

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

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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 our spiritual health.

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.

On the other hand, if we ignore God's plan, God takes His hands off the care of our finances. We are on our own. He has no intention of blessing the finances of anyone who proceeds to handle resources on their own terms, in their own way. The result is that we enjoy few blessings with our money. In fact, many of us will live in fear concerning our finances.

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.

This morning and the next we will examine several Proverbs that wise people follow. They are all essential to handling money well and to taking the fear out of our finances.

FOUNDATION STONES IN A BIBLICAL FINANCIAL PLAN

1. The top portion (10%, tithe) is immediately returned to God (Proverb 3:9-10; Malachi 3:6; and Luke 11:42).
2. Taxes are paid to the government (Matthew 22:21 and Romans 13:1-7).
3. Family needs are met (1 Timothy 5:8).
4. Debts on depreciating items are paid off (Psalm 37:21 and Romans 13:8).
5. Part of every pay check is saved to pay for future needs (Proverbs 6:6-8).
6. Faithful management will yield a surplus (2 Corinthians 8:14 and 9:10-11).

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

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.

Genesis 14:17-20

Jesus underlined the importance giving the top 10% to God (Luke 11:42).

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 (Deuteronomy 14:22-23).

We will never 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 on this earth until we do that.

Surrendering God's portion 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.

FINANCIAL SUCCESS IS PROMISED TO THE CHRISTIAN WHO GIVES ACCORDING TO GOD'S PLAN.

Proverbs 11:24-25

Proverbs 19:17

Proverbs 3:9-10

WHAT HAPPENS IF YOU DON'T ESTABLISH YOUR FINANCIAL PLAN ON THE FOUNDATION OF GIVING TO THE LORD?

Malachi 3:8-10

Can a man rob God?! 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.

A stiff penalty is promised to those who embezzle from God (Malachi 3:9 and Psalm 49).

Under the Mosaic Law there was no human provision for enforcing the tithe. The Mosaic Law had many provisions for enforcing other laws. Restitution, penalties, and punishment were prescribed for all sorts of violations—but not for the tithe. No human agency was given power to enforce the tithe. Why? Because God reserved to Himself the power to enforce the tithe. He did so by conferring direct blessings or direct *cursings*.

Malachi 3:9-10 Is 2 Corinthians 9:6: "Whoever sows sparingly, will reap sparingly, and whoever sows generously will reap generously."

Malachi 3:10 is the only place in the Bible where God challenges Believers to test Him. God does not offer a test on the resurrection. He tells us just to believe it. He offers a test on our financial plan.

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

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?

WHAT IF SPOUSE WON'T LET ME INVEST WITH GOD AS THE BIBLE TEACHES?

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

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."

John Wyatt