

BE LIBERAL (Part 2)

Text: Deuteronomy 15:1-11

Introduction:

1. This book is actually Moses farewell sermons. Moses will not be going into the Promised Land. Joshua will be the chosen leader to lead the people of God into the Promised Land. This is the 11th month of the 40th year and before he dies, he is preparing the next generation to be ready to go in and possess the land.
2. We know that the Word of God is powerful but according to the book of Mark, there is a human philosophy that is hindering the word of God to be effective and that is the tradition of man. Mark 7, illustrates this principle by using money. Jesus Christ mentioned to the Pharisees about honoring father and mother. ***Vs. 10 For Moses said, Honour thy father and thy mother; and, Whoso curseth father or mother, let him die the death:***
3. The Pharisee has formulated a traditional system which relieve them of taking care of their aging parents financially. What they did, is they set up a special fund within the temple called “gift” and that fund was set-upped in a way that their “gift” will eventually return to them. There is a double cross. The gift returned to them and they were relieved of their responsibility to take care of the needs of their aging parents. This tradition has made the 5th commandment non effective and powerless.
4. It is true that many people do not know anything about money. Most people think they know a lot about money but in reality they know very little about money. Do not assume that a person who lives in nice house, drives an expensive car, and eat on a fine dining restaurant send their children to expensive schools and associate themselves with business people do not quick to assume that they really know how to use their money wisely.
5. Since there is a lack of knowledge about money matters among God’s people it is true then that God’s people do not know how to use money properly.

6. ***Much food is in the tillage of the poor: but there is that is destroyed for want of judgment. Prov. 13:23***
7. **Be Liberal vs. 22**

I. Tithing is the starting point of Liberality.

De 14:22 ¶ Thou shalt truly tithe all the increase of thy seed, that the field bringeth forth year by year.

1. Tithing shows that God is first in our finances.
2. God has a special promise to tithers.
3. Liberality begins when we tithe all the increase and God will open the windows of heaven and you will start to operate in this faith based operating system.

If I make 1,000 pesos a week, I will honor and respect God and bring to LBC 100 pesos. God will open the windows of heaven. Now let us move to chapter 15.

II. Terminate Debts Towards Liberality

A. Law of Release (Drop Off)

Deut. 15: 1 At the end of every seven years thou shalt make a release. 2 And this is the manner of the release: Every creditor that lendeth ought unto his neighbour shall release it; he shall not exact it of his neighbour, or of his brother; because it is called the LORD'S release. 3 Of a foreigner thou mayest exact it again: but that which is thine with thy brother thine hand shall release;

The Jews practically observe two Releases. One is the 7th year release which does not necessarily mean that all debts will be terminated. What I need you to understand is that every 7th year cycle, there will be a whole year that debt payment will rest or temporarily stopped. Then the creditor will resume collecting debt payments on the 8th year. There is a different

ordinance for the foreign debt. The 7th year release does not include foreign debts.

The other release is actually the Jubilee, which happened after the 7 cycles of 7 years which means the 50th year is the year of the Jubilee. In the year of the Jubilee, all debts are literally written off and declared paid among existing debts among the Jews. All debts are dropped. All properties that were taken from you are now returned to the rightful owner. All slaves are released unless the slave decides to be a slave for life because of a kind master.

We do not have this kind of a law in our country. But in Israel this has been the case. When Israel fail as schedule to do this 7th year no payment for the debtor to recover, and even when Israel will not apply the law of the Jubilee, God would chastise them for not doing so. If you will research and follow the cycle of 50 years something happens in their history like either they become captive or they suffer famine or pestilence.

This law help those who are in debt. For those of you who have brothers or sisters that has outstanding debt I wish you could give them a period of one year of release if it is a long term loan. Or if you have a short term loan of 1 year, maybe give them a 7th month and a 14 month release before they resume payment.

My advise if it your brother in the Lord, you would not impose any interest because he/she is your brother in the Lord.

Or if you follow the principle of law of Jubilee, why not drop off or release the brother or sister from his or her debt. Especially when you recognize that this person is really poor and could not and have no means he could pay you back.

Remember that this action is an example that characterizes salvation by grace and mercy.

I just want to give you some practical pointers here:

B. Liberty from Release (Free from Debt)

Deut. 15:6 For the LORD thy God blesseth thee, as he promised thee: and thou shalt lend unto many nations, but thou shalt not borrow; and thou shalt reign over many nations, but they shall not reign over thee.

There is always financial freedom towards liberality when a person is debt free or when his/her cash balance is far greater than his debts and payables.

Illustration: Songbooks

I know most people would want to have financial freedom. If you are trapped with personal debts you have to determine in your heart with a truthful prayer to God that you would really would want to terminate all existing debts. For some of you it will take a decade and even more (10 years to get rid of all debts).

Money is a tool in your hand not a hammer to your head. Money is like a horse you have to ride upon and not the horse riding on you. Many people who have allowed themselves to be in debt is carrying the horse at their back instead of riding at the back of the horse. Many people work for money and not money working for them.

The first evidence of financial liberty is that money is working for you and not you working for money.

Let me give you some sad situations of people today who are in financial bondage.

Bank Loans (Collateral) – Money loaned with a collateral
Lending Investors (Collateral) – Easier approval of application.

Pawn Shops (Jewelries, gadgets)- Gave the collateral in exchange for money.

Banks are friendly to the super rich. The bank offers are not really friendly to the average income earner and the poor. They seem to look friendly and helpful by advertisement as your partner to success. But do not be misled by this. The Rich people do not need a bank loan. They only use for the bank for them is safe keeping and to transact on a cashless basis.

Banks attracts rich people to get a loan for a low interest. Bank attracts average income earners and the below average earners to get a loan for a higher interest.

That is why the rich becomes richer and the poor becomes poorer. The average income earner who allowed himself to be in a loan would have to cut his budget and take home pay.

The use of credit cards.

1. First year of the use of credit card they will let you use it free. But on the second year you will pay a monthly membership fee.
2. When you have a credit card, they will write you if you would want to have an insurance, they will send you along letter with small letters to explain and because you do not want to read it you just do not care about it then the next monthly billing there you have it you are enrolled and charge you 125 for insurance monthly because they assumed you are for it because you did not reply.
3. When you get your billing, you will be presented two amounts. Minimum payments and Outstanding balance. Since you will need more money this month, you would choose to pay in the minimum payment. But do you know what that means. You have now a loan of the difference and they will charge 3% interest on the difference.
4. They will encourage you to buy 0% interest but let me caution you, study first. You better ask for the cash price and

see the big difference. Unless you opted for the best 0% plan they could give.

5. Do not be attracted when they inform you that you can avail a higher credit limit. When they do that they make you feel very important and you feel you are really successful but in reality they just really want you to be tied up with them with the many purchases you would want to do.
6. Make sure that straight payments has no service charge. Some stores when you use your credit card they charge you with finance charges.

Many people are in debt or do not know to use their money wisely because they have to maintain a cellphone. You would save money for a cellphone and you have to maintain it with load. Then what about the tithe? How about the offering. How about your participation for the anniversary. I am afraid that many of our young people are not fulfilling their commitments because they have a cellphone to maintain.

Do you have respect for God or do you respect your cellphone more than God. If you are saved and you are doing that, God will chastise you and the first thing you will be watching is how that cellphone disappear or breaks.

Many Christians do not enjoy the financial freedom because, you have to work for money to meet all the payments and debts and budget for the month. So you have no money left to Tithe, Give an offering to help missions and to support the house of the Lord and to give kindly to people who are needy.

Your money should be a tool to help people. Remember this
10% Levitical Tithe

10% Festival Tithe (Family Spoils)

10% on the third year or 3.33% for helping the poor brother, needy and the country would be a good practice.

77% Monthly budget and Offerings (Sacrifice)

C. Learn to Release (Invest in God's Kingdom)

Money is the most discussed subject in the Bible. There are more verses about money than the Blood of Jesus Christ, heaven or hell. Why? ***Ec 10:19 A feast is made for laughter, and wine maketh merry: but money answereth all things.*** A good food and good beverages in a party make people happy. But money will always help in many situations. This is the observation of Solomon.

Many problems in the family, many arguments, many bickering and fighting it is because of money.

But the rich they have money and yet they are not happy. Yes because they do not know how to use it. All they know how to make it another million but do they work for more money or are they using their money according to the word of God.

The love of money is the root of all evil. – Drug problem – addiction and trafficking. Alcohol dependent. Prostitution and pornography. Because it makes money. The lust of money is the reason why Wowowie is willing willie and willing willie, the celebrities are hosting these game shows because of the love of money.

Lu 16:10 He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. 11 If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

True riches is Godly Wisdom and Agape Love.

Additional Notes: Then notice what he says in verse 6, ***"For the Lord thy God blesseth thee, as he promised thee. And thou shalt lend unto many nations, but thou shalt not borrow; and***

thou shalt reign over many nations, but they shall not reign over thee." That was God's intention for the nation of Israel.

We do know that the Jewish people, indeed, became the bankers of the world. You have heard of the Rothschild's, for instance. We know that there have been those that have lent money.

He's talking here about sound financial principles. He's saying that God intends for you to learn how to handle your finances. It is very important for God's people to learn how to handle their finances. It really doesn't matter how much money you make if you don't know how to handle that money, and if you don't handle that money wisely. One of the things you have to learn to do is get on a budget.

Did you read that article in the newspaper several weeks ago called the "Gold Collar Generation?" It was very interesting. It was talking about the fact that we have a generation today that is used to just having anything they want. They have to have elaborate cars and they have to have designer shoes. They have to have the finest clothing. They are called "The Gold Collar Generation."

When I read it I thought that it's not just confined to one generation. There are a lot of people who live that way. You don't have to have the biggest car that's made. You can have a smaller car. Learn to put yourself on a budget and learn to live within that budget.

There are some of you who could get out of financial trouble if you just begin to put yourself on a budget and refuse to spend money that you don't have for things you don't need in order to impress people you don't like.

He is talking here about good financial principles and learning the principles of investment. We offer courses here

periodically. Get in one of those courses. I would encourage you young people and college kids to get yourself straighten out financially. It may take you a long time. You didn't get in the mess you are in financially overnight and you are not going to get out of that ditch overnight either. You are going to have to suffer a little bit and deprive yourself of some things. If you can't afford it, don't buy it. If they money is not there, don't go get it. You can live without it.

We think now that we've got to have all these TV's. There is a gadget for every pocket now. Have you noticed that?

Did you hear what happened here last Sunday morning? Right here I was just pouring my heart out, preaching the Word of God, and one of those blessed cell phones went off. Who do you think could be so backslidden, who do you think could be so out of the will of God, who do you think could be so carnal and so worldly that their cell phone would go off? I'm not going to say who it was, but he sang tonight in the evening service.

We've got a gadget for every hand. You don't have to have every gadget that comes out. In fact, I get to the point sometimes that I get tired of all of them. I just turn them all off. I said, "Lord, I've got to have a little peace here. I can't stand it."

You can live on a lot less than you think you can live.