

THE BOOK OF PROVERBS - IV

"God's Blueprint for Financial Success"

I. TOPICS TO BE DISCUSSED TONIGHT

- A. Borrowing
- B. Co-signing
- C. Lending
- D. Sharing
- E. Investments
- F. God's plan for contentment

II. THE BIBLE AND FINANCES

- A. Few understand function finances play in our spiritual lives
 - 1. 1600 verses in Bible deal directly with financial situations
 - 2. Only love discussed more often in New Testament
 - 3. 2/3 Christ's parables deal specifically with finances
- B. Live in materialistic society
 - 1. Christ never said money or material things were problems--guard heart against greed, covetousness, ego, and pride
 - 2. Priorities based on desires, not needs
- C. Either poverty syndrome or rich syndrome

III. ATTITUDE TOWARD THINGS

- A. Seek first the kingdom of God and these things will be added.
- B. Real purpose of things.
 - 1. To free us to do more for Christ, not less.
 - 2. When pursuit of things becomes our focus in life, there can be no doubt whom we serve
 - 3. Great abundance has made us less contented instead of more contented (never satisfied)
- C. Five dangers of things
 - 1. Adjusting to a life of indulgence as normal
 - 2. Focusing on worldly success (things become the measure of success)
 - 3. Dulling God's direction (can miss the will of God by devoting yourself to a certain lifestyle)
 - 4. Adopting an attitude of superiority (things should not go to our heads)
 - 5. Indifference toward needs of others

IV. BORROWING

- A. Borrowing not prohibited, but discouraged
 - 1. Borrowing always presented in negative

2. Pr. 22:7 - *"The rich rules over the poor, and the borrower becomes the lender's slave."*

3. Unnecessary authority created by borrowing

4. Deut. 28:44-45 - *"He shall lend to thee, and thou shalt not lend to him; he shall be the head, and thou shalt be the tail. Moreover all these curses shall come upon thee, and shall pursue thee, and overtake thee, and shall pursue thee, and overtake thee, till thou be destroyed; because thou hearkenedst not unto the voice of the Lord thy God, to keep his commandments and his statutes which he commanded thee..."*

5. Ps. 37:21 - *"The wicked borrows and does not pay back, but the righteous is gracious and gives."*

B. Co-signing

1. Pr. 6:1-5 - *"...if thou be surety for thy friend...thou art snared with the words of thy mouth..."*

2. Pr. 11:15 - *"He that is surety for a stranger shall smart for it: and he that hateth suretyship is sure."*

3. Pr. 17:18 - *"A man void of understanding striketh hands, and becometh surety in the presence of his friend."*

4. Pr. 22:26-27 - *"Be not thou one of them that strike hands, or of them that are sureties for debts. If thou hast nothing to pay, why should he take away thy bed from under thee?"*

V. LENDING

A. Reasons to lend

1. To make a profit
2. Because they have a need (don't feel to give)
3. Because they asked you

B. Lending at interest - Deut. 23:19-20 - *"Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury: Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury: that the Lord thy God may bless thee in all thou settest thine hand to in the land whither thou goest to possess it."*

C. Lending vs. giving

D. Collecting a debt

VI. SHARING

A. Abundance to be shared - II Cor. 8:14 - *"But by an equality, that now at this time your abundance may be a supply for their want, that their abundance also may be a supply for your want: that there may be equality: As it is written, he that had gathered much had nothing over; and he that had gathered little had no lack."*

B. Qualifications for welfare

1. The poor - being unable to meet even basic needs; poor, not lazy, worthy of support

a. Deut. 15:7-11 - *"If there be among you a poor man of one of thy brethren within any of thy gates in thy land which the Lord thy God giveth thee, thou shalt not harden thine heart, nor shut thine hand from thy poor brother: But thou shalt open thine*

hand wide unto him, and shalt surely lend him sufficient for his need, in that which he wanteth. Beware that there be not a thought in thy wicked heart, saying, The seventh year, the year of release, is at hand; and thine eye be evil against thy poor brother, and thou givest him nought; and he cry unto the Lord against thee, and it be sin unto thee. Thou shalt surely give him, and thine heart shall not be grieved when thou givest unto him: because that for this thing the Lord thy God shall bless thee in all thy works, and in all that thou puttest thine hand unto. for the poor shall never cease out of the land: therefore I command thee, saying, Thou shalt open thine hand wide unto thy brother, to thy poor, and to thy needy, in thy land."

b. Pr.19:17 - *"He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will he pay him again."*

2. The diligent

a. Pr. 19:15 - *"Slothfulness casteth into a deep sleep; and an idle soul shall suffer hunger."*

b. Pr. 20:4 - *"The sluggard will not plow by reason of the cold; therefore shall he beg in harvest, and have nothing."*

c. II Thes. 3:10 - *"...if any would not work, neither should he eat."*

3. Widows (I Tim. 5:3-10) - *"Honour widows that are widows indeed. But if any widow have children or nephews, let them learn first to shew piety at home, and to requite their parents: for that is good and acceptable before the God. Now she that is a widow indeed, and desolate, trusteth in God, and continueth in supplications and prayers night and day. But she that liveth in pleasure is dead while she liveth. And these things give in charge, that they may be blameless. But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel. Let not a widow be taken into the number under three-score years old, having been the wife of one man, Well reported of for good works; if she have brought up children, if she have lodged strangers, if she have washed the saints' feet, if she have relieved the afflicted, if she have diligently followed every good work."*

4. Orphans

5. Those with immediate needs

a. Benevolence - Temporary needs result of illness, imprisonment, and unemployment

6. Those with legitimate needs - what is a need?

C. Pr. 28:27 - *"He who gives to the poor will never want, but he who shuts his eyes will have many curses."*

VII. INVESTMENTS

A. Legitimate reasons for investing

1. To further God's work

2. Family responsibility

B. Illegitimate reasons for investing

1. Greed - desire to continually have more and demand only the best

2. Envy

3. Pride - desire to be elevated because of material achievements

C. Investing to serve God better

VIII. GOD'S PLAN FOR CONTENTMENT

A. *"But godliness with contentment is great gain."* (I Ti. 6:6)

B. Establish reasonable standard of living

C. Establish habit of giving

1. Pr. 3:9-10 - *"Honor the Lord with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine."*

2. Prov. 11:15 - *The liberal soul shall be made fat: and he that watereth shall be watered also himself."*

3. Lu. 6:38 - *"Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again."*

4. Mal. 3:10-11 - *"Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the Lord of hosts."*

5. II Cor. 9:6-7 - *"But this I say, he which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver."*

D. Establish priorities - *Seek first the kingdom of God...*

E. Develop thankful attitude

F. Reject fearful spirit

1. What if? Hoarding - is a sign of fear

G. Seek God's will

H. Trust God's promise