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## SECTION I

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# THE WIFE WHO RESPECTS HER HUSBAND

*"HER HUSBAND HAS FULL CONFIDENCE IN HER AND LACKS NOTHING OF VALUE"*

*(PROV. 31:11).*

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## BUILDING TRUST IN MARRIAGE

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When Princess Margaret of England was married, she decided that the word "obey" should be stricken from her marriage vows. After all, obedience to a husband was an idea totally out of date for modern independent thinking women. Anthony Lord Snowden and the princess had a fairy tale wedding and divorced a decade or so later.

Somewhere in the 1970's it became popular to change the vows from "so long as we both shall live" to "so long as we both shall love."

These developments are marks of the self-centeredness that has dominated our culture for several decades. Concepts such as self-sacrifice, obligation and lasting commitment are foreign to these Americans' idea of love and marriage. Rising rates of divorce, drug abuse, and violent crime are symptomatic of a societal shift toward everyone doing what is right in his or her own eyes.<sup>(1)</sup>

And yet, seven out of ten adults today state that if the traditional family unit falls apart, the stability of American society will collapse.<sup>(2)</sup> People have begun to search again for the elements of a stable marriage and home life, even as the homosexual movement is redefining marriage.

The woman in Proverbs 31:11 has apparently found those elements. She has a very content husband and she, herself, is fulfilled." Her husband has full confidence in her and is not lacking any valuable thing. Along with his children he praises her. .

## A LASTING MARRIAGE IS BUILT ON TRUST.

I once saw my grandson cradled in the arms of his mother, gazing into her eyes in a state of complete contentment. Such peace is possible only in the arms of someone we trust completely. When we are married, our most basic need is to trust one another in just that way.

At the altar we usually believe passionately in our partner. After all, we are saying yes to him for life. Will we still trust one another as time passes? Apart from implicit trust in one another, a couple is bound to suffer. Love itself can shrivel up and hope can die.

Back in the 1950's the movies came out with 3-D (three dimensional) pictures. We were handed glasses with which to view the screen and then were subjected to balls lurching at us from the screen or someone leaping from a closet right toward our face. Three-dimensional quality is quality that is true to life. Marriages that are trustworthy are 3-D, they are true to life as God has designed it. What are the three dimensions, the 3D's, of a godly marriage?

### **Dimension #1 - Devotion**

(“ardent attachment or affection, loyalty, faithfulness” - The American Heritage Dictionary, hereafter TAHD)

God instituted marriage in the Garden of Eden before sin entered the world. Read **Genesis 1:27,28; Gen 2:15-18,21-25**. It was not good for the man to be alone. So God designed woman to be the perfect complement to the man in every way. She is called a helper suitable to him. The word “help” used here is the same one used of God in many of the Psalms. What a dignity that gave to Eve. Adam and Eve in their marriage

*Would worship God together.*

*Would be perfect complements of each other as companion and lovers.*

*Would use their mutual gifts working together and enjoying it.*

*Children would be their reward.*

*Would teach their children God's truth.*

*Would have no economic worries.*

*Their family would be a safe haven.*

*They would recognize the worth of each person in the home as God's image bearer.*

*They would build a society structured by stable family life.*

In Genesis 3 we find that sin entered the picture turning all these purposes upside down, but the Bible tells us that Christ restored marriage with his forgiving grace as he crushed the head of the serpent on the cross. Now godly marriage is a pattern of Christ and the church. The goal of the Christ-restored marriage is to worship God together in being loving companions, having God-centered families, stabilizing society, and working thankfully in God's creation. And marriages that faithfully fulfill these purposes serve as witnesses to a watching world of the grace of our Savior.

The key to a marriage in Christ is that both partners are devoted for life to the Lord and to his purposes for their marriage. The happy marriage is one in which there is a "holy triangle." Any marriage in which the Lord is the third party will find blessing.

Our primary devotion is to the Lord. As our devotion to the Lord increases, our ability to be devoted to our husband increases. As we grow spiritually in our relationship to the Lord, we will grow in our ability to be for our husbands.

We learn to trust Christ's loyalty and devotion to us. He is the **only** one who is trustworthy, completely dependable, faithful, and reliable. As we test the Lord, he continually proves to us that he is true to every promise. We learn that he is not arbitrary, changing his mind from day to day. He is always there. What greater example could we have of devotion?

The Proverbs 31 wife devotes herself to her husband as unto the Lord. If she dishonors her husband she is dishonoring the Lord. Her husband has full confidence in her, because she will be for him in every situation.

- ***How does a wife show devotion to the Lord by her devotion to her husband?***
- ***How do we devote ourselves to the Lord? By ourselves? With our husband?***
- ***How can we be devoted to an unbelieving husband?***

## Dimension #2 Deference

(Submission or courteous yielding to the opinion, wishes, or judgment of another" TAHD)

A second element in a trusting relationship is deference to one's partner. Mutual deference builds mutual trust. We defer to one another in the way God spells out in **Ephesians 5:18, 21-33**.

***Do not get drunk on wine, which leads to debauchery. Instead, be filled with the Spirit" (Eph. 5:18).***

***Submit to one another out of reverence for Christ" (Eph. 5:21).***

***Wives, submit to your husbands as to the Lord" (Eph. 5:22).***

***Husbands, love your wives, just as Christ loved the church and gave himself up for her" (Eph. 5:25).***

It is only by the Spirit of God that we are enabled to be truly submissive. Our own natures want to dominate and to have our own way in a relationship. In a Spirit-filled marriage, the partners are mutually supportive as it states in **Eph. 5:21**. This is to happen in marriage specifically as the husband sacrificially loves his wife and leads the marriage (**Eph. 5:5**), and as the wife undergirds her husband with respect, support and submission (**Eph. 5:22**). Christian marriage is to reflect the relationship between Christ and his bride, the church. What an amazing ideal for us to imitate. Christ loves the church, the church submits to Christ. Our husband is for us; we are for our husband.

Paul must have seen that these were the difficult areas of submission for both men and women. Men can be very self-centered and inconsiderate of their wives, lording it over them as heads of the home. According to Paul, none of that appears in a Spirit-filled home. Loving servant leadership is the characteristic of a spirit-filled husband. He is after all to be imitating Christ.

Women can be independent and bossy, usurping or ignoring the headship of the man. Particularly wrong is the lack of respect she may show him. It may be that she is actually more intelligent and responsible, making submission a big pill to swallow. God's way works, however. Respect and submission are the characteristics of a spirit-filled wife. We submit as to the Lord. Such submission is not oppression. We know that the Lord will orchestrate the results. We don't have to be at the controls.

In our Proverbs passage, there is a harmony of hearts holding mutual esteem. (3 ) He is at the city gates - a position of honor in the community, most likely a judge. She is delighted that he is there and chooses to conduct her own

life so that not a hint of gossip can be said about her. Further, she actively works to promote his well being “à ll the days of her life.” To be submissive is to uphold and support our husbands.

- ***How can we be a discouragement to our husbands?***

The Proverbs 31 husband is proud of his wife as well. Along with the children, he calls her blessed and he praises her. She is an active woman at home and in the community and he is pleased with her accomplishments. The Proverbs 31 couple appears to know all about Ephesians 5 principles.

- ***If we are to submit to our husbands as to the Lord, what might be Biblical exceptions?***

A Checklist: for a submissive wife:

She

*-will not have to win every argument.*

*-will choose her battles wisely.*

*-will learn how to express disagreement respectfully.*

*-will learn her husband’s style of communication. It won’t be hers. He grunts and she chatters. Maybe she should grunt and let him chatter for once. (Men often find that women don’t get to the point very quickly. Women, on the other hand, like to verbalize every detail to work out their feelings.) She can try to talk less and listen more.*

*-will respect his need for space.*

*-will learn to hear what he really is saying - often not by words but by actions.*

*-won’t escalate arguments, but will look for the merits in what her husband is saying.*

*-won’t let the sun go down on unresolved tension (**Eph. 4:26**).*

*-will protect the privacy of the marriage bond. She will hold his confidences.*

*-will not disgrace him in public.*

*-will take serious problems to a godly counselor.*

***A wife of noble character is her husband's crown, but a disgraceful wife is like decay in his bones" (Proverbs 12:4).***

### **Dimension # 3 -Delight**

(Great pleasure, gratification, joy" TAHD)

Devotion and deference call on us to work hard in our marriage. But there is also an aspect of play to marriage. A truly trustworthy partner is a joy. Why do so many marriages become lifeless and dull? Why are romantic novels read by millions of women who feel like their husband is a loser?

God wants a husband and wife to delight in each other, body and soul.

***May your fountain be blessed, and may you rejoice in the wife of your youth(Pr overbs. 5:18).***

The Proverbs 31 wife is a delight to her husband. When we read the Song of Solomon, the two lovers are giddy not from wine, but from one another. We all know that these two were not sleeping in the next room to a baby with a cough or wondering how to pay the electric bill. And yet, they hold for us the ideal for which we should strive.

#### **Checklist: How can marriage be a delight?**

The wife can

- *comment favorably on his appearance whenever possible.*
- *seek to be intimate with him regularly and work on those things which make her tired or have the proverbial "headache."*
- *prayerfully fight all urges to find delight in another man beside her husband*
- *take care of her own physical appearance, so that he delights in her as well.*
- *touch her husband a lot. There is scientific evidence that touch releases certain chemicals in the brain that produce a sense of well-being. After all God invented it.*
- *set her schedule so that they have time together (no kids).*
- ***He's the one that's always busy? What are the options***

- *discuss things besides the children and the bills in your precious moments of togetherness*

- *develop interests in things that are interesting to him. He may or may not want to talk about his work, his hobbies, his views on things, but he knows she will listen if he does want to talk.*

- *choose to see the humorous side of events and bring fun into the relationship. Laugh with him a lot and find humorous stories to relate to him.*

- *lovingly see the endearing side to his quirks - develop code words of affection not criticism.*

- *choose not to complain when she can bless and thank.*

- *nag less, criticize less, whine less.*

***Better a dry crust with peace and quiet than a house full of feasting with strife” (Proverbs 17:1).***

This checklist may seem one-sided and unfair. It is one-sided because the men are not here with us thinking about these matters. But it is not unfair, because we are responsible for our side of things. We need to work hard on our part of the relationship and ask the Lord to work on the other part. **I Peter 3:1** reminds us that women are most effective in changing a husband's outlook by being women of a quiet, gentle spirit.

- ***What are other ways we can be a delight to our husbands?***

**Devote** yourself to the Lord, then you can be devoted to your husband. **Defer** to the Lord, then you can defer to your husband. **Delight** in the Lord, then you can delight in your husband. **Result:** our husbands will increasingly be confident in us and lack nothing of value.

(1) Dennis E. Johnson, The Message of Acts, P& R Publishing, 1997, p. 166

(2) George Barna, The Future of the American Family, p.41

(3) George Lawson, Exposition of Proverbs, Kregel Publications, 1980 reprint of 1829 ed., p.874.

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**SECTION II**

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## THE WOMAN WHO MULTIPLIES RESOURCES

*“OUT OF HER EARNINGS SHE PLANTS A VINEYARD SHE SEES THAT HER TRADING IS PROFITABLE”*

*(PROV. 31:16B, 18A).*

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### HAVING A FRUITFUL HOUSEHOLD ECONOMY

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My two-year-old grandson, Kyle, was awed by the large pile of gifts generated by the sixteen people celebrating Christmas at our home. When he was handed a gift with his name on it, he grinned from ear to ear, ripped off the paper with a flourish and looked with wonder at the treasure within - a toy truck, or a shiny new book. When we had finally finished opening everybody's gifts and begun the task of cleanup, Kyle still seemed unable to take in the wonder of it all.

My brother-in-law noticing this quietly went into the kitchen, wrapped a carrot in Christmas paper and brought it to Kyle. Kyle shyly took it from Uncle Bruce, opened it up and saw the carrot. Another grin spread across his little face.

Whether a truck or a carrot, steak or beans, a big bank account or a few pennies in the drawer, do we receive either situation with contentment? Do we understand what Jesus means when he says in Matthew 6:31-33:

***So do not worry saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness and all these things will be given to you as well."***

Or, as it says in the Old Testament:

***“Give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the Lord?' or I may become poor and steal, and so dishonor the name of my God” (Proverbs 30:8b, 9).***

Money is mentioned over 2,000 times in Scripture because it is so basic to our existence. How we handle it is ultimately a spiritual issue. Who will we serve, God or mammon?

God wants us to depend on him to provide our needs and to fix our mind on his purpose for us, seeking his kingdom and righteousness. What does that involve?

## A. SEEKING THE KINGDOM FIRST

### 1. Kingdom Seekers Recognize That God Wants Us To Depend On Him.

***Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life” (I Tim. 6:17-19).***

Whether we are poor or rich, God wants us to **depend** on him to provide all we need. Prayer is the response of someone who is dependent.

- ***Have we prayed for food lately? Why or why not?***

***When the Lord sends poverty and wealth, he humbles and he exalts. He raises the poor from the dust and lifts the needy from the ash heap; he seats them with princes and has them inherit a throne of honor” (1 Sam.2:7).***

### 2. Kingdom Seekers Recognize That God Gives Us The Responsibility To Handle Our Possessions Faithfully.

As kingdom seekers we serve a King who has purchased us with his own blood. We are his and all we have is his.

The Heidelberg Catechism puts it beautifully in its first question and answer:

***Q. What is your only comfort in life and death?***

***A. That I, with body and soul, both in life and death, am not my own, but belong unto my faithful Savior Jesus Christ:..***

If I am not my own, then surely my possessions are not my own either. The cattle on a thousand hills are the Lord’s and so are my antique collection, my

Toyota, my stock certificate, my house and my bank account. The question is, How does he want me to use these things?"

We are **stewards** of God's possessions. We are like Joseph. We manage his resources to accomplish his purposes.

- ***How did Joseph prove to be a faithful manager?***

### **3. Kingdom Seekers Are Content.**

The Bible is heavy with this message.

***But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that" (1 Ti. 6:7,8).***

***I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength" (Phil. 4:11-13).***

***A faithful man will be richly blessed, but one eager to get rich will not go unpunished" (Proverbs 23:4).***

***Do not wear yourself out to get rich; have wisdom to show restraint" (Proverbs 23:4).***

***People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs" (1 Tim. 6:9,10).***

- ***What are the temptations for rich people?***
- ***What are the temptations for poor people?***
- ***What are the opportunities for rich people?***

- ***What are the opportunities for poor people?***

#### **4. Kingdom Seekers Know That God Wants Us To Be Active Managers Of His Good Gifts To Us.**

Contentment does not mean complacency. Not at all. God nowhere tells us to watch the sky so we can catch the money falling. He doesn't suggest that we can spend our life in a hammock, because we are content (more of this in section 3).

The woman in Proverbs 31 realizes she cannot presume that her family's needs will be met without hard work and good stewardship. She multiplies her resources, for example, by taking part of her earnings and planting a vineyard. That will produce further earnings. She knows she is responsible for the wise use of what God has given her.



Complacency



Stewardship

We, as stewards, may not think we have a lot to work with. Maybe the savings account reads zero and the food budget is quite limited. Maybe we are wearing hand-me-downs and the furniture is early attic. God, however, is interested in multiplication of resources in terms of his purposes. Moms who keep the family together by pinching every penny may be much better stewards than the women who are piling up investments in Wall Street, while someone else raises their children.

Our job is to determine God's purposes for our wealth and then make that wealth grow to accomplish those purposes. Today in our technological and advanced culture this becomes more complicated.

For example:

- *The Jones family has spent \$1,000 on piano lessons for Susie. Susie has not evidenced any particular talent in this area, but her Mom thinks every child should have this opportunity. Susie can't seem to understand how the rhythm goes in a piece she's been at for nine months. Is good stewardship being applied here? Why or why not?*
- *The Smith family has a youngster who has obvious musical talents. They have very little money and \$1,000 a year seems impossible to pay. Should they work for the extra money and pull Dad or Mom out of the home a few more hours of the week? Would that be good stewardship? Think of reasons why or why not.*

Financial issues will always involve interplay between money, time, abilities, prior commitments, relationships etc. All these must be weighed together.

## B. EXERCISING OUR STEWARDHIP

### 1. A Good Steward Gives First Fruits To The Lord.

In the Old Testament God's people brought tithes (one-tenth) and offerings for worship. These gifts acknowledged and symbolized that all their possessions came from God. The tenth (and the best) were symbolic of the entire harvest.

We read in the Old Testament:

*"Will a man rob God? And yet you rob me. But you ask, 'How do we rob you?' In tithes and offerings. You are under a curse - the whole nation of you - because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, says the Lord Almighty and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it" (Mal. 3:8-10).*

*"Honor the Lord with your wealth, and with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine" (Proverbs 3:9,10).*

The New Testament tells us cheerfully to give from our hearts according to our means.

*Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God*

***is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work(1 . Cor. 9:7,8).***

We are also expected to give sacrificially. It may well be that we can do better than the tenth of the Old Testament.

## **2. A Good Steward Will Commit Her Stewardship To Prayer.**

***If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him. But when he asks, he must believe and not doubt, because he who doubts is like a wave of the sea, blown and tossed by the wind” (James 1:5,6).***

If we find ourselves hesitating to ask God if it's wise to use our bonus on a trip to Disneyland, when we still owe the mortgage, we may already be getting our answer. Praying helps us to search our heart. We have to be able to ask, believing and not doubting, that we will be given wisdom.

Amy and her husband lived on a very limited income because she was home with her preschoolers. Making every penny count was part of her responsibility. She had been longing for a dining room table, because she wanted to be hospitable as the Bible commands. Prices seemed out of range for their budget. But Amy felt perfectly free to pray for the table. She prayed for more than a year. One day she tagged along with some friends to a warehouse sale where she found a beautiful cherry dining room table (her favorite wood) that seated 12 for \$99.00, just what she had saved. Now she and her husband have many hours of great fellowship and ministry around that table.

Notice several things.

- a. She prayed according to the revealed will of God in the Scriptures. We are to be given to hospitality.
- b. She worked at saving her pennies in as many creative ways as she could and didn't expect something to drop out of the sky.
- c. She didn't foolishly purchase a table that would have meant going into debt or supplanting another important family expense.

## **3. A Good Steward Gains Wisdom By Applying Biblical Principles To Particular Decisions.**

There are times when we really don't know the right thing to do. For example should a couple buy or rent? Should we eat beans or meat? It is possible that

there are several right choices and God is concerned that we grow spiritually as we work toward a decision depending on him.

*For example we might have to decide if it is wise to purchase a Procter-Silex coffee maker. Is there a biblical principle that should be considered? What principle might be involved in the following situations?*

- ***You buy a coffeemaker with money that could buy food for your baby.***
- ***You buy a coffeemaker, but the doctor has told you not to drink coffee.***
- ***You want to use it to exercise hospitality.***
- ***You have to go into debt to purchase it.***
- ***You just want to add to a collection of gadgets and you rarely drink coffee.***



This example should remind us not to criticize others too readily about the way they spend money. We have no idea what factors were involved in the decision or how much was spent. Someone's expensive looking dress may have been purchased at a thrift store. We have enough to keep us busy trying to make our own wise decisions.

#### **4. A Good Steward Will Be A Good Student Of Her Culture's Economic System.**

Did we have to learn to cook as a young bride? Were we successful without a recipe book? Probably not. Cooks need to learn a lot. What makes a nutritious meal? An attractive meal? An economic meal? A tasty meal? A meal served on time? So it is with every economic area of family life. We need to study it.

We can learn how to save thousands on a car purchase. It would take about two hours of research and two hours of phone calls and one visit to a car

dealer. If we devote 6-8 hours to this task and save \$2,000, that is the equivalent of earning \$250 an hour. How often have we done that well? (That's about \$520,000 annually!)

If we learn to shop carefully for food we can save our family about \$2,000 to \$3,000 annually. We need about one half hour a week to study sales, recipes, what's in the frig, maybe cut out some coupons and then to make a menu plan. This is an earnings of \$115 per hour. Not bad for a little work. This will also save gasoline because we don't require emergency trips to the store.

A good learner will become familiar with the "textbooks" out there such as Consumer's Report or various magazine articles and books on saving money. As Christians we certainly should be learning from each other. There really is no excuse for ignorance in our stewardship. When we do make a foolish decision, then we can learn something we shouldn't repeat next time.

When I was first married, a vacuum cleaner salesman came to demonstrate the Kirby - undoubtedly one of the finest vacuums ever produced. It could do everything but the dishes. By the time he was done I couldn't wait to clean the house (probably the first and last time). I was totally hooked by this product. When he casually mentioned the cost. I was so ready to put that into my budget, it didn't occur to me not to sign the contract. I did get a fine vacuum cleaner, but we could have had a perfectly adequate vacuum cleaner for our little apartment for about 1/3 of that cost. I learned a lesson. I've never bought from a salesman since.

##### 5. A Good Steward Doesn't Waste Her Resources.

***Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations" (Proverbs 27:23,24).***

***Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches" (Luke 16:10,11)?***

One of the blatant sins of our time is wastefulness. We are the throwaway culture. I used to watch my mother-in-law with amazement, because she preserved and used everything among her limited resources. She saved bags and ribbons and envelopes and all kinds of things. As a child of the depression and later a missionary, she had never developed the habit of

discarding things that might have further life. When she cooked, she found a use for the outer leaves of the cabbage or lettuce. She didn't even throw away carrot or potato peelings or water from cooked vegetables.

Sometimes, carelessness may be the very reason we can't make our dollars stretch. We moderns have to relearn the art of valuing all that we have. We can be guilty of treating God's good gifts cavalierly, assuming there will always be more, so we don't have to be careful now. The more money we make, the easier it is to be wasteful.

List some habits that help us not be wasteful

1. Recycling

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

6. \_\_\_\_\_

7. \_\_\_\_\_

**A Chinese man who had lived with hunger all his life was visiting America for the first time. As he walked down the streets of a big city, he saw garbage can after garbage can filled with all kinds of reusable items. One contained a doll minus a finger. In another he found a pile of candle stubs. In yet another was half a ham sandwich and a perfectly good pear. He shook his head in disbelief. As he turned a corner he noticed a man sitting in the window. The man suddenly fell out of the window and landed in a trashcan. In astonishment the Chinese visitor cried out, "Americans are very wasteful people!"**

Before tossing something we can ask

- a. Can this be used a different way?
- b. Can this be used again?
- c. Can someone else use this?

d. Can this be fixed easily?

- ***Give examples of how you have done each of the above.***

## **6. A Good Steward Does Not Risk Her Possessions.**

Through risk-taking we can lose the good things that God has given us.

We need to avoid impulsive spending. Today's marketing approach is geared to make people do this. Just witness all the little things at the checkout counter yelling, "Throw me in your basket, too." Our children are bombarded seductively on television with toys and cereals that they think they simply must have. Please say no to your children before they, too, become compulsive spenders.

If we have spent time planning our finances, we know whether we can make a spur of the moment purchase or not. Sometimes a sale is no sale at all. If we have been planning prayerfully, we are less likely to fall victim to impulse shopping and more likely to do intelligent economical shopping.

Other risk-taking involves taking out a loan without a repayment source we can afford to lose.

Gambling is a serious form of risk taking.

Certain stock purchases can be serious risks.

Not establishing a solid savings program no matter how small is risk taking.

Not purchasing insurance for major disasters is risk taking.

- ***What are examples of any of the above practices?***

## **7. A Good Steward Plans Carefully And Keeps Records.**

Our Proverbs 31 woman was busy getting clothing ready for the winter season. As image bearers we have the ability to project mentally into the future. What a great gift this is when used in faith. Perhaps you resist planning. But the Bible tells us to cultivate this habit.

***“The plans of the diligent lead to profit as surely as haste leads to poverty” (Proverbs 21:5).***

***“Commit to the Lord whatever you do, and your plans will succeed” (Proverbs 16:3).***

***“The mind of man plans his way, but the Lord directs his steps” (Prov.16:9).***

Part of prudent planning involves good record keeping. If we make up a beautiful budget that works on paper, but never pay attention to how well we are meeting it, we get into trouble.

Goals for record keeping:

- Keep the checkbook balanced.
- Keep track of sales slips so that the VISA doesn't put us into shock.
- Pay bills on time
- Deposit checks right away
- Record income and expenses and tie them to the budget. Are we over or under? What needs adjustment? The budget or our habits?

Two planning tools for families who want to be good stewards of their resources:

1. A Family Budget. Study one of the popular books on this topic by writers such as Larry Burkett or Ron Blue.
2. A Balance Sheet. Learn to tally all your assets (value in what you own), subtract all your liabilities (things you owe) and see what your net worth is. Do this the same date each year to see if you are getting more stable or more shaky in your family's financial position.

Being a good steward means to be a good record keeper. Try to implement this practice in your family and see how freeing it is. A good question to ask ourselves as we do this is, 'Are we working for what will perish or what will last?' That will help us prioritize our spending and savings plans and keep us from letting literally thousands of dollars carelessly slip through our hands. Joseph used the fat years to prepare for the lean years. That should be our goal as well.



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## SECTION III

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### THE HARDWORKING WOMAN

***“SHE SETS ABOUT HER WORK VIGOROUSLY; HER ARMS ARE STRONG FOR HER TASKS”  
(PROVERBS. 31:17).***

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### KNOWING THE VALUE OF OUR LABOR

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Man works from sun to sun, but woman’s work is never done.”

- ***What gives some credence to this familiar proverb? How true is it today?***

We read in Genesis 1:28 about the work God calls us to do in his creation. It is sometimes called the Creation Mandate:

***God blessed them and said to them (male and female see vs. 27), ‘Be fruitful and increase in number, fill the earth and subdue it. Rule over the fish of the sea and the birds of the air and over every living creature that moves on the ground.’”***

The following beautifully states the implications of this mandate:

“For this is what the human enterprise comes down to in the end: one person in the field, one in the shelter. One cares for the human link with nature, one tends the traditions of human culture. Neither work is possible without the other. Both are carried on in response to our Creator, who made nature and formed the basic human institutions, and gave both nature and culture their fundamental orders. Both kinds of work can be done wrongly, in pride and greed; both can be done in penitence and gratitude.”(1)

Do you see the two spheres of responsibility given to our first parents? The first is nature and the second is nurture to use modern terms.

- ***How is tending the family really tending the culture? What is culture to a Christian?***

- ***What do you think the human link with nature means?***
- ***How have you experienced these two spheres of labor?***

Both “the field and the shelter” are the responsibility of both partners in marriage. After the fall, however, we notice that there is a problem. Man’s work in the field will be cursed with thorns and woman’s work of childbearing will be cursed with pain. Working in the field and working in the home will be done with difficulty. It appears as well that there is a primary task for the man and for the woman.

The New Testament continues this differentiation of primary responsibility. We read in **Titus 2:4**:

***They (the older woman - see vs. 3) can train the younger women to love their husbands and children, to be self-controlled and pure, to be busy at home, to be kind and to be subject to their husbands, so that no one will malign the word of God.”***

Work for the young mother focuses on family and home keeping and for the older woman, seeing that the concerns of home and culture are being carried on by the next generation.

We read in **I Timothy 5:8**:

***If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.”***

Here we see the primary responsibility of providing for the family falling on the man’s shoulders. The pronoun here is masculine, not generic.

It would be simplistic to say that women should never work outside the home, or that men should never take care of children. The Bible’s answer to how we carry out our primary sphere of responsibility is flexible within certain guidelines. We must avoid a tendency to be legalistic about how women should fulfill their role as the guardian of the culture in their homes. Those who don’t have children in the home, for example, have broader ways to carry this out. Single mothers usually don’t have the choice to stay home, and need support from the body of Christ in their dual role of provider and home keeper. But we who are mothers with small children need to ask ourselves serious questions, if we do work outside the home.

For example,

1. Are my children a primary concern and focus?

2. Do I truly love my husband?
3. Am I more concerned with prestige, money or excitement than being faithful to my responsibilities in the home?
4. Do I have the kind of personality that can juggle several responsibilities well?
5. Am I working because I haven't learned good stewardship? See Section II.

As we look at our Proverbs 31 woman, we see that her responsibilities did take her outside of the home, but her heart was always centered on her home. That is how she is our model.

The following quote gives us an idea of what her life in an Israelite agrarian culture might be like:

She was expected to grind flour, bake, launder, cook, nurse her children, make the beds, spin wool, prepare the children for school and accompany them to school to ensure their arrival. While many women worked with their husbands in the field or in a trade, the husband still held the responsibility to provide food and clothing. If any women worked apart from their husbands in the marketplace or at a trade, they were considered a disgrace. A wife could, however, work at crafts or horticulture in the home and sell the fruits of her labor. Profits from her endeavors could then be used either to supplement her husband's income or provide her with some spending money. In addition to household work, wives were responsible for hospitality and the care of guests, and to be active in charitable work. The Jewish laws were clear: the woman's priority was in the home. She was to take care of all the needs of her home, her children, her husband, strangers, the poor and needy and guests. The wife who faithfully discharged her responsibilities was held in high regard in her family, in the synagogue, and in the community." (2)

- ***Why do you think it was considered a disgrace for a woman to work apart from her husband outside the home? Would that be relevant today? In what ways yes or no?***

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## WHAT DOES SCRIPTURE TELL US ABOUT OUR WORK?

### A. We Are To Work Hard

*† love work - I could stare at it for hours."*

Work keeps us busy and out of trouble. In **I Timothy 5:13**, Paul reprimands young idle widows who get into the habit of gossiping house to house. Paul saw that women were capable of the sin of laziness and he rebukes them. We, too, have to learn how to be hard workers at the tasks God gives us.

God has commanded us to work six days of the week. The woman in Proverbs 31 understood this principle well. She applied her full physical and mental strength to her tasks. She made goods, sold goods, planted vineyards, bought real estate, brought food from a distance, and made bed linens and clothing for her home, managed servants and helped the poor and so on. It is obvious she didn't have much "d own" time. Our type of work is different in so many ways. In fact, because we are not called on to do as much heavy physical labor as earlier generations, we might find that our own kind of busyness is not as healthful. Is this a reason for so much emotional distress? Being really physically tired at the end of the day is good medicine. Is it more likely that we are emotionally tired?

For example, in a pre-industrial American home there would be separate rooms called chambers (rooms were not normally named for particular functions until the 17<sup>th</sup> century.) Beds would be everywhere. Bedrooms had no privacy. The large hall would be the center of activity for cooking, eating and relaxing. Furniture was simple - a wooden chair, a bench, a table, some feather beds, 2 linen chests, a spinning wheel, a trundle bed. The kitchen would boast 2 kettles, 2 iron pans, 3 brass pots, pewter candlesticks, butter churn, dairy vessels and a dripping pan. Painted cloth would decorate the wall. The upstairs would be devoted to tools of the family trade. Housework was never a work in isolation from the family life.

- ***What made that home easier to care for than today's homes? More difficult?***

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## **B. Labor Is Good Because God Instituted It Before The Fall**

Before sin ever entered the picture, Adam used to rise with the new morning sun and survey his beautiful garden. He was a biologist, classifying the animal life around him. He was a farmer tending the grand variety of plants.

God gave to him a perfectly suited co-worker, Eve. Together, as his image-bearers, they enjoyed pleasurable companionship, while combining their intelligence and capabilities to perform the tasks around them. They carried out their job description from God: take care of this wonderful earth: discover, cultivate and preserve its resources for my glory; have a family, the foundation of

an orderly society, that will live in the fear of my name, passing that on to the next generation.

Man and woman are image bearers with a calling from God to respectfully and carefully rule in his creation and raise families for God's glory. That is our work as image bearers.

We learn from Jesus that work is good, because he worked as carpenter until he was 30. It appears that he (Joseph) probably died while Jesus was still a relatively young man. The support of his mother and younger brothers and sisters, therefore, would naturally fall upon Jesus as the firstborn. For many years, then, Jesus evidently provided for his family by working as a carpenter, having learned the trade from his father. (3)

As a skilled wood worker he might have shaped roofs, doors, windows. He might have made couches, beds, chairs, tables or footstools or produced bowls, spoons or boxes. Perhaps he helped in the manufacture of plows, yokes, threshing instruments and carts.

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### C. The Curse Has Effected Our Work

You and I know the effects of sin daily in everything we do. Work has for many of us lost much of its joy and satisfaction. Work can be drudgery. Work can be boring. Work can be dangerous. Work can be stressful. Work can seem futile. Moms of young children may experience this as much as anyone.

**Linda swept the baby off the chair where he had just regurgitated his dinner. Quickly grabbing a wet cloth she swiped at the multicolored soup streaming down his pant leg onto the rug. While she was grabbing baby Charlie, her two year old felt compelled to grab her leg. With the agility of one negotiating quick sand, she aimed for the bathtub.**

**“Johnny, please, I have to move - let me go.”**

**A wail of disbelief that Mommy could so curtly dismiss him from her universe rose up to the attention of neighbors three houses away.**

toiling.

Because

fall, children get sick and someone has to deal with that. All work has its downside. Many woman say “oh, thank you” to such exhaustion. Why opt for

Linda is

of the

“dirty work?” Being a Mom ranks high on their list of thankless jobs. Why do that when you can have pay, perks, recognition and ADULT conversation?

Linda knows that labor involves toil because of sin. She knows that every job involves something unpleasant. She understands the reality of things. Her work as a mother is necessary and it is part of the task given to her by the Lord. Because of the fall she will have to endure certain unpleasant aspects to that work - a sick child will be one of them.

- *How do you cope with the unpleasant aspects of your job? What do you find unpleasant?*

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#### **D. Labor Is Redeemed In The Lord Jesus Christ**

The story isn't over. Christ has reconciled us to God. His Holy Spirit has brought us, who were dead in sin, to life. We who were guilty have been declared righteous, because Christ's righteousness has been credited to our account. But more than that we are promised daily grace to endure and carry on in our Lord's strength through the Holy Spirit.

Our work here in a fallen creation is not meaningless, because by grace we offer it to God. In Him, our labor is never in vain.

- *Why do mothers often wrestle with the thought that their work is futile?*

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#### **E. We Find Blessing In Our Work When Follow Christ's Example Of Submission**

Peter said to slaves (bondservants):

***Slaves, submit yourselves to your masters with all respect, not only to those who are good and considerate, but also to those who are harsh. But if you suffer for doing good and you endure it, this is commendable before God. To this you were called, because Christ suffered for you, leaving you an example, that you should follow in his steps" (I Pet. 2:18,20b, 21).***

You won't find this advice in any employee training seminars or sensitivity sessions. On the surface it seems self-destructive. But it is God's way. How well have we learned that?

- ***Have you ever experienced blessing through submission in your work? What happened?***

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## F. God Rewards Our Labor

In the first place, families will be rewarded with food and shelter and much more as they labor to earn and preserve money.

***Yo u still the hunger of those you cherish; their sons have plenty, and they store up wealth for their children” (Ps. 17:14b).***

***F ear the Lord, you his saints, for those who fear him lack nothing. The lions may grow weak and hungry, but those who seek the Lord lack no good thing” (Psalm 34:9,10).***

***T he righteous eat to their heart’s content, but the stomach of the wicked goes hungry” (Prov. 13:25).***

God says we must work in order to eat, but He also reminds us that food is his gracious provision: “Give us this day our daily bread.”

It is striking that in the Old Testament the Lord ordered a special time of rejoicing in the fruits of labor. This was a way of reminding the Israelites that, although they enjoyed the produce from their labor, because they had worked hard, nevertheless God was blessing them.

***C elebrate the Feast of Tabernacles for seven days after you have gathered the produce of your threshing floor and your winepress. Be joyful at your Feast - you, your sons and daughters, your menservants and maidservants, and the Levites, the aliens, the fatherless and the widows who live in your towns. For seven days celebrate the Feast to the Lord your God at the place the Lord will choose. For the Lord your God will bless you in all your harvest and in all the work of your hands, and your joy will be complete” (Deut. 16:13-15).***

God even blesses us with abundance to the extent that we are able to share with the “widow and alien” among us. If our attitude about work is biblical, we will recognize that we are being used to bless others with our surplus.

***H e who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need” (Eph. 4:28).***

Sometimes, God takes hard work and increases wealth dramatically. A Christian immigrant who came to America with only a few coins developed a thriving industry by his hard work: Tropicana Orange Juice.

God blesses our work not only with fruit, but also with satisfaction. There are few rewards in life to match the satisfaction that comes from doing a job competently.

Eric Liddell, Olympic runner, could feel His pleasure” when he poured every fiber of his being into his race.

Sometimes work is never complete, but each phase can bring satisfaction. Scrubbing the baby in the tub, putting on a clean diaper, and smelling her freshness is a reward. She’ll be dirty soon, but right now a task has been completed and we enjoy the moment.

When we divide tasks into smaller portions, we are able to have a better sense of accomplishment. The overwhelming project becomes manageable and we can find satisfaction in the steps to its completion.

- ***What major project have you been able to complete this way?***
- ***What reward is promised to the virtuous woman in Proverbs 31?***

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## **G. God Is Our Employer**

Sometimes we talk about full-time Christian service, as though some work is for God and other work isn’t. All work from washing dishes to being a crossing guard is work for God. God is the one who calls us to our labor - who “employs” us. We labor for God’s honor and glory in all that we do. All labor in his name has dignity and value. (After all no one would last long without someone doing some cooking and laundry.) We never have to be ashamed of any kind of work when we are serving Jesus Christ. We should never say for example, “I’m just a housewife.”

To be sure, God calls some to work full-time specifically to bring the gospel to others, but all of us are working for the Lord.

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## **H. We All Work As Ambassadors For Christ**

When we work for God’s glory, we are pointing others to him. For instance, if we are in a job outside the home, we try to arrive on time. We

don't hang around the water cooler excessively. We don't talk about others behind their backs. We apply ourselves to the task to get it done properly and on time. Our word is reliable. The work of our hands is quality. We don't steal in any form. We treat our boss and fellow workers with respect. This might not win popularity contests, but it is a witness to Christ.

As we work in our homes we witness to Christ. We may be the only one home during the day and others' children find their way into our homes. We have more flexible time to spend with people in developing relationships that might lead them to Christ. We demonstrate biblical family life and purpose to a dysfunctional world.

We all fall short, of course, but we can continue by God's grace to be good workers, so that when we do have opportunity to tell others of Christ, we have already demonstrated that we are not just talk.

***•Have you had an opportunity to speak to someone about Christ because you performed your duties well?***

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## **I. God Blesses Our Work With Renewed Energy. We Are Made To Be Workers.**

Like the second law of thermodynamics, bodies that are at rest tend to remain at rest and bodies that are in motion tend to stay in motion. Once we put our hand to a task, Paul tells us to do it heartily (with the whole heart) as unto the Lord.

One morning the principal of our local Christian high school (sixty plus years old) slipped on the rug in the bathroom. Gingerly getting up, she managed to dress, maneuver down the stairs and out to the car to drive to school. It was well into the morning before she admitted that she hurt badly and perhaps should see a doctor. It turned out that her hip was broken, but her desire to keep working was so powerful she could stay the pain for several hours.

The Bible tells us to consider the ways of the ant.

- ***What exactly do we learn from the ant?***

Our Proverbs 31 woman works vigorously and enthusiastically. She exerts effort. Strength begets strength. She is not sluggish from laziness. Her body is in motion and prepared for her tasks.

When we feel lethargic, depressed and immobilized, sometimes it's because we haven't been working very hard. Working is a habit to be learned. The more we work the more we are able to work. (Some depression, of course, may have physical causes and needs to be dealt with medically).

What of those who can't work hard physically? What about someone with chronic fatigue syndrome or a quadriplegic? How can they be hard workers? By God's grace, our minds and experiences, not just our bodies, can also do work for the Lord Jesus as Joni Eareckson has so ably demonstrated.

God gives to us what he requires from us. Tiredness and sickness beyond our control are allowed in our life for a reason. He has for us a different kind of labor. In the early church we read that aged widows who couldn't support themselves were to labor in prayer. We can labor with our voices. We can labor with our intellects. We can labor with our loving attitudes. We can labor in fighting our disease or handicap. The Bible gives us reason to believe that no one's life here is without its own work to do.

- ***What kinds of labor can be done by the physically disabled? The mentally disabled?***

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## **J. God Blesses Our Work By Using It To Advance His Kingdom**

God rules over every area of life. He designed the principles that govern the family, education, government, science, law, the arts, business, medicine etc. As we work in these areas we work under his Lordship and governance. Sinful man has often ignored God's principles in these areas, but we as Christians honor him when we apply these principles.

Take, for example, a woman doctor who wants God's principles to guide in her area of labor:

- She will treat her patients as image bearers worthy of dignity and respect.
- She will regard her patient's life as a gift from the Creator.
- She will not practice medicine that cheapens the value of life and she will not support or refer to medical "businesses" that misuse or end life.

- She approaches difficult medical questions humbly seeking wisdom from the Scriptures.
- She might consider using her medical skills in underdeveloped countries or the inner city because of her compassion and love for others.
- She will not lie to a patient and will be as thorough in her diagnosis as humanly possible.
- She will be sensitive to the spiritual needs of her patient by offering emotional support and prayer (privately or if desired with the patient).
- If she is faithful, she may have to accept a demotion or lose an opportunity for advancement, because her ideas won't always be popular.

**•What biblical principles would apply to a business owner? A lawyer? A politician? A teacher? An artist?**

As Proverbs 31 women let us try to set about our work vigorously with arms strong for the task, because what we do is for the Lord and finds its meaning in him.

1. Lionel Basney, An Earth-Careful Way of Life quoted in the Calvin Spark Alumni Magazine (I no longer have the issue to give details).
2. John MacArthur, Different by Design Victor Books, 1994, p. 70-71
3. F. LaGard Smith, Commentary, The Daily Bible, NIV, Harvest House Publishers, Eugene, Oregon, 1984, p.1363.

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## SECTION IV

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### THE WIFE WHO IS VICEGERENT (1)

*“SHE WATCHES OVER THE AFFAIRS OF HER HOUSEHOLD AND DOES NOT EAT THE BREAD OF IDLENESS” (PROVERBS 31:27).*

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#### KEEPERS AT HOME

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Companies with poor management go bankrupt. It is said that only 2 out of 5 businesses last over 5 years. God is concerned with how things are managed. For example he has given specific principles in the Bible regarding the management of the church. He has also given principles to guide the management of a home by providing an authority structure.

In recent decades, there has been a lot of confusion about how a home should operate. Can two people be in charge? Is it an operation that kind of “goes with the flow?” Have we lost the ability to have a well-run household?

Because the home is the basic unit of society, what happens there is of utmost importance. If our homes our country are disorderly and lack God’s structure, that will soon be reflected in the society as a whole.

**•What are some of the alarming examples of this in your culture?**

Authority is not a popular word these days. However, biblical authority is not like worldly authority that often oppresses. Rather it is summed up well in the phrase used of elders in I Peter 5:3: “Not lording it over those entrusted to you.” To have authority is to seek the well being of someone entrusted to you.

**•How would this be true of a schoolteacher? A president? A boss? A parent?**

Men and women today are often vehemently opposed to the idea of an orderly authority structure in the home, because of very real abuses of authority over time. These abuses have violated the mutual support of husband and wife expressed in Ephesians 5. Headship in these homes has been taken to mean that the man is superior as a person, not a servant-leader in imitation of Christ. Submission has been taken to mean that a woman is inferior instead of a respectful, supportive partner.

## Examples of abuses of the principle of headship

1. Some men instruct their wives to obey the same way they do their children.
2. Some men assume that women lack much intellectual capacity, and therefore she is not included in the decision making in the home or even allowed to be educated. (Although less frequent today, there are still instances of this.) I have known seminary students who thought a wife's submission meant that the woman couldn't think for herself and needed him to make up the shopping list for groceries! She became a child, not a wife. This is clearly not the intent of the Scripture at all.
3. Some men think that women are emotionally hysterical and unstable, and although wonderful in their own way, inferior in quality as persons. Even Martin Luther held this view to some degree.
4. Some wives are expected to be intimate with husbands who have forced themselves on them.
5. Some think the woman's job of childbearing and home management is important, of course, but of lesser difficulty and importance than his accomplishments in the big world. (Any man who has undertaken these duties will quickly change that opinion.)
6. Some men keep their feelings and thoughts to themselves instead of allowing their wives to be their companions, confidants and co-workers.
7. Some husbands refuse to exercise any leadership in the home. Perhaps they are not believers. Or as Christians they may lack good judgment, be arbitrary, or self-seeking.

- ***Discuss how to respond to any of these situations biblically.***

When a Christian wife chooses to treat her husband as the head of the home, the Lord may use that respectful attitude to inspire change in the husband. **I Peter 3: 1,2** reminds us of this.

***Wives, in the same way (as Christ) be submissive to your husbands so that, if any of them do not believe the word, they may be won over without words by the behavior of their wives."***

Although very tempting, when the wife insists on her own way, she is not helping her husband to grow spiritually.

An ideal relationship based on God's plan for marriage gives dignity, equality of person and value to both partners. It is a team headed by the

husband in which each has something special to contribute. That is our goal with the Lord's help.

We like to joke about the differences between men and women, but surely these differences are there because God intended them. When junior has a driving accident and calls home, Dad asks, "What did you do to the car?" Mom asks, "Did you hurt yourself?" This is an exaggeration, but it points out some very real differences in the sexes. These differences need to be appreciated by each partner and utilized for the overall good of the home.

• ***What are some of the God-given differences you perceive between yourself and your husband***

***-in how you solve problems?***

***-in what you like to talk about?***

***-in what you do in free time?***

We don't have to be in the dark as to how we work together as partners in the home because the Bible gives us what I like to call:

## **THE HOME RULE CHARTER**

### **I. The Marriage Guidebook is the Bible**

### **II. The Authority Structure Of The Home**

Christ is the head of the marriage

The husband is the head of the wife.

The wife is the vicegerent of the marriage

(A vicegerent is one who is delegated to act as an administrative deputy!)

Children obey their parents.

### **III. The Partners Relationship to Each Other**

(Review the 3 Ds from Section I.)

- a. Devoted to one another and to Christ.

Remember constant faith and abiding love? Remember “in plenty and in want, in joy and in sorrow, in sickness and in health until death us part?” That’s being devoted.

- b. Deference to one another. Read **Eph. 5:22-33**.

The husband’s deference is a sacrificial love.

The wife’s deference is respectful, submissive attitude and action.

- c. Delight in one another.

#### **IV. The Purpose of the Partnership:**

To glorify God as partners in:

Parenting (**Gen. 1:28**)

Working (**Gen. 1:28**)

Ministry (**Proverbs 31:20; Eph 4:28; Acts 4:34**)

#### **V. The Primary Calling Of Each Partner**

The husband’s primary calling in the home is to earn the bread, to protect the family and to lead it spiritually.

***“If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever” (1 Tim. 5:8).***

The wife’s primary calling is to be “vigilant” of the home. She is to ensure the smooth running of the home and family as a complement to and co-worker with her husband.

***“When they can train the younger women to love their husbands and children, to be self-controlled and pure, to be busy at home, to be kind, and to be subject to their husbands, so that no one will malign the word of God” (Titus 2:4,5).***

But isn’t this old fashioned? Not at all. It is biblical and timeless. The home still needs protection, provision, spiritual leadership, and hands-on management. The callings will always be the same.

What does change with time, however, are the specific jobs related to these callings. We shouldn't confuse calling with specific tasks. Here in the United States men don't have to hunt food these days and women don't have to weave cloth unless they want to. Our lives are very different. A man who works from 9-5 is free to put children to bed. A woman who changes diapers all day might be free to run a business from her computer or do a night shift in the hospital. Two mature partners will work out the tasks related to their callings intelligently and lovingly so that the mission of the home can be carried out to the glory of God. Many tasks will be different from those of our grandparents.

***•Can you think of examples of how our tasks are different from our grandparents?***

The Bible does not seem to divide the tasks sharply. The wife in Proverbs 31 did tasks both in and out of the home, while I Timothy reminds us that women are to be busy at home (a keeper of the home). Both Abraham and Martha exercised hospitality. Aquilla and Priscilla both taught the Bible in their home. Deborah was a judge. Fathers and mothers both instruct their children. (In fact the Bible has many verses on fathers and children relating to each other.) Widows were commended for having brought up children, doing good works and being hospitable. Lydia sold purple.

So how do we decide who does what? Today's list of responsibilities is very large. In spite of dishwashers and power mowers, the tasks seem to multiply. In fact, the very ease with which we can do laundry and cooking gives us many free hours to fill with other things.

American women today have more freedom than their sisters at any time in history. In biblical times the sheer work involved in homemaking and child rearing would have precluded many other options, unless one were wealthy. Today we have the opportunity to develop God-given talents, a truly wonderful resource for the Lord's service; many of us have years to serve him long after the children leave home.

And therein lies our problem. We need to learn how to care for our home and family without being pulled in too many directions. Freedom must be centered in discipline. We may need to drop a few things that are actually interfering with our primary calling, at least at a particular time. We may have better opportunities at a later time.

So we need to decide tasks in the home carefully. As vicegerent, the wife can take initiative in sitting down with her husband and sorting through the various tasks involved in the smooth running of the home and meeting its mission. Relieving a husband of many of the home details is a wonderful support to him. A husband and wife need to consult together on a regular basis to

determine how the goals of parenting, work and ministry in a loving partnership are going to be realized. It might be a wise plan to get away for a weekend once a year and prayerfully set goals for the upcoming year, then review them the following year.

In the meantime, have regular meetings to focus on specific areas that need special attention. I know one couple that talk about home management every single night. Perhaps you can get a baby-sitter and go out for Saturday breakfast with your husband. Take your calendars and think through how you will go through the next period in an orderly way and delegate specific tasks relating to the running of the home. The pile of things that have proverbially fallen through the cracks will be reduced.

Make decisions about tasks in terms of who has  
the most stamina or strength or patience,  
the most ability,  
the most interest,  
the most opportunity.

(Or lacking the above, consider whether you need a competent third party for particular tasks.)

For example:

God does not assign bill paying to either the husband or the wife. He is concerned that bills get paid for we are to owe no man anything. The head of the home is to know that the job is being done, but he doesn't have to do it himself, if it is being done competently by his wife.

If each partner is concerned with the welfare of the other and with the smooth running of the home, the jobs will get done in terms of energy levels, abilities and opportunities. A loving husband can hardly sit in the recliner while his dog-tired wife starts to change a diaper (unless he's more dog-tired)! Each marriage must work out these details in a way that is honoring to the head of the home, Jesus Christ.

Perhaps the husband and wife have never really considered all that is involved in running a home and therefore are always disorganized and frazzled. Here is a list of some of the tasks to work through.

## **CHECKLIST FOR HOME MANAGEMENT**

### **A. FINANCES**

- Paying bills
- Making budgets
- Saving
- Tithes, Offerings and donations

## **B. FOOD**

- Shopping list
- Menus - nutrition and budget
- Purchasing
- Storage
- Preparation and cooking
- Sharing with others

## **C. CLOTHING**

- Determine needs for the season - budget
- Purchase or acquisition
- Making, mending
- Cleaning
- Storing
- Donating and passing along

## **D. SHELTER**

- Purchase, rent or build
- Taxes, insurance, utilities

- Maintenance and repairs
- Purchase supplies/storage
- Equipment
- Furniture
- Decoration
- Cleaning - regular
- Cleaning - major
- Yard work
- Garden
- Snow removal
- Using it for others - meetings, guests, renters, ministrie

#### **E. SCHEDULING**

- Master calendar
- Orchestrate family activities/social events/ appointments etc.
- Routines/time management

#### **F. FAMILY GROWTH AND EXPERIENCE**

- Spiritual growth of each member -  
worship,  
instruction,  
prayer,  
witness,

bearing fruit

- Training and instruction through the lens of the Scriptures - science, history, math, writing, literature, thinkers, languages, music, art, geography, citizenry etc.
- Home-School relations
- Home instruction
- Development of particular gifts
- Continued learning in parenting skills, working skills, ministry skills
- Supervision of lessons, practice etc.
- Training in responsibility
- Chore charts and follow through
- Apprenticing - who? What?
- Cultural experiences
- Travel, vacations
- Holidays
- Relationships/friendships/larger family/hospitality
- Correspondence

#### **G. PROTECTION AND HEALTH**

- Good habits: sleep, eating, exercise
- Medical concerns/ appointments
- Insurance/ safety measures

#### **H. TRANSPORTATION**

- Purchasing fuel
- Inspections

- Purchasing, leasing
- Cleaning
- Maintenance
- Chauffeur duties

This list is not exhaustive, but it points out how involved and important home management is. It also shows how easily we can forget the **goals** of the home when we get caught up in the **maintenance** of the home. A good home manager will try to keep a balance.

Some reminder questions that partners might review:

1. Are we worshipping God faithfully as a family? Is Christ the head of this home? Are all of us growing spiritually? Why or why not? What can we change?
2. How are we doing as husband and wife? Are we truly "of one flesh" in our relationship? Are we devoted? Are we deferring? Are we delighting? What needs changing? Does the husband feel the wife can be more helpful in some area? Can the husband be more loving in some area? Discuss these areas in a respectful way.
3. How are we doing as parents? Are there difficulties with any of the children? What kind? What can be done? Are they developing a sense of responsibility? How can that be encouraged? Are they developing gifts? How can that be encouraged? How are their interpersonal relationships? What can be improved? Are we spending enough time with them? Do they know we love them? Are we enjoying them? Do they speak to us freely?
4. How is our work? Are there job difficulties? What kind? What can be done? Are the finances under control? If not, how can that be dealt with? Is the family exercising good stewardship with its possessions? (See Section 2) Is the family enjoying and learning about God's world? Can we care for it better? Is our house being maintained in an orderly way? What needs improvement?
5. How are we sharing all good things with others? How can our family witness to the gospel more faithfully? How can we share our material goods with others? How can we give of our time for the good of others without

shortchanging our family? Do we really love others as a family? Are we aware of the needs of our fellow believers in the church?

Uninterrupted sessions like this will really help us structure our home management to meet its true purposes and to bring about peace and order. As it says in **Titus 2:5**, an orderly home is a powerful witness:

*Then they can train the younger women to love their husbands and children, to be self-controlled and pure, to be busy **at home**, to be kind, and to be subject to their husbands, **so that no one will malign the word of God**" (Titus 2:4,5).*

Wives have been given the assignment of vicegerent of the home. We need to reclaim that role, realize its importance and do it to the best of our ability relying on God's grace. Our goal should be to "watch over the affairs of our household" as diligently as the noble wife of Proverbs 31.

***For it is God who works in you to will and to act according to his good purpose" (Phil 2:12).***

(1)An expression used during a Sunday School class taught by the Rev. James Jordan at Calvary Orthodox Presbyterian Church of Glenside, Pa. some time during the late 1970s.

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## SECTION V

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### THE WIFE WHO REDEEMS THE TIME

*“SHE GETS UP WHILE IT IS STILL DARK” (PROV. 31:15A). “...AND HER LAMP DOES NOT GO OUT AT NIGHT” (PROV. 31:18B).*

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### MAKING THE MOST OF EACH DAY

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Are you a frazzled woman? Are you racing the clock most of the day? Our Proverbs 31 wife didn't have an alarm clock, but she managed to waken before daylight. Her summer days were shorter and her winter days longer than ours, since Israel is closer to the equator. She had a regular schedule and most likely slept longer hours than we do. Nevertheless, she was up in time to organize her household for the day and she carried out some tasks after dark by lamplight.

Could it be that the clock, a product of our technological culture, is sometimes more of a hindrance than help? Why do we tie everything we do to the precise time? Our fixation on time and motion management is indeed a modern concern.

Remember the original *Cheaper by the Dozen*? Frank Gilbreth was a fanatical father who put every aspect of home life under the clock to discover the most efficient and time saving ways to complete the job. His stopwatch was ever at the ready testing the family. How fast could they get to the dinner table from upstairs? How efficiently did they make their beds? Many of his time-motion principles were adopted by the factories of the day. Amusing as the book is, it points to something that has helped the United States become a world leader - our ability to be efficient. In the twentieth century we led the world in management technique. The rest of the world is in fast pursuit.

The Bible, however, has its own ideas about time management. Jesus sets an example for us. No man ever had a more important task than his. Is there a verse anywhere that describes him as being in a hurry, late, overworked, checking the shadow clock? He waited until he was thirty to start his ministry. Didn't he waste a lot of years that could have been productive?

Jesus knew when to wait on God and when to act. His activity was always purposeful. People, who his disciples thought were nuisances, he treated with mercy. He had time for little children, widows, sick and lame. These were the least of people in

society's eye, but for him they were people to whom he would give time. He was a master at the use of his time, because he knew his purpose in being here.

We, too, have a purpose here. As we study the biblical view of time, we are able to see more clearly those things which are important and worth our time.

### **I. The Bible's view of time and its purpose.**

The Bible teaches us to "number our days aright, that we may gain a heart of wisdom" (Ps. 90:12). We can be misled by the world's view of time.

For example, in America some have the idea that time is:

meaningless - therefore eat, drink and be merry for tomorrow we die;

a destroyer and enemy - we say in commercials that we're not getting **older** we're getting **better**. Youth, not age, is revered;

a prison - therefore we must seek to escape it in eastern religion or new age philosophies or pleasure.

What does the Bible tell us about time?

Time is the creation of God in which he fulfills His eternal purposes. History is marked by special "times" in which God advances these purposes.

Time has a future goal - a consummation. Therefore, we believe that God is sovereign over all history, all events and even over the smallest detail of our lives. We believe that our personal lives have a purpose in his plans. All is leading toward the final day when his "salvation will be revealed."

### **BIBLE TIME LINE**

- CREATION
- SIN entering history - God promises a Savior
- ISRAEL being raised up as the people of God through whom a Savior would come.
- The FULFILLMENT OF TIME -  
Jesus Christ is born, lives, dies, is resurrected and ascends as head over all things. He is victorious over sin and Satan.

***And he made known to us the mystery of his will according to his good pleasure, which he purposed in Christ, to be put into effect when the times will have reached their fulfillment - to bring all things in heaven and earth together under one head even Christ” (Eph. 1:9,10).***

- THE LAST DAYS - (from the ascension of Jesus until he comes again). Jesus sends the Holy Spirit to the church (those united to Jesus Christ by faith) because this is the day of salvation - the church is living in the power of the Spirit as it goes into all the world to preach, teach, baptize and disciple the nations for the Lord. We live in the last days spoken of at Pentecost. Time for us means opportunity to spread the gospel and to seek to bring all things under the Lordship of Christ in our daily lives.

***“In the last days, God says, I will pour out my Spirit on all people. And everyone who calls on the name of the Lord will be saved” (Acts 2:17b, 21).***

***But mark this: there will be terrible times in these last days.” (1 Tim. 3:1).***

***“In these last days he has spoken to us by his Son” (Heb.1: 2).***

***“I tell you now is the time of God’s favor, now is the day of salvation” (II Cor. 5:26)***

Our basic task is a “last days” task because we are part of his body, the church. We are to glorify God by making Jesus known in our lives and by our words. We have a focus and goal to all our living as we live in anticipation of the final day.

- THE JUDGMENT DAY

## **II. Biblical Principles for the Last Days**

We believe that our time is a gift - it is measured - it carries a responsibility, as do all God's gifts. We are to redeem it. We mustn't use it up without thought. What helps us to do that?

### **A. FIRST PRINCIPLE: SIX DAYS OF LABOR AND ONE DAY OF REST**

When God made the world, he rested on the seventh day. He laid down a principle of time use by example and then in the fourth commandment made clear his desire for us.

**By the seventh day God had finished the work he had been doing; so on the seventh day he rested from all his work. And God blessed the seventh day and made it holy, because on it he rested from all the work of creating that he had done” (Gen. 2:2,3).**

**Remember the Sabbath day by keeping it holy. Six days you shall labor and do all your work, but the seventh is a Sabbath to the Lord your God” (Ex. 20:8-10).**

**There remains, then, a Sabbath-rest for the people of God; for anyone who enters God’s rest also rests from his own work, just as God did from his” (Heb. 4:9,10).**

God’s commands are designed for our good. If we take seriously the creation principle of six days of labor and one day of rest, we will find that a lot of the hurry and scurry of life is tamed.

God knows that we need to take serious time to “rest” in him, to cease from the treadmill of work and to anticipate the eternal rest we will have one day.

We need to savor the rest we now enjoy of not having to earn our salvation. We have come to Jesus, heavy laden, and he gives us his rest.

We need to rest in the fact that God is sovereign over our lives.

We also learn to appreciate that God places importance on our work. God gives us six days to do it, except for works of necessity and mercy.

The Christian church has changed the day of rest to the first day of the week. It is called the Lord’s Day in celebration of the victory of Christ’s resurrection over sin and Satan. Keeping the day holy means to set the day apart from the other days for the purpose of rest from worldly cares and the ultimate form of rest - worshipping God.

Is our Sunday a day of rest from labor and rest in the Lord? It isn’t impossible - it’s liberating. Christians have found it so for 2,000 years.

- ***How the “Sabbath” is a blessing.***
- ***Why is this a hard principle to follow in our time?***
- ***How can we overcome some of these obstacles to godly rest?***
- ***How do we avoid legalism?***

## B. SECOND PRINCIPLE: TIME IS A SERIES OF SEASONS.

***“Here is a time for everything, and a season for every activity under heaven” (Eccl. 3:1).***

We are not meant to accomplish everything all the time.

Nature shows us this is true. A tree has stages of growth and stages of productivity and so do we. We might be at the acorn stage, the trunk stage, or the leaf stage.

Our own bodies tell us this. We grow, we change, our capabilities vary from time to time, and our circumstances keep changing.

- ***How have you have experienced changes in your circumstances that meant changes in your responsibilities.***

We can become discouraged and overwhelmed with the duties of life. God calls on us to examine what season we are in. We shouldn't feel guilty because we aren't involved in every possible ministry and opportunity. We need to sit back (a good thing to do on our day of rest) and ask - what season is this for me? How do I set my priorities at this time in my life?

We must learn what the responsibilities are for our particular season of life. Younger women with small children have plates almost completely full. Older women have more time to devote to prayer. Single women don't have the same responsibilities as married women. In each season we should seek to redeem the particular opportunities available to us.

Getting down the hall at the nursing home may be a major achievement for one person, while running in a marathon is possible for another. God requires of us only what He has given us.

- ***What do we feel guilty about not doing?***
- ***Is it our place to put guilt trips on others? Why or why not?***
- ***How do we choose between a good thing and a good thing?***

## C. THIRD PRINCIPLE: THERE IS A WAY TO LIVE EFFECTIVELY FOR THE LORD.

We can refer often to this verse for help.

***For this very reason, make every effort to add to your faith goodness;***

*and to goodness, knowledge;*

*and to knowledge, self-control;*

*and to self-control, perseverance;*

*and to perseverance, godliness;*

*and to godliness, brotherly kindness;*

*and to brotherly kindness, love.*

***For if you possess these qualities in increasing measure, they will keep you from being ineffective and unproductive in your knowledge of our Lord Jesus Christ”***

***(II Pet. 1: 5-8).***

Are we managing our time to become efficient or effective?

Efficient means we cut short the phone call to a needy friend. Effective means perseverance - brotherly kindness - love - self control and whatever qualities are needed to turn the phone call into an advance of the kingdom of God in our own life and our friend's life.

Does this mean efficiency is not godly? Of course not. Efficiency can redeem many otherwise wasted moments, so that we can be more effective Christians. Efficiency, however, must be the servant of effectiveness.

#### **D. FOURTH PRINCIPLE: THE PRIORITY PRINCIPLE.**

Certain activities should precede others in importance or in timing. If our child breaks his leg, for example, we don't stop to clean the floor before we take him

to the hospital. We know immediately what is demanded. This is the process of setting priorities in our life.

Cleaning the floor is important, but not at this time. Learning how to set priorities is a matter of growing in godly wisdom and experience. We can learn more and more “instinctively” how to set priorities, as we practice discerning God’s will for us.

The following three areas are priorities in Scripture which we should be reviewing as we think about how we spend our time.

### **Priority #1. The Worship Of God**

#### **a. Corporate Worship**

***Let us not give up meeting together, as some are in the habit of doing, but let us encourage one another - and all the more a you see the Day approaching” (Heb. 10:25).***

- ***What are ways we prepare for worship?***
- ***What are ways we participate in worship?***

#### Priority Check

Preparation

Presence

Participation

#### **b. Personal Worship**

***Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God - which is your reasonable worship" (Rom. 12:1).***

Priority check

Prayer

Reading of the Bible

Meditation on his word

Memorization

Regular review of our lives

Practicing holiness

Working on our sins

c. Family Worship

***Impress (these commandments) on your children. Talk about them when you sit at home and on the road" (Deut. 6:7).***

Priority Check

Times for Bible reading and prayer

Times for memorization and conversation re the Lord

Times for singing

**Priority # 2. Keeping a watch on ourselves -our wholeness and growth in piety and godliness, so that we can serve God effectually.**

a. Protecting Bodily and Mental/Emotional Health

***A cheerful heart is good medicine, but a crushed spirit dries up the bones" (Prov. 17:22).***

***Dear friend, I pray that you may enjoy good health and that all may go well with you, even as your soul is getting along well" (III Jn. 2).***

***For they (a father's words) are life to those who find them and health to a man's whole body" (Prov 4:22).***

***Satisfy us in the morning with your unfailing love that we may sing for joy and be glad all our days” (Ps. 90:14).***

Priority check:

Adequate sleep

Adequate exercise and recreation

Good nutrition

Attitude check (sin search, repentance and working on change), particularly our purity.

Avoiding addictive behavior

b. Developing God-given talents to be used for him; studying and learning about the world God has made.

J. Gresham Machen said, “The Christian cannot be satisfied as long as any human activity is either opposed to Christianity or out of all connection with Christianity. The Christian cannot be indifferent to any branch of human endeavor. It must all be brought into some relation to the gospel.”

***Find someone who plays (the harp) well and bring him to me” (I Sam. 16:17).***

***Do you see a man skilled in his work? He will serve before kings; he will not serve before obscure men” (Prov.22: 29).***

***He spoke three thousand proverbs and his songs numbered a thousand and five. He described plant life, from the cedar of Lebanon to the hyssop that grows out of walls. He also taught about animals and birds, reptiles and fish” (I Ki. 4:32).***

Priority check

Pursue learning about God’s world

Get training

Practice skills

Develop talents

Keep informed  
about what God is  
doing in the world

c. Maturing

Spiritually

***He is like a tree planted by streams of water, which yields its fruit in season... (Ps. 1:3).***

Priority Check

Time with more mature Christians

Bible Study -with others, with a teacher,  
through books and tapes etc.

Putting godliness to work- doing the word

**Priority #3. Doing Our Duty**

***Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord you are serving" (Col. 2:23,24).***

***Fear God and keep his commandments for this is the whole duty of man(Ec cl. 12:13b).***

Priority check

What is my duty today to my:

Husband

Children

Extended Family

Church Family

Employer

Government

Neighbor and Community

World

- ***What duties come to mind in each of these categories?***
- ***How does our season of life affect these duties?***

## **E. THE PRINCIPLE OF PRAYERFUL PLANNING.**

How do we put our priorities into effective action? We do it by imitating our Father in heaven - we plan.

God created this wonderful world after planning its every detail. He planned our salvation before the world was made. God does not operate on impulse. We, too, need to move through our days with careful preparation. Of course, our plans will be interrupted and changed. That's why we have to submit our planning to the Lord in prayer. Then we are prepared to understand the changes as they come, as ***God's rewriting our to do list***. After all, our list is only a guide to set us on a course - it is not an end in itself.

We need to note whether interruptions are beyond our control, or are they the result of little planning and disorganized living?

Sunday is a wonderful day to sit down and think about the week to come. Make your plans for the week and then pray.

***"Commit to the Lord whatever you do, and your plans will succeed" (Prov. 16:3).***

***Some suggestions:***

Set aside a block of time to determine what our goals are for this season of our life.

1. Worship - Personal Growth - Duty to others- what goals are applicable?
2. Monthly, take a look at our goals and set up objectives toward meeting them.
- 3 . Weekly (Sunday?) take even smaller portions of the monthly objectives and determine weekly steps toward reaching the objective. Make a written or mental to do list.”

**Here is a sample:**

**Priority** - Duty to my neighbor (Love your neighbor as yourself)

**Goal** - To find a way to introduce my neighbor to Christ by developing a friendship with her

**Objective** for the month - Invite Susie and her kids over for Thursday morning coffee to get to know her better.

Weekly Steps-

**MONDAY**  
Call Susie  
Pray

**TUESDAY**  
Get supplies  
At the store

**WEDNESDAY**  
Make coffee cake

**THURSDAY**  
Morning - Coffee  
(9-11)

**FRIDAY**

After planning the week with steps toward our objective and filling in the rest with regular routines and appointments, it is more likely that we will reach our goals of meeting our neighbor, getting a book read, planning a church dinner, getting the family to church on time or whatever it is that contributes to a current goal in our life. This makes it easier not to have to rely on our memory or plan too much for one day.

- ***What are some effective ways you have planned the week?***

How easy it is to become depressed when we don't know what to do, because the choices are so many. Planning gives us focus and a sense of bringing order to chaos.

## Suggestions for Organization

1. Routines-repetitive activities -look for shortcuts. Try to do them at the same time each day. Do certain jobs on certain days. Remember the old washday Monday, ironing Tuesday routines of our grandmothers?
2. Be flexible always. In fact we might get a sudden brainstorm that is far superior to our original plan. God does answer our prayers for direction.

***Proverbs 19:21 says, Many are the plans in a man's heart, but it is the Lord's purpose that prevails."***

***James 4:13-15 reminds us, Now listen, you who say, 'Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.' Why you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. Instead, you ought to say, 'If it is the Lord's will, we will live and do this or that.'"***

3. Learn from others.

***Proverbs 15:22 says, Plans fail for lack of counsel, but with many advisers they succeed."***

4. Have projects ready for waiting times: reading, writing, sewing, planning, and memorizing Scripture.

5. Group errands together according to location.
6. Try to food shop only once a week -- plan menus ahead.
7. Delegate chores.
8. If we are getting up in years, ill or overloaded, perhaps it's time to pay someone else to do some of our tasks. Sometimes we can trade jobs with another person if money is short.
9. Learn our energy cycle. We should do our most challenging work when we are most alert in the morning and our creative duties in the afternoon. We can save a few hours at night by putting kids to bed early and keeping a regular schedule with them. Getting up early is a wonderful habit that our Proverbs 31 woman practiced.
10. Learn to simplify and reduce our standards of excellence. Ironing socks is not necessary.
11. Color code family names for messages, laundry and other purposes.
12. Read books and magazine articles with hints on time management.
13. Encourage one another. Share tips.
14. Live in the present and enjoy today's blessings. ***T omorrow has enough troubles of its own."***