

“Trading in Securities”
Malachi 3:10-11

10/17-18/09

6 pm; 9 & 10:45 am

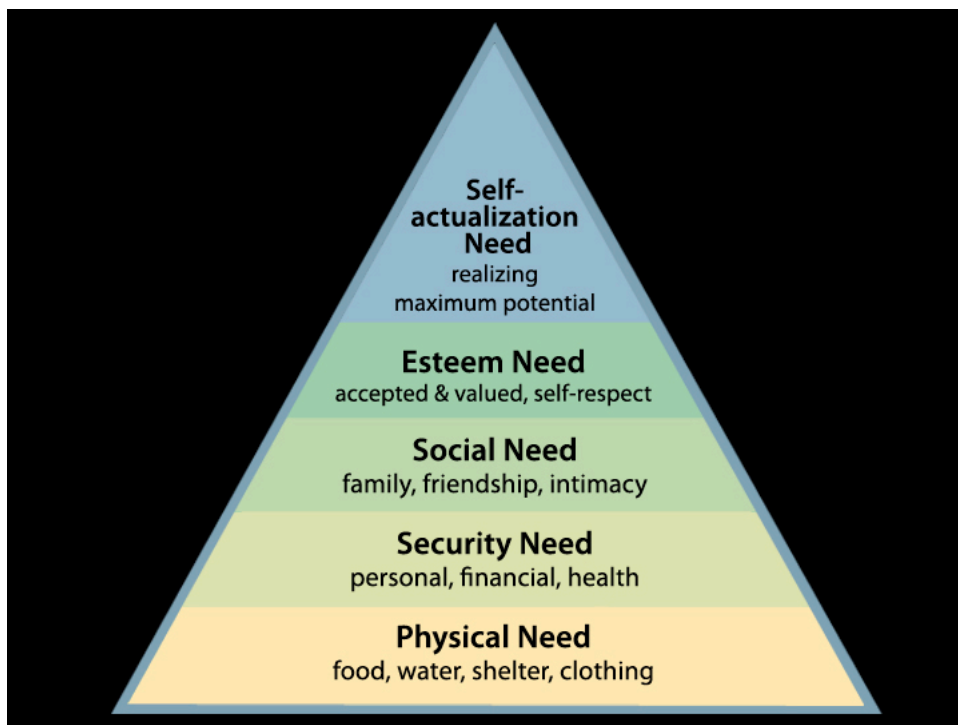
Series, “I’m a Trader”

INTRODUCTION

What makes you feel *secure*?

You may have heard of “Maslow’s hierarchy of needs.”

Abraham Maslow was a psychologist who put forth a theory that human needs are in a “predetermined ... order of importance ...” beginning with basic physical needs which must be met before there is a concern with fulfilling higher needs. (Wikipedia)



1. Physical Needs

For the most part, physical needs are obvious - they are the literal requirements for survival: **food, water, shelter, clothing**. If these requirements are not met, the human body simply cannot continue to function.

2. Security Needs

With physical needs relatively satisfied, a person's safety needs take over and dominate their minds and behavior.

Safety and security needs include:

Personal security (protection from violence)

Financial security (protection from poverty)

Health and well-being

3. Social Needs

After physical and safety needs are fulfilled, the third layer of human needs is **social**; love and belonging needs such as:

- Friendship

- Intimacy

- Having a supportive network of people, like a family

4. Esteem Needs

According to Maslow, this represents the need to be accepted and valued by others, as well as to have self-respect.

5. Self-actualization Needs

The motivation to realize one's own maximum potential and possibilities.

Take any of these away, and insecurity of various kinds begins to happen in the person's life.

That's the theory in a nutshell.

Now, where in a college curriculum would you expect to find this discussed?

- *Psychology?* Yes.

- *Sociology?* Yes.

But this one may surprise you ...

- *Sales and Marketing!*

“Maslow’s hierarchy is one of the first theories taught to marketing students as a basis for understanding peoples’ motivations for buying.” Marketers have historically looked towards consumers’ needs to define their sales strategy.” (Wikipedia)

In the marketing class I took at ASU: “In marketing, you’re not selling a product, you’re selling an image.”

Combine a perceived image need with a product and people will buy your product.

Illustration: Perfume: “Buy this perfume and you’ll smell good!” *No!*

Woman puts on perfume and a knight in shining armor rides up behind her, pulls up his face mask and smiles. *Sold!*

Let’s now add a second factor:

When the motivation to buy things to fulfill your security needs is combined with a way to buy things without the need to have the cash to do it ... credit cards ... people will adopt a lifestyle of accumulating debt.

The strategy has worked quite well ...

levels of personal debt (*apart* from home mortgages) and filings for bankruptcy continue to climb.

BUT the promise of personal security through buying products is a lie, and has resulted in greater insecurity.

Look at how this has played out in the average person’s Treasure-Trading:

1. Paying for the past: “dead weight”

The past is gone, but people are paying for it in the present

“About 43% of non-mortgage consumer debt is unsecured revolving credit.”
(credit cards) (<http://pages.towson.edu/jpomy/USAToday.html>)

People thought they were buying security, but debt threatens present and future needs.

2. Paying for the present: “keeping up with life”

The demands of sorting out needs, wants and “I-deserve-its.”

Basics: Food, housing, clothing, transportation; utilities (gas, water, electric, garbage), maintenance and repairs (not upgrades), household expenses.

(Sometimes these “basics” are stretched beyond “necessity” to try to meet *higher* security needs)

Insurances: car, home, health, life, even cell phone insurance

Taxes: sales, state, federal, Social Security, property, and a host of hidden taxes that are automatically included in the purchase price of an item, like gasoline taxes, etc.

Communication: phone (land line and/or mobile), texting, computer, internet connection, newspaper

Miscellaneous: entertainment, eating out, home décor, gifts, recreation, hobby, vacation, lessons, education expenses, various kinds of “extras” added to basics, etc.

And when paying for the present is not kept under control; *i.e.*, not living within our paycheck, we add to #1: paying for the past, and we add to the problem in #3:

3. Paying for the future: “falling behind”

Future reality: *“I know the day is coming when I won’t be able to earn income as I am right now. But, I’ll get around to saving for that “Some day...” (M, T, W, T, F, S, S ... Someday isn’t there!)*

And this then adds to the threats to our security. The system of marketing to our real or perceived needs, combined with buying more than what we earn, results in deep insecurity. Talk about bait and switch!

And then, then, you come to worship service or take a financial management class at church, or read your Bible ... and you may feel even more pressure or more threatened when you hear about ... well, let’s look at the screens ...

Show DVD “God pie”

Have you been there? Have you felt like that?

OK. Let's clear the deck, at least mentally, and discover how to trade in a deceptive system of security for one designed by God to result in genuine security now and in the future ...

To treasure-trade for genuine security ...

I. Trade Ownership for Management

A. God owns everything

Job 41:11 “**Who has a claim against Me that I must pay? Everything under Heaven belongs to Me.**”

Psalm 24:1-2 “**The Earth is the LORD’s, and everything in it, the world, and all who live in it;**

2 for He founded it upon the seas and established it upon the waters.”

God is owner *by right of creation*. He created everything, so He owns it.

B. God gives to us

Matthew 6:11 “**Give us today our daily bread.**”

Matthew 6:24-34: God promises to meet our needs.

C. I am a manager

A manager has one primary responsibility: to handle the Owner’s possessions the way the Owner wants ... i.e., be faithful to what the Owner wants.

1 Corinthians 4:2 “**Now, a person who is put in charge as a manager must be faithful.**”

To treasure-trade for genuine security ...

II. Manage According to the Owner’s Priorities

A. Give to the Lord

Proverbs 3:9-10 “**Honor the LORD with your wealth,**

with the firstfruits of all your crops;
10 then your barns will be filled to overflowing, and your vats will brim over with new wine.”

**** Security:** Give to God first, and He will provide for you abundantly!

OK, God wants me to give to Him first. How much do I give?

OPEN to Malachi 3:10-11 (**PAGE** 1490)

“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.”

11 I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit,” says the LORD Almighty.”

**** Security:** “Return the tithe to Me and I will provide for you better than you can provide for yourself.”

v. 11: God’s version of “crop insurance.”

tithe (“a tenth,” “10 percent,” a “tip”)

The **tithe** provided for the daily sacrifices and offerings to God, and to provide for those who were assigned by God to the work of the Temple as their full-time vocation.

Today the **tithe** is used to **finance the mission** to which God has called us ... locally and to far-away places.

storehouse: temple; (storage rooms around the outside of the temple where offerings were kept)

Today, the equivalent to “**the storehouse**” is the **congregation** to which God has called you to grow and serve.

When we look at passages about financial giving in the NT, we see an even greater level of giving than the **tithe**. “generous,” “sacrificial.”

In terms of applying this concept in this church family, the **tithe** is a key factor in setting the scope of our ministry locally and around the world.

In doing this “together” we are able to do things for the Lord that we would never be able to do as individuals.

Your giving to God is providing an investment in your spiritual development ... your family's ... your friends' ... and people in our area and around the world who need to know Jesus Christ.

This is step #1 in God's genuine security plan.

B. Pay your taxes

Romans 13:6 “**This is also why you pay taxes, for the authorities are God's servants, who give their full time to governing.**”

C. Provide for your family

1 Timothy 5:8 “**If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.**”

This speaks to one's immediate family, broader family, alimony/child support.

If you're a single adult with no children, you're still responsible to watch out for your larger family.

D. Give to the poor

Proverbs 19:17 “**He who is kind to the poor lends to the LORD, and He will reward him for what he has done.**”

**** Security:** *God rewards you when you give to the poor ... it's like giving to Him.*

E. Save for the future

Future needs (replace car, home maintenance, emergencies, out-of-work fund (6-12 mos. income)), for the future when you can't work as you do now:

Proverbs 6:6-8 says that even ants know to do this, and we should observe them and do as they do...

v. 8: “**it stores its provisions in summer and gathers up and stores its food at harvest.**”

**** Security:** *when you save, you will be prepared when need exceeds income.*

F. Retire debt

Proverbs 22:7b “... **the borrower is servant to the lender.**”

**** Security:** *you don't have debt hanging over your head; you gain freedom!*

And, you save *thousands of dollars* in interest payments.

G. Give to others (people, ministries, etc.)

Proverbs 11:25 “**A generous man will prosper; he who refreshes others will himself be refreshed.**”

**** Security:** *God will give back to you*

H. Discretionary spending

Exercise wisdom!

CONCLUSION

So, where do I start on this list to build security in my life?

At the top. Acknowledge that God is Owner and Provider, you are manager, and step #1 is to give Him the tithes.

When we live by the world's security plan, we end up in debt, struggling in the present, and insecure about the future.

***** Go back to “Maslow's Hierarchy” graphic *****

When you recognize how you are secure in Christ, you can give up the role of owner, take the role of manager, and to manage the treasure He's entrusted to You according to His will.

“Heavenly Father, Thank You for Your promises of security! I acknowledge that You are the Owner of all I have. I accept the role of manager. As I take steps to manage as You have directed, please grant me courage and wisdom! In Jesus' name, Amen.”