

**TITLE:** Fiscal Fitness Part I

**TEXT:** Proverbs 3:9-10 & others

**CATEGORY:** Didactic/Consecration

**OBJECTIVE:** To challenge the hearers to seriously consider their view on material wealth and how effectively they're managing (stewarding) it for God's glory.

### **INTRODUCTION**

Please turn in your Bible to **Proverbs 3:9-10**. For this morning and the next couple of Sunday mornings, we're going to consider the subject that makes people nervous, including pastors. In fact, many a pastor feels like **this** when preaching about this topic. ***Can you guess the topic?***

The book of **Proverbs** does address the issue of material wealth. In fact, the entire Bible has much to say on how to handle our material possessions. According to Howard Dayton (Cofounder of Crown Financial Ministries), the **Bible** *“offers 500 verses on prayer, fewer than 500 verses on faith, but more than 2,350 verses on money and possessions.”* (Your Money Counts, p. 8)

Charles Spurgeon once **said** *“nothing influences a man so much as that which he calls his own.”*

<http://www.goodtheology.com/inventory.php?target=quote&quoteformat=all#Possessions>

We live in a world that is profoundly possessions oriented. Advertising on television and in newspapers is geared to make people think that their life is not complete, and they couldn't possibly be happy unless they possessed this or that product – whether it's some item of clothing, or some make of car, or some computer or game or item of jewelry or whatever. Living in such a possessions-oriented atmosphere the Christian is in danger of forgetting that Jesus said, *“a man's life does not consist in the abundance of his possessions.”* (Luke 12:15) The Lord also warned against the laying up treasures on earth while failing to lay up treasures in heaven. **That warning, of course, was against being so possessions-oriented that one suffered spiritually as a result of one's materialistic outlook on life.**

Now having said that and before we go any further, we need to understand that there is nothing wrong, per se, in having an abundance of possessions. **Possessions are not**

**sinful in and of themselves;** it is our **attitude towards them** and the use that we make of our possessions which is crucial. Jesus understood the connection between our attitude toward material wealth and our spiritual health. **Howard Dayton also notes that 16 of the 38 parables recorded in Scripture deal with the issue of how to handle money and possessions.** (Your Money Counts, p. 8) Why did Jesus put so much emphasis on this subject? **How we handle money and possessions can serve as a barometer of our spiritual health.**

Let's take a look at what we can glean from God's word regarding the subject of material wealth.

*First, let's consider...*

### **I. The \_\_\_\_\_ of material possessions**

Here's a truth we need to acknowledge: **God** is the source of all the material blessings and possessions that we enjoy. Through Moses, we're reminded that it is God who gives us the power to get wealth (**Deut. 8:18**). Please turn with me to a beautiful portion of Scripture: **1 Chronicles 29:10-19**. That's what I'm talking about. How about that scene right after an offertory? David is careful to point out that it was God who is the Ruler & Provider. **In short, God is the source of the ability to give as well as the source of what is given.**

*Next, please consider...*

## II. The \_\_\_\_\_ of material possessions

Some professing Christians may believe in taking vows of poverty and living with very little but biblically speaking one cannot say that the Bible **requires** or **demands** this of Christians. It is important, however, to ensure that whatever things we do come to possess, that we obtain them, in a Biblical and God glorifying way.

There are certain Biblical principles that come into play when it comes to acquiring of material possessions. I can think of two. *First,*

### A. Through \_\_\_\_\_ (hard) work

*A second principle is that material possessions should be acquired...*

### B. By \_\_\_\_\_ means

In his commentary on the book of Proverbs, Dr. James Merritt provides **6 principles** that help us master our money:

1. **Principle #1: Being poor is a problem but being rich is not the answer.**
2. **Principle #2: Remember the difference between 'needy' and 'greedy'**
3. **Principle #3: Family comes before money, both in the dictionary and in life**
4. **Principle #4: Be satisfied with needs, not consumed with wants**
5. **Principle #5: Money will never totally satisfy your deepest needs or even all of your wants**
6. **Principle #6: Overtime is not worth it over time**

*This naturally leads us to consider...*

## III. The \_\_\_\_\_ of material possessions

### A. \_\_\_\_\_ them to God

1. **Give as a matter of \_\_\_\_\_**

2. **Give as a matter of \_\_\_\_\_**

### B. Give \_\_\_\_\_ to those in need

**IV. The \_\_\_\_\_ of material possessions**

**A. They are \_\_\_\_\_ in nature**

**B. They are of no \_\_\_\_\_ at the Final Judgment**

**CONCLUSION**

What can we take with us this morning? What's the '*bottom line*' when it comes to our handling of material wealth? Once again, I'm indebted to Dr. James Merritt. He provides **3 statements** that I believe help God's people maintain a biblical perspective regarding our relationship to material wealth:

1. **Who you are is more \_\_\_\_\_ than what you have.**

**Proverbs 28:6:** "*Better a poor man whose walk is blameless than a rich man whose ways are perverse.*"

2. **What God sees in you is more \_\_\_\_\_ than what you have.**

**Proverbs 15:16:** "*Better a little with the fear of the Lord than great wealth with turmoil.*"

3. **What others think of you is more \_\_\_\_\_ than what you have.**

**Proverbs 22:1:** "*A good name is more desirable than great riches; to be esteemed is better than silver or gold.*"