



Stewardship.Simplified.

Florida Baptist Financial Services

Generosity Message Series
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Fruit Cove Baptist Church

Message I. The TRUST Factor
(Proverbs 3:5-10)

This message is not a “begging” message. I have no problem begging, in fact I’m quite good at it I’m told. But once again, you have not put me in a position where I need to chide and chastise us for not giving enough. You have been incredibly generous as a church and once again, given more than we could have asked or expected, both in our budget offering and in missions giving. You “gave yourselves first to the Lord and then to us by the will of God.”

In 2020 – the year of COVID you gave:

- \$4.71 million to budget. That is \$44,000 more than 2019

- An additional \$120,000 to Benevolence, Fostering Hope, COVE related ministry including Celebrate Recover, and other ministries of FCBC
- Almost \$217,000 directly to missions through Annie Armstrong Easter Offering, McGuire State missions, World Hunger, Children's home and the Lottie Moon Christmas Offering – which went over our goal of 110,000

Because you gave, we were able to invest:

- \$575,000 to the Cooperative Program, Local missions through our Jacksonville Baptist Association and local benevolence
- Over \$150,000 to mission partners around the world in spite of our not being able to go as planned
- Almost 100,000 for equipment to expand and improve our online ministry
- Over \$125,000 for family ministries to all ages in our church enabling us to adapt our ministry through the “year of COVID”
- Almost \$300,000 in Refuge Church

Finally, giving exceeded expenses by almost \$450,000.

That frees me, as our new year begins, to simply focus on teaching us what the Bible says about money and it's relationship to faith and to our walk with God. Money is indispensable to these things. If you have money, how you use it says very significant things about what you believe about God and your own identity as a Christian. It is an unfailing and unblinking measure of our faith and trust.

The Old Testament as well as the New Testament teach us financial principles to which we need to pay attention. Particularly the Proverbs do

this. I want us to look this morning at a very familiar Proverb and using three simple words, talk about the issue of what our money says about what it really means to trust in God.

PROVERBS 3:5-10

A Dad stopped at the Golden Arches and picked up a little lunch for his 5 year old son. When the lunch bag entered the car, the Dad's mouth watered smelling the french fries. As his little boy opened the bag, the Dad said, "Can I have a french fry?" The little boy shook his head "no." "Please? Just one fry?" Again, and emphatic "no."

As they drove away, the Dad started thinking. He said, "You know, I don't NEED his french fry. I could buy all the french fries I want. After all, I bought those for him, so technically they're mine anyway. I just wanted to have a fun shared memory with my little boy." He decided what he really wanted to say was, "I don't need your fries. I just wanted you to WANT to share them with me."

We are, like the little guy in this story, confused sometimes when it comes to what is ours...and what isn't. The concept of personal ownership of property is located right in the center of this great experiment

called America. There would be no “America” without it.

And personal ownership of property is located as well in the Bible. The Old Testament and the New are filled with stories of people, some wealthy and some not, who owned land, and houses, and livestock, and clothing, and had holdings in gold and silver.

So the idea of ownership is not, in itself, wrong. Not by any means. Not unless we forget who the true and rightful owner is. We don’t own our own french fries. Not really. Everything belongs to God.

1). *It all belongs to God. “The silver is mine, the gold is mine....”*

God doesn’t need your money, but you need to give it!

2). *If God is the owner, we are not.*

3). *God allows us to manage things that are his.*

You’re going to leave it all behind. (A man who told his wife to hang a bag with his money, stocks and bonds in the attic rafters, so when he died he could grab it on the way up to Heaven. He died; and the bag still there Wife said to herself, “I knew I should have put that in the basement.”

4). *We are not our own...all that we have is the Lord’s*

5). He has a right to our french fries if He wants them. More, we should want the privilege of sharing them with Him.

I. An Issue of **Heart**. “Trust in the Lord with all of your heart...”.

Nothing in our life reveals our heart and our sense of what is really important like our use of money. Money is a tremendous privilege, not an entitlement. “It is God Who gives us strength to produce wealth.”

You don’t give children money...it’s too important and they aren’t ready to handle such a responsibility. God tests our hearts as well to see if we will trust Him...or the things He gives us as blessing and as an instrument to bless others. Your external use or misuse of money reveals the truth about your heart. “Where your treasure is, there will your heart be also.” We can say what we want about what our heart loves, but how we relate to money reveals our true commitment.

There are two areas being tested in the matter of stewardship. First, CAN I TRUST GOD? But the second question is so important: CAN GOD TRUST ME? Can He entrust us with resources that He owns, and trust us to give them to Him if He asks us to? “It is required of stewards that they be found faithful.” (1 Corinthians 4:2) One

of the primary tests to prove that faithfulness is in our stewardship...our giving of the resources He's given us.

A track coach was helping a runner get over the next level of hurdles.

After several frustrating failures, the coach said, "Just throw your heart over the hurdle; the rest of you will follow." If you are trusting the Lord with

your heart, everything else follows. Your decisions, your use of resources, everything will follow your heart. What you treasure and value most owns your heart.

Does the way you use money show you need a heart change? Does it show that you truly trust God, or do you trust money more?

II. A Matter of ***Humility***. "Lean not on your own understanding..."

Humanity is in the mess it's in today because a husband and wife (Adam and Eve) decided to "lean on their own understanding" about how life should be lived. They unwisely took their own path and lost everything because they "leaned on their own understanding."

Let's be honest and acknowledge today some of us are upside down, over our heads, or sideways in debt and in trouble financially because we have done just this: *We have leaned on our own*

understanding. Though God has given us clear guidelines of how to manage our money, we have trusted our own resources or our own research or just followed our own inner desires and wound up in massive problems. A microdecision became a major problem.

CNBC report that 78% of American households now live week to week, and paycheck to paycheck. They save less than \$100 per month, and if they lost their income they could not survive the prescribed six months. Many cannot make even the minimum payment on cc debts. Most couldn't survive six weeks if they lost their job.

Trusting the Lord is a matter of simple humility. Some of us today could take the first step out of your financial mess by simply acknowledging, "God you're smarter than I am. I'm going to trust You and do it Your way!"

You know you can be *careful* with your money without being *prayerful* with your money. You can be *frugal* but not *faithful*. Holding and hoarding our resources is more a reflection of fear than faith.

III. Honor the Lord with the first(Fruits) of your increase." You do not honor God by giving Him leftovers. Trust is not shown when you say, "If we have anything left over, we'll give something." Honoring God is putting His Word before your opinion; putting His honor before your own ego; putting His Kingdom above your own agenda. Honoring God means

you trust His Word over your own wisdom.

You need to let God take over the control of this area of your life. If you are not honoring God there, you are serving an idol. You are listening to the wrong master. You don't have to be a rich person to worship money and be materialistic. Listen, God not only commands us to release our income and be generous and give to Him, but it also says, "prove Me." "Test Me in this." "See if I will not pour out more on you than you can receive."

Have you ever thought about the fact that God really wants to bless you in overwhelming ways, but can't because YOU WON'T HONOR HIM by putting Him first? We do that by giving that which typically means the most to us...and for most people that's money. Randy Alcorn wrote,

Giving is a giant lever positioned on the fulcrum of this world, allowing us to move mountains in the next world. Because we give, eternity will be different—for others as well as for us.

But maybe today it's something else you haven't trusted Him with. There's

a burden, a concern, a sinful habit, a lifestyle choice...you're trying to figure it out by "leaning on your own understanding". Will you humble yourself today and bring that to Him? Would you honor Him with your trust?

Therefore do not be anxious saying what shall we eat? Or what shall we drink? Or What shall we wear? For the unbelieving world seeks after all these things and your Heavenly FAther knows you need them all. But, as for you, you seek first the kingdom of God and his righteousness and all these things will be added to you. (Mt 6:31-33)

Honor the Lord with your resources....trust....obedience...commitment