



Standing Tall Against the Fear of Financial Insecurity

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Introduction:

This morning we are going to continue our series on standing tall against the fear of financial insecurity.

There was a person who once came to me and said, “Pastor, I am buying many lottery tickets and pray that I win. If I do, I will give money to build a new church.” I looked at that individual and said, “Don’t worry about playing the lottery – which I might add is a form of gambling – just honor God the way His word tells you to, and He will take care of you, and He will take care of this church.”

I heard it on the news Wednesday evening. New studies are out that indicate the new risk for our youth is that they are being attracted to gamble and are becoming addicted to it. If any of you have ever involved yourself in gambling, it can be addictive; you can wake up some day and find that you are thousands of dollars in debt and have to keep gambling to get out of debt. There may be someone here today worried about that addiction or worried about the debt that you have accumulated in that type of activity. That is not God’s plan. God has a better plan.

I don’t need to share with you this morning the realities of the economic conditions that exist in our country. Many of us in this room have faced lay-offs, reduction in wages, change of jobs, slipping in the stock market, loss of income because interest on savings or retirement investments have returned a lower rate than expected. We see it on the news each night about the earnings for this corporation or that mutual fund. Facing the truth about our economy and how that impacts us can be frightening at best.

Chuck Mellon – says these are the 10 biggest fears people face financially:

Fear of losing your job.

Fear of dying destitute.

Fear of not being able to provide food, clothing and housing for your family.

Fear of not providing for your children's education.

Fear of having what you own taken away from you.

Fear of having too much debt. (Credit cards included.)

Fear of not being able to afford your home if your spouse passes away. (Or, if you become divorced.)

Fear of losing the respect of your family and friends.

Fear of not having the money to retire.

Fear of losing money in the stock market.

I want to talk to you this morning about the world’s plan for money and God’s plan for money, because there is a great difference between them. Perhaps as we talk about these different plans this morning, it will help you face whatever fears you have about finances.

The world's way of dealing with money is to accumulate. I don't have to worry if I can save enough, if I can hoard enough. The world looks at wealth as a reservoir. I am saving it and it will be there when I need it. The problem is we think that there is never enough. The more we accumulate, the more responsibility we have to manage what we have and try to make it increase. Then we worry about decisions we have to make with all those resources, so it doesn't impact the taxes we have to pay, so it is protected for our family when we die, etc. etc.

Eccles. 5:10 – “Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.” Work, work, work, save, save, save, get, get, get. When we draw our last breath, we have to let go of everything here that we work so diligently to accumulate. This is why it is important to see this area of financial insecurity from God's perspective. Our treasure is not for this earth, it is for eternal benefits. Where our treasure is, that is where our heart is.

Some people here this morning have overextended themselves in debt. You are fearful that someone else is going to end up owning what you have worked so hard for. You need to get out of debt. How do you do that?

- STOP spending. Start by paying off the lowest creditor you have and then apply that payment to the next largest debt. Keep doing that until you are out of debt.
- Develop a budget so you know how much income you have, and where it is going. A budget is a tool, but if you work it, it is a good tool to help you become disciplined in your spending. If you need help with developing a budget, we have some individuals here who would be willing to help you in getting that established. Talk to me if you need help here.
- Young people – don't expect to have what your parents have now when you first start out. You don't own a home and have new furniture and new vehicles the first year you are married! If you try to do that, I guarantee you and your spouse will both have to work full and part time jobs, and there still probably won't be enough money to go around.

Eighty-nine percent of all divorces happen because of money problems. God's does not want us filled with

fear when it comes to finances. We can have financial security, but not the way the world thinks of it. The financial security that I'm going to talk about this morning comes right from God's word.

TEXT: I Timothy 6:6-10

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

One of the problems that we struggle with as Americans is non-contentment. That affects us as Believers. We are not happy with last year's computer; we have to have a new one today. We are not happy with the car that came out last year, we have to have the new one, with the onboard computer navigational system, and the DVD player, and the cell phone, and the latest stuff.

I. Face your fears by realizing God is your source.

The world's way of thinking is that I am the one who provides for me. God says, “I am the one who cares for you.” This is a shift from the way the world thinks. God's word teaches us this truth that He is the provider, and we are not to spend time worrying about the provision.

Matthew 6:25-34

“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Who of you by worrying can add a single hour to his life?

And why do you worry about clothes? See how the lilies of the field grow. They do not labor or spin. Yet I tell you that not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you, O you of little faith? So do not

worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own."

The question we must ask ourselves here is, "What are we seeking?" Are we seeking the temporary, the things that will decay and eventually be destroyed, or are we seeking the eternal, the things that are of value that will endure into eternity. We get so materially oriented. What do we do with the treasure or resources, or wealth that we are given? If we attempt to accumulate as the world does, and store up treasures on earth, it is going to disintegrate and end up as nothing.

II. Face your fears by realizing where your heart and treasure are.

Listen to **Matthew 6:19-21**

"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."

We struggle with fear because the fact is that what we accumulate here is not fixed and permanent. Its value changes and it disintegrates. WE CAN'T HOLD IT FOREVER.

Let me ask you this morning. Do you believe the Bible is true? Do you believe that what God says in this book is reliable? Do you believe Jesus can save you from your sin? HOW do we know that is true? God's word says so. I accept His provision by faith and live my life accordingly. So you tell me that we can trust Him to forgive our sin, and make a place of eternal living with Him in Heaven, and you can trust Him for your future, but you can not trust Him for your present?

III. Manage the financial resources God's way.

How many of you understand that God wants to bless His people? I'm not going to get into prosperity teaching this morning that leads many people into a

trap, but there are principles in God's word that are true.

God's plan for us is to give. The world's plan is to get. God's plan is to use resources to invest in His kingdom. The world's plan is to invest in MY own kingdom.

Turn with me to the last book of the Old Testament.

Malachi 3:9-10 - You are under a curse – the whole nation of you – because you are robbing me. 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."

Now some of you may say that doesn't apply to us because it was written to the people of Israel and it was under the old covenant. Listen to me this morning. Do you think the 10 commandments are important? Do you attempt to live your life by the principles of those commandments? Those are in the Old Testament, under the old covenant, but they are still principles of living that God expects from His people. So why should it be different when it comes to honoring God with the tithe from the first fruits of our income?

You may be asking right now – how does tithing have anything to do with my financial fears? God wants us to trust Him. He wants us to prove Him. He says test me in this. I challenge you to put me to the test and I will show you I will take care of you.

You say 10% – yes that's 1 penny out of every 10, \$1.00 out of every 10. So for example if your wage is \$500.00 that's \$50.00 off the top, every time you get paid. What was happening with the people of Israel is what happens with so many people today. "God I love you, but I just don't trust you." The people of God there were doing the same thing that people today do. They were bringing God the leftovers. They were paying for their grain, for their food, for their land, for whatever, and *then* they were bringing the leftovers if there were any to God. God wanted them to acknowledge Him *first*. If we don't do so, then we assume responsibility for our financial security, and God didn't wire us that way. He never designed us to worry about finances. He is the one who has promised and His word guarantees that He will take care of us.

It's recorded in Malachi that God looked at the way His people were handling finances, as though they were robbing Him. They didn't only rob Him of bringing the tithe to the storehouse, but they robbed Him of the opportunity to bless them. They robbed Him of the joy of their obedient hearts. They robbed Him of the opportunity to again prove to them His provision and care.

When that principle of tithing is followed, look at what God promised them. Malachi 3:10-12. "There will be so much blessing that there won't be room for all of it. I will provide for you and I will protect your crops, your employment, and your livelihood so it will not diminish."

What God is saying here is that you can handle resources the way the world does, and be responsible for it yourself, thus causing yourself to worry about it, or you can follow My way, trust Me, and let Me be responsible for seeing you are taken care of.

Then we go another step beyond tithing. Tithing honors God and is only what is required, and there is blessing in that. Then we look at the principle that goes beyond tithing. Here we see that whatever measure we use to give, the same measure will be used to bless us.

Luke 6:38

"Give and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."

Conclusion:

God has a plan to help us face our financial fears. *Make God your source, understand where you store your treasure, look at yourself as a channel not a reservoir, manage resources God's way.*

Eccles. 7:14

When times are good, be happy; but when times are bad, consider: God has made the one as well as the other. Therefore, a man cannot discover anything about his future.

I've heard people say, "All the church wants is money." What God wants is our trust, our obedience, and our heart. You and I can measure these things by our giving and our fear.

You say, "It is not logical. How can I give God 10% or one-tenth of what I am paid, and then give beyond that? I won't have enough to make it." I know it isn't logical, it doesn't make sense, but I know it works personally, because I do it. God has made a promise. He has guaranteed the fact of His supply. Look at Phil 4:19 – My God will supply all my need according to His riches in glory by Christ Jesus.

For a guarantee to be good, there are conditions that go with it. Is that true with God's guarantee? YOU BET. Here they are.

1. Put Christ first in your life – Matthew 6:32-33
2. Demonstrate contentment with what you have – Eccl 5:10-11 – Heb 13:5. What is true contentment? Phil 4:13 - I Tim 6:5-6
3. Pray and expect God to answer – Matthew 7:11, Matthew 7:7, James 4:2
4. Obey God's financial principles and trust Him, Proverbs 3:9-10. Seek knowledge and wisdom. Proverbs 3:1-2; 16:20; 24:3-4. Be Diligent. Proverbs 10:4; 21:5; 28:19
5. Conduct activities with integrity – Proverbs 11:18; 13:21-22; 15:6
6. Be generous – Proverbs 11:24-25; 19:17
7. Practice giving – the opposite of the world's way (II Cor. 9:7-8)
8. Tithe – Mal 3:9-10