

## APPS SERIES BY DAVID H. MCKINLEY

# Dollars & Sense

God has much to say about your money in both the Old and New Testaments because money has so much to say about you. In fact, Jesus Christ said more about money than about heaven or hell.

Solomon, the principle writer of Proverbs, was not only the wisest man who ever lived; he was the wealthiest man who ever lived. You can open Proverbs and find an “App” to use every time you reach in your pocket or log into your accounts.

Honor the LORD with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine (Proverbs 3:9-10 ESV).

This “App” combines *precept*, *principle* and *promise*. God is the first point of reference when it comes to money.

**>>The Principle of Achievement**

Before we discuss what to do with what you have, we must talk about how to get what you need.

As far back as creation, work was a part of God’s plan for His people.

READ Genesis 2:15, Exodus 20:9, Psalm 128:2 and Proverbs 14:23.

I like the way Proverbs 28:19 is paraphrased in *The Message*: “Work your garden—you’ll end up with plenty of food; play and party—you’ll end up with an empty plate.”

There is nothing wrong with working to earn a good living. The Bible has a strong work ethic and encourages honest profit. In fact, there is a “Theology of Work” mentioned in Scripture: “...if anyone is not willing to work, neither shall he eat” (2 Thessalonians 3:10 ESV).

You should work hard and seek profit for your labor, but you should be careful how you earn your profits. There are strong warnings provided in Scripture.

**By Dishonesty** Proverbs 16:11; Proverbs 20:27

**By Defrauding** Leviticus 19:13; Proverbs 16:8

**By Defaulting** Psalm 37: 21

**By Depending on Others** Proverbs 13:4

“You cannot multiply wealth by dividing it. You cannot legislate the poor into freedom by legislating the wealthy out of freedom. What one person receives without working for, another person must work for without receiving. The government cannot give to

anybody anything that the government does not first take from somebody else. When half of the people get the idea that they do not have to work because the other half is going to take care of them, then the other half gets the idea that it does no good to work because somebody else is going to get what they work for. That, my dear friends, is about the end of this or any other nation.” —Adrian Rogers

**By Dreaming** “He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty” (Proverbs 28:19 NIV).

I believe gambling is just another means of taxing the poor in our society by seeking to entice their investment in a dream.

**>>The Principle of Management**

READ Proverbs 21:5 and Proverbs 27:23.

In this passage, “flocks” represented assets. Beware, ignorance is not bliss when it comes to money; it can be brutal! Have you ever said, “I don’t know where all my money goes?”

There are four things I suggest you know about your finances: (1) what you owe, (2) what you own, (3) what you earn and (4) where it goes.

If you’re not good at this, get help. I have an incredible bright and smart wife who helps in our finances.

**Financial freedom is not determined by how much money you make; it is determined by how you spend what you make.**

READ Proverbs 21: 20.

I once heard a creative idea for impulse buying. Put your credit cards in a bowl of water and the bowl in the freezer. When you see something you want, wait to thaw your credit cards and see if you truly want the item or if it was just an impulse.

Plan your spending. Tell your money where you want it to go. Here is the simplest strategy I have heard: Give 10%, Save 10%, Live on 80%.

READ Proverbs 6:6-11. An ant stores up little-by-little in summer so when winter comes, he is prepared.

*Spending vs. Saving.* Debts are a destroyer of what you have and what you enjoy. Debts keep you from saving what you make and enjoying what you have.

**>>The Principle of Contentment**

A fact of life is that your *yearnings* will always exceed your *earnings*. It has nothing to do with



Dollars & Sense  
Proverbs 3:9-10

**Dollars & Sense****Apps Series, Part Four**

David H. McKinley, Pastor

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**Scripture:** Proverbs 3:9-10



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Riches do not last forever.



**WARREN**  
a way of life!

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**Dollars & Sense** >>> CONTINUED

*amounts*; it has everything to do with *attitudes*. Cultivate contentment.

We live in a culture of discontentment. We assume that more is better. So without asking the real priority questions, the first question in our minds is “More?”

It is amazing how much we are bombarded by commercials, especially kids. There is hardly a day when kids do not ask for something seen on TV.

I once heard about a family posing to have their portrait taken. The photographer said to the son, “Why don’t you put your hand on your dad’s shoulder?” In response, the father replied, “It would be more natural if he put it in my pocket!”

Today, we see an endless pursuit of having more and more and more. However, it is *not true* that *more is better!* Wealth does not guarantee security or happiness. If it did, wealthy people would be the happiest of all. Look around you. Sometimes the meanest drivers are the ones with the most expensive cars. Sometimes the families with the nicest homes are the most miserable.

I once lived near Palm Beach. It is estimated that 1/18 of the entire world’s wealth lives or owns property on Palm Beach. They’ve got it! However, many of the residents of Palm Beach are not only known their wealth, but for shame, scam and scandal.

It is not the content of your home that matters, but the contentment of your heart!

READ Proverbs 23:4-5.

*Contentment* and *complacency* are not the same. You will not find one verse in the Bible that encourages complacency, laziness or slothfulness.

READ Proverbs 30:8-9.

Wealth can distract and move you from the very source of happiness, satisfaction and fulfillment in

life. Poverty can so deflate you that you choose to try and better your lot apart from God.

**Contentment is not freedom from all desire, but the development of a discipline of appreciation.**

“...for I have learned in whatever situation I am to be content” (Philippians 4:11 ESV).

**>>>The Principle of Enlightenment**

God’s Word is true, sensible, powerful and transformational.

READ Proverbs 3:9-10. It is the precept, principle and promise driving this important “App”. Begin with God! This is the distinction in *Dollars & Sense* beyond all others.

God doesn’t want your leftovers; He wants the best! It’s the difference in presenting a table *after* a meal rather than a table *with* a great meal on it.

“When giving to God, we are just taking our hands off what belongs to him.” Are you tithing? God loves to bless those who honor Him through faith and obedience.

READ Proverbs 19:17, 22:9 and 28:8.

Everyone gets uptight about money. Possibly the most sensitive nerve in the human body is from the hand to the pocket. But one of the greatest sources of blessing in the life of a believer is seeing what God does when he/she honors Him and puts Him first.

Again, the Bible has so much to say about your money because money has so much to say about you.

When you put God first, you are expressing gratitude for what He has given you and faith for what He will provide.

Solomon was wise in the area of money, but there is One wiser than Solomon. Jesus Christ said, “... seek first the kingdom of God and his righteousness, and all these things will be added to you” (Matthew 6:33 ESV).

Credit should be given and noted in the following way when excerpts are printed or used: David H. McKinley, Pastor; Warren Baptist Church, Augusta, GA.

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