Intro: Dealing with finances at the best of times is difficult. Dealing with finances during a pandemic is incredibly stressful for almost everyone. There are probably a FEW people that haven't been negatively impacted financially by what is going on around us, but the vast majority of us have been. Many people have been laid off. Others have had a VERY significant reduction in their paychecks. Business owners are struggling to survive...think about being a restaurant and trying to get by on 25% of capacity for months! Drive past the mall and look at the parking lot and you can SEE the emptiness.

Even if you haven't been impacted yet...you are probably worried about the future. What happens if things turn bad for you...will you be able to provide...will you be able to work...will your job still be there?

Today I want to look with you the topic of finances...and how to overcome the worries, struggles and difficulties associated with money in the upcoming year. No better time to address this than right now...beginning of New Year. If we get this right now...put the right plan in place...get our attitudes and actions in line with God...OVERCOME!

4 Principles For Financial Success in 2021 1Kings 17:8-16

**Illus:** How People Use Their Money

## 1. Learn To Listen To God!

This is critically important. It SHOULD go without saying in Church...but we have to start in the beginning. Here is what I mean. In EVERY area of life we have to choose who we are going to listen to, who we are going to trust, whose wisdom we are going to follow. Basic decision of life. Am I going to trust MYSELF...or am I going to trust GOD?

- Pr 14:12 "There is a way that seems right to a man, but in the end it leads to death." (destruction)
- In 6:63 "The words I have spoken to you are spirit and they are life."
- 1Cor 2:14 "The man without the Spirit does not accept the things that come from the Spirit of God, for they are foolishness to him, and he cannot understand them, because they are spiritually discerned."

~Elijah had to learn to trust God...and LEAVE a place of miraculous provision: If he didn't...die! Vs 7-9 Go at once

"Widow had to learn to listen and trust God: Vs 9 I have commanded a widow to supply you w/food: NOTHING!

Applic: Here is what I want you to see. If Elijah had said...I'm not going...not leaving...stay here...Trusted his wisdom, and, if the widow had said...I don't have anything for my son and I, much less someone else...If they trusted in their own wisdom, their own way of thinking, their own insight, they would have totally MISSED blessing/provision of God

Here is the critical question: Whose wisdom, direction, path are you following with your finances? Yours...Or God's? The balance of what I'm going to share with you...is going to fly in the face of what YOU think: But it is what God says!

## 2. Settle The Issue Of Ownership.

The question you have to resolve. Who owns what you hold? Who does it belong to? I hold it...but do I OWN it!? Vs 12 The widow says to Elijah, "I know you want a piece of bread, but I only have a handful!" Lit = Enough to fill the palm of my hand...and I am going to go home, make some bread for my son and I, and die! And YOU are asking me to GIVE YOU SOME OF WHAT I HAVE!

There were two ways the widow could deal with this issue! Either she could say"

~I only have enough in MY hand for ME...It belongs to ME...I'm holding it...It is MINE! Nothing for you

~Or...I am holding it...but it doesn't BELONG to me...It belongs to God! It has just been entrusted to me! And God, I heard you command me (vs 9) to talk care of Him...but I don't have what it takes. If it belongs to HER, she can use it as she wants. But if it belongs to God...she is responsible to use it the way HE says! (listen?)

LISTEN: You have got to resolve this issue before anything else! Who OWNS what you Hold? You...or God?

- Deut 8:17-18 "You may say to yourself, "My power and the strength of my hands have produced this wealth for me. But remember the LORD your God, for it is he who gives you the ability to produce wealth"
- Rom 11:36 "For all things are from him, through him, and for him."

Applic: Until you settle the issue of ownership you will NEVER be financially successful long-term. Short term: Maybe You will be like the man Jesus called the "Rich Fool" Spend life time accumulating, take nothing of value to eternity. In addition...you will NEVER see and be a part of the miraculous move of God in people's lives...miss such blessing!

## 3. Embrace The Practice of Tithing.

This is one of the most overlooked and undervalued financial principles in the life of Christians today. For some reason we seem to want to overlook this. I think it goes back to the first two issues: Listening and Ownership. We don't listen to what God says...and we act like we believe that what we HOLD belongs to us rather than to Him!

Vs 13-14: <u>Don't be afraid to listen to God!</u> FIRST Honor what He commanded you...and then TRUST Him to do His part If you trust Him, do what He says, the Jar of flow will not be used up, and jar of oil will not run dry until God says! The principle of tithing is THE fundamental principal of Financial Wellbeing in the life of a Christian. Got to get it right!

- Deut 14:23 (LB) "The purpose of tithing is to teach you always to put God first in your lives!"
- Prov 3:9-10 "Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine."
- Mal 3:10 "Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says
  the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing
  that you will not have room enough for it."
- 1Cor 16:2 "On the first day of the week put aside some of what you have earned during the week, and use it for the offering. The amount depends on how much the Lord has helped you earn."

Applic: I want to issue you a challenge. If you have never listened to God, never settled the issue of ownership, never put God to the test...do it this year! At end of service come, kneel, say God...I'm going to TRUST you. Give it 6 mths

## 4. Practice The Discipline Of Generosity.

Pay attention to Vs 11 in the passage. Notice where everything STARTS. Not with the bread. But with a request for water. Now, that doesn't seem like a very big thing right? But think about it. What is going on with HER?

- Has nothing: Getting ready to prepare her LAST meal
- She and her son are destitute.
- She is gathering a few sticks in order to cook the last of her food.
- She is anticipating abject poverty, nothing to eat, no way to provide for her son...

Yet...she STOPS...and she goes to get Elijah some water! I believe she is thinking to herself, OK God...You said provide for Him...I can at least do that. Think about it. With ALL she has going on: I would have said...Gotta be KIDDING ME! I have NO TIME, ENERGY, INCLINATION to get you some water. But that one small act of generosity, starts everything! If you read the whole chapter, all flows from this act: Food Provided, Her Son Restored when He dies: Faith Owned

- Pr 11:25 "A generous man will prosper; he who refreshes others will himself be refreshed."
- Deut 15:10 "Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to.
- 2Co 9:6 Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously."

Applic: Every good thing that came her way STARTED with this one simple act of generosity. Choosing to put someone else first...in the midst of her own pain, poverty and struggle. Her generosity to Elijah became blessing after blessing in her life.

CONCL: This Year: Overcome: Listen to God; Settle Issue of Ownership; Embrace Tithing; Practice Generosity