

## LESSON 1      Why God Allows Us to Have Problems

Everybody has problems. As someone has said, “Everyone has a problem, is a problem, or lives with a problem.” Our problems vary by type and severity. There are financial problems, health problems, and relationship problems, as well as problems of guilt, depression, temptation, failure, stress, burnout, etc. We will look at each of these in detail during this study. We as Christians are not exempt from painful problems and often have more problems than non-Christians because the Evil One tries to derail our spiritual lives. How does Jesus express this fact in John 16:33b?

The Greek word translated *trouble* (THLIPSIS, th-lip’-sis), or “tribulation,” means “pressing or pressure that burdens our spirits.” It refers to severe affliction or anguish. In other words, Jesus said, “In this world we will have ‘big-time’ problems.”

In Romans 8, Paul writes about all kinds of problems: *trouble ... hardship ... persecution ... famine ... nakedness ... danger ... sword* and death (8:35–36). Then, what does he write concerning these problems (8:37)?

What does it mean to be *more than* a conqueror? Conquerors defeat their enemies. If we are *more than conquerors*, we will make our enemies our friends. Therefore, God can cause even our worst problems to be our friends if we let Him make *good* come from them (Rom. 8:28). How does He do that? In at least **four** ways. He uses problems **to direct us, inspect us, correct us, and perfect us**.

### First, to direct us

Oxford scholar C. S. Lewis wrote: “God whispers to us in our pleasure but shouts to us in our pain.” God uses problems to get us back on track or to keep us on course. How does Psalm 119:67 express this truth?

God often uses problems **to direct us**—keep us on track spiritually. The apostle Paul writes of God allowing him to have a *thorn* in the flesh to keep him *from becoming conceited* because of his *great revelations* (2 Cor. 12:7). Paul doesn’t say what the *thorn* was, but whatever it was, it was chronic and severe. Paul prayed three times for God to take the *thorn* away. Many scholars believe Paul’s *thorn* in the flesh was failing eyesight. This is likely because what does Paul write in Galatians 6:11?

Other scholars believe Paul was often weak and sickly because he may have contracted malaria on one of his missionary journeys. Still others believe Paul's *thorn* was severe headaches, perhaps migraines. I think God didn't want Paul to tell us what his problem was, because if we had the same problem, we would be tempted to say, "I'm suffering just like Paul." We don't know what Paul's *thorn* in the flesh was, but we do know how God answered his prayer. What was God's answer to Paul's request (2 Corinthians 12:9)?

Paul says God allowed him to have a *thorn* in the flesh to keep him from becoming arrogant. God knew Paul was going to be the greatest of all the apostles. Through Paul's three missionary journeys and his writing thirteen epistles that make up almost half the books in the New Testament, he would do more to spread the Gospel than anyone else who would ever live. Therefore, God uses Paul's *thorn* in the flesh **to direct** him away from pride and arrogance.

God often uses problems **to direct us** away from sin. It can be **to direct us** away from someone who may be a temptation or **to direct us** away from a bad decision. On a regular basis, we should pray Psalm 119:35 in regard to our problems. Write it below:

God allows us to have problems **to direct us** and ...

## **Second, to inspect us**

Someone has said, "Christians are like teabags. You don't know what's in them until they get in some hot water." Problems are really just tests to reveal what kinds of Christians we really are and to prepare us for heaven. Peter writes we are going to have *all kinds of trials* (1 Pet. 1:6). The word translated *trials* (PEIROSMOS, pie-ros-mos') means "putting to the test." Then, what does he tell us is the purpose for our problems in 1 Peter 1:7b?

Peter compares the testing of our faith through problems to the refining of gold in his day. As gold is heated, impurities float to the surface and can be skimmed off, leaving only pure gold. In the same way, the heat of problems in our lives causes our impurities and defects to come to the surface. The Bible says *the heart is deceitful above all things* (Jer. 17:9a), so we may not even recognize our own impurities when they surface. Therefore, when we have problems, we need to pray the prayer found in Psalm 139:24. Personalize and write it below:

God is our spiritual Goldsmith who, through *all kinds of trials*, brings our sins and spiritual weaknesses to the surface so we can confess them and let Him skim them out of our lives.

God allows us to have problems **to direct us, to inspect us**, and ...

## **Third, to correct us**

We all sometimes get off course and act like the prophet Jonah, whom God tells to go to Nineveh, the capital of the Assyrian Empire, and preach to the people about their *wickedness* (Jonah 1:2).

Nineveh is to the east, but Jonah gets on a ship and sails west—the opposite direction of God’s purpose for his life. During Jonah’s Mediterranean cruise, the Lord sends *a violent storm* that threatens to wreck the ship (1:4). Now we are going to see the worst part of Jonah’s sinful condition. What do we read about Him in Jonah 1:5b?

The ship is being tossed to and fro and seems about to break into pieces. The sailors are throwing stuff overboard to lighten the load. They are screaming and shouting as they try to control the ship, but Jonah is in *a deep sleep*. Jonah’s *deep sleep* is an illustration of what happens when we get out of God’s will—we become oblivious to spiritual danger and do foolish things because we are spiritually asleep.

When we, as Christians, get off-course and are content to stay there, God will send a storm to get us back on track. As long as our sin keeps us awake at night, that’s good. But if we can be disobedient to God’s Word, as Jonah was, and still go to bed at night and fall *into a deep sleep*, we better look out for the *violent storm* God will lovingly send to correct our course.

God allows us to have problems to **direct, inspect, and correct us**, and ...

#### **Fourth, to perfect us**

James tells us to *consider it pure joy* when we *face trials of many kinds* because *the testing of our faith develops perseverance* or patience (1:2–3). Then, what does he write in verse 4?

The word translated *complete* (TELEIOS, tel’-i-os) or “perfect,” means “to bring to completion or maturity.” Therefore, to make us *complete*, our imperfections are being removed from our characters. The phrase *not lacking anything* refers to lacking nothing we need to be used of God. Therefore, God uses our problems to prepare us to be used by Him. The Bible tells us God *comforts us in all our troubles* (2 Cor. 1:4a). Then, what does God want us to do, according to 2 Corinthians 1:4b?

God uses our problems, past and present, to shape and mature us so we can serve Him by helping others. God allows us to have problems **to direct us, inspect us, correct us, and perfect us**. How has this lesson changed your attitude toward your problems and why?

## LESSON 2      Wiping Out Worry

Everyone worries. Some people worry if they have nothing to worry about because they think they must have forgotten something, or they would have something to worry about. What is worry? Someone has said, “Worry is interest paid on trouble before it is due.” Vance Havner said, “Worry, like a rocking chair, will give you something to do, but it won’t get you anywhere.” The English word “worry” comes from a root word that means “to choke or strangle.” Worry chokes the happiness and joy out of our lives.

Before we proceed, we need to understand the difference between worry and concern. If we are not concerned about our children playing near traffic, we are terrible parents. Concern focuses on the present; worry focuses on the future. Concern means we can do something about a situation because it’s in the present. Worry relates to the future and is out of our hands. However, not worrying doesn’t mean we don’t plan for the future. God plans for the future. He planned the birth, death, and resurrection of Christ thousands of years in advance. Planning is important; that is why God gives us what life principle in Proverbs 21:5?

This means we plan for the future, but don’t worry about it. To do that, we need to know **why we shouldn’t worry** and **how to wipe out worry**. First, let’s look at ...

### Why We Shouldn’t Worry

There are at least **three** reasons why we shouldn’t worry.

**1. Worry causes us to lose perspective.** We live in a culture that tries to influence us to believe life is all about gourmet food, designer clothes, stylish cars, and bigger, fancier houses. That’s why Jesus asks what important question in Matthew 6:25b?

In other words, “Are you just a body, or are you more than just flesh and blood?” If we are just bodies, then the principle concerns in life would be what our bodies eat, drink, wear, and how they are sheltered. But if we are more than just warm bodies, then there are more important things in life than what we eat, wear, drive, and where we live. When we focus on the physical rather than the spiritual, **worry causes us to lose perspective.**

**2. Worry causes us to forget our worth.** That’s why Jesus says: “*Look at the birds of the air: they do not sow or reap or store away in barns, and yet your heavenly Father feeds them*” (Mt 6:26a). Then, what does Jesus ask in the last part of that verse?

One of the most fascinating things in creation is the tiny, beautiful hummingbird. Hummingbirds get their name from the humming sound they make when they fly. There are many different kinds of hummingbirds, one of which is the “bee hummingbird,” the smallest of all birds. It is about 2 inches long and half of that is tail feathers and beak. It only weighs 2 grams, about the same as a dime. It can hover, go up and down, and fly sideways with amazing grace. It flaps its tiny wings 75 times a second—so fast we can’t see them.

The bee hummingbird, native to Cuba, can travel hundreds of miles non-stop. It can fly all the way across the Gulf of Mexico to the Panama Canal Zone. Is this all just an accident? No! Jesus says, “*Look at the birds of the air.*” Look at God’s concern for birds and learn. Then, Jesus asks, “*Are you not much more valuable than they?*” (Mt 6:26b). Are we? To show us how important we are to God, what does Jesus tell us in Matthew 10:30?

God knows how many hairs are on our heads at this very moment. He also knows the true color of your hair! Why would God want to know such a trivial fact that changes each time we take a shower or comb our hair? Because we are so valuable to Him. He knows everything about us, but **worry causes us to forget our worth.**

**3. Worry robs us of strength.** Someone has said, “Worry doesn’t rob tomorrow of its sorrow; it robs today of its strength.” What does Jesus ask in Matthew 6:27 to reveal the folly of worry?

Worry won’t make our lives any longer or happier—it only makes our lives miserable. How does Proverbs 12:25a express this fact?

Worry burns up our mental energy so we are less able to apply constructive actions to whatever is causing us to worry. Why shouldn’t we worry? Because **worry causes us to lose perspective, forget our worth, and robs us of strength.** Therefore, we need to find out ...

## How To Wipe Out Worry

**1. Examine our priorities.** Worry is a warning light that tells us our priorities are out of order. What does Jesus tell us about biblical priorities in Matthew 6:33 that will eliminate our worry?

If we put God first in any area—relationships, finances, or whatever—God will bless that part of our lives. That is also the premise for trusting in what promise God gives us in Psalm 5:12?

If we put God first, all our worries will die a natural death. Therefore, we must **examine our priorities** and ...

**2. Live in the present.** This means we should live one day at a time. A good illustration of worry is when the children of Israel were wandering in the wilderness and God fed them manna from heaven. The manna fell every morning and melted like snow when the sun hit it. Moses told the Israelites to gather only enough for one day and not to keep any until morning. However, what happened, according to Exodus 16:20?

The eternal principle is: worrying about tomorrow makes today “stink.” God wants us to enjoy today, not ruin it by worrying about tomorrow. We are to plan for the future but live in the present. As someone has said: “Today is a gift from God; that’s why it’s called the ‘present.’ ” We can’t enjoy today’s “present” if we worry about tomorrow’s problems. God will give us the grace, or strength, to live each day. How does Deuteronomy 33:25b remind us of this?

This means God gives us the grace to live every day He has ordained for us to live. I don’t know what tomorrow holds for me, but I know God will give me the *strength* I need for every day He has given me to live.

God wants us to **examine our priorities, live in the present**, and ...

**3. Pray about our problems.** The Bible tells us not to worry *about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God* (Philip. 4:6). Then, what does the next verse tell us will be the result?

The word translated *guard*, or “keep,” is a military term. When we pray in faith, *the peace of God* acts as a sentry, or guard, to *keep* worry out of our *hearts* and *minds*.

It takes faith to turn everything over to the Lord in prayer, but that is the only way to experience *the peace of God* in the midst of our problems. In the area of problems, we only have two choices: panic or pray. The Bible tells us: *Cast your cares on the LORD and he will sustain you; he will never let the righteous fall* (Psa. 55:22). One reason it is difficult for us to *cast* our problems *on the LORD* is we forget how much God loves us. That’s why we have what loving exhortation in 1 Peter 5:7?

The word *cast* means “to throw upon,” but it’s not like when we “cast” our fishing lines and then reel them back. We are to *cast* our worries on God and leave them there. To wipe out worry, we must **examine our priorities, live in the present**, and **pray about our problems**. Which of these need the most attention in your life, and what will you do about it today?

## LESSON 3      Getting Rid of Your Guilt

All of us have done things we regret—things we would give anything to undo. No one is perfect; we all make mistakes. Dealing with our guilt is one of the most difficult problems in life, and many Christians unnecessarily carry a heavy burden of guilt for years.

No one in the Bible carried a heavier burden of guilt than King David. God gave David incredible gifts. He was a prolific writer who penned the most famous words ever written—the 23rd Psalm. David was also a great warrior and a tremendous leader. But, at the height of his career, David had a moral failure with Bathsheba. Then, he decided to solve the problem by arranging to have her husband Uriah killed so he could marry Bathsheba. When David comes to his senses, what does he write in Psalm 38:4?

When we are cut, we bleed. In the same way, when we do wrong, we feel guilty. That's the way God made us. Bleeding and guilt are both God-given warning signs something has happened that needs our attention. God doesn't want guilt to rob us of happiness. That's why Psalm 32:1 declares what truth?

The word *blessed* means “happy.” In David's great prayer of confession in Psalm 51, we find **six** things we must do to get rid of our guilt.

### 1. Accept God's love

David did some horrible things, including adultery, murder, and deception on a national scale. Yet, despite all his sins, David knew God loved him. Therefore, what does he pray in Psalm 51:1a?

Because of David's confidence in God's *unfailing love*, he knew he could never do anything so bad God would stop loving him. God's love for us is unconditional! God never stopped loving David, and He doesn't stop loving us when we sin. What does God say in Jeremiah 31:3b?

No matter what we have done, God still loves us more than we can ever imagine. When we sin, the devil tries to convince us God doesn't love us; but that is a satanic lie. Here is a truth we should never forget: **Our forgiveness is not based on how bad we have been, but on God's love.**

After we **accept God's love**, the next step is much easier.

## 2. Assume responsibility

To get rid of his guilt, David knows he must **assume responsibility** for his sin. He knows he can't play the "blame game." Therefore, what does he pray in Psalm 51:2–3? (Quote exactly.)

Circle the first person pronouns ("my's," "me's," and "I's") in verses 2–3. There are seven first person pronouns in those two short verses because David is taking full responsibility for his sin. We live in a culture where many people do not want to take responsibility for their actions. They're not **sinful**; they're **sick**. They're not **wicked**; they're **weak**. They're not **evil**; they're **ill**. There is always someone or something else to blame. The word "blame" means "be-lame." We will always be spiritually and emotionally lame if we play the blame game.

David asks God to *wash* and *cleanse* him. This is a king who bathes in a marble tub, sleeps on silk sheets, and wears royal robes. Yet, he feels dirty and prays for God to *wash* and *cleanse* him. However, it wasn't his body that needed cleansing; it was his soul. One of the best ways to know whether or not we are really children of God is to ask ourselves: "Do I feel dirty when I sin?" If we are children of God, we cannot sin without feeling dirty. This is because of what truth found in 1 Corinthians 6:19a?

When we feel dirty because of our sin, we will hear two voices: the voice of the Holy Spirit and the voice of the evil spirit—the devil. The devil rushes in to condemn and says, "Your sin is so bad God doesn't love you anymore and can never use you again." The devil wants to take us out of God's service by convincing us our sins have irreparably wrecked God's purpose for our lives. However, the Holy Spirit wants to get us back on track to fulfill God's purpose for our lives. How does Jesus describe the work of the Holy Spirit in John 16:8b?

This is called the "conviction of the Holy Spirit." The Evil One condemns, but the Holy Spirit convicts. The Holy Spirit convicts us of sin so we will **assume responsibility** for our sins. After we do that, we must ...

## 3. Admit our sin is against God

We must realize sin is always primarily against God. All sin is an offense and insult against God's holiness even though there are human victims. Therefore, what principle do we find in Psalm 51:4a?

David knew painfully well he had used his power as king to manipulate Bathsheba. He led her into sin, made her a widow, and deceived her into marrying her husband's murderer. David also knew he robbed Uriah not only of a wife but also of his life. However, David also understood, as we must, that every sin—from gossip to murder—is ultimately against God. Every sin violates God's law and shows our lack of love for Him. That's why Jesus makes what statement in John 14:15?

Every sin is rebellion against God's law and God's love. That's why we must **admit our sin is against God**, and then ...

#### 4. Ask God for cleansing

It is not enough to admit we have sinned; we must ask to be cleansed from our sin. Therefore, what does David pray in Psalm 51:7?

To comprehend what David means, we must understand the word *hyssop*. *Hyssop* was a small shrub used as a brush. Remember our old friend, "**the law of first mention**"? To understand the meaning of a word, phrase, or incident, we must go to the first place it is mentioned in the Bible. There we can find the key to understanding it elsewhere in the Bible. The word *hyssop* is first mentioned in the Bible at the first Passover, when the Jews were preparing to leave Egypt. God tells them to take the blood of a lamb without blemish and put it in a basin. Then, what does God command in Exodus 12:22?

Why not just leave the blood in the basin? Because God wanted them to make the pattern of a cross on the door. God said He would go through Egypt that night striking down the firstborn, but He would *pass over* any house with blood on the door—the shadow of the cross (Ex. 12:12–13).

David understands the principles of the Passover, so he prays, *cleanse me with hyssop*, which means "cleanse me with the blood of an innocent victim that has died." Jesus hadn't yet died on the cross, so David trusts in the blood of a spotless lamb. However, we can trust in the sacrifice of Christ on the cross because of what promise found in the last phrase of 1 John 1:7? (KJV, NKJV, NASB)

The word translated *cleanses* literally means "to make clean from impurity or blemish." When we ask God to cleanse us of our sin, He will because *if we confess our sins, He is faithful and just to forgive us our sins and to cleanse us from all unrighteousness* (1 John 1:9, NKJV). When we *confess* our sin to God, His promise is *to cleanse us from* how much *unrighteousness*? Some? Part? Most? No, ALL! Does that include **abortion**? Yes! Does that include **adultery**? Yes! Does that include **every single sin**? Yes!

One of the most amazing things about our loving God is He does more than just forgive our sins. What else does He promise in the last sentence of Jeremiah 31:34?

When we confess our sin and ask God to cleanse us, God completely wipes out our sin record in heaven. As far as heaven is concerned, God literally makes it as if it never happened, and we don't have to feel guilty about something that never happened. However, we must **ask God for cleansing**, and then, we must ...

## 5. Appeal to God for renewal

In his confession, David asks God to let him *hear joy and gladness* and let his *crushed* bones *rejoice* (Psa. 51:8). David is asking God to help him forgive himself, which is the hardest step of all. It is much easier for us to believe God can forgive us than it is for us to forgive ourselves. We can't change the past, but we can change the future, so we should only focus on things we can change. That's why we find what command in Isaiah 43:18?

We must not focus on past failures but on what we can be with God's help. This step begins with an **appeal to God for renewal**.

After getting rid of the guilt of our past sin, we must then ...

## 6. Avoid future sin

This is why David prays: *and grant me a willing spirit, to sustain me* (Psa. 51:12b). David is asking God to help him learn from his past mistakes and **avoid future sin**. To avoid future failure, we must remember the pain and unhappiness caused by past sin. We also need to remember what truth found in Psalm 112:1?

Remember the word *blessed* means "happy," and true happiness can only be found in avoiding sin. Sin always robs us of happiness and burdens us with guilt. Getting rid of our guilt requires we **accept God's love, assume responsibility, admit our sin is against God, ask God for cleansing, appeal to God for renewal, and avoid future sin**. Which of these steps is most difficult for you, and what in this lesson has helped you most in that area?

## LESSON 4      When People Hurt You

Most of us can remember being deeply hurt by someone. Unless we know what to do when people hurt us, the memory of these hurts scars our past, saddens the present, and shackles us in the future.

One of the great biblical examples of what to do when people hurt us is found in the life of Joseph. As a young boy Joseph is so hated and despised by his brothers he is sold into slavery and taken to Egypt. In Egypt, he becomes the trusted administrator of a wealthy government official named Potiphar. Joseph is so honest and such a great accountant and administrator that Potiphar puts Joseph in charge of everything he has and concerns himself only with what he eats (Gen. 39:6). What does the last sentence of Genesis 39:6 tell us about Joseph's appearance?

Because Joseph is so *handsome*, Mrs. Potiphar lusts after Joseph and tries several times to seduce him, but he always refuses. One day Joseph goes to attend to his duties when none of the servants are in Potiphar's house. Mrs. Potiphar catches him by his cloak and says, "*Come to bed with me!*" (Gen. 39:11–12). How does Joseph respond?

That means he runs down the street in his "fruit of the looms." Mrs. Potiphar tells her husband that Joseph tried to rape her, and Joseph ends up in prison. While in prison, Joseph quietly becomes a trusted inmate administrator. During this time, he helps Pharaoh's butler (who is also in prison) and asks for the butler's assistance when he is restored to his position in Pharaoh's house. However, when the butler is released from prison, he forgets about Joseph.

After spending two years in prison (41:1), Joseph is released because he interprets a dream for the Pharaoh. He eventually becomes the prime minister of Egypt—the most powerful nation on earth at that time. If I had been Joseph, do you know the first question I would have asked when I became prime minister with absolute power? I would have asked, "Where are Mrs. Potiphar and that butler?" However, there is no bitterness or revenge in Joseph's heart.

Joseph marries a young woman and has two sons, whom he names Manasseh and Ephraim (41:50–52). In biblical times, names were chosen because of their meanings. Today, we usually choose names based on how they sound. Do you know what your name means? "Manasseh" means "forgetting." According to Genesis 41:51b, why does Joseph give his first son this name?

Joseph names his second son “Ephraim,” which means “doubly fruitful.” Joseph gives the reason for this name: “*It is because God has made me fruitful in the land of my suffering*” (Gen. 41:52). To be *fruitful* in the present, Joseph knows he must forgive the people who hurt him in the past. What a great lesson for us!

If we are to enjoy our blessings after being deeply hurt by people, we must make a moral decision to forgive. The dictionary defines “forgive” as “to give up resentment against or the desire to punish; to pardon.” So, when we forgive, we let go of our bitterness, hurt, and pride. Let’s look at **two** things we must do to be able to forgive those who hurt us.

## **First, free the person**

When people hurt us and we refuse to forgive them, we put them into the prisons of our hearts. If we have people in the prisons of our hearts, just thinking about them puts us in a bad mood and causes us to relive the hurt. We will never stop hurting until we release those who have hurt us, and the only way to release them is by forgiving them. That’s what Joseph did. Joseph had been deeply hurt by his brothers, by Mrs. Potiphar, and by his friend in prison.

When did Joseph’s hurt end? When he got revenge? No! After he forgave all who hurt him. He released them; he let them go. How does Jesus tell us in Luke 6:28 we can do that?

As Christians, we must be “abnormal” because this verse describes the exact opposite of “normal” human behavior. Jesus says there are two things we must do to release people who have hurt us. First, He says we are to *bless* them. The word translated *bless* (EULOGEO, you-lo-ge’-oh) is the Greek word from which we get the English word “eulogy.” It means “to speak well of” or “to praise.”

The Bible tells us not to *repay evil with evil or insult with insult, but with blessing* (1 Pet. 3:9a). Our speech should never be characterized by insults but with words of *blessing*. Most Christians tarnish their witness with words of resentment, gossip, and criticism more than anything else. That’s why Jesus makes what declaration in Matthew 15:11?

The term *unclean* refers to anything that makes us defiled or sinful. Most of us defile ourselves with our words more than with anything else we do. If we are to free those who have hurt us, we must begin to *bless* them with our words.

The second thing Jesus says we must do to release people who have hurt us is *pray* for them (Lk 6:28). We can’t hate or resent someone and *pray* for them at the same time. Praying for them may not change them, but it most certainly will change us and our attitudes toward them.

One of the greatest joys of the Christian life is forgiving those who hurt us. In hell no one forgets; that is one of its horrors. In C. S. Lewis’ depiction of hell in his book *The Great Divorce*, he describes a place where no one ever forgets anything but remembers every slight, every cruel exchange of words, every harmful act, and everyone is utterly unforgiving. In contrast, one of the greatest things about heaven is found in Isaiah 65:17b. What is it?

If you want to live in a hell on earth, refuse to forgive and forget. However, when you do forgive and forget, you get a taste of what heaven is like. When people hurt us, we must **free the person**.

## **Second, focus on the purpose of the pain**

Joseph forgave all the injustices done to him by his brothers, Potiphar's wife, and Pharaoh's chief butler. How could Joseph forgive them for all the pain and hurt they had caused him? Because Joseph understood God has a purpose for our pain. Joseph didn't focus on the pain; he focused on the purpose for the pain. What does Joseph say to his brothers near the end of his eventful life (see Genesis 50:20a)?

Joseph understood God has a good purpose for every pain and hurt He allows us to endure. Like Joseph, we must learn to be good stewards of our pain. We must look for opportunities to use our painful experiences to help others because only then can we begin to understand God's reason for allowing our hurt. To be good stewards of our pain, we must remember what truth found in Romans 8:28?

It is significant Joseph named his first son Manasseh ("forgetting") and his second son Ephraim ("doubly fruitful"), rather than the other way around. We can't really be fruitful until the hurt of the past is forgiven, and we cannot forgive until we focus on the purpose of our pain, even though we may not know that purpose until we get to heaven. We may have to trust in what promise of Jesus in John 13:7?

If we are unwilling to forgive past hurts, we will never be able to fully enjoy the blessings of the present. God reveals this so beautifully in the life of Joseph. Perhaps, during this lesson, someone you need to forgive has come to your mind. You might say, "Tommy, even after all you've said, I don't think I can forgive them." Yes, you can because of what promise in Philippians 4:13?

Does that verse include forgiveness? Absolutely! When someone hurts us, we must **free the person** and **focus on the purpose of the pain**. Pray right now: "Lord, you know, who hurt me. With Your help I forgive them and free them from the prison of my heart. Lord, from now on help me focus on the purpose for my pain."

Now you are uniquely prepared to minister to someone because of the pain God has allowed you to experience. Therefore, how can your past hurts help you better minister in the present and future?

## LESSON 5      When You're Afraid

Fear is part of our lives. The Greek word used in the New Testament for “fear” is PHOBOS, from which we get our word “phobia,” a term we use to describe all kinds of fear. “Hydrophobia” is the fear of water; “tachophobia” is the fear of speed; and “claustrophobia” is the fear of tight places. There are more than 1,000 different kinds of human fears. All of us, even the best of Christians, have fears. What does Paul write in 1 Corinthians 2:3?

Fear is one of Satan’s most effective weapons to keep us from fulfilling God’s purpose. That’s why God uses phrases like *do not be afraid* or *do not fear* more than 100 times in the Bible. In this lesson we will look at two things: **how fear affects us** and **how to alleviate fear**.

### How Fear Affects Us

A great example of the effects of fear is the reaction of the Israelites when trapped by Pharaoh during the Exodus. When the Israelites leave Egypt, God tells Moses to travel in circles so Pharaoh will think *they are wandering around ... in confusion, hemmed in by the desert* (Ex 14:1–3). This means the Lord leads them into a cul-de-sac. The Israelites are closed in by mountains on the north and south and the Red Sea on the east. Then, the Israelites look up and see Pharaoh with his army approaching them from the west. What is the response of the Israelites (Exodus 14:10b)?

In this passage, we find fear affects us in at least **two** ways ...

**1. Fear cripples our faith.** Fear weakens our faith quickly. The Israelites have already witnessed the Ten Plagues in Egypt. Then, as they leave Egypt, the Lord continuously leads them with a miraculous cloud by day and a pillar of fire by night (Ex 13:21–22). Thus, the Lord has a continuous, visible presence among His people. How does Psalm 105:39 describe this?

This means they “have it made in the shade” as they walk through the desert. However, fear cripples their faith. They want to know why Moses brought them out of Egypt and even accuse him of bringing them into *the desert to die* (Ex 14:11). Like the Israelites, **fear cripples our faith**, but also ...

**2. Fear changes our focus.** Moses is leading the Israelites to freedom and blessings in the Promised Land. They had been slaves in Egypt for 400 years. As slaves they were treated *ruthlessly* and forced to make bricks and do all kinds of back-breaking work in the fields (Ex 1:13–14).

However, fear has made them change their focus. So, what do the Israelites tell Moses in Exodus 14:12a?

That isn't true. When Moses first told the Israelites the Lord had sent him to lead them to the Promised Land, *they bowed down and worshiped* the Lord (Ex 4:31). Fear causes us to resist change and want to live in the past. The Israelites want to go back to the "good ole days." I remember the "good ole days" when we didn't have indoor plumbing. We had no heat in our bedrooms in freezing weather and no air conditioning at all. The Israelites thought they preferred the brutal slavery of Egypt because fear caused them to change their focus.

Listen! God has a "Promised Land" for your life. He has a purpose for your life, but fear changes your focus and causes you to miss God's purpose for your life. What do you fear right now? Losing your job, aging, declining health, rejection, not being able to pay your bills? Fear is **False Evidence Appearing Real**. We are born with only two fears: the fear of falling and the fear of loud noises. All other fears are learned, so they can be unlearned. Don't be like the man with one talent and let fear change your focus. What does he say to his Lord in Matthew 25:25a?

Because of fear, many Christians "hide" their talents and gifts "in the ground." Fear affects us by crippling **our faith** and changing **our focus**. Now, let's look at ...

## How To Alleviate Fear

**1. Remember God's power.** To calm their fears, Moses tells the Israelites *the LORD will fight* for them (Ex 14:14). Then, the Lord tells Moses to lead the Israelites to the Red Sea and raise his staff over the sea, which will divide so the Israelites can cross on dry land (14:15–16). As foolish as it seems, Moses does as the Lord commands, stretching his hand over the sea, and that night the Lord drives back the water *with a strong east wind*, turning *it into dry land*. Then, the Israelites cross *through the sea on dry ground, with a wall of water* on both sides of them (14:21–22).

The Egyptians pursue them with horses and chariots, but God makes *the wheels of their chariots come off*, creating confusion (14:25). Then, what does the Lord tell Moses in Exodus 14:26?

Moses does as the Lord commands, and the Egyptian army is swept into the sea. God records this story in detail so we will remember His power when we are afraid. The secret to alleviating our fears is found in my favorite Bible verse, which I have quoted to myself hundreds of times in 36 years of preaching and teaching. For years, I had it written in the front of my Bible so I could read it just before I got up to preach. It is 2 Timothy 1:7. Write it below: (I prefer it in the KJV because that's how I first memorized and found assurance in it.)

From this verse, we find God, through the Holy Spirit, supplies us with three things to alleviate our fears.

• **God supplies us with His power.** Without God's *power*, we will constantly be victimized by fear. In 1 Samuel 17, we find the story of Goliath, a godless, nine-foot-tall giant who is challenging the Israelites to a fight. What do we read in 1 Samuel 17:24?

The sight of Goliath causes a contagious fear to infiltrate the entire Israelite army. However, David, a young shepherd boy, understands the *power* of God. Armed with only a slingshot and five stones, David goes out to fight this giant. He tells Goliath that although he has come against David with a *sword, spear, and javelin*, he is coming against Goliath *in the name of the LORD Almighty, the God of the armies of Israel* (1 Sam. 17:44–45). David also tells Goliath he is going to knock him down and cut off his head. Then, he does it! (17:46–51).

According to 2 Timothy 1:7, God does not give us the *spirit of fear*; He supplies us with the spirit of *power* and ...

• **God supplies us with assurance of His love.** God's *love* helps us overcome our fears. The Bible tells us *there is no fear in love*. Instead, what does the next sentence of 1 John 4:18 tell us?

*Fear* is the result of our lack of faith in God's *love* for us. As Christians, we should never *fear* the future because of God's *power* and *love* for us. We can alleviate any *fear* if we focus on God's incredible *love* for us. Then, we can *love* others by allowing His *love* to flow through us (Rom. 5:5). When we are fearful, we need to remember what promise in Romans 8:39?

From 2 Timothy 1:7, we see **God supplies us with His power, His love, and ...**

• **God supplies us with a sound mind.** This literally means God gives us self-discipline, or self-control. We don't get hysterical or become paralyzed by fear when serious problems come. The Holy Spirit enables us to keep cool heads when "giant" fears come.

To know **how to alleviate fear**, we must **remember God's power** and ...

**2. Remember God's promises.** The Bible has a perfectly matched promise for every fear we will ever face. Therefore, find a Bible promise that expels your fear, and memorize it so it's readily accessible. Then, when the Evil One tries to put fear in your heart, you can drive it away with a Bible promise. A great one is Psalm 27:1a. Write it below:

(Some other "fear insurance" promises are: Isaiah 41:10, Proverbs 3:25–26, Deuteronomy 31:6 & 8, Proverbs 29:25, Isaiah 41:13, Lamentations 3:22–23, Lamentations 3:57, and John 14:27.)

**When you're afraid**, remember **fear cripples our faith** and **changes our focus**. Then, remember **God's power** and **God's promises**. What in this lesson do you think will most help you be able to defeat your fears in the future, and why?

## LESSON 6      **Attacking Your Anger**

We live in an angry world where we often see anger revealing itself through rage. There is road rage, cell phone rage, checkout line rage, and “I’ve lost my wife in Wal-Mart” rage. Have you ever suffered from one of these forms of rage? Regardless of the reason for our anger, in a few seconds we can say and do very hurtful things that can destroy a relationship that has taken years to build. We should be very careful about destroying relationships because of what truth in Proverbs 18:19?

That means it is harder to patch up a broken relationship than to capture a *fortified city*, and arguments separate friends like a gate locked with iron bars. Nothing hurts or destroys more relationships than anger. In this lesson, we will look at **three** things: **the categories of anger**, **the causes of anger**, and **the cure for anger**, beginning with ...

### **The Categories of Anger**

There are two kinds of anger. In the first kind, we let our anger loose, and in the second we hold on to it. Ephesians 4:31 tells us *to get rid of all bitterness* and what two kinds of anger?

The word translated *rage* (THUMOS, thoo-mos’), or “wrath,” means “hot anger” or “anger let loose.” I call this kind of person “Harry Hothead.” You may know him or even be him. Harry defends himself by saying, “I just blew my stack;” “I got ticked off;” “I just told him off;” “I’ve got a short fuse;” or “I just lost my temper.” How does Proverbs 29:22 describe us if we are like “Harry Hothead”?

The first category of anger, *rage* or *wrath*, is a very dangerous thing because when we lose our tempers, we can also lose our jobs, our best friends, or worse, our spouses. The anger we call *rage* has destroyed more relationships and families than anything else. It is estimated more than 80% of all counseling involves dealing with anger. The Bible commands us to *get rid of all ... rage*. That means “don’t lose your temper!” So, the first category of anger is *rage*, or “wrath.”

The second category is simply *anger*. The Bible says, *get rid of all ... anger*. The word translated *anger* (ORGE, or-gay’) suggests a more controlled anger, frequently with a view to taking revenge, while *rage* (THUMOS) is a more agitated outburst of emotions. ORGE is more lasting in its nature. Most men exhibit *rage or wrath*; they blow up and get over it. On the other hand, most women demonstrate *anger* (ORGE). They don’t blow up immediately; they come to a slow boil on the inside. I call this kind of person “Peggy Pouter.” She doesn’t blow up; she clams up. She gives her

husband the silent treatment. “Peggy Pouter” may not say one angry word but will burn the house down while her husband is asleep in bed. ORGE anger smolders just below the surface. What does God say about both kinds of anger in Ephesians 4:26b?

Phyllis Diller’s paraphrase of this verse is “Never go to bed angry. Stay up and fight.” However, that’s not exactly what Paul means. We are not to let our anger simmer; we must deal with it before the sun goes down. Allowing our anger to smolder gives the devil a foothold that will develop into bitterness, hate, and malice. Now that we have looked at the **categories of anger—*rage* and *anger***, we need to consider ...

## The Causes of Anger

Anger is like one of the red lights on the dashboards of our cars; it is a warning something is wrong. Therefore, to control our anger, we must always ask ourselves, “What has caused me to get angry?” There are **three** basic causes of anger.

**1. Hurt causes us to get angry.** When we hit our thumbs with a hammer, we don’t naturally say, “Praise the Lord,” or softly say, “Oh, my, that hurt.” No! We throw the hammer, do a little angry dance and say a few choice words we wouldn’t say at church and shouldn’t say anywhere else.

**2. Insecurity causes us to get angry.** A good self-image is essential to attacking our anger. Being easily angered by what people say is a sure sign of an insecurity problem. That’s why we have what command in Ecclesiastes 7:21?

We shouldn’t depend on the opinions of others for our self-esteem. There will be times in life when people say critical, negative, hurtful things about us. The more insecure we are, the more angry we will be about these kinds of remarks.

**3. Frustration causes us to get angry.** Failing to accomplish an objective can frustrate us to the point of anger. Frustration is basically lack of patience. What does Proverbs 14:29 tell us about a lack of patience?

This means we should cultivate understanding. We should try to understand people and situations, and even read the instructions before starting a project rather than getting frustrated and angry.

Three causes of anger are **hurt, insecurity, and frustration**. Having looked at the **categories and causes** of anger, let’s now consider ...

## The Cure for Anger

To attack our anger, we must first understand anger is a choice. Have you ever been in a heated argument with your spouse? You are using a loud, agitated voice, but the phone rings, and you answer the phone in a calm, sweet voice, “Hello.” We can control our anger if we do **three** things.

**1. Constrain our words.** Most of the time we express our anger by what we say. That’s why Proverbs 12:18 gives us what principle?

Someone has said, “The quickest way to cut your own throat is with a sharp tongue.” *Reckless words* can hurt worse than physical blows.

**2. Consider the consequences.** We should ask ourselves: “Is it worth hurting someone else?” Or, “What kind of example is this to my children?” Also, we should consider our Christian testimony. Furthermore, we should ask ourselves: “Do I want to act foolish?” That’s what we do when we lose our tempers. How does Proverbs 29:11 verify this?

That means we’re dumb if we lose our tempers. While we are on this subject, let me offer a word of advice—don’t try to reason with someone who is angry. We can’t reason with a fool, and when a person is angry, he or she is acting like a fool. That’s why Proverbs 23:9 gives us what command?

The Bible also warns us: *Refrain from anger and turn from wrath; do not fret-it leads only to evil* (Psa. 37:8). Always **consider the consequences** of anger.

**3. Control our responses.** Angry responses don’t solve problems; they make them worse! When we get angry, our mouths and reactions go faster than our minds. Anger is temporary insanity; so stop and think before responding. Have you ever said or done something in anger, and then five minutes later asked yourself, “Why in the world would I do something so foolish?” That’s why James 1:19b gives us what principle?

Anger is a choice; we get angry because we choose to, not because we have to. We must stop blaming people or events for our anger. It’s not our parents’, our spouses’, our kids’, or our bosses’ fault. It’s not the circumstance or the event that is causing our anger. It’s our reactions that cause anger.

Begin **attacking your anger** by praying:

“Lord, help me attack my anger, beginning right now. Lord, help me to **constrain my words, consider the consequences, and control my responses.**

In Jesus’ name, Amen.”

Which of these areas needs the most attention in your life, and what will you do about it beginning today?

## LESSON 7      Turning Down Temptation

We are all tempted every day to think wrong thoughts, say wrong words, and do wrong things. Temptation started with Adam and Eve in the perfect Garden of Eden, and the tempter is still trying to wreck our lives with the same tactics he used in the beginning. To turn down temptation, we must understand **two** things: **the strategy of Satan** and **the steps for resisting**.

### The Strategy of Satan

The tempter's tactics haven't changed since the Garden of Eden. To lead us into sin, Satan knows he must first get us to do **three** things.

**1. Think negatively about God's Word.** In the first temptation, Satan comes to Eve in the form of a *serpent*, the shrewdest of all the animals God created. He suggests God is too strict and confining by asking Eve: "*Did God really say, 'You must not eat from any tree in the garden'?*" (Gen. 3:1). In other words, "Eve, I can't believe God would be that hard on you."

The tempter wants Eve to think negatively about God by suggesting He is holding out on her and denying her some happiness and pleasure. He wants Eve to think God is so narrow-minded He forbids legitimate enjoyment. However, God's command actually is not negative; it is positive. God says to Adam and Eve: "*You are free to eat from any tree in the garden*" (Gen. 2:16, emphasis mine), with only one exception. Then, what does God say to them in Genesis 2:17?

Satan hasn't changed; he still tries to get us to **think negatively about God's Word**. He wants us to think God's commands are designed to rob us of happiness and cause us to lead dull, boring lives. Don't let the tempter influence you into thinking negatively about God and His Word! What truth do we find in Psalm 84:11b?

Every command in the Bible is there because God loves us and wants three things for our lives: He wants us to be **happy, healthy, and holy**. Anything we do that produces one of those traits in our lives without taking away from the other two is OK. The Bible tells us God gives us wealth and possessions (Eccles. 5:19). Then, what does the rest of that verse tell us?

Satan had Adam and Eve thinking negatively about God in the Garden of Eden, and he continues to do that today because only then can he draw us into sin. Therefore, the first part of Satan's

strategy for leading us into temptation is to get us to **think negatively about God's Word**. But he also wants us to ...

**2. Think lightly about God's warnings.** God warns Adam and Eve that, if they eat of the tree of the knowledge of good and evil, they will die. However, what does the tempter tell Eve in Genesis 3:4?

In other words, "Eve, God is just bluffing. There is no need to fear His warnings." The Bible is filled with God's commands, or God's Law. Law without penalty is only a suggestion. The Bible is not filled with God's "suggestions"; it is filled with God's Law.

What happens when Adam and Eve eat the fruit from the tree of the knowledge of good and evil? They immediately die in their spirits because at that second they become sinners. However, they also begin to die progressively in their bodies, eventually returning to the dust of the ground from which God created them. That's why Jesus says *Satan was a murderer from the beginning, not holding to the truth, for there is no truth in him* (John 8:44b). Then, what does Jesus say about Satan (John 8:44c)?

Satan is *a liar* who wants to murder our happiness, our health, and our holiness. He wants to destroy everything in our lives that makes us happy because He hates God for casting him out of heaven. Since Satan can't hurt God, he does the next best thing by trying to destroy the lives of people God loves and causing them all kinds of hurt and pain. Besides getting us to **think negatively about God's Word** and to **think lightly about God's warnings**, Satan's strategy also includes getting us to ...

**3. Think exclusively of the pleasure.** The Evil One doesn't want us to consider the long-term pain of sin. He did not whisper in Eve's ear: "Give me 10 minutes, and I will ruin your wonderful life." No, he wants Eve to think only of the one forbidden tree, one out of the thousands in the garden. The tempter wants her to focus exclusively on the one thing God has forbidden and forget all of God's provisions. This is why we need to remember what truth in Proverbs 10:23a?

Satan wants to make fools out of us by focusing our attention on one forbidden thing until we want it so desperately we will do anything to get it. He wants sin to become an obsession.

Satan's strategy for leading us into sin includes getting us to **think negatively about God's Word**, **think lightly about God's warnings**, and **think exclusively of the pleasure**. Knowing this, let's discover ...

## The Steps for Resisting

Although the people and places have changed, temptation hasn't changed since the original one. Therefore, the **steps for resisting** remain exactly the same. Here are **four** steps that will always enable us to resist temptation ...

**1. Refocus our thoughts.** To lead us into temptation, the devil knows he must get us to think about it. That's why he gets Eve to go look at the forbidden tree. When she looks, she sees *the fruit*

*of the tree is good for food and pleasing to her eyes, as well as desirable for gaining wisdom* (Gen. 3:6a). Then, what does Eve do (3:6b)?

Every day we are bombarded with scores of messages that focus our thoughts on sin. They come through magazines, books, the internet, videos, and television. One survey revealed that more than 80% of all sex in the movies and on television is between people who are not married. There are certain sitcoms, movies, websites, books, etc. we should avoid. In fact, we should post Psalm 101:3a on our televisions and reading material. Write it below:

Satan entices Eve by telling her if she eats the forbidden fruit her eyes will be opened, which means she will be enlightened (Gen. 3:5a). In other words, “Eve, there’s lots more here to experience, but God is holding out on you.” Satan still tries to convince us God is holding out on us—that His commands keep us in the dark. However, what does Psalm 19:8b tell us?

The first step for resisting temptation is to **refocus our thoughts** and fix our minds on the truth of God’s Word.

**2. Reflect on the consequences.** Temptation doesn’t usually look like temptation; that’s why when Eve looks at the tree she fails to recognize it as temptation. The tree doesn’t look harmful. When she looks at it, she sees the fruit is *good for food, pleasing to look at, and desirable*, so she eats it (Gen. 3:6).

When we focus only on the pleasure of the temptation, we become oblivious to the consequences. The manager of a historical mansion in Florida was having a problem with tourists touching the bedspreads and curtains in one of the master bedrooms. The “Do Not Touch” signs only seemed to encourage visitors to touch them. Therefore, he changed the sign to “Wash Hands Immediately After Touching.” Thinking the materials were treated with harmful preservatives, the guests stopped touching them because the sign caused them to **reflect on the consequences**.

The tempter can only lead us into sin if we are incredibly shortsighted. Sin is temporary gratification with long-term consequences. The Bible teaches there is short-term pleasure in sin. Sin is fun for a while. If it weren’t, Satan couldn’t tempt us to sin. Moses could have enjoyed every imaginable sin had he stayed in Egypt. However, what does Hebrews 11:25 tell us about him?

Whether it is cheating in our businesses, getting drunk, engaging in premarital sex, or cheating on our spouses, sin may seem fun and gratifying for a season, but the long-term consequences are enormous. You may say, “Now Tommy, I know people who are totally ignoring God’s Word, and they are getting away with it.” That’s because God doesn’t settle all His accounts at the first of every month. God always gives us time to confess and repent of our sin. But, what does the Bible tell us in Ecclesiastes 8:11?

That's one of the major problems in America's legal system today—too many delays and technicalities in punishing criminals. Turning down temptation requires: **refocus our thoughts, reflect on the consequences**, and ...

**3. Request God's Help.** Twice in the New Testament, Jesus tells us to pray about temptation. In the Lord's Prayer, Jesus teaches us to pray: *And lead us not into temptation, but deliver us from evil* (Matt. 6:13, KJV). Jesus also tells us to "*Watch and pray so that you will not fall into temptation*" (Matt. 26:41a). This means to be alert and begin every day by asking God to keep us sensitive to the tactics of the tempter. If we do, the Bible tells us God will not allow us to be tempted beyond what we can resist (1 Cor. 10:13b). Then, what does that verse tell us (10:13c)?

Remember, for every Bible promise there is a premise. If we want God to help us resist temptation, we must ask for His help in advance. When **turning down temptation**, we must **refocus our thoughts, reflect on the circumstances, request God's help**, and ...

**4. Repent of past failure.** If you have already given in to temptation, do the next best thing to resisting it—don't do it anymore! In John 8:11b, what does Jesus say to the woman caught in the act of adultery?

If you **repent of past failure**, Jesus will give you a fresh start. No matter how many times you have failed in the past, with the Lord's help you can go ... *and leave your life of sin*.

To turn down temptation, we must **refocus our thoughts, reflect on the consequences, request God's help**, and **repent of past failure**. Which of these do you need to concentrate on most, and what will you do about it, beginning today?

## LESSON 8      Leaving Loneliness

It's interesting how music reflects life's toughest problems. How many hit songs about loneliness can you name? There are "Only the Lonely" by Roy Orbison and "Mr. Lonely" by Bobby Vinton, as well as "Are You Lonesome Tonight?" by Elvis and "I'm So Lonesome I Could Cry" by Hank Williams. Sooner or later, each one of us is confronted with the tough problem of loneliness. Sometimes we feel like what statement in Psalm 102:7b?

King David wrote: *I am lonely and afflicted* (Psa. 25:16b). Loneliness is difficult to explain or define, but basically it is feeling isolated even when surrounded by people. We feel unneeded and unwanted. That is loneliness! How does Psalm 142:4 describe how we feel when we are lonely?

Let's look at **the reasons for loneliness** and **the remedies for loneliness**.

### The Reasons for Loneliness

There are at least **five** reasons for loneliness.

**1. Moving causes loneliness.** Americans move around a lot. Many people feel they have no permanent roots or friends. About 20% of Americans move every year, which means digging up roots and being transplanted. When we relocate, the first few months or year are really lonely. The loneliest time I have had in my present pastorate was the first year. I hadn't had time to make new friends, and all my old friendships that took years to develop were left in Arkansas. Since Virginia and I have been married, I have pastored six churches, and the loneliest times have been during the first year at a new pastorate.

As Christians, we need to be very sensitive to the loneliness new people go through when they move to our areas. The best time to invite people to church is when they are new to the community because they are lonely and want to make new friends. We should be sensitive and try to meet that need. Remember Jesus said: "*I was a stranger and you invited me in*" (Mt 25:35). What principle is Jesus teaching in this passage (Matthew 25:40)?

**2. Debt causes loneliness.** Many of us are so busy trying to succeed or look successful we go into debt trying to keep up with the Joneses. The average American couple owes more than \$8,500 on their credit cards alone, not including rent, house payments, car payments, etc. We are so busy

accumulating stuff and paying it off we don't have time to make friends. Consequently, one price we pay is loneliness. What does Proverbs 27:6a tell us is a major reason we all need friends?

This means a true friend will tell us what we need to hear, not what we want to hear. True friends will tell us the truth about our working too much, our debt problems, or when we are about to make a bad financial decision.

**3. Death causes loneliness.** Many people have full, wonderful marriages lasting 30, 40, 50, or even 60 years or more. Then, death ends the marriage. I can't imagine the emptiness and loneliness of losing a soul mate and spouse of a lifetime. One of the saddest passages in the Bible is when Sarah, Abraham's beloved wife of 60 years, dies. Sarah was Abraham's life companion and had stuck with him through bad times, as well as good times. When Sarah dies, what do we read in Genesis 23:2b?

The two words used to describe Abraham's grief are very revealing. The Hebrew word translated *mourn* (CAHAD, saw-fod') means "to lament and wail." It describes persons unable to contain their grief, so they moan and sob loudly. The word translated *weep* (BAKAH, baw-kaw') refers to the uncontrollable shedding of tears. Only those who have experienced it know the loneliness the death of a spouse can bring.

**4. Divorce causes loneliness.** When people go through a divorce, they experience grief similar to that of those who have lost their spouses to death. Divorce is actually the death of a relationship. Accompanying the tremendous loneliness and hurt caused by divorce are feelings of failure, rejection, and many other terrible by-products. God hates divorce (Mal. 2:16) because He knows the hurt it causes. However, He loves the people, even though they are divorced. I know what the Bible teaches about divorce, but we also need to remember what words of Jesus in Luke 6:37a?

**5. Aging causes loneliness.** After giving their lives for their children, senior adults often find their children don't have much time for them. One of the loneliest feelings in the world is not feeling needed as parents. In addition, many friends of seniors are either in nursing homes or have passed from this life. They wonder why God allows them to linger in this life, as the golden years sometimes seem more like the broken years. The Bible teaches senior adults are to be honored, cherished, and respected. What does God tell us in 1 Timothy 5:1a?

Also, older women are to be treated as beloved mothers (1 Tim. 5:2a). So, we are to treat senior adults as beloved fathers and mothers. That being the case, the fifth commandment applies. Write it below (Exodus 20:12a).

The Hebrew word translated *honor* (KABAD, kah-bod') means "to glorify or promote." It is the idea of high regard and great respect. Seniors are to be treated with love, respect, and *honor*.

Five reasons for loneliness are: **moving, debt, death, divorce, and aging.** Now, let's look at ...

## The Remedies for Loneliness

**1. Realize God loves you unconditionally.** We all have basic emotional needs, and the most important one is unconditional love and acceptance. Loneliness is the result of feeling unloved and unaccepted. God meets this foremost emotional need. What does God say in Jeremiah 31:3b?

Loneliness is often a sign we have forgotten how much God loves us and how long He will love us. He loves us *with an everlasting love*, which means His love for us will never change regardless of what we do or don't do.

**2. Establish a network of Christian friends.** God knows we all get lonely; that's one reason He established the local church. A local church offers a wide range of ways for us to connect with other Christians. In any church, the best places to make friends are Sunday school classes or small groups. Another great place is the choir or praise team. We won't make many new friends if we just come to worship services. Statistics reveal if we don't get involved in Sunday school or small groups where we can make friends, in two years we will probably drop out of church. We need a network of Christian friends because the Bible teaches if we fall, a friend can help us up (Eccles. 4:10a). What does the remainder of that verse say?

**3. Identify and sympathize with those who are lonely.** When we are lonely, we need to stop whining, "Lord, I'm so lonely," and start praying, "Lord, help me be a friend to someone who is lonely." Loneliness is a choice; it is a choice to think only of ourselves.

Every Sunday, there are many lonely people in Bible study and church services. The first thing we should do each Sunday morning is ask God to help us identify and sympathize with a lonely person. At every service, there are a lot of sheep who have wandered off into loneliness. Jesus asked if a man owns a hundred sheep, what do we think he would do if one of them wanders off (Mt 18:12a)? In the second part of that verse, what does Jesus say a good shepherd would do (18:12b)?

It is our natural tendency to gravitate to our friends every Sunday and miss that person who is incredibly lonely because of **moving, debt, death, divorce, or aging**. Beginning this Sunday, ask God to help you **identify and sympathize with those who are lonely**. Also, remember what beatitude of Jesus in Acts 20:35b?

After you **identify and sympathize with those who are lonely**, take the next step and minister with a warm handshake and friendly conversation. The best way to start is by asking questions about them: where are they from, what do they do, where do they live, do they have children, etc. Let the love of Jesus Christ flow through you by showing genuine concern for them, and you will begin to get your compass set toward **leaving loneliness**.

## LESSON 9      Defeating Discouragement

Discouragement is one of the most effective weapons in the Evil One's arsenal. Therefore, we need to know how to defeat discouragement. You may be discouraged right now because of some kind of adversity in your life. It may be a health crisis, a marriage crisis, a parental crisis, a financial crisis, a career crisis, or whatever.

Every year, in the Southern Baptist Convention, which is one of the largest evangelical denominations in the United States, more than one thousand pastors drop out of the ministry. That means every week 20 Southern Baptist pastors say, "I quit," and the number one reason is discouragement.

All of us have bouts with discouragement. When we are discouraged, we feel like giving up because we are disheartened, dispirited, and defeated. However, the more we try to live for the Lord, the more we will have to battle discouragement because it is the devil's choice weapon. That's why, over and over again, we read in the Bible: "*Do not be discouraged.*" The New Testament uses words and phrases like *weary*, *faint*, *lose heart*, *give up*, and *dismayed* to describe discouragement. What wonderful promise about discouragement does God give us in Galatians 6:9?

In this lesson, we will look at the principles for **defeating discouragement** found in chapter four of *Nehemiah*. Here we find **the reasons for discouragement** and **the remedy for discouragement**.

### The Reasons for Discouragement

In 586 B.C., the Babylonians conquered the southern kingdom of Judah, destroying its capital city, Jerusalem, and taking many key people into exile. What does Nehemiah 1:3b tell us about the wall surrounding the sacred city of Jerusalem?

By the time of Nehemiah, the city and the wall have been in ruins for more than 100 years. Nehemiah gets permission from the Persian king to go back to Jerusalem to oversee the task of rebuilding the wall around the city. In ancient times, a wall was essential for protection from enemies.

As Nehemiah's workers are rebuilding Jerusalem's broken-down wall, each day they become more and more discouraged. Therefore, what does Nehemiah 4:10 tell us about the laborers?

In Nehemiah 4, we can find **three** reasons for discouragement:

**1. Fatigue causes discouragement.** This is what is meant by their *strength* was *giving out*. Have you ever been “give out”? That's what fatigue is. When we are “give out,” we get discouraged. The number one cause of discouragement is physical exhaustion. Most of the time when I feel discouraged, it's because I'm really tired. Sometimes, the most spiritual thing we can do is take some time off and go on a vacation. Remember: If you burn the candle at both ends, you aren't as bright as you think you are, and you will get burned in the end. We can't be spiritually and emotionally high if we are physically low. We don't need to quit our jobs, divorce our spouses, or disown one of the kids—we just need some rest because **fatigue causes discouragement** and ...

**2. Frustration causes discouragement.** The Israelites are frustrated because *there is so much rubble* in the way they think they *cannot rebuild the wall* (4:10). They have no heavy equipment to move the tons of broken rocks and piles of dirt. Yet, there's no more *rubble* now than when they started; in fact, there's less. What does 4:6 tell us?

The most discouraging part of any project is when we are about half finished. Have you ever noticed how ugly and discouraging a building site can be when a building is about half finished? When we focus on problems rather than the purpose, the result will be discouragement. So, instead of focusing on what they have already accomplished and the purpose for the wall, the Israelites see only the problem of the *rubble*. Their frustration causes them to lose their vision, or purpose. What does the Bible tell us in Proverbs 29:18a (KJV)?

Frustration sets in when we lose our *vision* and focus on the *rubble* rather than the purpose or possibilities. **Fatigue** and **frustration** cause discouragement and ...

**3. Fear causes discouragement.** The Israelites are afraid because their enemies threaten to sneak in and kill them to put an end to their work (Neh. 4:11). They think they might be attacked at any time (4:12). Have you ever had bad neighbors? The Israelites did. Their neighbors keep saying, “We're going to drop in unannounced and kill you.”

Negative, critical comments create discouragement because they cause fear of failure. Everyone who serves the Lord will receive negative comments. I get my share; it goes with the territory. If we are trying to do something for the Lord, there will always be people trying to discourage us—the Evil One will see to that.

When Joshua and the Israelites are conquering Jericho, God tells them to walk around the city once a day for six days. Then, on the seventh day they are to march around Jericho seven times (Josh. 6:3–4). According to Joshua 6:10, what does Joshua tell the Israelites not to do as they march around the city?

Because he was a wise leader, Joshua knew it would take only one critic to discourage the whole group. If only one negative person were to say to the person walking next to him, “This is silly,” then that person would say, “You’re right; this is foolish.” He would pass that negative spirit to the next person and then the next. Then, the spirit of negativism and discouragement would spread throughout the ranks. Therefore, Joshua tells them, “I don’t want anyone talking,” because he knows there is always a critic in the crowd.

Criticism and negativism cause fear, which results in discouragement. So, stay away from negative, critical people. Every church has at least two or three chronic critics who spread negativism. The reasons for discouragement are **fatigue, frustration, and fear**. Now, let’s look at ...

## The Remedy for Discouragement

The **remedy for discouragement** requires doing at least **three** things:

**1. Continue with a new approach.** How does Nehemiah do this, according to Nehemiah 4:13?

There is an old saying: “Only a fool does the same thing the same way and expects a different result.” Since Nehemiah wants a different result, he uses a different approach. He doesn’t quit, and he doesn’t change his mission.

When the going gets tough, our first reaction is to get discouraged and quit. Many people drop out of college, walk away from their marriages, or quit their jobs because they are going through a season of discouragement. That’s the worst thing we can do, because it then becomes easy to get into the habit of being quitters. We all have regrets about times we have been quitters.

Nehemiah never misses a beat in building the wall. He continues with a new approach by posting the Israelites around the wall by families because he knows everyone needs a support group. That’s one of the main functions of the local church, as we see in what command in Hebrews 10:25?

Don’t give up on your education; try a different study method. Don’t give up on your marriage; try a “date night” or go to a counselor. Don’t quit your job; take a vacation and come back with a renewed attitude. Don’t give up on your business; try a new marketing strategy. The **remedy for discouragement** is to **continue with a new approach** and ...

**2. Concentrate on the Lord.** Knowing this truth, Nehemiah looks over the situation and stands up to speak to the people. What does he tell them in Nehemiah 4:14b?

When we **concentrate on the Lord**, we *remember the Lord*. But, what is included in remembering the Lord? At least three things:

**(A) Remember God’s promises.** What great promise do we find in Lamentations 3:22?

**(B) Remember God's presence.** One reason we get discouraged is we feel we are all alone. However, God promises He will go before us and be with us, never forsaking us so we never have to be afraid or discouraged (Deut. 31:8).

**(C) Remember God's power.** Nehemiah tells the people to *remember the Lord, who is great and awesome*. Because our God is an awesome God, we can count on what promise in Luke 1:37?

To remedy discouragement, we must **continue with a new approach, concentrate on the Lord,** and ...

**3. Carry someone else's burden.** Under Nehemiah's leadership the work continues with half the men holding spears from daybreak till the stars come out at night. To defeat discouragement, Nehemiah has those living outside Jerusalem not go home at night but serve as guards at night and workmen by day (4:21–22).

Discouragement tends to cut us off from other people. It sends us inward on a pity party. Discouragement makes us selfish, focusing only on ourselves. As someone has said: "Our own burdens become lighter when we help carry someone else's." That's how God designed us. If we want to be encouraged when we are discouraged, we must remember what eternal truth in Galatians 6:7c?

This means if we want to be encouraged, we must encourage someone else. God created us, so He knows what we must do to defeat discouragement. When we carry someone else's burden, not only will they be encouraged, we will also be encouraged ourselves because it takes our focus off our own problems. What other blessing comes from carrying each other's burden, according to Galatians 6:2b?

To defeat discouragement, we must: **(1) continue with a new approach, (2) concentrate on the Lord** by remembering His **promises, presence, and power**, and **(3) carry someone else's burden**. Which of these do you most need to implement in your life today so you can begin **defeating discouragement**?

## LESSON 10      When You Feel Like a Failure

**H**ave you ever felt like a failure as a Christian, parent, husband, wife, friend, or as a person? We all have our setbacks and defeats—times when we feel like failures. Sometimes, failure even overwhelms us. The Bible is a series of stories about failures. Adam and Eve disobeyed God and caused the entire human race to fall. Noah got drunk. Moses killed an Egyptian and had to flee to the desert. David committed adultery with Bathsheba and then murdered her husband. Simon Peter denied the Lord. John Mark deserted Paul and Barnabas on the first missionary journey. These are just a few stories of failures mentioned in the Bible. However, the Bible is also the story of how God loves and forgives failures. In this lesson, we will look at **the results of failure and recovering from failure**.

### The Results of Failure

**1. Failure reminds us we are human.** God is fully aware, because we are human, we fail regularly. How does Psalm 103:14 describe this fact?

Failure reminds us of what God already knows: we are human, we make mistakes, and we fail, sometimes miserably.

**2. Failure keeps us humble.** Feeling like a failure is sometimes the best thing that can happen to us. If we always feel successful, we will become full of pride. We see this illustrated in the story Jesus tells about the Pharisee and tax collector, both of whom go to pray in the temple (Lk 18:9–14). The Pharisee thinks he is an all-around success. Therefore, he prays and thanks God he is so good and not like other men who are *robbers*, *evildoers*, and *adulterers*, or like the dishonest *tax collector* standing near him (18:11). Then, what else does the Pharisee tell God in Luke 18:12?

Success can make us think God should be honored we even show up at church to pray, because we are so special. On the other hand, look at the prayer of a man who feels like a failure. The *tax collector* is considered a traitor to his own people and a cheat. He has failed his family, his country, and his God. Jesus says the *tax collector* stands *at a distance*. This means he stays in the foyer of the church because he does not feel worthy to enter the sanctuary. Because he feels like such a failure, he will not even lift his head, but prays, “*‘God, have mercy on me, a sinner’*” (18:13). Commenting on this incident, what does Jesus say about the tax collector in Luke 18:14a?

Few things can humble us like failure. The Pharisee would have been a much better person if he hadn't felt like such a success. Most of us are better people today because of our failures in the past.

**3. Failure draws us closer to God.** Some of the greatest failures in the Bible happened after long periods of success. Noah got drunk after successfully building the biggest ship of his day. David failed after years of tremendous success as a military leader and king. Long periods of success sometimes cause us to become prideful, which pushes God out of our lives. That's why the Bible gives us what principle in Psalm 10:4?

Many people show up at church after years of absence because a failure causes them to sense their need of God's love and forgiveness. **Failure reminds us we are human, keeps us humble, and draws us closer to God.** Now, let's look at ...

## Recovering from Failure

To recover from failure, we must do **four** things:

**1. Admit the failure.** When we fail, we have two choices: confess it or cover it. What does the Bible tell us in Proverbs 28:13?

I don't know where we get the idea we must act like we are perfect. None of us are even close to perfect, and when we act like we are, we only turn people off. The most liked and respected people are those who admit their failures. I get the most positive comments about a sermon in which I tell my church how I mess up as a husband, as a dad, with my temper, etc. People love and are drawn to people who are real, honest, and transparent about their failures.

**Recovering from failure** requires we **admit the failure** both to God and to anyone the failure has hurt. Then, we need to ...

**2. Accept God's forgiveness.** The Bible is a series of stories of failures and God's willingness to forgive them. When we feel like failures, we need to remember what wonderful promise in Psalm 103:10?

This means God doesn't deal with us on the basis of our failures but on the basis of His grace. The word translated *grace* (CHARIS, kar'-is) means "favor or kindness shown without regard to worth or merit of the one who receives it." *Grace* means God will forgive us even though we don't deserve to be forgiven. That's why we have what promise in Hebrews 4:16?

To recover from failure, we must **admit the failure, accept God's forgiveness, and ...**

**3. Apply the lessons of failure.** Few things teach us as much in life as our failures. The most successful people are those who know failure. For example, Babe Ruth set a home run record of 60 home runs in 1927. He also held the record of 714 career home runs, a record that stood for almost 50 years until Hank Aaron broke it in 1974. However, did you know Babe Ruth also led the league in strikeouts? How did Babe Ruth learn to hit home runs? From striking out!

God wants to make us better people through our failures. How does the psalmist express this truth in Psalm 119:71?

God wants to take our greatest failures and make something *good* come from them. He can only do that if we **admit the failure, accept God's forgiveness**, and allow Him to help us **apply the lessons of failure**.

**4. Acknowledge failure isn't final.** Peter knew all about failure. Jesus warns him in the Upper Room about his upcoming horrible failure. After Peter arrogantly tells Jesus he will never desert Him, what does Jesus say to Peter in Matthew 26:34?

In other words, Jesus says, "Peter, you will have three chances to show your faith in me, and you will fail every time." It happened just as Jesus predicted. Three times, as Peter warms himself by a fire, he denies he even knows Jesus (Lk 22:54–62). Yet, a short time later, on the Day of Pentecost, Peter boldly preaches and 3,000 people are saved and baptized (Acts 2:41). What happened to change Peter?

We find out in John 21. After Peter's denial, he and some of the disciples are fishing on the Sea of Galilee. It appears Peter has gone back to his old occupation. After they have fished all night, a voice calls out to them from the shore, asking if they have caught any fish, and they answer "no." Then, the voice tells Peter and the other disciples to throw their net "*on the right side of the boat.*" They do as the voice says and catch *a large number of fish* (Jn 21:5–6). Realizing the voice belongs to Jesus, they rush to shore, where they find a fire with fish and bread on it.

At this fire, Jesus asks Peter three times if he loves Him. The first two times Peter replies, "*Yes, Lord ... you know that I love you*" (21:15 & 16). The third time Peter is hurt. However, how does Peter answer the Lord the third time, according to John 21:17b?

In other words, "Lord, you know, in spite of what I did at the first fire, I love you." All of Peter's arrogance and pride is now gone. Just before he warmed himself at the first fire, he arrogantly said he would die before deserting Christ. Through his failure, Peter realizes the dangers of his pride and learns failure isn't final. There is assurance for all of us at this second fire, because it shows Jesus sees beyond our failures. This reminds us of what truth in the last sentence of 1 Samuel 16:7?

God knows you are human—that you fail Him—but he also knows your heart. There are two fires in your life: the fire of failure and the fire of forgiveness. You may be between the two fires right now. **Recovering from failure** requires you **admit the failure, accept God's forgiveness, apply the lessons of failure**, and **acknowledge failure isn't final**.

## LESSON 11      Strangling Stress

One of life's toughest problems is stress. The word "stress" relates to pressure applied either from the outside or inside. "Stress" is a term familiar not only to the medical field but also to engineering and architecture. When architects design a building, they are careful to calculate the stress-bearing capacity of the foundation, walls, and roof. They estimate the effects of wind, snow, and ice, and then allow a generous margin of stress safety.

God is the Divine Architect who designed you and me. He created us with a capacity to bear only so much stress, and He knows how much stress we can withstand (Psa. 103:14a). To strangle stress, we must know **the causes of stress** and **the cure for stress**.

### The Causes of Stress

There are at least **four** causes of stress:

**1. Debt causes stress.** Many otherwise wonderful Christians are "debtly" sinners, which causes them enormous stress. How do you know if you might be a "debtly" sinner? Two sure signs are overdue bills and not completely paying off credit card balances each month. This condition may be the result of acquiring more possessions than we can afford or not planning our spending carefully. Many homes are hell on earth the first of each month because of overdue bills. When we don't pay our bills, we are sinning. How does the Bible declare this fact in Psalm 37:21a?

This means it is wickedness to borrow and not repay. Would you agree it is much easier to borrow money than to pay it back? When we borrow money or buy on credit, we are making a commitment. How does Proverbs 20:25 encourage us to be very careful about going into debt?

God teaches it is a big mistake to commit to something before we think it through. Buying something on credit, without carefully considering the consequences, is called "impulse buying." It is seeing something, wanting it, and insisting on having it now. So, how do we get it if we don't have the money? We charge it and increase our debt stress! What's the cure for debt stress? The answer is found in Proverbs 27:12. What is it?

Therefore, if we are wise, we will see the dangers of debt, but if we are simple-minded, we "charge" on ahead. **Debt causes stress**, and ...

**2. Relationships cause stress.** It might be a marriage relationship, a business relationship, or a dating relationship. Like getting into debt, it's much easier to get into a relationship than out. Most people get married because they have a "quiver in their liver" and think they are in love. However, it takes much more than love, or a "quiver in their liver," to make a marriage. Marriage is much more about commitment than love. That's why we have wedding vows. In every marriage, there will be times when love won't cut it; so if you don't have the commitment, you can't make it work.

Some married folks feel cheated. They say, "I was deceived by false advertising because when we were dating my spouse always looked and acted their best." Do you know why your spouse acted better when you were dating than now? Because you looked and acted better then, and you reap what you sow (Gal. 6:7).

After being married a few years, the grass begins to look greener on the other side of the fence. But it really isn't. Do you know where the grass is greener? Where you water it. In any relationship, the "grass is greener" when we "water" it. What is the "water" that makes relationships turn "green" and grow? According to 1 Corinthians 13:4–5, how will we behave if we water our relationships in a growing, healthy way?

The **causes of stress** are **debt, relationships**, and ...

**3. Poor time management.** Our problem is not lack of time; our problem is not properly using the time we have. There are **three** things we can do to help manage our time:

**A. Have a daily "to do" list.** On your "to do" list, write the things to be done, in order of priority, and concentrate on one thing at a time. Don't go to the second thing until the first is complete. If possible, write down your "to do" list the night before or early in the morning. This forces you to plan your day and obey what command in Ephesians 5:16a?

**B. Start early.** I can get more work done in the one hour between 6:30 a.m. and 7:30 a.m. than in any three hours during the rest of the day. For most people, the most productive time of day is early in the morning when our minds are fresh and our bodies are rested. How does Jesus give us an example of this in Mark 1:35?

**C. Learn to say "no."** You can't be involved in everything. You can't do everything everyone expects you to do. Choose the most important things—things you are good at and enjoy—and be committed to them. When you are committed to too many things, you get stressed out and don't do a good job at any of them.

**4. Health problems cause stress.** As we age, all of us suffer from declining health. For years, I have suffered from frequent, severe migraine headaches. It has been very stressful going from naturalists to neurologists, and everyone in between, and not finding any relief. Paul apparently suffered from some kind of chronic health problem that he called *a thorn in my flesh*. He asked God three times to remove it, and each time God said "no." However, what did God tell Paul in 2 Corinthians 12:9a?

Sometimes God will not remove the cause of our stress, but He will give us the *grace* to live with it and make it a means of ministry to other people who may have the same source of stress. The

**causes of stress** are **debt, relationships, poor time management, and health problems**. Now, let's look at ...

## The Cure for Stress

To strangle stress, we must do **three** things:

**1. Pray earnestly.** Learn to release your stress through prayer. Take your stress to God and seek His direction on how to handle it. This all begins by taking advantage of what promise in James 1:5a?

Ask God to give you *wisdom* in the areas of **debt, relationships, time management, and health problems**.

**2. Talk honestly.** Talk to your husband or wife about the stress in your life. If you are not married, find someone of the same sex who understands what you are going through and talk it out with them. Talking will release some of the tension and relieve much of the stress. We all need a friend to talk to because of what truth found in Proverbs 27:9?

One of the best things about having friends is their *counsel* and advice. When we are “all stressed up with no place to go,” we need to turn to our friends.

**3. Play weekly.** Play is a great stress reliever. The God who made us knows we can't take stress seven days a week; that's why He tells us in the Ten Commandments to take off one day a week. Golf, fish, bike, or do something you really enjoy each week. Jesus enjoyed life so much His critics accused Him of being a “party animal.” Jesus liked being around people who were having a good time. Because of that, what accusations did His enemies make about Him in Matthew 11:19?

Jesus took time off. Is your job more important than Jesus' was? Unless you schedule some play time each week, you will never get it. Plan your work and week so you have time to rest and relax. If you don't plan your week, your week will plan you. What wonderful revelation does the last phrase of 1 Timothy 6:17 tell us about everything God gives us?

The problem is we do not take time off to enjoy the good things God has given us. The **cure for stress** is to **pray earnestly, talk honestly, and play weekly**. What can you do today to begin **strangling stress** in your life?

## LESSON 12      **Finding Financial Freedom**

One of life's toughest problems is personal debt. Personal debt is the number one contributing factor to divorce in the United States, four times more than any other factor. The average American family owes more than \$8,500 on their credit cards and is going deeper into debt each month. Personal debt is a colossal problem in our culture. However, one thing we must understand is we don't have to be poor, or even in debt, to be in financial bondage. To find financial freedom, we must first look for ...

### **Signs of Financial Bondage**

There are **four** sure signs of financial bondage. If two or more of the following are true in our lives, we are probably in financial bondage.

#### **1. Being discontent with financial status**

The main reason people find themselves in serious financial debt is they are never content with what they have. Contentment and happiness are never the result of how much we have but our attitudes toward what we have. That's why Hebrews 13:5a gives us what exhortation?

Being *content* or happy is a choice we make because we know whatever we have is more than we deserve. Contentment is not complacency; it is realizing we can enjoy what we have while we plan and work toward our financial goals.

#### **2. Having overdue bills or accumulating debt on credit cards**

Having bills that cannot be paid on time and not being able to pay off credit cards in full every month are sure symptoms of financial bondage. If overdue bills and increasing credit card balances are a problem in our homes, measures must be taken to stop this agonizing problem. This is simply following what principle in Proverbs 22:3?

#### **3. Worrying about investments or possessions**

Worry is simply a lack of faith. It is a sign we find our security and peace in possessions rather than in God and His Word. God wants us to trust in Him rather than our possessions or income. According to Isaiah 26:3, what is the result of truly trusting the Lord?

#### **4. Having less than three month's income in savings**

Inability to save money is a sure sign of financial bondage. The Bible teaches we have a responsibility to lay aside a portion of our incomes each payday so we will be prepared for those financial emergencies that frequently arise. A good rule of thumb is to save or invest at least 10% of our income. God's Word teaches us to save. How does Proverbs 21:20 verify this fact?

**Being discontent with financial status, having overdue bills or accumulating debt on credit cards, worrying about investments or possessions, and having less than three month's income in savings** are signs of financial bondage. If two or more of these things are true in your life, you are probably in financial bondage and need to take ...

### **Five Steps to Financial Freedom**

#### **Step #1: Find out where your money is going**

Fixing your finances is much like fixing a flat tire. You must find the "leak" before you can fix it. In finances, this requires keeping good records so you can track your spending and find out where your money is going. This is following what principle found in Proverbs 27:23?

Solomon is saying to people in an agricultural culture, "Watch your business interests and money closely." You cannot know the *condition* of your finances if you don't know where your money is going. When you know where your money is going, you can find some areas where you can cut back, and save. Now catch your breath, and don't pass out when you read the next step.

#### **Step #2: Get rid of all your credit cards**

To get out of debt, you must stop buying on credit, and the best way to do that is to get rid of all your credit cards. Cancel each card and then cut each one into twelve pieces, one for each painful monthly payment. You may be so addicted to them you think you can't live without them. But after the withdrawal is over—about six months—you will wonder how you could have been so foolish as to use them in the first place. This will take a lot of planning, hard work, and diligence as opposed to the lazy habit of just pulling out the credit card. However, what does Proverbs 10:4 tell us?

If you are in financial bondage, you can keep **one** credit card under **one** condition. Put it in a metal can, fill the can with water and put it in the freezer. Why a metal can? So you can't thaw it out in the microwave! This will prevent any impulsive spending, and yet it will be available for true emergencies.

#### **Step #3: Pray before you pay**

Live a life based on Christ, not credit. Many Christians use their credit cards instead of asking God and waiting for Him to provide. Every time you use your credit card you are short-circuiting God in your life. God will not give you everything you want, but He will give you some wonderful blessings just to show you He is still in the miracle-working business. We miss many blessings because we forget what truth found in the last statement of James 4:2?

Before going into debt, always ask the Lord first and give Him the opportunity to fulfill His promise: “*Ask and you will receive, and your joy will be complete*” (John 16:24b). Praying before buying prevents the common deadly financial disease called “impulse buying.” Debt is just as addictive as any drug, and just as dangerous and detrimental to our lives. Praying allows time to think it through and gives God time to work.

#### **Step #4: Enjoy what you have**

As incomes go up, so do desires for more expensive things and the worries that accompany them. Many people discover that as their incomes go up, so does insomnia. The more we have, the more we worry about how to protect and keep it. More prosperity doesn’t mean more tranquility. This is because of what truth in Ecclesiastes 5:10?

Because we never feel like we have enough, most of us don’t take time to enjoy what we have. Some people feel they never have enough money, and they go so far into debt that both partners have to work long hours just to keep their heads above water financially. As a result, many live in a house, not a home, because mom and dad are always tired, irritable, working all the time, and fussing and fighting about all the debts and bills.

Here is a wonderful principle for life I need to repeat to myself at least once a week: **You don’t find happiness at the end of the road; you find it along the way.** God wants us to enjoy what He has given us. He wants us to “stop and smell the roses.” The Bible tells us God gives us the ability to get *wealth and possessions* (Eccles. 5:19a). Then, what does the rest of that verse tell us?

#### **Step #5: Give 10% back to God**

This is what the Bible calls tithing. We give 10% of our incomes back to God, while we keep 90% of what He has given us. That’s a great deal! You must tithe if you want God’s help in your finances because you cannot ask Him to help you financially if you are not obedient to what He says about handling your money. What does the Bible tell us to do in Proverbs 3:9?

That means we give back to God first. The next verse (Prov. 3:10) says: *then your barns will be filled to overflowing, and your vats will brim over with new wine.* In other words, God will bless the rest.

An essential ingredient in **finding financial freedom** is putting God first in your finances; then He will help you get out of debt. Few things reveal our faith in God and His Word like tithing. Tithing is the first step in biblical money management because it allows God to bless our finances.

But we can't tithe simply to get a payoff from God. It must be done because we love God and are thankful for His financial blessings. When giving back to God, we need to remember what truth found in 2 Corinthians 9:7b?

However, offering time is more like a funeral service than a worship service in most churches. To be *cheerful* givers, we can't give out of pressure, guilt, or to bribe God. In God's economy we get by giving. God's Word puts it like this: *Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously* (2 Cor. 9:6b).

You might say, "This doesn't sound right—give my money away in order to find financial freedom?" That's right! This is called "faith" in the Bible. God does things differently than we do. How does God remind us of this in Isaiah 55:8?

Why does God want you to tithe? Does He need your money? No! God doesn't want your money; He wants what it represents. Jesus said: *For where your treasure is, there your heart will be also* (Matt. 6:21).

You may think you can't afford to tithe, but the truth is you can't afford not to. Whatever you want God to bless in your life, you must put Him first in that area. In Matthew 6:33 what does Jesus say will happen if you seek first God's kingdom and His righteousness?

**To find financial freedom, which of these five steps do you need to take, beginning today?**

- ☐ Step #1: Find out where my money is going.
- ☐ Step #2: Get rid of all my credit cards.
- ☐ Step #3: Pray before I pay.
- ☐ Step #4: Enjoy what I have.
- ☐ Step #5: Give 10% back to God.

## **LESSON 13      Beating Burnout**

How much light does a burned-out light bulb produce? None! How much light does a burned-out Christian produce? None! Burnout occurs when we give out more than we take in. In Lesson 11, we talked about stress, and long-term stress results in burnout.

Burnout doesn't happen overnight. It evolves over a long period of time and often results from making too many commitments. Such a lifestyle works fine for a while, but finally it brings us to the point of exhaustion. We become "zapped." Our motivation leaves us, and we can't stand the thought of another obligation or responsibility. In this lesson, we will answer **three** questions: **what is burnout, how do I recognize burnout, and how do I beat burnout.**

## **What is burnout?**

Burnout is a state of mental, physical, and spiritual exhaustion resulting from too much stress for too long a time. Burnout is most common in a person with a "Type A" personality, who is very time-oriented and never seems to have enough time. "Type A's" tend to move, walk, and eat rapidly. They are also likely to hurry those with whom they are talking. "Type A's" get very upset when waiting for a train or traffic and when put on "hold" on the telephone. "Type A's" usually live on very tight schedules. They have a hard time obeying what command in Psalm 37:7a?

Even if you are not a "Type A" or don't live with a "Type A," you can still experience burnout. Anyone can get burned out. Burnout causes us to see our jobs as just boring work, not as places of ministry or mission fields. When we are burned out, we just put in our time, go through the motions, and then go home, dreading the next day.

Burnout also causes us to lose interest in our relationships, even our relationship with God. We get tired of everyone and everything. In Jeremiah 31:25, how does God describe what He will do for us when we are burned out?

In the Christian life, we all struggle with burnout at times, becoming weary and needing our souls replenished. **What is burnout?** It is a state of mental, physical, and spiritual exhaustion. Now, let's discover ...

## **How do I recognize burnout?**

There are **three** common feelings that accompany burnout.

**1. Feeling unappreciated.** Sometimes, we get burned-out like Moses was after leading the stiff-necked, stubborn Israelites in the wilderness for several years. Burnout shows up in our prayers. What does the burned-out Moses pray in Numbers 11:11?

When we are burned-out, we feel like someone always wants something from us and no one ever wants to do anything to help us. We feel the burden of *all these people*, including associates at work, friends, family, etc.

When we feel unappreciated, we have feelings of resentment, bitterness, and even anger toward others. This is because we feel like no one appreciates who we are or what we do.

**2. Feeling overwhelmed.** Burnout causes us to feel we don't have the time or energy for all we must do every day. We begin to question our decisions and abilities. We may feel like the psalmist did when he wrote what words in Psalm 22:15a?

A *potsherd* (pot-shurd) is a useless piece of broken pottery. Burnout causes a lack of resilience, an inability to cope with life, and a feeling of uselessness.

**3. Feeling unhappy.** When we suffer from burnout, we lose our joy. We become discontent, and nothing will satisfy or make us happy. Everything in life tends to seem meaningless. How does Solomon describe this feeling in Ecclesiastes 2:11?

Burnout contaminates your vision, causing you to see everything in a negative light. Wherever you go or whatever you do, you won't be happy. Nothing satisfies you because guess who goes with you everywhere you go? You do! Your distorted, burned-out perspective ruins everything.

A little boy sneaked into the bedroom where his grandfather was sleeping, put some limburger cheese on his grandfather's mustache, and then slipped out of the room. A little later, his grandfather woke up. He sniffed a few times and said, "This room stinks." He got up, went into the living room, and sniffed again. He muttered to himself, "This living room stinks!" Then, he walked outside to get some fresh air. After drawing a deep breath, he yelled out in disgust, "The whole world stinks!"

Burnout gives us "limburger cheese" attitudes. Wherever we go, we think the world stinks. However, it isn't the world that "stinks"; it's our attitudes. When we think the world "stinks," we are probably suffering from burnout. Burnout makes us feel **unappreciated, overwhelmed, and unhappy**. Therefore, we need to know ...

## How do I beat burnout?

**1. Remember to laugh.** Don't take life too seriously, but instead develop a sense of humor. God has a great sense of humor; if you don't believe me, go look in a mirror. Laughter is very good for us. How does Proverbs 17:22a verify this?

Laughter is a sign of good mental and spiritual health. When we laugh, our brains release chemicals called "endorphins" that promote feelings of well-being and happiness. Few things can promote physical, emotional, and spiritual health like laughter.

If we don't know how to laugh, we will exaggerate our problems and our pain. We will become like little Johnny who learned at Sunday school God created everything, including human beings. He was surprised to find out God created Eve from one of Adam's ribs. Later in the week, Johnny's mother noticed he looked ill and in pain as he lay on the sofa. She asked, "Johnny, what's the matter?" Little Johnny responded, "I have a pain in my side; I think I'm gonna have a wife!" To beat burnout, **remember to laugh** and ...

**2. Recruit a compassionate ear.** When we sense we're beginning to burn out, we should share our burdens with our spouses or a close friend. We all need loyal friends who are good listeners and can keep confidences. The Bible tells us *two people are better than one* (Eccles. 4:9), which is especially true when we are suffering from burnout. We all need friends with whom we can share our burdens, fears, and burnout. How does Proverbs 17:17a describe a true friend?

A true friend knows everything about us—warts and all—and still loves us. Also, a true friend loves us so much he or she will risk our wrath to tell us something we need to hear to help us or protect us.

If we are to beat burnout, we must **remember to laugh, recruit a compassionate ear, and ...**

**3. Review your commitments.** Burnout occurs when we have too many “irons in the fire.” What happens when we have too many “irons in the fire”? We put the fire out. When we have too many “irons in the fire,” we lose our spiritual fires. How can we avoid this problem, according to Hebrews 12:1b?

A few years ago I owned a sailboat that I kept in a slip on Lake Texoma. Every two years I had to get the algae cleaned off the bottom of the boat and have the bottom repainted. The accumulation of algae from sitting in the water over a period of two years slowed the boat down, causing it to drag so much it was no fun to sail.

Life is like that. Every couple of years, we accumulate things that begin to drag us down. We need to ask God to help us decide what “algae” we should remove from the “hulls” of our lives so life doesn't drag us down. If we don't let go of some things in our lives, they will drag us down and cause burnout. We must get rid of all the stuff that hinders us so we can run the race and fulfill the purposes God has for us.

To beat burnout, **remember to laugh, recruit a compassionate ear, review your commitments, and ...**

**4. Refocus on God.** Two words describe us when we are in burnout: “weary” and “weak.” When suffering from burnout, we need to remember what wonderful truth found in Isaiah 40:29?

We receive salvation as a gift from God by grace through faith, and in the same way we obtain the power and energy to overcome burnout. However, we must ask for that power and energy. Burnout is caused by focusing too much on things rather than God and His purpose for our lives. Focusing on God keeps our lives on course, our priorities in order, and prevents us from getting overloaded, which leads to burnout.

When we **refocus on God** and His purpose for our lives, we will begin to sense His peace and power. When we focus on the Lord, what does Isaiah 40:31a say will happen (KJV, NASB, or NKJV)?

The word translated *wait* (QAVAH, kaw-vaw) means “to tarry patiently and in expectation.” **Beating burnout** requires refocusing on God and patiently waiting in expectation for Him to renew us. Everything God does in our lives He does by faith, including helping us beat burnout. How does Jesus express this truth in Matthew 9:29b?

**Beating burnout** requires you **remember to laugh, recruit a compassionate ear, review your commitments, and refocus on God**. On which of these do you most need to focus this week?