

Theme: Investing in Life "Healthy Investing"

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Moment each morning and start your day grounded in faith and peace.

## **Weekly Memory Verse:**

<sup>21</sup> Wherever your treasure is, there the desires of your heart will also be. – Romans 6:21

Meditation Moments for Monday, October 13 – Read Genesis 41:25-36 and Proverbs 6:6-11. Genesis 41 showed a memory shared by generations in Israel. The wise originality of Joseph's "save for the future" idea so impressed Egypt's Pharaoh that he hired this former prisoner to run Egypt's economy. When the famine arrived, the line from Andrew Lloyd Weber's musical Joseph and the Amazing Technicolar Dreamcoat said it best: "The first recorded rationing in history was a hit." Israel's sages saw wisdom like Joseph's as they watched ants "planning" and saving—unlike some humans.

- Joseph led Egypt to save 20% of seven straight good harvests as a reserve for a future famine. This was seriously "living beneath your means." What commercial and peer pressures encourage you to spend "as if there is no tomorrow"? Who (if anyone) has influenced you to make your financial choices with a longer view in mind, rather than simply immediate gratification?
- Proverbs contrasted ants with a "lazy person." Scholar John Goldingay wrote in his commentary on proverbs that Hebrew Torah, or "instruction," and prophets stressed helping the poor. "Proverbs makes the complementary point. Not every person who loses his family farm can blame bad luck or injustice. It can be laziness... an example of stupidity, while ants are an embodiment of wisdom." Is Biblical wisdom guiding you to wise choices? In what ways?

**Prayer:** Lord God, you guided Joseph to a long view that dazzled the absolute ruler of Egypt, that day's world superpower. I'm no superpower, but please guide me to greater wisdom in my financial choices too. Amen.

<u>Tuesday, October 14</u> – Read <u>Proverbs 3:5-11</u>, 13:7-11, and 21:2-7. Proverbs pictured divine wisdom, the "speaker" in Proverbs 3, as a woman teaching in the public square which we read about in Proverbs 1:20-21. Scholar John Walton in his commentary on Proverbs saw this theme in the wisdom of Proverbs: "While wealth is considered a good thing, and even a gift of Yahweh when acquired honestly, it is not the most important thing by far. If a decision must be made between wealth or a right relationship with God, or between having much or having love and peace, then the latter of each pair is far better."

- Proverbs noted that most often, steadily working toward financial goals is far wiser than any "get rich quick" scheme. Have you ever worked steadily toward a goal, and felt the inner satisfaction when your disciplined pursuit paid off? On the other hand, have you ever had a financial windfall, and then regretted impulsively "blowing it"?
- Scholar Paul Koptak wrote in his commentary on Proverbs, "[Verse] 3:5 should not be used to support the notion that this confidence is a sort of blind trust that suspends critical judgment... 3:5-6 speak more about guidance in ethical behavior than particular choices such as career or mate." Why would God invite us to partner with him in deciding specific life choices, rather than simply telling us exactly what to do in all cases?

**Prayer:** O God, as we just studied, when I'm open to your Spirit, you grow fruit like patience and self-control in me. Guide me as I apply that fruit in the financial area of life as well. Amen.

<u>Wednesday, October 15</u> – Read <u>Luke 8:4-8 and 11-15</u>. Jesus told this parable, which drew on a common sight in the agricultural world of the first century, to show that priorities matter. His images of various states of heart and mind, which is the soil, showed how each one affects our ability to hear and follow God's word, the seed. When we cultivate an open, "good soil" heart, he said, then "concerns, riches, and pleasures of life" won't crowd out the good fruit God is at work bearing in us.

- What's most important in your life? Who or what first planted "the seed" of God's Word in the soil of your life? Can you identify concerns or interests that have become less prominent in your life when you've made God your top priority? Which of the four types of soil in Jesus' parable (path beaten hard, rocky, full of thorns, or good—receptive) best describes how well you can accept the seed right now?
- What are the concerns or interests that most often compete with God's kingdom for the top priority spot in your life? What key choices have you made (or could you make) that open you to God's work in helping you cultivate a "good soil" heart? What attitudes, actions, and values most affect to what extent you are "good soil" for God's Word to grow in?

**Prayer:** Lord God, the fruit you bear in my life is wonderful, and I want to be good soil for it. Give me clear vision as to what gets in the way of letting that fruit grow. Amen.

<u>Thursday, October 16</u> – Read <u>Matthew 6:19-24</u>. Jesus said that making the pursuit of wealth, no matter how you want to use it, the center of your life inevitably conflicts with loyalty to God. He stated the clear, common-sense principle that, "Where your treasure is, there your heart will be also," and then pointedly added, "You cannot serve God and wealth." Treasure in heaven, treasure by God's standards, is the most precious item we can "collect."

- Conduct a simple life audit. Review your calendar, bank accounts, and internet browsing history. Based on the time, energy and resources reflected to those sources, what "master(s)" would you say you are serving? Can you see your loyalties shifting as you choose to invest in heavenly treasure? What kinds of changes could you make to give you greater freedom to fully serve God as Lord of your life?
- Pastor Rick Warren wrote, "Your heart is wherever you put your money and time. For some of you, your heart is in your home—because that's where you put your money. Maybe your heart is in your boat. Or your cabin. Or the sport you spend your time and money on... Where is your heart today? Where do you want it to be?" How would you answer Pastor Warren's question? Where do your priority choices tend to focus your heart's affections?

**Prayer:** Lord Jesus, calling you "Lord" isn't just a nice, polite title. It means that you rule over my life and my priorities. Give me the courage and devotion to really mean it when I call you "Lord." Amen.

<u>Friday, October 17</u> – Read **Hebrews 13:2-6**. The letter to the Hebrews emphasized that contentment is not just possible but highly desirable for all of God's people. That's true whether life's circumstances bring us much money, or not so much. The writer quoted Psalm 118 and alluded to stories in Genesis about God's faithful care for God's people. Hebrews 10:34 tells this letter is written to Christians facing financial pressures from the hostile Roman Empire. The message was that we can trust that God will never, ever abandon us.

- Scholar N. T. Wright noted in his commentary Hebrews for Everyone that this helpful rule of thumb about money in Hebrews 13: "When you love something or someone, you make sacrifices for them. When you find yourself making a sacrifice of something else in your life, simply so that you can follow where money is beckoning you, regard that as a danger signal." What relationships, activities or values would you never give up, never sacrifice just to be able to pursue more money?
- Wright further observed that Hebrews 13 was not talking about random "topics." All its wisdom connected to our faith: "Those who trust in God to be with them forever, to help them and defend them in and through all circumstances, will be far less likely to fall for the temptations of sexual immorality or love of money,

both of which so often attack those who are personally insecure." How can trust in God, and the contentment that brings, ripple through all the other parts of life?

**Prayer:** Lord Jesus, you are creative and dynamic, yet your steadfast love, the core of your character, never changes. Teach me day by day how to anchor all my hope more firmly in you. Amen.

Saturday, October 18 – Read 1 Timothy 6:5-12. Paul wrote ironically to his younger friend and ministry partner Timothy about some people who saw "godliness" as just a way to make money. Then he added in verse 6, "Actually, godliness is a great source of profit when it is combined with being happy with what you already have." The inner "profit," the truest measure of any person's wealth, is not on their bank statement but in the state of their soul. Paul knew the pleasures of material wealth are often temporary. He didn't want those pleasures to blind Timothy, or the members of the church he led, to God. He wrote in 1 Timothy 6:17, "They need to hope in God, who richly provides everything for our enjoyment." After noting that spiritual dangers go with a lust for money, Paul told Timothy forcefully in verse 11, "Run away from all these things."

- By the measure Paul suggested to Timothy, how rich or poor are you? Spend some time doing an honest assessment of your "contentment quotient." If it is high, reflect on whether it has always been that way, or what has raised it. What could happen that might disrupt your contentment, and for what reasons?
- If your "contentment quotient" is lower, ask God to help you raise it. Consider asking the most contented person you know what values and choices led them toward their current state of contentment. In a culture flooded with messages meant to make you want "more" no matter how much you have, how do you intentionally "run away" from those pressures? How can you avoid either pride or shame related solely to your material "success"?

**Prayer:** Dear God, help me to be a faithful steward of the money and things I have, to use them for your glory. May I never allow them to turn into a spiritually deadly trap that hides you from me. Amen.