

## **“Baptists and Budgets”**

Malachi 3:6-12

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To say the least, I was amused. After my daughter had been married about a month, she called home and said, “Dad, do you know how much it costs to go to the grocery store?” I chuckled as I let her talk and vent her feelings.

Marriage has a way of bringing you into the real world, doesn't it? And money is very much a part of the real world. As a matter of fact, for some people it is their whole world.

This morning, I would like to share with you some thoughts about money management. Actually, I enjoy preaching stewardship sermons, because I think the proper management of money is one of the keys to a happy and productive life. Since I am for both of these, I feel this topic needs to be addressed. Let me share with you some biblical principles about stewardship that have guided me since I started going to the grocery store.

**Anyone serious about stewardship will have a budget.** Perhaps I should explain what a steward is. A steward is one who manages another's resources. Normally, there is a high level of confidence and trust on the part of the owner and a high level of honesty and integrity on the part of the steward.

I cannot imagine anyone managing a business without a budget and the direction it gives. Neither can I imagine someone managing God's resources without a budget. You see, everything in this world belongs to God and each of us is a steward. I know He has a high level of confidence and trust in us. How high is our level of honesty and integrity? Quite candidly, without a budget, I don't think it can be very high.

**Secondly, anyone serious about stewardship will live by his or her budget.** A budget is useless unless it governs decisions about how money will be spent. A budget without discipline is like a train without tracks. It won't take you very far.

**Thirdly, a believer's budget will be different from an unbeliever's.** If there are no differences, something is wrong. If believers spend their money the same way as unbelievers, then Jesus' words and example have not been heard and seen. No student of scripture can ignore Jesus' teaching about the way that his followers are to earn and spend their money. He outlined major differences and we need to learn them.

**What's the difference? A Christian's budget will begin with what he or she is willing to give away.** It will not begin with monthly or fixed costs such as utility bills and house payments or even savings and retirement. It will begin with a person deciding how much he is going to give away. Before any other decision is made, this must be settled.

**Why? It must be done to combat selfishness.** I know human nature. Money not designated for charity will be spent on desires and pleasures. Sometimes it is hard enough to give money designated for charitable causes to those projects. It is even tougher to do so when it is not designated. A person who has not decided how much he will give away will more than likely succumb to the temptation to buy more things every time he or she walks into a mall or shopping center. This will result in merely giving away the leftovers after selfish appetites have been fed, and the leftovers will grow smaller each year.

**What should I give away? How do I decide that?** Turn to scripture. There is no shortage of verses that can guide us, for there are over two thousand verses that deal with money and possessions. One of the most significant is Malachi 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.”*

Malachi taught the principle of tithing. Now, neither he nor the Jews were the first to do so. Tithing was an ancient and widespread custom adopted by the Egyptians, Babylonians, Assyrians and others.

**What is a tithe?** Is it a tenth of our income? No, it is not merely a tenth of our income. It is the first tenth! See why I said that drafting a budget begins with what I am going to give away. That’s biblical.

**Occasionally, I am asked what part of a person’s income should be tithed.** My answer is simple. If you were going to be given a ten-percent raise, upon what part of your income would that be based? There’s your answer.

Then I am asked, **“Where should I give my tithe?”** This scripture demands that we give it to the church. The “storehouse” was a part of the temple where oil, wine, dried fruits and grain were kept. These items were used to support ministries and the priests who led them.

Furthermore, I am asked, **“Once I give my tithe, is this all I have to give away?”** Again, my answer is simple. It depends upon how many blessings you want. The more you give to the church and other charitable organizations or people in need, the more blessings you receive. Generosity leads to meaning, purpose, peace, security and joy. How happy and fulfilled do you want to be? It’s up to you.

We are a people who are blessing ourselves to death. Literally. How sad. I’ve decided that I don’t want to die under a load of pleasures and possessions. I would rather live free from that materialistic bondage, at least I feel that way until I go to the mall or grocery store and face enormous temptation. God help me to win that never ending struggle through discipline and generosity. God help us all to do so.