

PAUL CHAPPELL

MAKING

HOME

WORK

IN A BROKEN SOCIETY

BIBLE PRINCIPLES FOR  
RAISING CHILDREN AND  
BUILDING FAMILIES



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# DEDICATION

*to Terrie,  
the keeper and maker  
of our home*



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# 7

## CULTIVATING CONTENTMENT IN A CONSUMERIST CULTURE

Every year on the fourth of July, Nathan's Famous Hot Dog Company sponsors a hot dog eating contest. In 2013 Joey Chestnut won the competition for the seventh year in a row, setting a new record by eating sixty-nine hot dogs and buns in just ten minutes. (The second runner up only managed to eat fifty-one.) According to a nutritionist, Chestnut consumed over 20,000 calories in that ten-minute eating spree. But he received a handsome prize for his performance—\$10,000.<sup>1</sup>

Hopefully your children are not in danger of eating seventy hot dogs in one day, let alone nearly seven a minute for ten minutes straight. But they are most certainly in danger of falling prey to the materialistic values of a consumerist culture.

We live in a world where “enough” is never enough. Many people devote their entire lives to acquiring wealth and possessions. But living with a focus on the temporal doesn't begin when a person hits a certain age—say, at twenty when she sets

her sights on career success or forty when he hits a midlife crisis. It begins at a very young age, when a child believes in his heart that happiness and identity are found in possessions or in the acceptance gained by them.

## **Just How Consumerist Is the Culture?**

Children ages two to five watch more than thirty-two hours of television a week<sup>2</sup> and see more than forty thousand commercials a year.<sup>3</sup> It turns out that kids watch commercials and television programs with equal attention, not yet able to discern the marketing tactics in a commercial. Brand loyalties can be established as early as age two. In fact, by first grade, most children recognize two hundred brand logos.<sup>4</sup>

As one researcher noted, “Kids represent an important demographic to marketers, because in addition to their own purchasing power they influence their parent’s buying decisions and are the adult consumers of the future.”<sup>5</sup> According to a marketing report, kids have a heavy influence on their parents’ spending choices in these areas:

- Breakfast choices (97% of the time) and lunch choices (95% of the time)
- Where to go for casual family meals (98% of the time, with 34% of kids always having a say on the choice of casual restaurant)
- Clothing purchases (95% of the time)
- Software purchases (76% of the time) and computer purchases (60% of the time).
- Family entertainment choices (98% of the time) and family trips and excursions (94% of the time).<sup>6</sup>

I don't believe a home should be child-driven in such a high percent of the purchasing choices, but even so, it is obvious by the statistics above that children not only influence their parents' choices, but that marketers influence children.

From our children's early ages, we are teaching them that happiness comes from things and that identity is found in brand names and current fads. How can we instead cultivate contentment in their hearts? How can we break the materialistic influences grabbing for their attention and teach them the joy of having enough?

For starters, we need to model some basic values.

## Money Myths

It's not just marketers who teach us consumers discontent; it's the natural tendency of the human heart to always reach for more. If we parents are going to teach our children contentment, we must first have a firm grasp on the truth.

Many Christian adults have bought into subtle (and not-so-subtle) myths concerning money and possessions. Subconsciously, they perpetuate these false philosophies to the next generation.

**Myth 1: Prosperity is a divine right.** Call it "the American dream," "the health and wealth gospel," or "getting what I deserve." Whatever you call it, it's a lie. Prosperity is *not* a divine right; it is a divine gift.

To be sure, there were great and godly men in Bible days who were wealthy (including Abraham, Job, David, and Solomon). But there were also godly men who were poor (Jesus and Paul both depended on others for basic sustenance). Wealth gained by wisdom, diligence, and divine favor is a blessing to enjoy and invest in eternal riches. But it is not *owed* to us by God. There are

millions of Christians around the world living far more godly lives than I ever have who are also living in privation and need for the sake of Christ. We must be careful to not assume that wealth is a sign of God's pleasure or that lean times are a sign of His displeasure.

The truth is that God doesn't view the rich any differently than the poor. Job 34:19 says, "How much less to him that accepteth not the persons of princes, nor regardeth the rich more than the poor? for they all are the work of his hands." God is no respecter of persons (Acts 10:34). He promises to provide for our needs—not necessarily our wants—as we honor and put Him first (Philippians 4:19, Matthew 6:33).

**Myth 2: "It's my money."** You worked hard for it, so it's yours, right? Actually, wrong. We are stewards—managers—of our money, not owners. Everything we have comes from the hand of God. James 1:17 tells us, "Every good gift and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning." It is God who gave us the ability and opportunity to work. And He calls us to steward our resources for Him.

**Myth 3: Money is evil.** This is a tricky one, because it is *close* to the truth. The truth is that "The *love* of money is the root of all evil" (1 Timothy 6:10). Possessing money is not a sin, but being possessed by it is.

Learning contentment isn't about hating money. Rather, it is about learning what matters most.

## **Contentment in Modern-day Terms**

Just what is contentment anyway? It is having *enough*. Covetousness (the opposite of contentment) always calls for "*more*." But

contentment recognizes “what I have is *enough*.” First Timothy 6:6 says, “But godliness with contentment is great gain.”

Charles Spurgeon wrote, “You say, ‘If I had a little more, I should be very satisfied.’ You make a mistake. If you are not content with what you have, you would not be satisfied if it were doubled.” He has a good point. How many people do you know who have more than they need but never quite feel they have enough?

But what does *enough* look like in plain terms? Simply put, it is living below your means. Plainer still, it is spending less than you bring in.

Too many parents model discontent for their children by accumulating debt over non-necessities and then having to take on extra hours at work (or extra jobs) to pay for their undisciplined spending. In our culture of plenty, we live by the assumption that if we want it, we should have it. But sometimes it is good for us *not* to have. This is especially true if *having* puts us into debt. For as Proverbs 22:7 says, “The rich ruleth over the poor, and the borrower is servant to the lender.” Journalist Earl Wilson (1907–1987) observed, “Nowadays people can be divided into three classes: the haves, the have-nots, and the have-not-paid-for-what-they haves.” It’s better to be in the second group than the third.

One of the most important lessons a child can learn is to differentiate between needs, wants, and desires. As a parent, you should provide for your children’s needs. But when it comes to wants and desires, there are times when restraint is good for us. Although you will often be able to provide beyond your children’s needs, there should be times you say “no” as well as times you allow them to earn and save to understand the value of what they gain.

As you live below your means, you model to your children the essence of contentment, and you teach them that you don’t

need more *stuff* to be happy—you only need what God provides. Even more accurately, you only need God Himself. “Let your conversation [lifestyle] be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee” (Hebrews 13:5).

## **The Basic Necessities of Life**

What do we need to be content? Based on 1 Timothy 6:7–8 we need only the basic sustenances of life: “For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be therewith content.”

I don’t believe the point here is so much that we need only food and clothing as it is contrasting contentment with covetousness. For the next verse continues, “But they that *will be rich* [it is the act of their will—their great goal to be rich] fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition.” Proverbs 23:4–5 is clear: “Labour not to be rich: cease from thine own wisdom. Wilt thou set thine eyes upon that which is not? for riches certainly make themselves wings; they fly away as an eagle toward heaven.”

The goal of life and work is not to amass things but to be able to meet our family’s needs and give to others.

One of the ways that you help cultivate contentment in the heart of your children is by assuring them that you will provide for their basic necessities. First Timothy 5:8 says, “But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.”

So what are our children’s needs? I would suggest these five:

1. **Shelter**—Your children need a roof over their heads and a place to sleep. It doesn't have to be a palace, but it should be a place to call "home."

2. **Food**—Your children need nutritious food. During some of the early, financially lean years of our marriage, Terrie's frugality was helpful in providing for our family. She clipped coupons, shopped at the day-old bakery, and planned menus around what was on sale.

3. **Clothing**—Having name-brand clothing is not a need; but having clothing is.

4. **Education**—I believe that preparing for your child's education is a necessity in the day in which we live. Think even beyond high school to doing what you can to help them through college. For our children, we saved ahead, and we insisted that our children save a significant percentage of their earnings once they got jobs as teenagers. Although we helped all four of our children with their college bills, we helped our daughters more than our sons as I felt more comfortable with our sons working large amounts of time while they were full time students than I did our daughters. (I felt the added responsibilities were good training for the boys as they prepared for the pressures of providing for a family.)

5. **Recreation**—You can have family time very inexpensively, especially when your children are young (and especially if you are enthusiastic about what you are doing). But it's a great idea to plan a family budget that includes saving for some *extra*-special times as a family—a day trip to a theme park or a family vacation. Investing in recreation as a family tells your children that family time is important to you and that you want to make some of your best memories together.

When it comes to providing for your family's needs, remember that your children want you more than they want stuff. (That last sentence really should be in all caps: YOUR CHILDREN WANT YOU MORE THAN THEY WANT STUFF.) Even when they are asking for stuff, they need your time more. So while you do need to do what it takes to provide for their needs, be cautious about taking overtime or added jobs just for discretionary income. Careful budgeting and frugal living can buy you quality time with your children when they need you more than they need what an extra job would provide.

## **Teach the Value of Diligence**

The entitlement mentality of many Americans runs absolutely contrary to contentment. These attitudes, moreover, begin to take shape in young hearts as children develop expectations that life is just handed to them. The reality, however, is found in Proverbs 13:4: "The soul of the sluggard desireth, and hath nothing: but the soul of the diligent shall be made fat."

A wise parent teaches their son or daughter the value of hard work and helps their child understand the correlation between labor and reward.

Help your child understand that work—not handouts—is the means for our provision. Paul wrote to the church at Thessalonica, "For even when we were with you, this we commanded you, that if any would not work, neither should he eat. Now them that are such we command and exhort by our Lord Jesus Christ, that with quietness they work, and eat their own bread" (2 Thessalonians 3:10, 12).

I remember when my parents decided it was time for me to learn the value of both money and hard work by earning the

extras—especially in the way of sports equipment—that I wanted beyond what they could keep in the family budget. The first job I found was a paper route for the *San Jose Mercury News*. My dad helped me get baskets fixed onto the front and back of my Stingray bike as well as a mirror on the side. I have vivid memories of my first day on the job—mostly because it included a complete wipeout on my bicycle.

By earning my own small income, I learned the value of money and its relationship to labor. I learned that money doesn't just appear via Dad's checkbook or credit card, but that it is the result of somebody's spending time and investing their strength into earning it. I learned its limited purchasing power and began equating the cost of my wants with the time it would take to earn them.

These lessons are vital for your children—even if it costs a few bicycle wipeouts or blisters.

We tend to dread work (and by our example teach our children to do the same), but work is ordained of God—it is a gift. One of the first instructions that God gave Adam in the Garden of Eden was to work: “And the LORD God took the man, and put him into the garden of Eden to dress it and to keep it” (Genesis 2:15).

Diligence is the best vehicle to success. Proverbs 22:29 says, “Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean [insignificant] men.” Think of some of the people in Scripture who rose to the top in their fields, such as Joseph, Samuel, and David. Each of these were hard workers *even in their youth*. Joseph was a dependable messenger for his father (Genesis 37:13), Samuel worked in the tabernacle as a young child (1 Samuel 3:1), and David cared for his father's sheep as a teenager (1 Samuel 16:11). It's no wonder that each of

these men were placed into positions of responsibility later in life: Joseph as the prime minister of Egypt, Samuel as the spiritual leader of Israel, and David as the king of God's people.

You don't begin teaching diligence and the value of work when a child is eighteen or graduating from college. You begin teaching it when he's four and five when you let him "help" you clean out the garage, or at seven and eight when she has a list of chores to earn an allowance, or as a teenager when he gets his first job. Mentor your children as workers, and they will reap the benefits for the rest of their lives.

## **Model Wise Stewardship**

Attitudes regarding money are learned, and children learn theirs primarily from their parents.

You've seen it: families that charge themselves into deep debt often see new debt perpetuated in the next generation. Likewise, families that are inconsistent in giving often see similar inconsistencies in the next generation.

This is because habits of stewardship—whether they be generosity or stinginess, frugality or waste, budgeting or recklessness—tend to be learned in the home. Even if parents do not intentionally teach these habits, children observe and often copy them.

First Corinthians 4:2 says, "Moreover it is required in stewards, that a man be found faithful." Although the context of this verse is speaking about stewarding the truths of God's Word, the principle applies to being stewards of God's blessings in our finances.

All of us who are parents could tell of the stewardship mistakes we have made. And none of us want to see our children

make the same mistakes. What then are the habits that we need to teach our children regarding wise financial stewardship?

## **Four Stewardship Habits to Teach Your Children**

I believe there are four stewardship habits every Christian should practice and intentionally teach their children:

**Giving**—Generosity begins when a child learns to give to the Lord first. As he gives, he will learn firsthand that giving is better than receiving. Acts 20:35 says, “I have shewed you all things, how that so labouring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive.”

When our children began earning money, I sat down with them at the kitchen table and explained the principles of tithing and giving. I explained that when we are paid, we set aside “as God hath prospered”—a percentage—to give “upon the first day of the week” (1 Corinthians 16:2). I explained that when we honor God with the “firstfruits” of our increase, He promises to care for our needs (Proverbs 3:9–10).

There is a vast majority of Christians in America who are not giving to God’s work. (Some studies show that tithers make up only ten to twenty-five percent of a normal congregation.<sup>7</sup>) One reason for the lack of this basic spiritual discipline may be that many people are not taught to give as children. If you as a parent believe it is a rip-off to give, your children will sense that. Furthermore, you’ll never teach your children a stewardship principle that would be one of the greatest blessings they could carry into their adult lives.

**Budgeting**—When our children were still at home and I was at the desk in my home office paying the bills, if one of the kids walked by, I often called them in to show them what I was doing. Depending on their age, I explained the process of how Terrie and I made the budget and showed them the different categories we had budgeted—the fixed expenses and variables. I’d explain how home loans work and the difference between the principle and the interest. I knew they would have Consumer Math in high school, but I wanted them to learn the important skill of budgeting from their dad and to see it practiced in their own home.

Although Scripture doesn’t specifically talk about steps to set up a budget, it speaks frequently about being a responsible steward and handling finances in a godly way. A budget is a vital tool in financial planning and wise spending. Proverbs 24:3–4 says, “Through wisdom is an house builded; and by understanding it is established: And by knowledge shall the chambers be filled with all precious and pleasant riches.”

Teach your children to plan with wisdom and purpose. Teach them to plan ahead and save for large purchases. Teach them how to put their financial income and expenses on paper and to target and track their spending along the way.

**Saving**—Americans today do not know how to save. One study reported that almost 20 percent of Americans save nothing from year to year, and another 28 percent save only very small amounts of their income. Surprisingly, those who save the most are not from the highest income households. One analyst of the study put it this way: “Saving is not a function of income. It’s a function of having the ability to live within your means and save consistently.”<sup>8</sup>

I remember as a boy my dad teaching me to plan to live on 70 percent, give 20 percent, and save 10 percent.<sup>9</sup> (When our children began working high school jobs, we required them to save a higher percentage as they had no real living expenses.) I'm thankful my dad taught me the importance of saving and that he required me to learn the discipline of doing it. Proverbs 21:20 says, "There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up."

Similar to giving, a commitment to save may require sacrifices along the way. But it is a financial skill that children need to learn, and it will serve them well in their adult lives.

**Spending**—Perhaps the best example in Scripture of a young person who did not practice wise spending is the prodigal son: "And when he had spent all, there arose a mighty famine in that land; and he began to be in want" (Luke 15:14).

Young people need to learn when to save and when and how to spend. I believe there are four specific spending patterns we need to teach our kids to avoid:

- **Impulsive spending**—One way to control impulsive spending is to pray about any major purchase for at least thirty days.
- **Compulsive spending**—It's dangerous for a teenager to feel that every time he is in a store he needs to spend money.
- **Special interest spending**—This is when someone feels they just have to have the new gadgets or more stuff related to their area of special interest. This could span from electronics to mechanics to music. While you want to encourage hobbies and skills in your children's lives, you don't want to encourage a need to have.

- **Status seeking spending**—It is vital that we teach our children that our acceptance comes from the Lord and that it is futile to seek acceptance through things. Sometimes this will mean holding the line as a parent in not overspending (or letting your teenagers overspend) simply to gain status in the eyes of others.

These four stewardship principles—giving, budgeting, saving, and spending—are habits we must instill in our children. They need to see us practicing biblical financial stewardship ourselves, and they need us to teach them how to manage these basic habits of godly stewardship as well.

## **Maintain Biblical Priorities in the Home**

When it comes to teaching our children contentment, it's not only about what we do in the ways of budgeting and working. It's also the attitudes of our hearts that express our priorities.

Sometimes people work hard and are disciplined in their budget simply because their priority is a large purchase later. Working hard and being disciplined in spending are great ways to plan for a large purchase, but that's not the kind of priorities I'm talking about.

I'm talking about setting and modeling two basic priorities of contentment: trust in God and service to others. The first is a reflection of a contented heart and the second is the exercise of it. Let's look at both.

## **Teaching Your Children to Trust God**

The heart of biblical contentment is in fact trusting that God is enough and that He will provide for our needs: "...and be content

with such things as ye have: for he hath said, I will never leave thee, nor forsake thee. So that we may boldly say, The Lord is my helper, and I will not fear what man shall do unto me” (Hebrews 13:5–6).

Sometimes what we do for the Lord or in giving to others doesn’t make sense financially. For instance, you won’t find a secular financial counsellor who recommends tithing. Yet as Christians, we believe it is one of the keys to God’s blessing on our finances. (See Malachi 3:10; Luke 6:38.) We know that God doesn’t promise to make us wealthy by tithing, but God’s grace in our hearts does compel us to give back to Him. (See 2 Corinthians 8.) And so, we give with our trust in the Lord.

If you can afford to give a million dollars to your son or daughter, but you don’t teach them to trust the Lord, you’ve left them with nothing. One of the greatest dangers of wealth is that we transfer our trust from the Lord to ourselves. First Timothy 6:17 says, “Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy.” So enjoy the blessings God gives, but model contentment to your children by keeping your trust in the Lord.

If you’re a typical parent, you’ll face some tough times financially. Ask the Lord to increase your faith during these times—not just to be able to make ends meet, but for the sake of your children to see God provide. Those times of provision will become some of their greatest memories and most treasured lessons.

## **Teaching Your Children to Serve Others**

Serving others helps our kids develop an attitude of contentment because it turns their attention from their wants and desires to the actual needs of others.

Terrie and I put special effort into being sure our children were involved in two types of service—regular local church ministry and occasional missions trips.

From serving children on bus routes to taking pies to widows to making room-to-room visits in the nursing home, our children were regularly serving others who were in financial, emotional, and spiritual need. I remember going out as a family to deliver Thanksgiving baskets or going caroling at the hospitals on Christmas Eve. Besides being a real help to those they ministered to, these kinds of investments helped our kids see firsthand the reality of the needs around them. It helped to break the natural bent we all have toward selfishness.

Similarly, some of the most life-changing decisions in our teenagers' lives were made on trips to third-world countries. There's something about being in a village in Africa where there is no electricity or running water and no one even knows that name brands exist that takes your focus off of needing Nike shoes and shows you just how blessed you are. It also points your eyes to the realities of Heaven, Hell, and souls that live somewhere forever—and makes you want to invest your life in what matters most.

As a parent, you can help mold and model these biblical priorities of trust in the Lord and service to others by doing both yourself and by creating opportunities for your children to participate as well.

Is there cost involved? Yes. Time and money. But the benefits far outweigh the costs.

## **Where Early Contentment Leads**

The road to contentment begins in the home. As we model contentment to our children, mentor them in developing work

ethics and stewardship habits, and undergird what we teach with biblical priorities, they will be the beneficiaries.

Kids who learn these principles and skills enter adulthood with a financial and social maturity beyond their years. They begin their adult lives with principles and habits that will help their relationships (especially marriage, career paths, and ministry to others.)

But best of all—most of all—they'll always have *enough*.

## Homework

- 1. Teach the value of contentment in real time.** Look for an opportunity in the coming days to show your children a purchasing decision you are making and explain (at their age level) how you can make the purchase frugally (waiting for a sale, buying a model that has less bells and whistles but does the job you need) or how you saved ahead to be able to pay cash and live within your means. Explain how buying less or saving ahead benefits you now.
- 2. Encourage your children to learn the basics of finances.** When our children were teenagers, I gave each of them a copy of Dave Ramsey's book on finances for Christmas.<sup>10</sup> I told them if they would write a one-page synopsis of the book, I would give them twenty dollars. Each of them did it, and the material in the book was far more helpful to them even (I would omit "even") than the twenty dollars. I also would show them how we made our family budget, balanced the checkbook, and paid the bills. Spend time intentionally teaching your children these skills.
- 3. Help your children create a budget.** One way to teach wise spending is to help your children—especially your teenagers—create a budget that includes giving, saving, and spending. A budget helps prevent reckless spending, and it allows saving for needed purchases and education.
- 4. Engage in ministry as a family.** Help your children understand what matters most by serving others. Find an area of ministry in your church to regularly serve as a family. Look for seasonal needs or special opportunities (such as

taking pies to widows at Thanksgiving) to serve as well. Consider allowing your teenagers to engage in extra ministry opportunities (such as helping on a bus route) beyond what you may be able to do as a family.

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