

May 2, 2010

Spring Cleaning – Finances #2

Pastor Dennis Webber

Stewardship requires Management

Management Step One: Honor the Provider

NIV Proverbs 3:9-10 (Page 442) Honor the LORD with your wealth, with the firstfruits of all your crops;¹⁰ then your barns will be filled to overflowing, and your vats will brim over with new wine.

NIV 1 Timothy 5:17-18 (Page 824) The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching.¹⁸ For the Scripture says, "Do not muzzle the ox while it is treading out the grain," and "The worker deserves his wages."

The question for those of us living under the New Testament covenant with God is what does the *FULFILLMENT OF TITHING AND GIFT GIVING* look like for us

Management Step Two: Honor the Poor

NIV Proverbs 14:21 (Page 450) He who despises his neighbor sins, but blessed is he who is kind to the needy.

NIV Proverbs 14:31 (page 450) He who oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God.

NIV Proverbs 17:5 (Page 452) He who mocks the poor shows contempt for their Maker; whoever gloats over disaster will not go unpunished.

NIV Proverbs 19:17 (Page 454) He who is kind to the poor lends to the LORD, and he will reward him for what he has done

NIV Proverbs 21:13 (Page 455) If a man shuts his ears to the cry of the poor, he too will cry out and not be answered.

NIV Proverbs 22:9 (Page 456) A generous man will himself be blessed, for he shares his food with the poor.

NIV 1 Timothy 6:17-19 (Page 824) Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.¹⁸ Command them to do good, to be rich in good deeds, and to be generous and willing to share.¹⁹ In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

CHARITY is to be a part of how we make our stewardship or management decisions.

Management Step Three: Live Within the Cash Flow

NIV Proverbs 11:15 (Page 448) He who puts up security for another will surely suffer, but whoever refuses to strike hands in pledge is safe.

NLT Proverbs 11:15 **Guaranteeing a loan for a stranger is dangerous; it is better to refuse than to suffer later.**

NIV Proverbs 22:26 (Page 456) Do not be a man who strikes hands in pledge or puts up security for debts; ²⁷ if you lack the means to pay, your very bed will be snatched from under you.

NIV Proverbs 22:7 (Page 456) The rich rule over the poor, and the borrower is servant to the lender.

What is bad is debt that exceeds your *ABILITY TO PAY* and debt for things that are *DECREASING IN VALUE*

Management Step Four: Build Wealth with the Cash

Your affordable lifestyle is what your cash can afford AFTER YOU SAVE AND INVEST.

NIV Proverbs 21:17 (Page 455) He who loves pleasure will become poor; whoever loves wine and oil will never be rich.

NIV Proverbs 21:20 (Page 455) In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.

NIV Proverbs 13:22 (Page 449) A good man leaves an inheritance for his children's children, but a sinner's wealth is stored up for the righteous.

Getting out of Trouble – The Numbers are Easy but the Emotions are Tough

Increase your *INCOME*, lower your *EXPENSES* or both.

You need to live below your *AVAILABLE CREDIT* and below your available cash after debt payments

“There are two ways to have enough; one is to get more the other is to want less.”

If you want to get out of debt *FASTER*, then start honoring God as *SOURCE AND OWNER* when you reduce your lifestyle and start paying off your debt.

NIV Malachi 3:8-12 (Page 665) "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. ⁹ You are under a curse-- the whole nation of you-- because you are robbing me. 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. ¹¹ I will prevent pests from devouring your crops, and the vines in your fields will not cast their

fruit," says the LORD Almighty.¹² "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.