

SHARING LIFE AT FIRST ON AUGUST 6, 2017 BY DR. BOB BENDER, PASTOR
“WHAT’S IN YOUR WALLET?” FROM NEHEMIAH 13:10-14
NEHEMIAH LAUNCHING INTO LEADERSHIP SERIES

What a person preaches on reflects his values. Every week I stand before you with my Bible in hand preaching the wonderful words of life from it because I value God’s Word—His Owner’s Manual. What do you think are the top five things Jesus preached on? Survey says...1. God-Kingdom of God / 2. Salvation-discipleship / 3. Heaven-Hell / 4. Faith / 5. Money-materialism. Over a dozen of Jesus’ 38 parables address the issue of money. Why? Because Jesus knew money would be both an impediment to the kingdom of God if used unwisely but an impetus to the kingdom of God if used wisely. So, I never shy away from preaching on money because I want to be like Jesus in my preaching—especially when this subject comes up as we journey through books of the Bible.

There is a television commercial that asks this question at the end, “What’s in your wallet?” The message is that their credit card in your wallet is the answer to your every monetary dilemma. So, my question to you today is simple: “What’s in your wallet?” Here’s mine. You would learn a lot about me if you looked through it. As you can tell, I am pretty much a minimalist.

Things are moving along rather smoothly in the new community Nehemiah helped to form in Jerusalem. The temple was built, the people celebrated the wall’s dedication, and they got rid of their antihero, Tobiah. But another problem reared its ugly head in chapter 13:10-14 that greatly compromised their ability to worship God <read>.

Not only had the people of God disobeyed the Word of God by allowing pariahs like Tobiah into their assembly, Nehemiah now discovers that they were disobeying God in their giving. The worship leaders weren’t being paid because the people had neglected to give 10% of their income into the storehouse as their “operating budget.” So, Nehemiah restores the worship leaders to their posts and then challenges the people of God to give to God’s work, which they did. He also put reliable people in charge of the funds, like our stewardship team. The tithes were restored as God’s money was now in circulation in God’s economy. The people of God were undoubtedly blessed because God had promised that He would do so and the work of God, now fully funded, continues unabated. So, what about you? What’s in your wallet?

/MONEY IS PRESENTLY IN YOUR WALLET

What is the meaning of this money in my wallet? **Money is a test of our faithfulness (Lu. 16:10-13).** Obviously, money in itself is not evil; it is the love of money that is. Do you love money? How do you know? By taking the following test... We love money when we visualize what money can do versus what God can do; when we plan our lives around financial gain rather than around spiritual goals; when we define success financially rather than spiritually; when we delight in material things more than spiritual things; when we let the cares of this world and the deceitfulness of riches choke out God’s Word; when we adjust morals to avoid financial loss; when we sacrifice relationships for financial gain; when we participate in get-rich-quick schemes; when we resent messages on money; when we say we are “grace givers” and give only around 2% to God’s work; when we respond to financial loss with bitterness; and when we are slaves to discontentment. Nehemiah’s crowd flunked their test at first; what’s your grade?

Money is a means of ministry (Lu. 8:3). God wants His money in circulation in His economy. What do Mary Magdalene, Susanna, and Joanna have in common? They funded the ministry of Jesus as they were “contributing to their support out of their private means.” Once

Nehemiah's crowd saw their error, they funded the ministry so it could continue. Are you funding the ministry of Jesus out of your private means? Money talks. What's your money saying?

//DEBT IS PROBABLY IN YOUR WALLET

In a claims court, there was the case of a woman who held a job but still had trouble paying her bills. "Can't you live within your income?" asked the judge. "No, your honor," she said. "It's all I can do to live within my credit." Why do you think that "tomorrow's Bob" will pay for it when "today's Bob" cannot? Money talks once, but debt keeps on echoing "Overspending."

I have a couple of cards in my wallet—one is my bank debit card and the other is a credit card. So, there is debt in my wallet—fortunately, I am one of 35% of credit card users who pay it off each month. A typical US adult has a credit card debt of \$4,717 with an average interest rate of 15%. At the minimum monthly payment of \$189, it'll take 121 months to pay off that \$4,717, totaling \$22,869. You're not paying 15%; you're paying an astounding 384%!¹

Proverbs 22:7 says, "The rich rules over the poor, and the borrower is slave to the lender." In a Bill Moyers' television program (April 15, 1991), he interviewed financial analyst Sam Keen who said, "The purpose of credit cards is to stimulate the economy by tempting the consumer to purchase items with money they don't have." Credit card holders spend almost twice what non-credit card holders spend. Why? Because we have lost the concept of loss that spending bills represent. I spent \$122 at Marshalls recently. I thought to myself as I placed my card in the machine, "How differently would I feel about this purchase if I had to pull out a hundred-dollar bill plus some?"

When I grew up in Germany, we had a ski slope right beside our house. It was a new one without a lift. They used an army truck to take us skiers back up the mountain. If you wanted to ski clear down to the bottom of the slope, you had to walk back up that portion of the mountain to get on the truck. Skiing down the mountain was an exhilarating experience. But then you had to stop, turn around, and make that difficult journey up the bottom portion of the mountain on skis. Now, going into debt is like skiing. It is exhilarating to spend with plastic—like skiing down the mountain. But a triple financial reversal is needed to get out of debt. You must first stop spending more than you make (stop skiing); then you must repay the debt (turn around); then you have to pay the interest (climbing back up the mountain). What's in your wallet? Money is in your wallet as a test of your faithfulness and a means of ministry. Debt is in your wallet as a sign of overspending. But there is hope, for ...

///FINANCIAL FREEDOM IS POTENTIALLY IN YOUR WALLET

Financial freedom is not how much money a person makes but wise management of the money a person has. Financial freedom is freedom from irresponsible indebtedness; freedom from worry over money; and freedom to give as God leads.

Be financially free by paying back your money (Rom. 13:8). How can we get out of debt? First of all, **get on the same page with your spouse.** There are different ways to be "unequally yoked" and not being on the same page financially is one of them. Women usually nickel and dime you to death while men come home with the big-ticket items or toys. A man realized that he and his wife's credit card was stolen but he decided not to report it because the thief was spending less than they were! One of the most needed types of surgery and the least practiced by us is plastic surgery. Maybe you need to cut up a card or two. **Quit borrowing on depreciating items.** Some of us buy stuff on credit and by the time we get home with it, we couldn't resell it for half its price. The world's

greatest humorist was the man who called “installments” “easy payments.” **Pay off debts in order of priority ahead of schedule** so that you have that payment to pay off the next one and so on. **Live on less money by deleting non-essentials** such as expensive lunches, club dues, or cable television. **Have a garage sale** and sell off what you don’t need. Most of all, why not **live within your income?**

Be financially free by budgeting your money (Pr. 24:3-4). There is an enemy of responsible spending seeking to destroy you. Its name is discontentment. Discontentment is defined as “people buying things they don’t need with money they don’t have to impress people they don’t even like!” Contentment is realizing that God has supplied everything I need at this present time.

Our Father desires us to enjoy the things of this life (1 Tim. 6:17). To enjoy the things of this life, you need to know where your money is going. A budget is vital to financial freedom. The word budget is French for purse. It’s the old money in each jar or different envelope approach. We use a ledger book to do so. We enter our paycheck in the book divided into headings like giving, auto, insurance, medical, grocery, taxes, etc. Each debit is recorded against that appropriate heading. A current balance is kept by subtracting that check from the amount allotted in that category.

Be financially free by saving your money (Pr. 21:20). “The wise man saves for the future.” A good financial goal is to save 10% or at least one day’s income a month; give at least 10% away; and spend the rest responsibly. Pay yourself by putting some away each check. Some of us are one paycheck away from financial disaster. Saving hedges your bets against an uncertain future.

Be financially free by giving your money away (Acts 20:35). Most of us are responsible in the payment of our debts making regular payments to the bank for our homes, to the insurance company, and to the government. However, have you given thought to the fact that first and foremost, we are debtors to God? In the depths of the depression, the average American Protestant gave 3.3% of his/her income to the church; now in our prosperity we give an average of 2.2%.

A steward in Scripture is one who was responsible for the possessions of another. All of us are stewards of the possessions God has allowed us to have. God has all the resources He needs to do His work; the only problem is that it is stuck in our wallets.

There are three levels of giving. Level 1—Spontaneous givers (mostly tippers). Level 2—Systematic givers (mostly tithers). Level 3—Sacrificial givers (tithes and offerings). Perhaps you say, “I don’t believe in tithing; that’s Old Testament.” So is “Thou shalt not commit adultery.” Should we disregard that one too? If I didn’t want to part with 10% of my income even for the Lord’s work, I wouldn’t believe in tithing either! Jesus settles the tithing issue in Matthew 22 and 23. In 22:21, He says, “Render... to God the things that are God’s.” What is God’s? “The tithe is the Lord’s.” Jesus came not to abolish the OT law but to fulfill it (Mt. 5:17). He raises the bar for those of us under grace over and over again. So, tithing is the basement in our giving; not the ceiling. Jesus also says in 23:23 to add justice, mercy, and faithfulness “without neglecting the others (tithes).”

Did you know that we in the US comprise 6% of the world’s population yet we consume 43% of the world’s resources? I sat Monday night at a Broadmoor dinner for one of our SBC agency heads honoring his 20 years of service. I leaned over to a fellow pastor next to me as I noted the room full of trustees, most of us overweight, as we consumed an expensive dinner while 1/7th of this globe lives with constant hunger. I said, “Do you know what is wrong with this picture? Here we sit, a bunch of healthy, wealthy, and successful Americans—none of whom believes in nor preaches the prosperity gospel. We are blessed as we sit here living it.” Of whom much is given, much is required.

Bill Batson and I recently listened to Steve Bell, CEO of The Joshua Project—a firm we contracted with to assess our growth potential as a church. He surprised us by saying, “I work nation-wide and have been doing this for a number of years. I have found only two other churches in America—one in Northern Virginia and the other in San Francisco—that exceeds the current and potential giving of your church. You guys are doing something right. Keep it up.” It has been my inestimable joy to see over \$40 million given and spent for God’s work through the years—a lot of it through FBC. By God’s grace and for God’s glory, I hope to reach \$50 million.

That 18th century prince of preachers Spurgeon speaks for me when he said concerning money, “I am beyond measure greedy on behalf of God’s kingdom.” A little-known fact is that the net worth of all his book and sermon sales was over \$26 million (in today’s dollars). Do you know how much he left his wife Susannah? \$26,000. He had given over \$26 million to the Lord’s work.²

If you apply these giving principles, Jesus has a word for you, “Give and it shall be given to you, for with the measure you give, it will be given to you in return” (Luke 6:38). While this principle has been abused by some, Jesus still said it. I ask you to try out Jesus’ promise. It has been true for the Bender fam and I know it will be true for you also. We give to get to give to get to give even more—that’s God’s economy. At this point, I want to invite two guys up here to help me unpack what we have engaged in God’s Word today—Tim Moody and John Santos (interview).

“God’s work done God’s way never lacks support through God’s obedient people.” The people of God in Nehemiah 13 discovered their error, repented, and restored the tithe. Do you need to restore the tithe in your life so that God’s work can proceed unimpeded? There is absolutely no reason under earth why effective local church ministries have to struggle financially to accomplish God’s work. As Charles Stanley says, “God can do a lot without your money. He can just do a lot more with it.” What’s in your wallet?

¹<http://time.com/money/4213757/average-american-credit-card-debt/>

²<http://www.spurgeon.org/resource-library/blog-entries/4-reasons-spurgeon-died-poor>

Central Idea of Text (CIT): Nehemiah leads the people of God to restore the tithe.

Big Idea of Message (BIM): What’s in your wallet reveals your values.

Major Objective (MO): Stewardship

Specific Objective (SO): I desire my hearers to honor God with their finances by being responsible spenders, proactive savers and liberal givers to God’s work.

Primarily Addressed Need (PAN): How can I honor God with my finances?