

PROVERBS SERIES ELEVEN
TAKING THE FEAR OUT OF FINANCES (PART ONE)

Dr. Roger Barrier
Proverbs 3:9-10;6:6-8;11:24-25

This morning I want to teach the first of two lessons on the Proverbial truths concerning handling money. The material on money, riches, wealth, silver and gold consumes massive portions of the book. This is not unexpected. The Bible teaches that how we handle our finances is one of the best indicators of the health of our spiritual lives.

■ SLIDE: [smiling people] If we handle our money properly according to wise, God-revealed Biblical economics, God Himself is our partner and our economic resources are a blessing.

■ SLIDE: [frightened people] On the other hand, if we ignore God's plan, we are on our own. He has no intention of blessing the finances of anyone who handles resources on their own terms.

Money brings out all sorts of emotional feelings in people. Proverbs talks about most all of them.

■ SLIDE: Richard Hatch: \$1M on Survivor: failed to report it on income tax: 5 years and \$100K fine plus penalties and interest.

Why try to hide it from IRS? Selfishness? Fear? Insecurity?

■ SLIDE: Proverb 28:22: A stingy man is eager to get rich and is unaware that poverty awaits him.

■ SLIDE: Proverb 16:16: How much better to get wisdom than gold, to choose understanding rather than silver!
Richard Hatch played the fool.

■ SLIDE: Martha Stewart: Took advantage of insider trading. Currently in prison. Why? Greedy.

■ SLIDE: Proverb 22:1: A good name is more desirable than great riches; to be esteemed is better than silver or gold.

Fear: Job up all night afraid to lose it.

■ SLIDE: Job 3:25: What I feared has come upon me; what I dreaded has happened to me.

Gary moved to Tucson years ago...Job fell through. Family with children. "\$36 in savings...\$28 in checking...\$45 in cash. Just found job but need \$480 to start...bills of \$672. Can you help? We're desperate. Taking toll on children. One child dreamed that mom and dad ran out of money and had to place children in orphanage.

■ SLIDE: When we finish these next two teachings you will know God's wisdom on how to take the fear out of finances. You will know how to enjoy the resources God has placed at your disposal.

God is concerned that we not be afraid or filled with anxiety and insecurity about our financial resources.

● SLIDE: Jesus considered money and possessions important. He dealt with money matters because money matters.

Sixteen of His thirty-eight parables were concerned with how to handle money and possessions.

Jesus Christ said more about money than about heaven or hell combined.

GOD HAS LAID OUT THE FOUNDATION STONES IN A BIBLICAL FINANCIAL PLAN

The verses are in your insert.

SLIDE: 1. The top portion (10%) is immediately returned to God.
Proverb 3:9-10; Malachi 3:6; Luke 11:42

SLIDE: 2. Taxes are paid to the government.
Matthew 22:21; Romans 13:1-7

SLIDE: 3. Family needs are met.
1 Timothy 5:8

SLIDE: 4. Debts on depreciating items are paid off.
Psalm 37:21; Romans 13:8

SLIDE: 5. Part of every pay check is saved to pay for future needs.
Proverbs 6:6-8

SLIDE: Faithful management will yield a surplus.
A surplus should be a major goal. It is the surplus that allows us to respond to the needs of others.
2 Corinthians 8:14

Push Crown classes. X million taking them this year.

SLIDE: THE SINGLE, MOST IMPORTANT PRINCIPLE IN THE BIBLE REGARDING THE
HANDLING OF MONEY IS GIVING TO THE LORD. IT IS NUMBER ONE IN PRIORITY.

SLIDE: Proverb 3:9-10: Honor the LORD with your wealth,
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.

Explain first fruits.

- **SLIDE #1:** Have you ever gone to McDonald's and one of your children wants a large pack of fries? You know how good a large pack of French fries smells. Instinctively you reach over and take a couple of fries out of his packet. When you do he grabs your hand and says, "Dad, you can't have any of those fries. Those fries are mine."

You pull your hand back and as you do, you start thinking about a few things:

Like, my child doesn't understand where these fries come from. I made the money, I paid for them. I am his resource. He gets to eat fries because of me.

The second thing we think is, she doesn't realize that I can take those fries from her. I have control over those fries. Not only can I take those fries from her because her attitude is so bad, I can buy 20 packs of fries if I want to and bury her in fries!

The third thing we think is, I can get my own fries, I really don't need hers. I can order my own fries and sit right here and eat my fries and she can eat hers.

What really hurt us was not the fact that we did not get any fries. What really hurt was the selfish attitude of my child regarding what we had given him.

I wonder how God ever feels when we get stingy with the gifts He gives us?

- SLIDE: GENESIS 14:17-20: After Abram returned from defeating Kedorlaomer and the kings allied with him, the king of Sodom came out to meet him in the Valley of Shaveh (that is, the King's Valley). Then Melchizedek king of Salem brought out bread and wine.
- SLIDE: He was priest of God Most High, and he blessed Abram, saying, "Blessed be Abram by God Most High, Creator of heaven and earth. And blessed be God Most High, who delivered your enemies into your hand."
- SLIDE: Then Abram gave him a tenth of everything.
- SLIDE: Tithe means "top of the pile." It soon came to mean 10%.

Jesus underlined the importance of the top 10% going to God.

- SLIDE: Luke 11:42: "Woe to you Pharisees, because you give God a tenth of your mint, rue and all other kinds of garden herbs, but you neglect justice and the love of God. You should have practiced the latter without leaving the former undone."

SLIDE: Surrendering The First Portion Is A Constant Reminder That All We Have Is From God And Therefore, We Are Managers Of Assets And Not Owners.

- SLIDE: DEUTERONOMY 14:22-23: Be sure to set aside a tenth of all that your fields produce each year. Eat the tithe of your grain, new wine and oil, and the firstborn of your herds and flocks in the presence of the LORD your God at the place he will choose as a dwelling for his Name, so that you may learn to revere the LORD your God always.

(Look at the final clause of verse 23.)

We will ever develop a Biblical philosophy of money until we learn to surrender that first portion to God. We will never have a proper respect for God as the owner of all material wealth.

Surrendering God's portion to God is a learning process. It simply does not come naturally. The old sin nature rebels against it. This is part of the reprogramming process that occurs as we begin to think biblically about money.

- SLIDE: FINANCIAL BLESSING IS PROMISED TO THE CHRISTIAN WHO GIVES ACCORDING TO GOD'S PLAN.

- SLIDE: PROVERBS 11:24-25: "One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed." He is talking about financial refreshment.

- SLIDE: PROVERBS 19:17: "He who is kind to the poor lends to the Lord, and God will reward him for what he has done."

Did you know that giving money to the poor is the same as lending money to God? God pays back with a tremendous rate of interest.

Backpacks: \$25

Lunches for poor from last week's sermon on the poor: \$4

- SLIDE : PROVERBS 3:9-10: Honor the LORD with your wealth, 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.

ESTABLISH YOUR FINANCIAL PLAN ON THE FOUNDATION OF GIVING TO THE LORD AND YOU WILL BE FINANCIALLY SECURE. BUT WHAT HAPPENS IF YOU DON'T?

Turn to Malachi at the end of the Old Testament. Israel in Malachi's time was in a horrible mess. Crops and businesses were failing and savings investments were being eaten up by inflation. We discover that they were under a curse because they failed to honor God.

- SLIDE: MALACHI 3:8: "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings.
(Implied rhetorical question: "Not and get away with it!")

- SLIDE: What an intriguing thought. Can a man rob God?! It is hard to take a gun and point it at Heaven and say, "God, this is a stick up!" Can you rob God?

Hebrew word is tricky. Root word means to "deceive" or "defraud." Probably the best word to describe it is "embezzle."

We can't stick a gun in God's face and rob Him. We can't break into His house in Heaven and steal from Him. But we can embezzle from Him.

OVERHEAD: There is a difference between robbery and embezzlement. If I go into the Circle K and stick a gun in the cashier's face and say, "Hand me the money," that is robbery. Robbery is taking money that we have no right to handle.

Embezzlement is taking money that we do have a right to handle. If I am working for Circle K and occasionally I skim \$100 out of the cash register, that is embezzlement.

In some ways embezzlement is a meaner sort of sin. The man who embezzles is usually a trusted employee. Not only have they taken your money, they have violated your trust.

It is not hard at all to embezzle from Him. He entrusts His assets for us to manage. And it is out of this pile of assets that it is possible to mishandle and embezzle from God.

The Israelites were embezzling Tithes and Offerings.

What might embezzling look like?

Spending the top 10% on anything other than God.

Buying more than we need while people around us are languishing in need. He gave us money to help others and we spent it all on ourselves.

God will not bless a financial plan that is based on using embezzled funds. He will not do it.

- SLIDE #28: A stiff penalty is promised to those who embezzle from God.
"Well I know some people who never give to God and they have all kinds of money!"
That is Psalm 49. God will allow the materialist to play the materialism game for a while—but he will not let him win. When he dies he will be exposed for a fool.

- SLIDE: MALACHI 3:9: "You are under a curse-- the whole nation of you-- because you are robbing me."

There was no provision under the Mosaic law for enforcing the tithe. The Mosaic law had many provisions for enforcing the other laws. Restitution, penalties, and punishment was prescribed for all sorts of violations. But not for the tithe. No human agency was given power to enforce the tithe, not the Levites, not the High Priest, not the congregation, not the pastor, or elders. Why? Because God had reserved to Himself the power to enforce the tithe. And He did so by conferring direct blessings or direct cursings.

Let's think again about Gary. Moved to Tucson years ago...Job fell through. Family with children. "\$36 in savings...\$28 in checking...\$45 in cash....Taking toll on children. One child dreamed that mom and dad ran out of money and had to place children in orphanage. "Last sermon really hit me. God was allowing all of this. Back East we had a successful business . . . drove Cadillac, investment property in Florida. But we didn't honor God. In the space of two weeks I lost it all. Went bankrupt and we lost everything. I've learned my lesson." Fortunately our benevolence fund paid his bills and gave him a new start on his job.

Can anyone say that he was wrong in feeling that God took it all away? Not a single one of us can say for certain that he was wrong in feeling like that.

•SLIDE: MALACHI 3:10: 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.

Only place in Bible where God challenges Believers to test Him : "Put my plan of giving to the test."

Let me tell you how significant this test is. God does not offer a test on the resurrection. He tells us just to believe it. He offers a test on our financial plan.

I have never heard someone say, I gave to God and I regret it. Never. Never. Never.

•SLIDE: THE TITHE IS THE FLOOR, NOT THE CEILING. WE ARE TO GIVE ACCORDING TO HOW MUCH WE HAVE.

The tithe of 10% is not the ceiling. No, the tithe is the floor. Everyone, no matter how much we have or do not have is to tithe! For some, that is as high as they will ever be able to go. For others 10% is just the start.

As our assets and income increase, we are able to give away more and more.

•BUILD SLIDE A: Let's talk about those French fries. Say you have only ten. Give God one and live on 9.
•BUILD SLIDE B: But let's say you have more than 10. Let's say you have several orders. What do you do with all those French Fries. Eat them? Trash them? Take them home? Why don't we go to several children nearby and just give them away? Wouldn't that be a thrill to see their eyes light up!

The Bible tells us that God has different expectations for the person who makes \$20,000 and the one who makes \$200,000. At \$20,000 the tithe is just foundational. At \$200,000 the tithe is a drop in the bucket. We are to give as we have been blessed. Those who make more are blessed to give more.

•SLIDE: A single mom, newly divorced shared with me her hurt when her husband walked out, and she was forced to raise her children, without child support, on a minimum wage salary. Tears in her eyes as she reminisced. She wept when she described how some of her Christian friends talked of going off for a weekend on the lake.

- SLIDE: “They spent more on gas to run their boat than I had money to buy meals for my children until next Monday.”

I used to hate to talk about money. But now I love to. I have seen God’s plans for our finances bring such freedom to so many in financial misery, I get really excited.

- SLIDE: WHAT IF SPOUSE WON’T LET ME INVEST WITH GOD AS THE BIBLE TEACHES?

If he is a Christian you have to pray for him or her and ask what is going on in their spiritual life which would keep them from giving to God?

If not a X, don’t make an issue: 2 CORINTHIANS 8:12: “For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have.”

Remember David in 1 KINGS 8: 17-18: "You did well, you had it in your heart."

- SLIDE: WHAT IF MY FINANCES ARE NOT IN GOOD SHAPE AND I CAN’T AFFORD TO GIVE THE TOP PORTION OF MY INCOME TO GOD RIGHT NOW. HOW CAN I BEGIN TO GET ON TRACK?

Give 10% and trust God.

Make a plan to get to 10% as soon as possible and trust that God can read the willingness of your heart.

- SLIDE #37: May I illustrate this entire sermon with a story about John Wyatt. Randy Nardoza was at our house hanging wallpaper Thursday night. We invited him to stay for dinner.

Promise Keepers and taking John Wyatt. Traffic jam at convention center. John, “I prayed for us to get a good parking place.” Sure, then a space opened up. Went inside. John: “I prayed for us to get a good seat.” Sure, main auditorium was full and we ended up in the annex watching on giant television screen. It was not very good feel of what was really going on.

At the first break John saw a friend from Casas who asked where are you sitting? “Annex in the back.” “We saved some seats in the main auditorium. We have seats for you.” They took us to the front row. We were right in the front by the deaf signing section. We could see everything! I wondered, who is this guy?

On the way to the convention center we saw a homeless man on the corner and John made me pull over and John gave him a \$10 bill. I don’t know whether to give these guys money or not—and John gave him \$10 so I asked him about it. He said God told him to take \$100 bill and break it into ten \$10s and give a bill to each of the next ten needy people he saw on the street.

Then Randy looked at Julie, Bronwyn, and me and said, Why wouldn’t God answer his prayers for a parking place and a good seat in the convention center. That man has pull with the boss.