

Sn160807 Experiencing Financial Freedom=Expository@ACBC!Proverbs 11:24-25



Opener

On the back of a car bumper:

“Tithe if you love Jesus; any idiot can *honk!*”

Introduction



Last time I preached, I started with psalm 121 before exploring how God had watched over Judah and how Esther had a part in His plans.

The *particular* part of the Psalm was verses 3-4

He will not let your foot slip— he who watches over you will not slumber; indeed, he who watches over Israel will neither slumber nor sleep.

The truth is that God watches over each of us if we ask Him in just the same way as he watches over Israel¹.

¹ John 14:16 And I will ask the Father, and he will give you another Counsellor to be with you for ever

<ASK> Is it good to know that God watches over us and protects us?

But there is another way the God watches over us that I want to explore this morning. That's the way he examines our actions. I am reminded of the time when I took my A Levels. We had learnt what we could and sat the exam. We had a single desk, suitably separated from our neighbours. There was at least one invigilator present who wandered around the hall in which we were seated. He watched over us!

Psalm 11 says this:

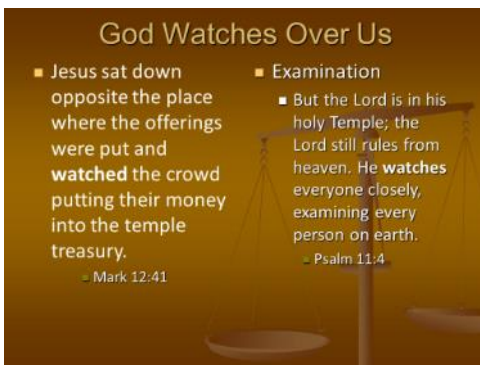
1 I trust in the Lord for protection. So why do you say to me, "Fly like a bird to the mountains for safety!"

2 The wicked are stringing their bows and fitting their arrows on the bowstrings. They shoot from the shadows at those whose hearts are right.

3 The foundations of law and order have collapsed. What can the righteous do?"

4 But the Lord is in his holy Temple; the Lord still rules from heaven. He watches everyone closely, examining every person on earth.

It was the implication of that last verse which I want to explore further: ‘He watches everyone closely, examining every person on earth’ ²



I want to do that in the context of the gospel account in Mark 12:

41 Jesus sat down opposite the place where the offerings were put and

watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts.

² 11:4b–5a His eyes behold ... His eyelids test. His transcendence previously depicted does not negate His eminence here presented from the perspective of the divine scrutiny of all men, including the righteous (cf. Jer. 6:27–30; 17:10). MacArthur, J. J. (1997, c1997). The MacArthur Study Bible

42 But a poor widow came and put in two very small copper coins, worth only a fraction of a penny.

43 Calling his disciples to him, Jesus said, “I tell you the truth, this poor widow has put more into the treasury than all the others. 44 They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.”

What struck me most was that Jesus positioned himself opposite the offering box and watched the crowd – there’s that word again – God watching over us. Have you thought that as you came into church this morning Jesus was watching as you passed the offering box? Preaching on money is almost one of those no go areas, and I fully appreciate that we give to God in a variety of ways – some generously through the bank or in other ways, but just hold the thought in your mind that God watches us. Today, we’ll review some biblical principles about money. I’ve had to cut down my talk, because the bible is full of teaching on the subject.

There is a handout which you may find helpful – even so it's a cut down list.



My three headings for today boil down to:

- Giving
- Receiving
- Managing

Giving

Why do I start with **giving**? You might say that I can't give until I've received but I have three reasons:



1. everything we have comes from God – as at the start of Psalm 24:

The Earth is the Lord's and everything in it. So as we

give, we are returning to God what is already His.

2. We also have the assurance in **Philippians 4:19**

And my God will meet all your needs according to his glorious riches in Christ Jesus.

3. We have the words of Jesus recorded in Acts 20:35:

‘It is more blessed to give than to receive.’

It is certainly true in the experience of many that as they give, they are blessed by God. This is quite well summed up in 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.

So:

- Who should we give to and
- how much should we give?

God Watches Who We Give To

- To God
 - Honour 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.
 - Proverbs 3:9-10
- To Other Christians
 - Share with God's people who are in need. Practise hospitality.
 - Romans 12:13
- To the Poor
 - He who is kind to the poor lends to the Lord, and he will reward him for what he has done.
 - Proverbs 19:17

I. Who to?

- Firstly, we give to God. You might say, 'God has everything so why do I give to Him'? It's like the way people of

long ago brought sacrifices to God to say 'thank you'. We acknowledge that God is great and is our provider. Giving is a sign of our thanks and our trust that He will continue to provide for all our needs. After all, Proverbs 3:9-10

Honour 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.

Notice that the gift is brought to the church as the first consideration, not from what is left.

- Secondly, we give to other Christians.³ Romans 12:13 says we should

Share with God's people who are in need. Practise hospitality.

- But, thirdly, we are encouraged by Proverbs 19:17

He who is kind to the poor lends to the Lord, and he will reward him for what he has done.

II. How Much?

God Watches How Much We Give

1st Principles

God **1st**

1st-fruits

1st day

- On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.
 - 1 Corinthians 16:2
- 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.
 - Malachi 3:10

There is often debate on how much we should give. I believe that the over-riding principle is in 1 Corinthians 16:2:

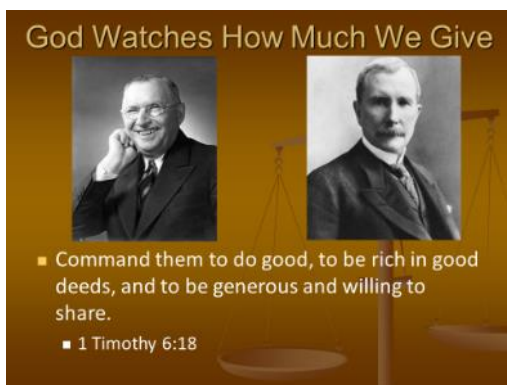
On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.

³ Romans 12:13, Proverbs 28:22

We should give according to our income and before we take off tax etc. It's the first principle: God first / first fruits / first day. Many do that and adopt the Old Testament principle in 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.

The tithe is a tenth, but some choose more and some choose less. I know that God honours our faithful giving – he truly does bless the cheerful giver.



J. L. Kraft, head of the Kraft Cheese Corporation, who had given approximately 25 percent of his enormous income to Christian

causes for many years, said this.

‘The only investments I ever made which have paid constantly increasing dividends, is the money I have given to the Lord. Pastors will do their greatest service in leading their people to understand the Truth of God concerning the stewardship of time and money.’

John D. Rockefeller explained a great principle when he said: ‘I never would have been able to tithe the first million dollars I ever made if I had not tithed my first salary, which was \$1.50 a week.’

One more verse from Paul as he instructs Timothy how to guide the church:

1 Timothy 6:18 Command them to do good, to be rich in good deeds, and to be generous and willing to share.

III. Our attitude:

God Watches Our Attitude

- Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, **for God loves a cheerful giver**. And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed.

■ 2 Corinthians 9:6-8

How do we give – and I don’t mean do we put it in an envelope or transfer through the bank. I mean what should our attitude be as in:

2 Corinthians 9:6-8 which says it all

*Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a **cheerful** giver. And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed.*

Receiving



The other side of the coin, if you'll excuse the pun, is how do we **receive** our finances? Again, the bible has a lot to say on this, but we must remember that the

bible was written before the advent of a state benefits system – a word on that later.

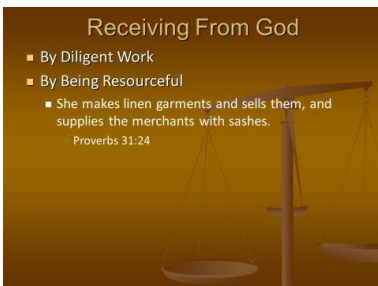
IV. The first key that we receive by diligent work.

Those with a job have a responsibility to their employer, but it goes further than that as we see in Colossians 3:23

Whatever you do, work at it with all your heart, as working for the Lord, not for men,

Your employer may not seem much like God, especially if you work in Sports Direct, but employers have responsibilities before God as well. Sticking to our role as employees – we need to do our best to shine with the light of Jesus in the workplace. We don't have any record of Jesus' working life as a carpenter, but he worked hard in his last three years; should we do anything less? The Old Testament proverb is still true today as it was then:

Proverbs 10:4 Lazy hands make a man poor, but diligent hands bring wealth.



V. We also receive by being resourceful

Those without a formal job are also encouraged by scripture.

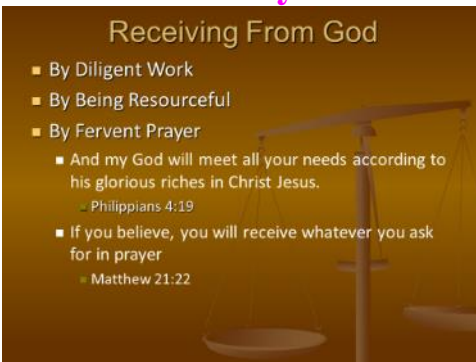
In a section which focuses on godly wives we read:

Proverbs 31:24 She makes linen garments and sells them, and supplies the merchants with sashes.

There is absolutely no reason why this applies only to wives – scripture encourages us to use the vast resources we have through Christ.

Not everyone is able to work and for them the UK provides a welfare benefit system. In what I am to about say please note that I am not speaking to or about anyone specifically. The benefit system is there for those who meet the criteria and should be claimed if you qualify: that's being resourceful.

VI. The third way we receive is by fervent prayer



We are invited to pray to Almighty God and ask Him for what we need. I come back to Philippians 4:19

And my God will meet all your needs according to his glorious riches in Christ Jesus.

But God does expect us to ask, and trust him for answers:

Matthew 21:22 If you believe, you will receive whatever you ask for in prayer.

VII. **And if not...**

On the handout, I have put some reasons why we may feel that God is not providing for our needs and if any of those apply to you and you need some help overcoming them, please let me know.

Managing

God Watches How We Manage

- Buy What We Need
 - Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."
Luke 12:15



So, we have looked at giving to God, and how we receive so that we can give. I want to assume from here on that we have given back

to God from what we have received and have something left. How should we manage our finances?

I'm not setting up as an independent financial advisor – I'll simply look at scripture: that's the best financial advice you can get.

God's purposes for our finances boil down to

- Providing for our basic needs.
- Showing his power at work.
- Bringing Christians together.

There are bible references on the handout. My real question is 'How do we best manage our finances to make sure we use them well'?

I. **Firstly, buy only what you need**

Resist buying what you don't need. Jesus spoke on this:

Luke 12:15 Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

The advice applies equally to choosing the most appropriate purchase.

If you do, you may be depriving them of the resources **they** need and have a right to. Remember it's God's anyway. Proverbs 3:28 reminds us:

Do not say to your neighbour, "Come back later; I'll give it tomorrow"— when you now have it with you.

If you are in **debt** to a company or bank, then the danger is that interest will be added to the debt and it simply becomes greater and greater – it doesn't just go away.

IV. Finally

Those who receive their financial resources through the benefit system receive money contributed by the taxes of others and have a **responsibility** to use their benefits just as carefully as those with an **earned** income from an employer or self-employment. Benefits are often called 'State Benefits' as if they actually come from the government: but the government have **no** money of their own – it all comes from each of us as we render to Caesar what belongs to him.

Now do what?

I appreciate that what I have been saying is very much on the assumption of each one having a stable starting point. If you are in debt and need help in clearing the debt, or having trouble coping with balancing income with outgoings, then please don't hold back. Have a chat afterwards, or during the week and I can help in practical ways too.

The final word goes to John Wesley (1703 – 1791):

“Make all you can, save all you can, give all you can.”

Questions?

Ministry / closingⁱ

Bless Offering

Now Thank We All Our God

Main Resource

[Notes on file and handout](#)

About givingⁱⁱ

ⁱ **Philippians 4:6-7** Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God. ⁷ And the peace of God, which

transcends all understanding, will guard your hearts and your minds in Christ Jesus.

I. ⁱⁱ Giving Bible Verses

These are some of my favourite Bible verses about giving. There really are a ton of verses about giving in the Bible and these are just a select few of my favs. Again, if you have any that you want to share, please do so in the comments below...

The Widow's Offering

Mark 12:41-44pp — Lk 21:1-4

41 Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. 42 But a poor widow came and put in two very small copper coins, a worth only a fraction of a penny. a

43 Calling his disciples to him, Jesus said, "I tell you the truth, this poor widow has put more into the treasury than all the others. 44 They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on."

Deuteronomy 15:10

Give generously to him and do so without a grudging heart; then because of this the Lord your God will bless you in all your work and in everything you put your hand to.

Proverbs 11:24-25

There is one who scatters, and yet increases all the more, and there is one who withholds what is justly due, and yet it results only in want. The generous man will be prosperous, and he who waters will himself be watered.

Malachi 3:10

"Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this," says the Lord of hosts, "if I will not open for you the windows of heaven and pour out for you a blessing

Luke 6:38

Give, and it will be given to you. They will pour into your lap a good measure, pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return.

Romans 12:8

...Or he who exhorts, in his exhortation; he who gives, with liberality; he who leads, with diligence; he who shows mercy, with cheerfulness.

2 Corinthians 9:6-8

Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed.

Philippians 4:15-17

And you yourselves also know, Philippians, that at the first preaching of the gospel, after I departed from Macedonia, no church shared with me in the matter of giving and receiving but you alone; for even in Thessalonica you send a gift more than once for my needs. Not that I seek the gift itself, but I seek for the profit which increases to your account.