

Living Open-Handed in a Tight-Fisted World **January 21, 2018**

How many of you lived completely WORRY FREE about finances this week?
It's what the Father passionately desires for you!
If you didn't, what happened?

Maybe your head was more in the newspapers this week than in the BOOK.
In the newspaper you'll find out:

- There were more bankruptcies this last year than divorces.
- The average family has over \$10,000 of unpaid consumer debt, not including the astronomical amount of student debt many carry.
- Not since the Great Depression have Americans saved so little.

That won't help us live worry free! In response to *these* facts we say, "There's so little to go around these days, so I'd better hold *tightly* to what I have." That is, unless you've had your head in the Book this week instead, unless you've been reading the promises of God and the 2,350 verses about how to manage money and possessions. If you have, then you just might know the joy of . . .

LIVING OPEN-HANDED IN A TIGHT-FIST WORLD

Open-handed? Yes! That's how kingdom people *GET* to live! It's a joyful way to live. It's a purposeful way to live.

My prayer today is that if your fists are grasping to tightly to that which the Father has loaned you to manage, his love will begin to pry open those hands, so that all of his blessing can begin to flow to you and through you.

Before we start, may I make one thing PERFECTLY clear. I'm NOT after your money. I would be *deeply* grieved if anyone said, "I can't afford to go to church." I don't have anything to put in the plate, so I won't go today." That would be a tragedy!

Your value here will *never* be measured by how much you do or don't put in the plate. I know many of you struggle to take care of your families. I commend you and honor you.

My desire is only that you grow into financial freedom and peace and live completely WORRY FREE with JOYFUL PURPOSE because you have learned Kingdom math! So, we've got that straight. Now, let's go to the Book.

When God was first teaching his people how to live as a loving society, he knew they would have to learn to live with open hearts and hands, so right up front he gave them some rules about money and possessions. Those rules are written down in the Law of Moses.

Now, let me be clear. We do NOT live under the Law of Moses which was given to a specific people during a specific time in history. We are not obligated to organize our lives together exactly the way they did. There are no rules of giving at New Beginnings. However, there is wisdom to be gained by looking at how God organized their society to keep it harmonious and prosperous.

This is what he did. He instituted the tithe. You've heard that word. It's written on the offering envelopes. It simply means a tenth of one's earnings. For them that meant a 10th of their crops and their herds as opposed to money in a capitalist society. That you know. But what you may NOT know is that there were *three* tithes.

The first tithe, is the one we hear about most. God knew that for a society to live harmoniously together, the worship of God (not dogma or politics or social agenda), but the worship of a loving God was central to their well-being. And so, the first tithe was given to ensure there would always be a house of worship at the center of their lives together. God said, "Open your hands and bring a 10th of all you produce to maintaining the temple and provide for the Levites (those called to work in the house of God, and lead the people in the worship of God).

This is the principle behind taking an offering on Sunday morning. This money is used to maintain the home we love (New Beginnings church) where we come to worship together the God we love. Like the Israelites, we will thrive when the worship of God together with the people of God is the centerpiece of our live from which all other endeavors and activities flow. And so God's promise is to bless those who take care of his house through this first tithe.

But surprise, surprise! There was a second tithe.

The second tithe was a family savings account to be used to party!

God loves a good party! In fact, he instituted seven annual festivals (Leviticus 23) where God's people were to get away from work and get together to worship and celebrate.

Of course, getting together involved significant expenses:

- Travel expenses (the two biggest celebrations were held in Jerusalem, one lasting eight days)
- Temporary lodging
- Meals
- The cost of preparing the temple for the celebration

How were they going to pay for all this? God says, "Open your hand yet again!"

Only this time he says, take a 10th of all your grain and animals and bring it with you to the festival for you and your family to enjoy. The *only* stipulation was that you couldn't enjoy this festival alone. (There was no, "I can be spiritual without going to church.") This tithe was for their enjoyment in the company of God's people.

That's the principle in modern society behind vacation pay in many jobs. It's a planned savings so you can get away from work and have fun. It's the principle behind Thanksgiving and Christmas celebrations.

At New Beginnings it's the principle behind encouraging people to save up for men's and women's retreats. Let's get away from work *together* to worship and celebrate. It's why we put aside money to have lunch together after church. How fun! And it's BIBLICAL!

And finally, God had them open their hands one more time with a third tithe.

God's heart never overlooks the poor. They are NEVER left out, never second class.

Every third year the people were to set aside a tithe of their earnings for the poor. This money was to be stored and disturbed as needs arose.

God says we have a communal responsibility to care for the poor. In American society this is the principle behind our social security and welfare system, paid out of our taxes. At New Beginnings, this is why we have a Food Pantry and benevolence fund.

As I looked at this whole system that God put together for a prosperous society, I realized that this doesn't just happen. To be open-handed like this takes planning! You must be *intentional* about how you manage your money. So today, let me give you three intensely practical lessons from the book.

1. Know where your money is going (or went)

Proverbs 27:23 -27

Be sure you know the condition of your flocks,
give careful attention to your herds;
for riches do not endure forever,
and a crown is not secure for all generations.
When the hay is removed and new growth appears
and the grass from the hills is gathered in,
the lambs will provide you with clothing,
and the goats with the price of a field.
You will have plenty of goats' milk to feed your family
and to nourish your female servants.

OK, let me translate that for you into a capitalistic society.

Be sure you know the condition of your financial situation.
Pay careful attention to your checking account.
Know where every dollar comes from and where every dollar goes,
And if you don't like what you see, make some hard decisions.
Otherwise, what you think you have today, will fly away by tomorrow.
BUT, if you watch every penny today,
You'll find that your wealth will begin to grow,
and you'll have plenty not only for your family,
but for providing for those around you.

There is a wonderful program online to help you do just that. You put in the numbers and it will do the calculations. Once you see where all the money went, you will undoubtedly see you need to make some hard decisions to get control of your financial situation.

2. Reduce or eliminate debt

Is incurring debt a sin? NO. And some of you may be able to manage debt prudently, but most of you have drifted into debt and are trying desperately to claw your way out. You have discovered the truth of Proverbs 22:7!

Proverbs 22:7

The rich rules over the poor, and the borrower is the slave of the lender.

There is a reason they call it Master Card – and American Distress ☹️

Some of you need to have a plasectomy. ☹️

Here's the Biblical principle when it comes to debt and anything else in this world that has the potential power to take over your life. Here Paul is relating a conversation he is having with the people in the church in Corinth who are protesting, "You said we're not under the Law of Moses but under grace, so we are free to do as we want!"

1 Corinthians 6:12

You say, "I am allowed to do anything"—but not everything is good for you. And even though you say, "I am allowed to do anything," I will not become a slave to anything.

So, for those of you who need a "plastectomy," there is a wonderful strategy called the Debt Snowball. I have put this tool online. You'll never regret becoming debt free.

Here's a liberating way to live . . .

Romans 13:8

Let no debt remain outstanding except the continuing debt to love one another.

Some of you may think that this way of living isn't possible. Last week I told you my moment of financial disaster. This week, let me tell you how the story ends.

I'm a single mom, no savings, no money to pay the upcoming mortgage. That's when I came home to find the ceiling in my dining room collapsed, because my mother had left the water on in the upstairs bathtub.

I had to ask some hard questions, "Perhaps in this situation I should take care of my house first, and then if there is anything left over, I'll take care of God's house." (The first tithe had always been a principle I'd practiced.)

And then came a second question, “Maybe I should take out a loan to cover the cost of repairs and cover my next mortgage payment,” which would have gone against a second principle I had lived with—no consumer debt.

Though I wrestled with these decisions, I chose to stick to my principles. I’ll let you decide if it was faith or foolishness, but this is what happened. My renter’s insurance ended up giving me \$1000 for repairs. Then a man from church offered to fix the ceiling for me for free. The \$1000 paid my mortgage that month. The collapsed ceiling ended up being God’s creative financing. Who does stuff like that!

But there is a kind of indebtedness that God says is even riskier than consumer debt. And here I wasn’t so smart. Listen to the warning of Solomon to his son:

Proverbs 6:1-5

My son, if you have put up security for your neighbor,
if you have shaken hands in pledge for a stranger,
 (that means co-signing a loan, or more generally,
 getting entangled in some else’s financial mess)
you have been trapped by what you said, ensnared by the words of your mouth.
So do this, my son to free yourself, since you have fallen into your neighbor’s hands:
Go—to the point of exhaustion—and give your neighbor no rest!
Allow no sleep to your eyes, no slumber to your eyelids.
Free yourself, like a gazelle from the hand of the hunter,
like a bird from the snare of the fowler.

Getting entangled in someone else’s financial mess is not compassion;
it’s foolishness.

Getting entangled in your adult child’s financial mess is not compassion;
it’s foolishness.

I *thought* I was helping my daughter, but I didn’t help. and the resources that God had entrusted to *me* to manage were being squandered on destructive behavior.
Thank God that is not the case today.

If you’re entangled in someone else’s financial mess, get gazelle intense and get out of there!

And finally, here's more practical instruction from God's Word if you want to live open-handed in a tight-fist world.

3. Save, and then save some more

Proverbs 21:20

The wise man saves for the future, but the foolish man spends whatever he gets. Faith isn't a fly-by-the-seat-of-your-pants carelessness. Faith is obeying the clear instructions for Kingdom living given us in God's Word.

So, there are three practical instructions that give us a good place to start living by Kingdom principles, doing Kingdom math, but there is so much more wisdom available to us.

I put some great resources on our website. If you're really serious about getting your financial house in order, check them out

Online resources:

What Does God Say About Money?

Budget Calculator – figure out where your money is going

God's 30 principles of Financial Freedom and Peace

The Debt Snowball (A strategy for getting out of debt)

Do you need a FICO score?

But in everything you do, remember *WHY* you're doing it. It is not so you can acquire wealth to be spent on your own pleasure. It is so you can have the joy of living with an open hand in a tight-fisted world.

Whether it's sharing your money, your time, your home or your possessions, We become Kingdom people so we can know the JOY of radical open-hearted, open-handed generosity.

This is the way to live that has the greatest dividends for this life and the next. Remember, when you open your hand to give, you have also opened it to receive. When people sense you have an open hand and open heart, they want to be around you, they want to give you opportunities, they want to give you jobs.

But the best dividends are the ones in eternity. We worry that we'll run out of money before we run out of time. The real worry is that we'll run out of time before we've sent our money *ahead*.

You've heard, "You can't take it with you," BUT, you can send it on ahead.
Really!

Jesus says,

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.

Every time you lavish your time, resources, money on the things that God loves, you've sent it on ahead.

Thank God he has given us a plan for how to live harmoniously together in society, and he's given us so much practical wisdom to make that happen. He's so eager for us to experience this worry-free, joyful way of being in this world.

BENEDICTION

**May God give to you
as you have given to others,
a good measure,
pressed down,
shaken together
and running over
Luke 6:38**