

Elder Ron Gannon Proverbs On Money

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[0 : 00] Good morning. It's been a while since I've been in the study of Proverbs. I think it's been about a year since the last time I was here to do the study on Proverbs.

And I think this is my seventh study and I'll be wrapping up that thing on the study on Proverbs today. So we left the one for money to the last because I know it's hard to talk about sometimes. But it's in the Bible and I think the Proverbs has great wisdom there as far as our finances and how we are to react to those. So we are going to cover that this morning.

The book of Proverbs is a collection of sayings intended to serve as a guide for our daily life. The sayings cover many topics and attitudes. And I think we need to get into that book and read them on a regular basis to find out what they are.

They talk about wealth, poverty, power. It talks about the tongue, pride, humility, justice, injustice, laziness, life, and death.

[1 : 03] So the book of Proverbs is a book that we should get into and we should study. It's real short sayings, but it's got a lot of impact and it's got a lot of power when you read the Proverbs. Projects with principles intended to not only give us head knowledge, but to give us wisdom.

And the wisdom is what we need. It's the skill. Wisdom is the skill to use the knowledge that we have. And that's what the Proverbs helps us to do. If one is wise in knowing how to do something, then he has a skill at it.

So that's what we need to work on. There's a great difference, too, between head knowledge and just wisdom in our lives. Knowledge is intended to be worked out in our lives. One of the great illusions of our day is that we could have Jesus in our life, but we don't need to follow Jesus and his way.

And I don't think that's what Jesus intended at all. Matter of fact, the sanctification comes from the fact that when we accept Jesus Christ into our life, then we become a new life.

And through that new life, we're set apart. We're set apart from everything else. And with that new life comes new responsibilities. And, of course, our responsibility then is to find out what those responsibilities are.

[2 : 16] And we see that in the book of Proverbs and a lot of the New Testament teachings, that we need to get that information and get it into our souls. And not only do that, but once we get it there, then we need to take it and put it into practice.

And that's what we want to talk about this morning. Wise people who assert that there is a moral operating law in this world today. A principle of divine justice which makes sure that eventually the wicked are judged and the righteous are rewarded.

So please note that wisdom has little to do with our IQ or our education. But it's got a lot to do with our moral and spiritual understanding of what the Bible says.

So it has to do with character and values. It means looking at the world through God's truth. And that's what we ought to be doing. True spiritual wisdom is something that we live every day, not something that we just reserve for the sanctuary on Sunday mornings.

So this morning I'm going to be talking about something that we usually don't want to talk about. But I think everybody has it on their mind. And, of course, that's money and finances. And I'm really dry.

[3 : 35] Do you know how to handle your money from God's perspective? A young college co-ed came running to her father. Dad, you gave me some terrible financial advice.

I did. Well, what did I tell you? You told me to put my money in a big bank down at the end of the corner. Now that big bank is in trouble. What are you talking about?

That's one of the largest banks in town, he said. There must be some mistake. I don't think so, she sniffed. They just returned one of my checks. And it says, insufficient funds.

So, you know, how are we living with our finances? Young people, especially pay attention to that. Because you're going to be going to college here before long, too.

And you're going to have the responsibility of writing your own checks and taking care of your finances as you go off to college. But we, too, all of us have that same problem.

[4 : 35] Sometimes we spend, spend, and spend, especially with credit cards. It's very easy. We spend, and we really don't know how much we're spending, especially with credit cards. So sometimes we may come to the place where we have insufficient funds also, even if it's not the bank sending us a notice to say that.

My starting comments this morning is going to be coming from Larry Burkett's books. And Larry Burkett was a man who wrote several books.

He had television programs. He had radio programs. And his whole emphasis was on finances. How Christians should handle their finances. And he had a great ministry going back in the 80s and into the 90s.

He's probably on over, well, I don't know how many stations. I think over 700 radio stations in the United States and overseas. So he had a great ministry. And Larry died with cancer probably, I think it was around 2,000.

Early 2000s is when Larry died with cancer. But he left a lot of good books. And he's got a lot of things in those books that make a lot of sense. Matter of fact, we used some of his books here at Grace probably back in the 80s.

[5 : 47] And had some classes on how Christians should regard their finances. And we had some good studies that went along with that. He stated there in his books that nothing in the area of finances has dominated or influenced the direction of our society during the last 50 years other than debt.

And Larry was always, be debt free. Be debt free. He says, it's amazing when you consider that only several generations ago, credit cards were unknown, car loans were a rarity, and mortgages were for the GIs who were returning home from the wars.

Now you've got to remember, this is Larry writing in these books. We're talking about the late 70s and probably the early 80s. He said, none of our fathers or generation would have believed that a banker would be as foolish as to learn or to lend teenagers money for college.

What would their counsel have been back in then? Get a job. Get a job and save to go to college. So he was very aware that he had college loans back in those days.

Today it's not unusual for a couple to own nearly \$100,000 with the first two years of marriage. A profile of a young couple's debt often reveals their financial training or their lack of it.

[7 : 09] And he said home mortgages at that time was \$65,000. College loans, \$20,000. That's for full ride, four years of college. Car loans was about \$13,000.

And the list goes on and on there. But he also said that there was also consolidation loans, finance company loans, and parental loans. All these things were going on at that time.

And why not? With all the loaning and the debt-free living that we didn't have at that time, look at the government. The government back in the 60s and the 70s started their social programs and started spending, spending, and spending, and getting in debt.

So the people just pick up what the government does. We had Jim Jordan here last week talking about the government and the debt ceiling and all the things that's going on in the government today.

So that was a very good thing here last week. Christians would obviously say this is not the case.

[8 : 19] These are the things that we should not be doing. We're supposed to take our direction from God's word, not from the world. So the logical decision would be to observe what the church is doing and then take our lessons from that.

But also back in the 80s and the 90s, we also seen a lot of churches. We're out there building and building and loaning and loaning. We also seen a lot of them that were forfeiting on their debts. So sometimes we can't even take the church for those instructions. Larry stated that the only reliable source of wisdom is from the word of God itself.

Only by going back to the true word of God can we have the wisdom for our finances. And God's word tells us that we are to plan and that we are to become debt-free.

And that's what Larry always preached in his books and in his television programs was to be debt-free as soon as you can get there. To be debt-free. As you can see, the numbers that Larry

was talking about in his books, the times have changed.

[9 : 23] And when Larry was writing the books, everything has completely changed today and has doubled or tripled in the value that he's talking about. The average home mortgage today is anywhere from \$175,000 to \$250,000.

The average probably loan payment for a mortgage today is around \$1,800. So you can see the difference there. Today, car loans, you're looking \$20,000 to \$35,000, maybe \$40,000 for a car loan.

And that's with a \$500 to \$600 a month payment. So over the last five years especially, things have really gone up. Today, studies show that 50% of college students have loans averaging \$10,000 or more.

That's student loans. That is a tough thing to ever get a hold of and to get back. So the average cost for college education increases at double the rate of inflation today.

So of all the things you see raising in prices and around the country, our colleges are raising faster than anything that's out there. Double the rate of inflation.

[10 : 36] Today, public colleges' rate is \$13,000 for a state school. Now, this is just per year. And for private schools, they're looking at \$28,000 and over for a private college education today.

So we can see the things for the kids to get a hold of is a very tough situation. So from our current state of economy, we know that the banks have no problem lending to young people and to anyone that comes to the bank and asks for money.

Credit cards. Anybody can get credit cards. You can get as many credit cards as you want. Loans. And we know today, right now, we're in a financial situation because of loans for mortgages.

The banks were just willing to give out and give money to anybody that came along for mortgage.

So they even did it without down payments. So you can give the public what they want, but without some restrictions, what happened to the economy was very clear that was going to happen.

So the economy is suffering today. It's not just to the way that we handle our money and also to the way our government handles their money. What did Jim say last week?

[11 : 57] \$14 trillion in debt. \$14 trillion in debt the United States is in. Right now, they're working on raising that debt limit.

And they've been raising the debt limit for over the last 50 years. And I think over the last 50 years, they've actually raised the debt limit 78 times. So that's nothing new for the government.

When the government runs out of money, you just up the kitty. And for us financially, that's not that easy because our income is fixed on what we can do, and it's a fixed income.

But for the government, they can make money, they can go out and get money and just raise the debt limit. So we see that's what they're doing. And Jim was talking last week about the program that the Republicans are trying to get through, and that he works on this one committee that's called the Cut, Cap, and Balance, which is a thing they're trying to get through Congress before this debt ceiling gets raised, which would just cut spending.

You know, government, get out there and start cut spending. Cut some of these programs. Cap.

Once you start cutting in things, then get capped, a lot of the expenses that you have.

[13 : 10] And, of course, the balanced budget, which is something that the government has never had the responsibility where they had to balance that budget. They want to get that into the program where they have to balance the budget.

So what are we to do? Well, we're to get back to the book. There are over 700 direct references to money in the Bible and hundreds more of indirect references to money in the Bible.

Jesus, in just about all of his parables, a lot of his parables, he talked about money. So Jesus instructed us about money. And what they were teaching there, these are not his commands, but they're his principles.

And if we don't have to take his principles and use them in our life, but when we do take them and use them, then we usually come out ahead. We come out better, and we know how to handle the finances that we have when we take him into consideration.

So principles from Proverbs on money is what we're going to be covering today. And as I cover these, I'm on my wife's side when I give out scripture references, I don't give people time to look them up.

[14 : 21] But today I'm going to be doing so much of that that it's going to be hard to do that and be able to stay within a time frame. So if you want to keep the, get the, just write down the scripture

reference, and then you can go back and look at those later.

But it's going to be difficult to put all the scripture references and wait for, wait for you to turn there this morning. There will be some that we'll look at, but not all of them. So honor God with your wealth.

Priorities you're giving to him first. God will often bless people materially who give to him first. Proverbs 3.9 says, Honor the Lord with your wealth and for the first of all your produce.

So your barns will be filled with plenty. When Paul describes the generous giving of the church at Masedonia, he tells the Corinthians that they gave more than expected because they gave themselves to God first.

Let's turn to 2 Corinthians 8.1-5. And there it says, Now brethren, we wish to make known to you the grace of God which has been given in the churches of Masedonia, that in great ordeal of affliction, their abundance of joy and their deep poverty overflowed in the wealth of their liberty.

[15:49] For I testify that according to their ability and beyond their ability, they gave of their own accord, begging us with much urging for the favor of participation and the support of the saints.

And this not as we had expected, but they first gave themselves to the Lord and to us by the will of God. So we urge Titus that he, that as he had previously made a beginning, so he would also complete in you this gracious work.

The Macedonian Christians gave generously, even though they were in deep poverty. They did this to help those who were in Jerusalem, those who knew Christians who was going through the suffering and the things that was going on there in Jerusalem.

You know, at that point, there was a lot of persecution going on. And the people, well, as we've seen in the book of Acts, that all those people had to gather together. They had to combine their resources just to live.

So as Paul went about, and he was talking to these new churches, some of these churches picked up and wanted to give to these people back in Jerusalem. And that's what we've seen here in 2 Corinthians.

[17:00] They gave to help those in Jerusalem who were suffering from phantom. Why would they do this? They were in need themselves, but they saw that the excess needs of others as being more important than the need of their own.

This was something that most of us in the world just can't comprehend. We just would not do something like this naturally. Many people give out of abundance, but few give generously and joyously while they themselves are in poverty.

But with the help of God, that's when they can do this. God gives us the reason for that. He gives us hope and He gives us joy. And that's what He wants us to give in that type of an attitude.

This type of generous giving can only be given and taken from God when we read His Word and understand it. So let's put God first.

Matthew 6.24 says, No one can serve two masters, for he will hate the one and love the other. You cannot serve God and wealth together.

[18:06] You have to choose. Remember that wisdom is more important than money. God wants us to have the wisdom on how to use our money, so the wisdom to use that money is more important.

Wisdom often brings lasting wealth and yields better fruit than the money. Proverbs 8.18 says, Riches and honor are with me, lasting wealth and righteousness.

My fruit is better than pure gold and choice of silver. You also can't buy wisdom. Proverbs 17.6 says, Why is there a price in the hand of a fool to buy wisdom when he has no sense?

So wisdom cannot be purchased at any price, but only with a proper heart attitude. Wisdom also gives one proper restraint for the pursuit of money.

Proverbs 23. Verses 4 and 5. Do not worry yourself to gain wealth. Cease from your consideration of it, for when you set your eyes on it, it's gone.

[19:11] It's just like a fleeting moment. When we depend and we have the wrong attitude about money, it disappears very quickly. In James, he says, Ask God for wisdom in dealing with money, with anything.

In James 1.1, it says, But if you, any of you lacks wisdom, ask God for it. And that's especially true when we're talking about the finances and how we should live with our finances.

Remember, too, that righteousness is more important than money. Righteous people can have great riches that involve no trouble. Proverbs 15.16 says, Better is a little fear of the Lord than great treasure with turmoil in it.

A poor but blameless man is better off than a rich but a perverse man. Proverbs 28.6, Better is the poor who walks in his integrity than he who is crooked though he is rich.

God often rewards the righteous with money. As we see in Proverbs 13.21, Adversity pursues sinners but the righteousness will be rewarded with prosperity.

[20 : 24] So, we need to seek uprightness in money matters. 2 Corinthians chapter 8 says, Have regard for what is honorable in the sight of God and of man.

This is especially true in handling money. There must be some accountability involved between you and God. Also, diligent people.

Being diligent at what you do often acquires much wealth. So, diligent being the opposite from laziness. Diligent people in contrast to lazy people often have more money.

In Proverbs 10.4 it says, Poor is he who works with the negligent hand and the hand of the diligent makes rich. Hard work brings profit whereas mere talk accomplishes nothing.

Proverbs 14.23, In all labor there is profit but mere talk leads only to poverty. So, acquiring wealth takes diligent planning. Anything less may end up in ruin.

[21 : 29] So, that means you need to plan your finances. Plan what to do with your finances.

Proverbs 21 says, The plans of the diligent lead surely to advantage but everyone who is hasty comes surely to poverty.

We need to recognize the potential for good that money and properly use can have. And there is a lot of good that we can accomplish with the funds that we have.

Money can provide protection for certain problems and alleviate certain stresses. Proverbs 10.15, He who gathers in the summer is a son who acts wisely.

Just like the ants it talks about I think in Proverbs 2 it talks about gather like the ants gather for the winter. So, planning. Money can lift us, we can leave money as an inheritance to our young people and to our families.

Proverbs 13.22 states, a good man leaves an inheritance to his children. See how Proverbs just keeps giving us all this information that we can take and that we can use it in our life.

[22 : 41] Be prepared to use your money to good like the saints in Philippi. Let's turn to Philippians 4.10. Philippians 4.10.

Kings 5.10. Hebrews 14.11. Romans 5.10. chapter 3.10. Hebrews 1.10. Hebrews 3.10. Hebrews 4.10. But I rejoice in the Lord greatly that now at last you have received your concern for me.

Indeed, you were concerned before that you lacked opportunity. Not that I speak from one, for I have learned to be content in whatever circumstances I am. I know how to get along with humble means.

I also know how to live in prosperity. In any and every circumstances, I have learned the secret of being filled and going hungry, both of having abundance and suffering.

I can do all these things through him who strengthens me. Nevertheless, you have done well to share with me in my affliction. So this is what the people of Mesopotamia did.

[23 : 52] And that would be the people of Philippi, the Thessalonians in Thessalonica, and also those people in Berea. They were willing to give to the Apostle Paul so that he could take that money with him when he went to Jerusalem to give to the saints there in Jerusalem.

We need to recognize and avoid the evil that money can cause in relationships. And that this is money does affect the relationships that we have with other people. Rich people tend to receive more attention from others than poor people do.

There is often favoritism. And we see this in Proverbs 14.20. The poor is hated, even by his neighbor, but those who love the rich are many. If you are rich, be careful of people who desire your friendship.

This is just going back to the opposite way. If you have a lot of funds and you have a lot of money, you've got to be careful. Because Proverbs 19.4 says, wealth adds many friends.

And I think a lot of us know that when you do have wealth and you have some funds, you can have many friends. Because when they know that, that's just the way the world is. They come alongside you.

[25 : 07] However, if you are poor, do not be surprised if people abandon you. For a rich friend. Verses 19.4.

A poor man is separated from his friends. And 19.7 says, all the brothers of a poor man hate him. How much more does his friends abandon him? So again, this is talking about our attitude about money.

Either having money or not having money. It's what our attitude is. The wise man knows that the rich and poor have common ground. And we see that. And that's the way we should see other people.

Just on the common ground that we have. And we see that in Proverbs 22. The Lord is a maker of them. All. So we have this common bond between us.

And that's what we should be looking at. Giving generously often leads to acquiring further wealth and spiritual benefits. But poverty awaits the stingy. Those who are stingy often end up with nothing.

[26 : 06] Proverbs 11 says, there is one who withholds what is justly due. And yet it results only in want. What's our attitude about gaining money?

About being stingy? About not getting rid of our money? About not giving to somebody that's in need? Proverbs 26. He who withholds the grain, the people will curse.

But blessings will be on the head of him who sells his grain. When he sells his grain, then he's going to have the funds there to be available to give to other people.

Generosity, not stinginess, often leads to the giver being spiritually refreshed. Proverbs 11, 24-25. There is one who scatters and yet increases all the more.

The generous man will be prosperous. And he who waters, he himself will be watered. Money gained by unjust means leads to naught.

[27 : 08] Whereas the monetary blessings of God brings no trouble. Money gained by dishonest means dwindles away fast. And we see that in Proverbs 13, 11.

Wealth obtained by fraud dwindles, but the one who gathers by labor increases it. People who oppress others for money can come to poverty because of it.

Proverbs 22, 16. He who oppresses the poor to make more for himself, who gives to the rich, will only come to poverty.

So we've got to be careful the way we treat other people with our finances. We need to be careful for greed.

Greed for money can lead to family problems. In Proverbs 15, it says, He who profits legitimately troubles his own household. How we gain our money can affect our whole family.

[28 : 13] Our relationship with other people. So we need to be careful of that. Do not charge exorbitant interest. Justice will prevail. And the Proverbs has a lot of Proverbs that talk about this.

He who increases his wealth by interest and by usury gathers it for him who is gracious to the poor. Usury was just a technique that was used back in the Old Testament times.

They didn't have banks back then. So you couldn't go to the bank and get a decent loan. Or a loan with low finances or interest rates. So if you needed to borrow money, you were at that person's obligation.

So whatever he wanted to charge, that's what was charged. And that's what usury is all about. Is overcharging people with interest. God tells us not to do that.

Ask God for the proper amount of money. Proverbs 30, verse 8. Give me neither poverty nor riches. Feed me with the food that is my portion. In other words, be satisfied with what you have.

[29 : 18] Just be satisfied with what you have. A preacher was praying to God. While he was praying, he asked God, How long is 10 million years to you? God replied, One second.

The next day the preacher asked, How much is a million dollars to you? And God replied, A penny. Then finally the next day the pastor, the preacher asked God, God, can I have one of your pennies? And God replied, Just wait a second. We need to be satisfied. We need to be satisfied with what we have. And just rely on God to provide our means.

Search your heart before God that you might be aware of any greed. We see that in Ephesians 5, 3. Be imitators of God. Let not immorality or impurity or greed be named among you.

Here's a thing that a lot of us do. A lot of us, the Proverbs tells us not to do it unless we know that we have the means to do it. And that's borrowing money or loaning money.

[30 : 29] And, well, Proverbs 6, 1 through 5. Let's turn to that. That's a good Proverbs. Proverbs 6.

Proverbs 6. Proverbs 6.

Proverbs 7. My son, if you have become surety for your neighbor, have given a pledge for a stranger, you have been snared with the words of your mouth, have been caught with the words of your mouth, do this then, my son.

and deliver yourself. Since you have come into the hand of your neighbor, go humble yourself and impertune your neighbor. Give no sleep to your eyes, no slumber to your eyelids.

Deliver yourself like a gazelle from the hunter's hand and like a bird from the hand of the fowler. We need to be very careful about loaning money and borrowing money.

[31 : 39] Because when we do that, the borrower always has the advantage over the one that's loaning the money. And we see there in Proverbs 6 that if we get in that situation, the first thing we should do is be able to get out of it as quick as we can.

And that's just the only solution you offer is to deliver yourself. Get released from the obligation as soon as possible. Humble yourself before the other people and get out of that debt or that loan that you've given out.

Proverbs 20, 16 tells us how to protect yourself. If you do loan to a stranger, if you loan to a stranger, take his garment when he becomes surety for a stranger and for foreigners, hold him in pledge.

In other words, if we're outside the body of Christ and you make a loan, then it's okay. It's a good practice to take some kind of collateral or whatever it is from that person.

But if you're loaning to a Christian, somebody that's in the body of Christ, just like all the Old Testament warnings back in Deuteronomy that Moses gave from the law, is you do not charge interest to your people, to fellow Israelites.

[32 : 56] And that was his instructions. He also doesn't want fellow believers charging interest if we give out money. We also don't want us taking them to court.

In other words, you treat your fellow Christians, your body of Christ, just like you would want to be treated yourself. And he gives out that instructions. So I think a good thing today when we're loaning money, and all of us are going to be in a situation sometime where somebody's going to come to us and say, hey, you know, I've got a bad situation.

Especially now with the economy the way it is. There's all kinds of people out of work today. And it's not going to be unusual if somebody comes up to us and asks us to loan them money.

And we need to be able to know how to handle that. And my advice would be, don't do it unless you know that you don't need the money to begin with. If you need the money, then I don't think I would be loaning money to anybody.

Because then the chances of you getting paid back are very slim. And I think that's one of the things that he is getting at here in the Proverbs is when you become the, to give out a loan, that the chances of that, of getting back is not very likely.

[34 : 16] So a good thing to keep in mind is if somebody comes to you and needs a loan. And I'm talking about friends now. And I'm talking about Christian friends. I'm talking about family. I'm talking about personal friends.

I'm not talking about people outside of our relationship area. But these are people that we have relationships with. And there's probably no better way to ruin that relationship than to loan money. Because as soon as you do that, the relationship just changes. Everything that, if I come and visit you, I'm going to be thinking about that money that I borrowed from you.

Oh, Ron, I'll pay you back in next week after my first paycheck. Two weeks from now, well, I'll do this. Three weeks from now, I'll do that. So it's a very straining situation to be in.

Both for the person that gets the money and especially for you that have loaned the money. So I think a good word of advice is just don't loan money unless you know that you're willing to give it.

[35 : 21] So probably the best thing to do is just give money as a gift. If you know somebody that's in need, just give it as a gift, knowing that you're not going to get that money back. If you do get the money back, then you're money ahead.

But if you just give it as a gift, knowing the fact that you may not get it back, then that would probably be the best way to go as far as loaning money. For the borrower, those who loan that money, you're in servitude now.

That relationship changed that way for you too. Now you're in servitude to that person. And you're always going to feel that. So relationships change when you start talking about borrowing money

and loaning money.

So we need to be careful with that. So loaning between family and friends, we need to look at it and be very careful. If you can avoid it, just don't do it.

Now, what does the Bible say about Christian tithing? And this is not going to be in Proverbs, but it's covered in the Old Testament. And Christian tithing is, it's a concept that comes from the Old Testament.

[36 : 28] So I don't know if we can call it Christian tithing or not. But a lot of churches, a lot of Christians, see the need for tithing. In the Old Testament, the nation of Israel was required to tithe.

They had their 10% tithe from the first fruits. They also had other tithes that they were required to give. If you go through the, a lot of the Old Testament, you'll find out that there's probably about 23% to 24% that was required from them through all the different laws and the things that were set up there in the Old Testament.

So that tithing was for the, for the nation of Israel, for the Old Testament. And I see nowhere in the New Testament where it requires tithing. And the New Testament, it talks about giving from the heart.

Looking at what you earn, and from that, decide how much you want to give, and give with a pure and gracious heart. And again, what God is looking at, just like our salvation, He's not looking for us to do certain rules and tasks, but He's trying to give us a new life.

And in that new life, He wants us to use money the way that would be pleasing. And that's with the right attitude. So we need that right attitude.

[37 : 46] Christian tithing, a matter of fact, Christian tithing could be 10%. It could be a lot more than 10%. Again, it's what you earn, what you feel that you need to give to God.

So, your tithing is in your heart, and what you determine to give to God. In 1 Corinthians 16, 1 and 2, it says, Paul states that believers should set aside a portion of their income in order to support the church.

And that's all he says. And we've seen that with the churches in Mespedonia that was giving money to Paul to take back.

So I think we can use that same concept here. With the income that you have, decide what you want to give, and give to the church. And do it. Of course, the New Testament talks about the importance and benefits of giving.

We see that in a lot of the New Testament. 2 Corinthians, for God loves a cheerful giver. God loves a cheerful giver. He doesn't love somebody that says, well, what have I got to give the church today?

[38 : 55] Well, I need to sit down and just write a check because I know it's a requirement. That's not what God's looking for. God doesn't need our money. He doesn't need our money at all. So he needs it.

All he wants us to do is give with a generous heart. So each man should give what he has decided in his heart to give, not reluctantly, or not with under compulsion.

As I close up here this morning, just a little summary. We need wisdom. We need wisdom and to be wise in how we handle our money.

We are to save money, but we are not to hoard it. We are to spend money, but not with discretion and control. We are to give back to the Lord joyfully and sacrificially.

We are to use our money to help others, but with discernment and with the guidance of God's word and spirit. It is not wrong to be poor, but it is wrong to waste money on trivial things.

[40 : 00] And just the opposite is not wrong to be rich, but it's wrong to love money. And a lot of people, we have that concept. People mistakenly believe that Bible says that the money is a root of all evil.

Well, Gary wrote from read from first Corinthians or not first Corinthians first Timothy chapter six. And what did that say there in chapter and chapter six?

It says the love of money is the root of all evil. So the money is not the problem. It's that love of money that causes the problem. So we need to keep that in mind also.

Some people allow the money to overshadow their faith. And that's what we need to be careful with. And a good example of that, if you go back to the New Testament, the early acts would be Ananias and Sapphira, I think was her name.

In other words, the husband and the man who in the book of Acts, when they were having the community property and everybody was bringing them, money back and share them with each other. And these two came before Paul or to the apostles and they asked him if they'd sold any property because they'd heard they'd sold property.

[41 : 15] And they said, Oh no, we have not sold that property or we sold it, but we gave all the money and they'd held some money back. And of course we know what happened at that point. He was, he was stricken dead instantly.

And then they brought her in and she said that had the same story and she also was stricken dead at that point. So God wants us to use our money. He wants to use it wisely.

The Bible's consistent message on managing money is to be wise. As Christians, we are called to be good stewards of our finances. Before I close this morning, I just need to mention that we don't do this very often here.

There's an offering box out on the highway, in the hallway. And, uh, we never passed a plate here at grace. Never have passed a plate here at grace. There's an offering box in the hallway and what you feel that should be given to the Lord.

Be sure to put that in the offering box. Also, uh, the elders, the last couple of meetings that they've had, we've been concerned about what the way the economy is, that there's some people in our congregation that may be hurting.

[42 : 20] And if that's the case, we'd like for you to come forward and let us know, because we do have discretionary funds that the church can use to help people that's in financial difficulties. It, uh, something that's came into their, their life that's given them some problems.

And, uh, we know that's a hard thing to do, but, uh, you know, if you're in that situation, just, just go ahead and talk to somebody. That's what the church is here for. We're here to help each other.

And, uh, knowing that some people may not do that. Also, if, uh, there's somebody that knows somebody that's having a problem, just let one of the elders know. And also know that just as a strict confidential, that, uh, this information would never be put out.

So, that's all I have this morning. I thank you for your attention. And I'll close with a word of prayer. Father, we do thank you. We thank you, Father, for, for what you've given us in our lives, for the, the many blessings that you give to us, Father.

We thank you for the opportunity you give us to work and to earn the income that we have to, to not only sustain us, but to sustain our families and friends. Father, we just pray this morning that, uh, we will have wisdom and how to do that regarding our financial situation.

[43 : 31] Father, we just thank you for your love and mercy this day. We thank you for your grace that you've given us through your son, the Lord Jesus Christ. And Father, we ask that this morning in Jesus precious name. Amen.

Amen.