us from tithing. The key to tithing is found in changing one's lifestyle. It is the very desire to obtain a certain lifestyle which is beyond our income that makes us think we can't afford to tithe. The reality is that we can't afford the lifestyle. Having more money never made anyone more generous.***

<sup>8</sup> “Will a mere mortal rob God? Yet you rob me. “But you ask, ‘How are we robbing you?’ “In tithes and offerings. <sup>9</sup> You are under a curse—your whole nation—because you are robbing me. <sup>10</sup> Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it. <sup>11</sup> I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe,” says the LORD Almighty. <sup>12</sup> “Then all the nations will call you blessed, for yours will be a delightful land,” says the LORD Almighty.

### Commentary

The specification of the charge: Robbery ([3:8a](#))

[3:8a](#). Bluntly stated, Israel was accused of being a thief. Thievery against people was bad enough, but only a fool would try to rob God. Yet this was the charge against Israel.

D. Israel's repeated question of the charge ([3:8b](#))

[3:8b](#). The fifth oracle is parallel to the second, having two questions, "How are we to return?" ([v. 7b](#)) and How do we rob You? ([v. 8](#)) This literary device helped represent the general and the specific natures of the charge.

E. The proof of the charge ([3:8c-9](#))

#### 1. THE SIN: FAILURE TO GIVE TITHES AND OFFERINGS ([3:8c](#))

[3:8c](#). Again, the nation's problem had to do with offerings. The second oracle ([1:6-2:9](#)) dealt with the attitude of disrespect ([1:6](#)) which led to a profaning of the offerings ([1:7-14](#)). There the *quality* of the sacrifices was in question. Here the *quantity* was the issue (cf. "the whole tithe," [3:10](#)).

The nation, God answered, was robbing God by not bringing tithes and offerings. The tithe was literally a 10th of all produce and livestock which the people possessed ([Lev. 27:30, 32](#)). A tithe was to be given to the Levites who in turn were to give a tithe of the tithe to the priests ([Num. 18:21-32](#)). The Israelites were also to bring a tithe of their produce and animals and eat it with the Levites before the Lord in Jerusalem as an act of festal worship ([Deut. 12:5-18; 14:22-26](#)). Also every third year a tithe was to be stored up in the towns for Levites, strangers, widows, and orphans ([Deut. 14:27-29](#)). While the word "offerings" may refer to offerings in general, it seems to refer here ([Mal. 3:8c](#)) to those portions of the offerings (as well as those portions of the tithes) designated for the priests (*Theological Wordbook of the Old Testament*, s.v. "terûmâh," 2:838). If the Levites and priests would not receive the tithes and offerings, they would have to turn to other means of supporting themselves. As a result, the temple ministry would suffer.

THE CURSE ([3:9](#))

[3:9](#). Since the temple was God's house ([v. 10](#)), failure to support its ministry was considered equal to robbing God Himself. The nature of the curse on the

nation can be determined from [verse 11](#): famine due to pests (locusts) eating the vegetation, and vines without grapes (cf. [Deut. 28:38-40](#)).

### The promise of blessing ([3:10-12](#))

[3:10-12](#). This promise was a reaffirmation of the obedience-blessing relationship specified in the Mosaic Law ([Deut. 28:1-14](#)). What the people were experiencing was the disobedience-curse arrangement also given in that covenant ([Deut. 28:15-68](#)). This covenant was a gracious provision for Israel. No other nation had such promises from God. Since the Word of God is sure, God's part of the covenant arrangement would definitely be carried out. Israel could attest to this because she was experiencing certain curses in return for her disobedience to God's Law about the tithe. The Lord then appealed to His covenant promises in challenging Israel to bring the whole tithe into the storehouse so there would be adequate food for the priests. "Storehouse" refers to a special room or rooms in the temple for keeping tithed grain (cf. [1 Kings 7:51](#); [Neh. 10:38](#); [13:12](#)). By doing this, the people would see that God would open heaven's floodgates and pour out... blessing on them. These blessings would include agricultural prosperity—good crops not destroyed by pests, and undamaged vines ([Mal. 3:11](#))—and a good reputation among all the nations ([v. 12](#)). These blessings simply awaited their obedience.

The Bible Knowledge Commentary: An Exposition of the Scriptures by Dallas Seminary Faculty.

3. Do you think God actually feels as though our not giving a tithe is robbing God? Why or Why not.

God is the One who uses the terminology of being robbed, so it must be the way God feels. We have to remember that all we have belongs to God. God entrusts His property to us, and asks that we return 10% of it to Him. For us to consume 90% and then to come and claim a portion set aside for God, it feels like being robbed. If you told your kids to take \$90 out of a jar containing \$100, but they actually took \$98 and left you \$2, chances are you will feel robbed as well.

4. Which is more valuable "the salvation of one's soul" or "the money in one's checking account?" Why is it easier to believe that God can save my soul, than to believe that God can stretch and multiply my money.

***Nobody disputes the value of the salvation of the soul on an intellectual level, but when it comes to reality, we seem to value the money more. We know there***

***is nothing we can do for our salvation except trust God for it. That issue is settled in our minds. However, we choose to think that we can be better stewards and managers with our money than God can be. The salvation of our soul is also somewhere out there in the distant future. Control of our money is immediate and present. We also think that God is far more interested in our souls than we are, so we leave the care of our souls in God's hands. We are more interested in our money, because we control where it goes.***

***Trusting God for salvation seems to require less of a commitment on our part, than trusting God with our money. After all, if you mess up something with your soul, you simply confess the sin and get back your standing. If you mess up with your money, it is gone and confessing it does not put you back in the same place you were before.***

5. Some Christians believe that instead of giving a tithe, everybody should just give what they want to give since we are under grace and not the law. Do you think offerings at our church would go up or down if this was taught at our church? Why?

Our offerings would definitely go down. What we want to give to God tends to decrease once we actually have it available to us. People say they would really serve God if they didn't have to work. They retire and discover other things are there to take up their time. We need to have established standards and goals for giving because the sin in us, will do all it can to keep from moving us closer to God. Giving helps to transform our sinful nature of greed. Many people do not understand the concept of grace as being something that should compel us to want to do more. They see grace as something that allows us to get something for nothing.

**Matthew 6:19-24 Today's New International Version (TNIV) Treasures in Heaven**

**<sup>19</sup> “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. <sup>20</sup> But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. <sup>21</sup> For where your treasure is, there your heart will be also.**

<sup>22</sup> “The eye is the lamp of the body. If your eyes are healthy,<sup>[a]</sup> your whole body will be full of light. <sup>23</sup> But if your eyes are unhealthy,<sup>[b]</sup> your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness! <sup>24</sup> “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.

## Commentary

### JESUS TEACHES ABOUT MONEY / [6:19-24](#) / [61](#)

*Jesus had been teaching about how his followers should live quite differently from those in the current religious establishment. The remainder of this chapter presents Jesus' description of the attitudes of his followers that would set them apart from the world. The section about money focuses on true discipleship and how wealth is often the most common distraction from such discipleship. Jesus demands undivided commitment—no divided loyalties, no part-time disciples. Our attitude toward money is often the pulse of the heart of our discipleship.*

**[6:19](#) "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal."**<sup>NKJV</sup> *Jesus' followers do not concern themselves with amassing possessions and wealth; they refuse to lay up . . . treasures on earth. Those treasures by their very nature cannot be secure, and death would cause a person to lose them. Such treasures can be eaten away by moths or rust (the Greek word brosis can refer to anything that "eats away"), and they can be stolen by thieves.*

*Jesus did not condemn saving money for the future or having certain "treasures" in your home that you value. But he condemned the attitude toward money and possessions that makes these things more important than eternal values.*

**[6:20-21](#) "But lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also."**<sup>NKJV</sup> *How does a person lay up . . . treasures in heaven? Laying or storing up treasures in heaven includes, but is not limited to, tithing our money. It is also accomplished through bringing others to Christ and all acts of obedience to God. That "treasure" is the eternal value of whatever we accomplish on earth. Acts of obedience to God, laid up in heaven, are not susceptible to decay, destruction, or theft. Nothing can affect or change them; they are eternal.*

*The final sentence points out the significance of Jesus' words. Wherever our focus lies, whatever occupies our thoughts and our time—that is our "treasure." Jesus warned that people's hearts tend to be wrapped around their treasures, and few treasure God as they ought. In this startling challenge we again face the tension between actions and words in following Christ. Words become cheap when we tell*

ourselves we can act one way and believe another. Jesus exposed those who claim to value eternity while living as if there were nothing beyond this world.

Our heart will be with our treasure. The "heart" refers to the mind, emotions, and will. What we treasure most controls us, whether we admit it or not. (This is not limited to financial treasure. Some people treasure their house, car, or children almost to the point of idolatry.) For example, if we lay up treasures on earth in the form of money, our "heart" will be with our money. If our focus is our money, then we will do all we can to make more and more, and we will never have enough. We feel great when our stocks are up; we might feel despair if the stock market declines. We may become stingy, unwilling to give a cent of our amassed fortune, for then we would have one cent less. In short, we forget whose money it really is, the good purposes for which he gave it to us, and the fact that it will not last.

Jesus contrasted heavenly values with earthly values when he explained that our first loyalty should be to those things that do not fade, cannot be stolen or used up, and never wear out. We should not be fascinated with our possessions, lest they possess us. This means that we may have to cut back if our possessions become too important to us. Jesus calls for a decision that allows us to live contentedly with whatever we have because we have chosen what is eternal and lasting.

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## LIFE APPLICATION

### FINANCIAL PLANNING

Do you have a will? a living trust? a diversified portfolio? a broker you can call?

Christians might ask, "Why all the fuss over financial security, given Jesus' warning here?" But Jesus was not teaching people to be sloppy and careless about money. We need solid financial plans to be good stewards of the earthly resources that God has entrusted to us.

Jesus was also saying that money is a means to an end, not an end in itself. Money ought never to be any Christian's goal. Financial plans should not drive our lives. Believers should focus on God's purposes, God's goals, and God's plan.

Everyone needs money. Every Christian ought to share money. Financial planning is a sign of careful management. But hopes and dreams that rise to heaven are the only ones worth living for.

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**6:22-23 "The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. But if your eyes are bad, your whole body will be full of**



**darkness. If then the light within you is darkness, how great is that darkness!**<sup>NIV</sup> Jesus described the "spiritual vision" his disciples should have. Proper spiritual vision requires us to see clearly what God wants us to do and to see the world from his point of view. "The eye is the lamp of the body" means that through the eyes the body receives light, allowing it to move. In the Old Testament, the "eye" denoted the direction of a person's life. "Good" eyes focus on God. They are generous to others and convey the single focus of a true disciple. They receive and fill the body with God's light so that it can serve him wholeheartedly. "Bad" eyes represent materialism, greed, and covetousness. Those with "bad" eyes may see the light, but they have allowed self-serving desires, interests, and goals to block their vision. Those with "bad eyes" think they have light; in reality, they are in spiritual darkness. This could mean a sort of "double vision"—trying to focus on God and earthly possessions. It will lead to gloom in life and darkness in eternity. How great is that darkness for those who see the light but are not focused on God. Materialism destroys the whole self. In these words, Jesus was calling his followers to undivided loyalty—eyes fixed and focused on him.

**6:24 "No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth."**<sup>NRSV</sup> Continuing the theme of his disciples having undivided loyalty, Jesus explained that no one can serve (that is, be a slave of, belong to) two masters. A slave could belong to two partners but not to two separate individuals because his or her loyalty would be divided. While slaves have their earthly master chosen for them, from a spiritual standpoint all people must choose whom they will serve. They can choose to serve themselves—to pursue wealth and selfish pleasures—or they can choose to serve God. The word translated "wealth" is also translated "mammon," referring to possessions as well. Either we store our treasures with God ([6:20-21](#)), we focus our "eyes" on him ([6:22-23](#)), and we serve him alone—or else we do not serve him at all. There can be no part-time loyalty. Jesus wants total devotion.

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## LIFE APPLICATION

### WHO'S YOUR MASTER?

Jesus says we can have only one master. We live in a materialistic society where many people serve money. They spend all their lives collecting and storing it, only to die and leave it behind. Their desire for money and what it can buy far outweighs their commitment to God and spiritual matters. Even Christians spend a great deal of time trying to create heaven on earth.

Whatever you store up, you will spend much of your time and energy thinking about. Don't fall into the materialistic trap, because "the love of money is a root

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of all kinds of evil" ([1 Timothy 6:10](#)). Does Christ or money occupy more of your thoughts, time, and efforts? Ask yourself, "Have I taken Christ or financial security as my master?"

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*Life Application Bible Commentary - Life Application Bible Commentary – Matthew.*

**Ecclesiastes 5:10-11 Today's New International Version (TNIV) <sup>10</sup> Those who love money never have enough; those who love wealth are never satisfied with their income. This too is meaningless. <sup>11</sup> As goods increase, so do those who consume them. And what benefit are they to the owners except to feast their eyes on them?**

***Labor's fruits may not be enjoyed because of one's own covetousness ([5:10-12](#))***

[5:10-12](#). Having shown that the fruits of one's labors might not be enjoyed because they might be lost to God ([vv. 1-7](#)) or to governing officials ([vv. 8-9](#)), Solomon next argued that a person's own covetousness might keep him from enjoying them. Calling covetousness or the love of **money** futile or **meaningless**, Solomon argued that a covetous person **never** derives enjoyment from his **wealth** ([v. 10](#)) because his increased wealth merely brings him increased anxiety ([v. 12b](#)). While **a laborer** might rest content with **little or much**, a covetous person cannot sleep (his **abundance permits... no sleep**, [v. 12](#)). He has to be constantly on guard to protect his riches from the ever-growing number of people who would try to **consume them**. Thus Solomon asked satirically **what benefit** a covetous person gets from increased riches **except to keep an eye on them** ([v. 11](#), lit., "to look at them with his eyes"). In summary, Solomon argued that the only results of increased wealth for a covetous person are increased anxiety and increased vigilance, not increased enjoyment.

The Bible Knowledge Commentary: An Exposition of the Scriptures by Dallas Seminary Faculty.

6. What treasures do you have stored up in your home right now that Jesus could be speaking about in this passage? (Things you have not used in the last year that could have been a benefit to others, but instead sit idly by, because you still cling to them). Why are we reluctant to let these treasures go?

I have clothes and gadgets all around me that will probably not be used again. I have old cell phones lying in drawers taking up space that could have helped someone years ago. I am reluctant to let them go because I have this false sense of thinking somewhere in the future I might need to use this or to wear this. I am trusting in these things being able to meet my needs in the future rather than God.

7. How do our eyes work against us when it comes to possessions? How do you know when you have started to love money or things?

*There are a lot of things we would not want if we never had the chance to see them. Advertisers create false needs inside of us, and they know if they can get us to see items, we will want to have them for ourselves. Developing a love for money or things takes a certain amount of spiritual insight for us to see it in ourselves. None of us walk around proclaiming, I have a problem with greed, but we do. Others will see it in us before we see it. We will often be in denial of it and continue to feed it accumulating more and more of a particular thing with no way of actually using them all. All we can do with some stuff is just feast our eyes upon them and boast that we have x' number of certain things and others do not.*

8. Why would our love for money cause us to hate God?

*The Love of money turns us into little gods who think we can have anything we want whenever we want. God keeps insisting that our money is not our money, and that it still belongs to God. We resent that God is trying to take over what is rightfully ours. We fall into the trap of thinking, I deserve to have this. How dare God insist that I give it away.*

*In 1 Timothy 6:10 Paul contrasted the proper attitude of contentment with its opposites: The craving to get rich and the love of money, two sides of the same coin. The history of the human race, and perhaps especially that of modern Western societies, cries out in support of Paul's point. The grasping after riches leads to: (1) temptation, (2) a trap, and (3) many foolish and harmful desires that plunge men into ruin and destruction. Though not an end in itself, greed is actually a root of all kinds of evil. It is a crucial chink through which other vices gain access. To illustrate his point Paul referred indirectly to some people, undoubtedly known to Timothy, who had fallen into the trap Paul was discussing. Eager for money, they wandered from the faith. This may mean that they had fallen into heretical teaching (cf. [2 Tim. 2:17-18](#)) or simply that their spiritual fruitfulness had been choked off (cf. [Luke 8:14](#)) by their concern for riches. In either case, they had suffered for it, causing themselves to be*

9. What are some of the ways in which we mask our love for money by calling it something else?

We say we are preparing for the future. We say I want to make sure I have enough to live on. We say I want to make sure my family is well taken care of when I'm gone. We say I deserve to have this. We say, everybody has at least one vice. We say once I get enough, then I'm going to.

10. How are "giving to God" related to "trust in God"?

*Giving indicates that we are putting our trust in God and not in the possessions that we have. 1 Timothy 6:17-19)<sup>17</sup> Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. <sup>18</sup> Command them to do good, to be rich in good deeds, and to be generous and willing to share. <sup>19</sup> In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.*

11. Is "not giving a tithe" more of an issue of "trust" or an issue of "greed"?

*Only the person who is not tithing knows which side of the issue keeps them from tithing. Some people have a desire to tithe but are honestly afraid of not having enough to pay their bills. Some people do not have a desire to tithe because they want more things for themselves and they need their portion of the tithe in order to get them.*

12. How are tithing, trust, and standard of living related to each other?

*We determine that we are going to trust God not matter what. We then determine we are going to always exclude a tithe from our income because it is going to the Lord's work. We then determine to live within the means of the 90% of our income so that we can be a blessing to others when we need to make it happen.*

13. Which of these three is the best motive for tithing 1) I know God will bless me with more, 2) I want to do my part, 3) I am thankful for what God has done for me 4) I trust God with all that I have.

*This will vary from person to person depending on where they are in their spiritual walk with Christ. The goal is to get us all at the point of being tithers.*

1. **We tithe out of gratitude for the past.** “God, I realize that everything I’ve achieved up to this point, anything I have, all belongs to you anyway. I want to give 10 percent back to you as an act of gratefulness.”
2. **We tithe to keep our priorities right in the present.** Deuteronomy 14:23 says, “The purpose of tithing is to teach you to put God first” (TLB). It’s a reminder that God is really first in my life, and it helps me set my priorities.
3. **We tithe as a statement of faith for the future.** When I write out the check or give the money, I’m saying, “God, you’ve taken care of me in the past, so I trust you and I’m giving this to you as a demonstration of my faith that you will provide in the future.”

14. Should our goal be to give at least 10% or to give beyond 10%. Why?

Our goal should be to give away as much as we can so that nothing but God has control over our lives. The more possessions we have, the more control they have over us. God’s generosity knows no limits. If we are to be like God, our generosity should be growing as the Lord blesses us. The percentage of our giving could easily increase as our income does if we choose to become content with our standard of living.

Here is what Rick Warren & his wife Kate did after becoming instant millionaires from the sale of his book, "The Purpose Driven Church"

You have to learn to deal with both the good and the bad of life.

Actually, sometimes learning to deal with the good is harder. For instance, this past year, all of a sudden, when the book sold 15 million copies, it made me instantly very wealthy.

It also brought a lot of notoriety that I had never had to deal with before. I don't think God gives you money or notoriety for your own ego or for you to live a life of ease. So I began to ask God what He wanted me to do with this money, notoriety and influence. He gave me two different passages that helped me decide what to do, II Corinthians 9 and Psalm 72.

First, in spite of all the money coming in, we would not change our lifestyle one bit.. We made no major purchases.

Second, about midway through last year, I stopped taking a salary from the church.

Third, we set up foundations to fund an initiative we call The Peace Plan to plant churches, equip leaders, assist the poor, care for the sick, and educate the next generation.

Fourth, I added up all that the church had paid me in the 24 years since I started the church, and I gave it all back. It was liberating to be able to serve God for free.

### Lesson 3 “Can I Trust God With My Future”

Ephesians 4:20-32, Jeremiah 29:10-12 Psalm 37:3-4

1. Have you ever said no to the will of God because you were afraid, obeying God would cause you to lose something you wanted in the future.

*I once dated someone in college that I knew was not God’s plan for my life.. I was thinking if I obeyed God, I’d miss out on a beautiful young lady in my life. It was the unbeliever who recognized our lives were on two total different paths and she was not interested in the path I was on. I was thinking I would somehow draw her to Christ, but that did not come close to happening.*

2. Today we have couples, some times one is a believer and the other is not, and at times both claim to be believers who choose to start living together as though they were married. How is this choice an example of choosing not to trust God with my future?

*Everytime we choose to engage in a continual pattern of sin for our lives, it is our way of saying, God I do not trust you to supply my needs in the future. Therefore I must take matters in my own hands today, in order to get what I want in the future. Sometimes it seems as though things will be easier if we just give in to sin, but we cannot see the harsh repercussions and realities that await us down the road. No Christian couple who starts out having sex just this once intends to have an abortion, but it happens way too often. We think we can plan out our future, but the reality is, we have very little control over what happens day to day in our lives. Even if we do all that we plan to do, it can be sabotaged by someone else for nor apparent reason.*

#### **Ephesians 4:20-28 Today's New International Version (TNIV)**

**<sup>20</sup> That, however, is not the way of life you learned <sup>21</sup> when you heard about Christ and were taught in him in accordance with the truth that is in Jesus. <sup>22</sup> You were taught, with regard to your former way of life, to put off your old self, which is being corrupted by its deceitful desires; <sup>23</sup> to be made new in the attitude of your minds; <sup>24</sup> and to put on the new self, created to be like God in true righteousness and holiness. <sup>25</sup> Therefore each of you must put off falsehood and speak truthfully to your neighbor, for we are all members of one body. <sup>26</sup> “In your anger do not sin”<sup>[a]</sup>: Do not let the sun go down while you are still angry, <sup>27</sup> and do not give the devil a foothold. <sup>28</sup> Those who have been stealing must**



steal no longer, but must work, doing something useful with their own hands, that they may have something to share with those in need.

## COMMENTARY

**4:20** But that isn't what you were taught when you learned about Christ.<sup>NLT</sup> In great contrast to the unbelieving Gentiles (referred to as "they" in the previous verses) stands the word "you" in this verse. The Ephesian believers had been *taught* and had *learned about Christ* from Paul himself as well as from other teachers. To know Christ is the greatest knowledge that anyone can have.

That knowledge is the truth; that knowledge opposes what the evil world teaches and applauds. Therefore, what the Ephesians and the other believers were taught should make all the difference in their lifestyles.

"To know" is not a mere exercise of the head. Nothing is "known" until it has also passed over into obedience.

*J. A. Motyer*

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## LIFE APPLICATION

### NEW AND IMPROVED

In direct contrast to the preceding description of the unregenerate person, Paul next described the new life of the believer. He wrote of:

- our *new minds*: "But that isn't what you were taught when you learned about Christ. Surely you heard of him and were taught in him in accordance with the truth that is in Jesus. You were taught . . . to be renewed in the spirit of your minds."
- our *new hearts*: "[You were taught] to put off your old self, which is being corrupted by its deceitful desires."
- our *new behavior*: "Clothe yourselves with the new self, created according to the likeness of God in true righteousness and holiness."

From darkened minds, hearts, and behavior, to new ones—this is the stark contrast from the old self to the new. Does your life reflect this contrast, the marks of the new life of the believer? Are there evidences of it in your thinking, desires, will, and behavior?

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**4:21** Surely you heard of him and were taught in him in accordance with the truth that is in Jesus.<sup>NIV</sup> The phrase translated *heard of him* is literally "heard him," referring to the



individual's hearing the call to salvation and responding. This only happened because they had been *taught in him* by those who shared the gospel *in accordance with the truth that is in Jesus*. Jesus is the truth ([John 14:6](#)). Paul rarely used the name "Jesus" and generally did so when referring to the death and resurrection of the man Jesus. Here it may not indicate any theological distinction but may merely be a stylistic change. This is the truth that the Ephesians heard and believed. This is the truth that brings salvation.

[4:22](#) You were taught, with regard to your former way of life, to put off your old self, which is being corrupted by its deceitful desires.<sup>NIV</sup> While unbelievers live in darkness and sensuality, believers *were taught* in Christ a whole new manner of living, which must leave behind the *former way of life*. Paul explained that believers must decisively *put off the old self*. The "old self" (literally, "old man," also translated "old nature") describes each person before he or she comes to know Christ. The person was enslaved to sin, bound to the world, and without hope. Those who have accepted Christ are still susceptible to temptations and the evils of the sinful nature. Paul does not distinguish between two parts or two natures within a person. The old self describes those areas of rebellion against God. We must forsake this former lifestyle. Like old clothes, we must shed our identification with our sinful past and live as new people. To "put off" that old self will take conscious, daily decisions to remove anything that supports or feeds the old self's desires.

The person's old self *is being corrupted by its deceitful desires* (which Paul described in [4:17-19](#) above). The verb form "is being corrupted" reveals a continuous process that ends in complete degeneration and death. Like a cancer, the evil nature of the old self spreads and destroys. Christ came to offer each person a new self ([4:23-24](#)), but he or she must desire Christ's help to "put off" the old self. As a person takes off an old, dirty garment in exchange for something clean and new, so the believer can take off the old, filthy "self" and exchange it for the clean and pure "self" provided by Christ. The verb "put off" is in the aorist tense, so it describes a definite act.

This "putting off" is a once-and-for-all decision when we decide to accept Christ's gift of salvation ([2:8-10](#)). Although this putting off of the old takes place at conversion, we must drive out the remaining parts of it day by day. See also [Romans 6:6](#); [Colossians 3:5-10](#); and [James 1:21](#).

Repentance is primarily a change of moral purpose, a sudden and often violent reversal of the soul's direction.

A. W. Tozer

[4:23-24](#) And to be renewed in the spirit of your minds, and to clothe yourselves with the new self, created according to the likeness of God in true righteousness and holiness.<sup>NRSV</sup> We cannot "put off" without also "putting on." Believers must "put off the old self" ([4:22](#)), but then they should follow with two specific actions: (1) *to be renewed in the spirit of your minds*, and (2) *to clothe yourselves with the new self*.

The verb "to clothe" (like the verb "to put off" in [4:22](#)) refers to a once-and-for-all action. When believers put off the old self and clothe themselves with the new self, they don't keep on changing back into old clothes once in a while. The old clothes have been thrown away. While we are still on this earth, we will struggle with our old way of life. Paul understood this struggle clearly (see [Romans 7:14-25](#)). In explaining these concepts, some people have wrongly given the idea that there are two selves or two equal-but-opposite poles in our life (old and new) warring against each other. This is not how the New Testament used these words. Christ sees his people as redeemed. The other verb, "to be renewed," describes a continuous activity. The "self" has been exchanged, but the process of renewal, of becoming like Christ, is a continual daily process. Transformation begins in the mind and results in renewed behavior.

How are believers "to be renewed in the spirit of [their] minds"? They must:

- be involved in activities that renew their minds ([Philippians 4:8-9](#));
- desire to pattern themselves after God, not the world ([Romans 12:2](#));
- study and apply God's Word so that it changes their behavior from within ([2 Timothy 3:15-16](#)).

As just noted, the tense of the verb indicates a daily act. The "spirit" refers to the Holy Spirit controlling the believers' minds, or it may refer to the spiritual side of each person's mind-set, which is where renewal must begin ([Romans 12:2](#); [Colossians 3:10](#)). Most likely, the meaning may be a combination of both, for the human spirit can only be renewed by the divine Spirit. (See also [2 Corinthians 5:17](#); [Galatians 6:15](#); [Colossians 3:10](#); [Titus 3:5](#).)

This *new self* with which believers are to clothe themselves is a new creation, *created according to the likeness of God in true righteousness and holiness*. This new self

However holy or Christlike a Christian may become, he is still in the condition of "being changed."

*John R. W. Stott*

(literally, "new man") is the new relationship we have with Christ that gives us a new orientation to life. The new self is *according to the likeness of God* with the characteristics of *true righteousness and holiness*. We have a right relationship with God that results in right behavior, creates an aversion to sin, and prompts us to devote ourselves to his service. These qualities are "true," meaning they cannot be faked. This is totally opposite of the old way of living characterized by sin and corruption. Finally, the new self refers not to a split in one's personality; instead, it pictures the new direction, attitude, and mind-set away from self and toward God and his will.

[4:25](#) So then, putting away falsehood, let all of us speak the truth to our neighbors, for we are members of one another.<sup>NRSV</sup> The general character of the new self will lead to specific ways of acting. Because believers in the church exhibit "true righteousness and holiness"

**(4:24)**, they must put away *falsehood*. This may refer to various forms of falsehood—anything that pertains to the old lifestyle and is not part of Christ's truth. Like putting off the old self and replacing it with the new self, so believers put off falsehood and put on the willingness to *speak the truth*. This is a quote from [Zechariah 8:16](#). This reference in the Septuagint (Greek version of the Old Testament) says speak the truth "to" (pros), while Paul said speak the truth "with" (meta). The change in focus lies in the following clause: *for we are members of one another*. Paul stressed our mutual responsibility. Because we are members of one another in Christ's body, our words and actions must not be destructive to the body. Lying to each other disrupts unity by creating conflicts and destroying trust. It tears down relationships and leads to open warfare in a church. Truthfulness, however, opens the door to understanding. To maintain unity, the believers must be completely truthful with one another.

**4:26-27** "In your anger do not sin": Do not let the sun go down while you are still angry, and do not give the devil a foothold.<sup>NIV</sup> Another characteristic of the old self that has to be put off is bad temper, or a lifestyle characterized by anger. The words "in your anger do not sin" are quoted from [Psalm 4:4](#). The Bible doesn't tell us that we shouldn't feel angry, but it points out that it is important to handle our anger properly. We must not indulge our angry feelings or let them lead to pride, hatred, or self-righteousness. Jesus Christ became angry at the merchants in the temple, but this was righteous anger and did not lead him to sin. Believers must follow Jesus' example. We ought to reserve our anger for when we see God dishonored or people wronged. If we get angry, we must do so without sinning. To do this, we should deal with our anger before the sun goes down. According to Deuteronomy, sunset was the time by which wrongs against God and against others should be made right ([Deuteronomy 24:13, 15](#)). Anger that is allowed to smolder and burn over time can eventually burst into flame and *give the devil a foothold*, causing people to sin as they become bitter and resentful. We should resist the devil ([James 4:7](#)). Satan can use our anger against one another to destroy our unity and our love. It is so much better to deal with the situation immediately; perhaps the previous admonition to lovingly speak the truth can solve the problem.

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### *LIFE APPLICATION*

#### **DON'T GET BURNED!**

If vented thoughtlessly, anger can hurt others and destroy relationships. If kept inside, it can cause us to become bitter and destroy us from within. Paul tells us to deal with our anger immediately in a way that builds relationships rather than destroys them. If we nurse our anger, we will give Satan an opportunity to divide us. Anger must be dealt with as quickly as possible. Used correctly, anger can

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motivate us to right a wrong, redress a grievance, correct an injustice. Used improperly, it can burn us and everyone else around us. Are you angry with someone right now? What can you do to resolve your differences? Don't let the day end before you begin working on mending your relationship.

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**4:28** If you are a thief, stop stealing. Begin using your hands for honest work, and then give generously to others in need.<sup>NLT</sup> In most cases, a reference to stealing or to *a thief* in the New Testament concerns a bandit or a person who engages in stealing as a livelihood. Paul explained that such a person who became a believer had to "put off" that old lifestyle and make a change, turning to *honest work* in order to make a living. Stealing and idleness go together; thus, Paul's charge was not only to stop stealing but also to begin honest work. In addition, slaves were often prone to stealing from the households they served; many slaves became Christians, and Paul may have been speaking to them. All believers should work hard, do their part in the community, hold their own, and not expect anyone else to support them.

Even then, the Christian's goal for his or her labor differs from the world's. We work not to enrich ourselves, but so that we can *give generously to others in need*. Giving is at the heart of Christianity. We hold lightly to our possessions because we have our treasure in heaven ([Matthew 6:19-21](#); [Romans 12:13](#); [2 Corinthians 8-9](#)).

**4:29** Do not let any unwholesome talk come out of your mouths, but only what is helpful for building others up according to their needs, that it may benefit those who listen.<sup>NIV</sup> Believers must also be careful about what they say. As part of Christ's body, filled with his righteousness and holiness, they must *not let any unwholesome talk come out of their mouths*. "Unwholesome" means corrupt, insipid, worthless (such as gossip and slander), and it includes foul talk (such as coarse language). Such speech is worthless, spreads worthlessness, and leads hearers to think about worthless matters. Not only should our speech be kept clean and truthful, but we should also speak *only what is helpful for building others up according to their needs*. We must be sensitive to the situation and the needs of anyone with whom we converse, and we must be wise in choosing our words, for even good words, unless used appropriately, can be destructive instead of useful. We should not speak vaguely in words that could fit a thousand different occasions. Rather, our words should be genuine and specifically suited to the present person, time, and place. Our speech should edify, not tear down. Unless we help the other person, our words will be meaningless. What we say can *benefit those who listen*. God can work through our words to help others and bring his grace to them.

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### LIFE APPLICATION

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## CROSS WORDS

Words count. The words we say to one another can be a powerful force for good, for building each other up. Conversely, they can be just as powerfully destructive, tearing us down. Think back to when you were young: What kinds of words do you remember the significant adults in your life using toward you? Were they positive, encouraging words that built you up and made you feel valuable and worthwhile? Or did you hear more terms like "loser," "worthless," "stupid"? The memories either bring smiles or cause pain. Your words have the same effect on those around you, especially on children and young people. Take a mental inventory of your speech. Do your words build up or tear down? With God's help, commit to being the kind of person whose words encourage and edify others.

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**4:30** And do not grieve the Holy Spirit of God, by whom you were sealed for the day of redemption.<sup>NKJV</sup> That the Spirit can be saddened or grieved points to the personality of the Spirit. The Holy Spirit is a person who can be saddened by the way we live. Paul has already explained that the Holy Spirit's power within gives new life to believers. While we continue to battle with our sinful nature, we should be living for Christ each day.

To refuse to do so, to constantly give in to lying, anger, stealing, and foul talk is to *grieve the Holy Spirit of God*. "Grieving" is different from "stifling" the Holy Spirit (**1 Thessalonians 5:19**), which has to do with stifling prophecy. Paul's reference

How would you like to live with somebody who was everlastingly grieving your heart by his conduct?

*G. Campbell Morgan*

to the Holy Spirit brings to mind **Isaiah 63:10** and reminds believers that the Holy Spirit binds them together in the body. When believers quarrel and hurt one another, they distress the Spirit. Because the Holy Spirit controls and guides speech, praise, prophecy, and tongues, we offend him when we use them improperly. (See also **Acts 7:51**; **1 Thessalonians 4:8**.)

Paul reminded the readers that the Holy Spirit within them gives both a privilege and a responsibility. Their responsibility is to not disappoint him by the way they live; their privilege is their promised future, for through the presence of the Spirit, they *were sealed for the day of redemption*. The seal of the Holy Spirit upon a believer marks that believer as God's property until the day he or she is completely redeemed. It connotes the protected status of the believer. (For more on this sealing, see commentary on **1:13-14**.)

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## LIFE APPLICATION



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## THE HURT

Paul gives us a surprising reason for choosing the right over the wrong: so that we don't grieve the Holy Spirit—not just so that we don't hurt one another, but also so that we do not sadden God the Spirit. What a powerful incentive to do what is right and avoid what is evil! What a privilege and responsibility to know that our actions have that kind of effect on God. How do your words, thoughts, and behavior impact him?

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**4:31** Get rid of all bitterness, rage and anger, brawling and slander, along with every form of malice.<sup>NIV</sup> The sins listed in this verse picture the former way of life, the old self (**4:22**). None of these attitudes and activities have any place in the believers' Holy Spirit-filled life; indeed, they foster dissension today and are the opposite of how believers should be characterized (see **4:32**). In their lives and in their churches, the believers must *get rid of*:

- **Bitterness**—a spirit that refuses reconciliation.
- **Rage**—outbursts of anger or quick temper for selfish reasons. This could mean continual and uncontrolled behavior.
- **Anger**—a continuous attitude of hatred that remains bottled up within. This could refer to what is under the surface, while "rage" refers to what bursts out. Anger would destroy harmony and unity among believers.
- **Brawling**—loud self-assertions of angry people determined to make their grievances known.
- **Slander**—destroying another person's good reputation by lying, gossiping, spreading rumors, etc. Malice often manifests itself through slander. This defamation of character destroys human relationships.
- **Malice**—doing evil despite the good that has been received. This word is a general term referring to an evil force that destroys relationships, and it can mean anything from trouble to wickedness. It is a deliberate attempt to harm another person. Thus, *every form of malice* must be destroyed.

**4:32** And be kind to one another, tenderhearted, forgiving one another, even as God in Christ forgave you.<sup>NKJV</sup> The previous way of life must be put off (**4:31**) and the new life put on. Believers ought to *be kind to one another*. Kindness means acting charitably and benevolently toward others, as God has done toward us. Kindness takes the initiative in responding generously to others' needs. The Psalms and writings of the prophets say much about God's kindness. Because believers have received kindness, we ought to act with kindness toward others.

The word for *tenderhearted* is also translated "compassionate." Compassion is genuine sensitivity and heartfelt sympathy for the needs of others. Compassion characterizes God.

Believers must also be constantly *forgiving one another*. In what way? *Even as God in Christ forgave you*. Though Christ has bridged the gap between us and God so that we are forgiven once and for all, we only experience God's forgiveness in personal, practical ways as we learn to forgive others from day to day. None of us has experienced as great a wrong against ourselves as that which we have all done to God ([Matthew 18:33](#)). God had to give up his only Son to forgive us; we have nothing to give up but our selfish natures and our unwillingness to forgive those who have wronged us. Christ taught this law of forgiveness ([Matthew 6:14-15](#); [18:35](#); [Mark 11:25](#)). We also see it in the Lord's Prayer—"Forgive us our debts, as we forgive our debtors" ([Matthew 6:12](#) NKJV). God does not forgive us *because* we forgive others, but solely because of his great mercy. As we come to understand his mercy, however, we will want to be like him. Having received forgiveness, we will pass it on to others. Those who are unwilling to forgive have not patterned their lives after Christ, who was willing to forgive even those who crucified him ([Luke 23:34](#)).  
Life Application Bible Commentary - Life Application Bible Commentary – Ephesians.

3. What does it mean to put off the old self and how often should it happen?

**When we give our lives to Christ, we voluntarily choose to say no to some of the sin that was running rampant in our lives. We choose to lay down that life of sin and start living for Christ. Although we put off the old self, there are still remnant areas in our lives that have not been fully subjected to the will of God. Whenever those areas manifest themselves, we are to put them off. This process will last us for a lifetime.**

4. What does it mean to put on the new self and how often should it happen?

**To put on the new self is to make a conscious decision to say yes to the will of God for whatever situation I am in at the moment. We will find new situations arising everyday that will test our commitment to follow Christ. Putting on the new self is a lifetime process. Life itself reveals areas of our lives that we have to continue to change in, in order to grow in Christ.**

5. If we repent, fully expecting and intending to do the same thing again tomorrow, have we repented?

**Repentance is more than simply feeling bad about doing something. Repentance takes place when we make a conscious decision to change and head in the opposite direction of some action we have been taking. True**

repentance takes place when we actually choose to obey God for our circumstances.

6. How does choosing a path of sin relate to trusting God with my future?

We often sin when we are afraid of what the future will be or when we want the future to be exactly what we want. If I can't trust God to make something happen, then I will put my trust and confidence in something else to make it happen. That something else becomes the new God that we are worshipping, even though we will insist it is not. Choosing a path of sin is done because we think, this is the best road for us to get where we hope we are going.

7. What is it that keeps us from giving ourselves over totally to God?

I think there is the fear that somehow we will be embarrassed, or exposed, or left looking like a fool if God somehow fails to keep his end of the deal. We also know that God may have a different outcome in a situation than what we might be hoping to have.

Psalm 37:3-4 Today's New International Version (TNIV )<sup>3</sup> Trust in the LORD and do good; dwell in the land and enjoy safe pasture. <sup>4</sup> Take delight in the LORD and he will give you the desires of your heart.

#### COMMENTARY

This psalm of David seems to build on the previous one. Here he instructed the righteous not to be disturbed over the prosperity of the wicked who reject God, for divine justice will yet be granted. Using a series of proverbial expressions, the psalmist exhorted the righteous to trust in the Lord continually and not fret about evil people who are about to be cast down. The message is similar to that in [Psalms 49](#) and [73](#), as well as the Book of Job.

A. Trust and fret not ([37:1-8](#))

[37:1-8](#). In this first section of the psalm David called for trust despite the presence of evil men. One should not be envious of sinful people and their prosperity (cf. [vv. 7-8](#); cf. [Prov. 23:17](#); [24:1](#)) because they will wither like the grass (cf. [Pss. 90:5](#); [102:4](#), [11](#); [103:15-16](#); [Isa. 40:6-8](#); [1 Peter 1:24](#)) and will soon die ([Ps. 37:1-2](#)). Rather one should trust in the LORD who can answer prayers of the heart ([vv. 3-4](#)). The promise, He will give you the desires of



**your heart, is based on the condition, delight yourself in the LORD. One who delights in Him will have righteous desires. If a person trusts in the LORD (cf. [v. 3](#)) God will gloriously vindicate him ([vv. 5-6](#)).**

**Therefore the righteous should not envy or fret (cf. [v. 1](#); [Prov. 24:19](#)) when the wicked succeed. Fretting leads only to evil, including anger ([Ps. 37:7-8](#)).**

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8. What does it mean to delight yourself in the Lord?

**To delight ourselves in the Lord, may mean that we can envision ourselves just being happy and thrilled at simply knowing we are in God's presence doing what God has called us to do. We intentionally are seeking God and nothing else to enter into a period of complete joy. Our joy is in the Lord, and not in what we are seeking from the Lord.**

9. When the passage says the Lord will give you the desires of your heart, do you think it means, "God will put certain desires within your heart" or "God will give you the things your heart desires." Why do you feel this way?

**I think the closer we walk to the Lord, the more the desires of our hearts become the desires that God wants us to have. I also think that sometimes God just gives us things that we have longed to have, because God is generous and desires to bless His children. Abraham was content with what he had in life. God placed within his heart the desire to become the father of many nations. Mary was content with her life. God placed within her heart the desire to give birth to the Savior of the world. The Shunnemite woman wanted to have a son, and it was unlikely that it would happen, but through Elisha, God gave her the desire of her heart.**

**Jeremiah 29:10-12** Today's New International Version (TNIV) <sup>10</sup> This is what the LORD says: “When seventy years are completed for Babylon, I will come to you and fulfill my good promise to bring you back to this place. <sup>11</sup> For I know the plans I have for you,” declares the LORD, “plans to prosper you and not to harm you, plans to give you hope and a future. <sup>12</sup> Then you will call on me and come and pray to me, and I will listen to you.

10. How do we reconcile the bad things which come into our lives, with God’s plans to “prosper us and to give us a hope and a future”?

**We live in a fallen world. When God gave this promise to the Israelites in Jeremiah 29, they were getting ready to be defeated by the Babylonians and were going to go into captivity for 70 years. God’s plans for us are much more far reaching into the future than we think. God sees beyond the short time trial or pain we are going through, into the future where God’s plans will be revealed. God is lord beyond the bad things which show up in our lives. The crucifixion of Jesus came before the resurrection of Jesus. The bad came before the hope and the future.**

11. Why is trusting God with our future, our best course of action?

**God is the only one who truly knows what our different choices are going to lead to in the future. Even the negative things that come into our lives can be used by God to push us toward a brighter future. Sometimes our course of action may lead to our own death, but in giving our lives for Christ we still come out ahead. Death is never the end for believers.**