

ECCLESIASTES NINE
TAKING THE FEAR OUT OF FINANCES
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5/6/2007
ECCLESIASTES 5:10 – 6:2
S-1727

SLIDE – A man called the church and asked to speak to the Head Hog at the Trough. The administrative assistant said, “Who?”
 “I want to speak to the Head Hog at the Trough.”
 The assistant replied, “Sir, if you mean our pastor you will have to treat him with more respect, and ask for the ‘reverend’ or the ‘pastor’. But you cannot refer to him as the Head Hog at the Trough.”
 The man replied, “Oh, I see. Well, I had \$10,000 I was thinking of donating to the church.”
 “Hold the line – I think the big pig just walked in the door.”

SLIDE – Solomon admits – THERE ARE TWO SIDES TO WEALTH

SLIDE – THE “GOD-BLESSED SIDE” – ECCLESIASTES 5:19-20 – *Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work – this is a gift of God. He seldom reflects on the days of his life, because God keeps him occupied with gladness of heart.*

SLIDE – THE “OTHER SIDE”

SLIDE – ECCLESIASTES 5:10 – *Whoever loves money never has enough; whoever loves wealth is never satisfied with his income. This too is meaningless.*

SLIDE – ECCLESIASTES 5:11 – *As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them?*

SLIDE – ECCLESIASTES 5:12 – *The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep.*

SLIDE – ECCLESIASTES 5:13-14 – *I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner, to wealth lost through some misfortune, so that when he has a son there is nothing left for him.*

SLIDE – ECCLESIASTES 5:16-17 – *This too is a grievous evil: As a man comes, so he departs, and what does he gain, since he toils for the wind. All his days he eats in darkness, with great frustration, affliction, and anger.*

We want to be on the God-blessed side. Not the other side.

Let’s take a little quiz. Who is more likely to put a family into a financial squeeze?

SLIDE: The wife?

SLIDE: The husband?

SLIDE: The teenager? Okay, not the teenager.

SLIDE – Let’s talk about husbands and wives. Who is more likely to put the family into financial bondage?

Some would say the wife. Men make up all kinds of jokes regarding women and their spending.

Julie will buy anything marked “down”. The other day we were in Dillard’s and I caught her trying to buy the “Down” escalator.

Okay, let's vote. Who is more likely to put the family into financial bind? Raise hands.

SLIDE – The wife? The husband?

The answer is not even close. The majority of spending in a marriage is not done by the wife.

Under impulse, a woman will buy too much food and too many clothes.

SLIDE – However, under the same impulse, a husband will buy a 35-inch plasma TV, a pool table, a new car, a motor home, or an airplane.

The majority of indebtedness in most marriages is the result of the husband's spending.

SLIDE – Proverb 15:24 – A greedy man brings trouble to his family.

LAST WEEK we used Ecclesiastes as the foundation to discuss the Biblical issue of wealth.

Weren't here? Get the CD. Want to take fear out of finances.

SLIDE – WE TAKE THE FEAR OUT OF FINANCES BY VOLUNTARILY LAYING IN PLACE THE FIVE FOUNDATION STONES OF A GOD-BLESSED FINANCIAL PLAN.

SLIDE – 1. The top portion (10%) is immediately returned to God.

SLIDE – Proverb 3:9-10 – Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

Explain first fruits.

Explain the curse.

Explain the partnership: We don't want to be on our own when it comes to finances.

Man and wife last week. "I make \$2M per year. So you're telling me I am to give \$200K to the church? Can I give it somewhere else?"

"Yes, but we usually tell people that their local church is like the 'store house'. The church is like your Temple. The tithes take care of home base. Our tithes fund the ministries that are our church home. Anything over that we can give wherever we want to."

"Thanks, that clears that up. We will do that. By the way, I don't make \$2M."

Local church is the place to make your investment of tithe. After tithe anyplace you want.

STORY – After church one Sunday morning a mother commented, "The choir was awful this morning."

Father commented, "The sermon was too long."

The seven year old added, "But you've got to admit, it was pretty good for a dollar."

Let me share an experience a couple once shared with me.

On June 2, 1940, a little girl was born to us. She cost us money from the moment she was born.

As she grew from babyhood to girlhood, she cost even more – her dresses and shoes were more expensive, and we had to have the doctor through all those childhood diseases.

She was even more expensive during her school and teen years. She needed long dresses to go to parties. When she went to college we discovered that all college expenses are not listed in the catalog. Then after graduation, she fell in love and married. She was married in a church wedding, and that, too, cost a lot of money.

Then, five months after her marriage, she suddenly sickened, and within a week she was dead. She hasn't cost us a penny since the day we walked away from her grave.

As long as the church is alive, she will cost money. And the more alive a church is, the more money she will cost. Only a dead church, like a dead child, is no longer expensive.

Dad to Roger after first paycheck:

Envelope: "Always give to God the top portion and you will never regret it."

SLIDE – 2. Taxes are paid to the government (Romans 13:6-7)

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

SLIDE – 4. Debts on depreciating items are paid off (Romans 13:8)

SLIDE – 5. Part of every paycheck is saved to pay for future needs (Proverbs 6:6-8)

SLIDE – Faithful management will yield a surplus (2 Corinthians 8:14-15).

SLIDE – WE TAKE THE FEAR OUT OF FINANCES BY LIVING WITHIN OUR MEANS RATHER THAN ATTEMPTING TO PAY FOR OUR DESIRES.

SLIDE – PROVERBS 24:27 – Finish your outdoor work, and get your fields ready; after that, build your house.

Let's say this in a way we can sink our teeth into it.

Begin your financial planning on the basis of your financial resources, not on your desires.

Don't first ask these questions:

SLIDE – What do I want? What does the world say I should have? What does my peer group say that I should have? What is fashionable?

Ask these questions:

SLIDE – What resources do I have? What can I do with the resources that I have? What buying power do I have? What earning power do I have? (And most important) How does God want me to use it?

SLIDE – When we ask the right questions we will live within our means rather than attempting to pay for our desires.

We have created a society where it is possible to live on the basis of our desires instead of our resources. We do this through credit cards.

I desire a new TV. I don't have the money for it, but instead of having to save for one, I can buy it now on credit and have it now. I did not have the resources; but I had the desire. I now have the TV in my den. I am also in debt and have a monthly payment plus interest.

God did not intend for His people to live in bondage. Overly indebted people live in constant fear that their car is going to be taken away... that they cannot make their house payment... that they can't afford to take their children to the doctor.

1. 75% of all people with credit cards only pay the minimum each month.
2. This can happen at church. It can happen to anyone.
3. I am so sorry.
4. Some of you can say to God, "I'm sorry."
5. Way out.

SLIDE – A large manufacturing firm decided to open a new assembly plant in an underdeveloped Latin American country because labor was cheap and plentiful. The plant successfully opened and the operation was progressing smoothly – until the first paycheck. The next day, none of the villagers reported for work.

Management waited – one, two, three days. Still no villagers came to work. The plant manager went to see the village chief to find out the problem.

"Why should we continue to work?" the chief responded. "We have already earned all the money we need to live on." The plant stood idle for almost a month.

Then someone came up with the idea of distributing the Sears & Roebuck Mail Order Catalogs to all the villagers. Since that time there has not been an unemployment problem.

Now they know the word: MasterCard.

Charles Dickens, the 19th century English novelist, knew about living with out of control finances.

SLIDE – "Annual income \$40,000, Annual expenditures \$39,000, result – happiness. Annual income \$40,000, Annual expenditures \$41,000, result – misery."

SLIDE – WE TAKE THE FEAR OUT OF FINANCES BY CAREFULLY MONITORING OUR FINANCES. IN OTHER WORDS, EVERYBODY NEEDS A BUDGET!

SLIDE – PROVERBS 27:23 – "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."

Now if you don't have any flocks and herds, just put whatever assets you have in there: probably money, savings accounts, stocks, bonds, a house, a car.

What this verse is saying is know exactly where you stand financially.

This means that you must have some kind of budgeting system to keep accurate track of your income and expenditures.

One of the greatest enemies of financial success is ignorance of our true financial condition.

SLIDE – BALL-PARK BUDGET GUIDELINES

Explain chart in sermon insert.

Make clear the Annual Gross Income and the Net Spendable Income.

Go back over your checkbook for the last several months and put in how much your average spending is in each category. The next blank is for you to work out a budget that will help you spend less than you make – which will provide a surplus.

BALL-PARK BUDGET GUIDELINES (For a Married Couple with Two Children)

<u>Annual Gross Income</u>	\$35,000	\$55,000	\$85,000	_____
Tithes and Charity	10%	10%	10%	_____
Taxes	11%	17%	25%	_____
<u>Net Spendable Income (Allocate 100% of the remaining money after subtracting tithes & taxes)</u>				
Housing	35%	30%	30%	_____
Food	12%	11%	10%	_____
Transportation	12%	12%	12%	_____
Insurance	5%	5%	5%	_____
Debt	3%	4%	4%	_____
Entertainment/Recreation	4%	6%	6%	_____
Clothing	5%	6%	6%	_____
Savings	4%	5%	5%	_____
Medical/Dental	6%	6%	5%	_____
Miscellaneous	4%	5%	6%	_____
Investments	4%	5%	5%	_____
School/Childcare	6%	5%	5%	_____
Total Net Spendable	100%	100%	100%	_____

Adjust these numbers accordingly. The numbers vary widely if you're a 27-year-old bachelor and want to buy a house – or if you're a newlywed and thinking about a baby – or if you are in your mid-forties raising teenagers – or if you're retired and your kids are grown.

Some families have enough money to be undisciplined and get away with it (financially speaking).

I do not believe we can be good managers without a budget. Having no budget guarantees that we will waste God's money.

Look, there is no line in the budget for lottery tickets. (I'll meddle).

Jan and her sister were on the way home from shopping when her sister said she forgot to buy her lottery tickets. She suggested that they stop at Circle-K and she could buy some.

Why don't we save some time," Jan responded. "I'll drive buy and you just throw the money out the window."

Lottery traffics in hope but it is just a tax on the poor and the foolish.

If you have to throw money away, be wise and invest it in the Lord's Kingdom: He has guaranteed a good return plus interest.

SLIDE – WE TAKE THE FEAR OUT OF FINANCES BY SAVING FOR THE FUTURE.

SLIDE – PROVERBS 6:6-8: Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.

Solomon says that we are to learn from the ants. What are we to learn? What does the ant do that we are to emulate?

It stores food for future consumption.

What the ant does instinctively, we must do voluntarily. We are not forced to do it. We must do it by choice and to do that, we must act against the instincts of our old sin nature.

If we save, we are wise. If we don't, we are foolish.

SLIDE – PROVERBS 21:20 – “In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.”

A wise man does not spend all of his income as he earns it. He saves some of it for future consumption. The fool consumes all of it as it comes in.

SLIDE – 1 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.

You say, “I don't see anything in that verse which talks about saving for the future.” The reason is that the English verb, “provide”, does not adequately translate the Greek verb from which it is taken. The word is hard to translate into English; it includes the dimension of “taking thought in advance... to anticipate... to think beforehand.”

Paul is saying that the Christian head of the household who fails in advance to anticipate the financial needs of his family and to provide for them has violated the Christian faith.

SLIDE [retirement] – For example, retirement. We can estimate the approximate date that we will retire. We can estimate the amount required to put aside each month in order to have the necessary amount. We can do that in 30 seconds on a hand calculator at an assumed rate of interest.

SLIDE [house repairs] – We know that we have to paint our houses every five years or so.

SLIDE [refrigerator] – The refrigerator goes out every ten to fifteen years.

SLIDE [car] – Our car is going to be used up every five to ten years.

Our car insurance comes due every six months.

Now, any one of these items can wreck our financial picture if we don't plan and have the money there – but the money can be there if we budget properly and save accordingly.

Are you anticipating your family's future financial needs and setting aside the money to meet those needs? Or do you just hope that the money will be there when the need arises?

There are only two approaches for meeting future financial needs including emergencies:

SLIDE – One way us to save a part of every dollar of income that comes into our hand to meet those needs.

SLIDE – Another approach is to spend all we make as we make it.

SLIDE – WE TAKE THE FEAR OUT OF FINANCES BY LEARNING CONTENTMENT

The definition of Biblical wealth:

SLIDE – 1 Timothy 6:6-8: “Godliness with contentment is great gain.”

SLIDE – Contentment is when your earning power is more than your yearning power.

SLIDE – Puzzle: Who has more contentment? A man with seven children or a man with seven million dollars?

SLIDE – Answer: The man with seven children. He doesn't want any more.

Roberto DeVicenzo – Pro golfer from Argentina – very loving and generous man.

Won a golf tournament. Woman approached him in the parking lot. “Baby dying, no money for doctors. Please have some money to help.”

Endorsed his entire check over to her.

“She was a fraud! A con artist! She took your money and deceived you!”

“You mean no baby is dying? That is the best news I have heard all week.”

SLIDE – Habakkuk 3:17 – Though the fig tree does not bud and there are no grapes on the vines, though the olive crop fails and the fields produce no food, though there are no sheep in the pen and no cattle in the stalls,

SLIDE – Habakkuk 3:18 – yet I will rejoice in the LORD, I will be joyful in God my Savior.