**BEING THE HEAD, NOT THE TAIL:**

**Text: Deuteronomy 28:10-14**

* 10 Then all peoples of the earth shall see that you are called by the name of the Lord, and they shall be afraid of you.
* 11 And the Lord will grant you plenty of goods, in the fruit of your body, in the increase of your livestock, and in the produce of your ground, in the land of which the Lord swore to your fathers to give you.
* 12 The Lord will open to you His good treasure, the heavens, to give the rain to your land in its season, and to bless all the work of your hand. You shall lend to many nations, but you shall not borrow.
* 13 And the Lord will make you the head and not the tail; you shall be above only, and not be beneath, if you heed the commandments of the Lord your God, which I command you today, and are careful to observe them.
* 14 So you shall not turn aside from any of the words which I command you this day, to the right or the left, to go after other gods to serve them.

**INTRO:**

* Aren’t you troubled with these verses?
* Despite His desire for us to be the head and not the tail, majority of us I supposed are not the head.
* In fact many of us are borrowers, not lenders.

**AIM:**

* FOR US TO OBEY THE LORD
* THROUGH OUR OBEDIENCE HE MIGHT MAKE US THE HEAD AND NOT THE TAIL
* FOR US TO BECOME LENDERS NOT BORROWERS

**I. TERMS AND CONDITIONS TO BECOME ONE**

* If you diligently obey the voice of the LORD your God-v 1
* To observe carefully all His commandments which I command you today
* If you heed the commandments of the LORD your God, which I command you today, and are careful to observe them-v 13
* So you shall not turn aside from any of the words which I command you this day, to the right or the left, to go after other gods to serve them-v 14
* The LORD your God will set you high above all nations of the earth.
* And all these blessings shall come upon you and overtake you, because you obey the voice of the LORD your God

**II. SPECIFICATIONS**

1. “Blessed shall you be in the city, and blessed shall you be in the country-v 3
2. “Blessed shall be the fruit of your body, the produce of your ground and the increase of your herds, the increase of your cattle and the offspring of your flocks-v v 4
3. “Blessed shall be your basket and your kneading bowl-v 5
4. “Blessed shall you be when you come in, and blessed shall you be when you go out-v 6
5. The LORD will cause your enemies who rise against you to be defeated before your face; they shall come out against you one way and flee before you seven ways-v 7
6. “The LORD will command the blessing on you in your storehouses and in all to which you set your hand, and He will bless you in the land which the LORD your God is giving you-v 8
7. “And the LORD will grant you plenty of goods-v 11
8. “The LORD will open to you:

* His good treasure
* the heavens
* to give the rain to your land in its season-v 12

I . He will bless all the work of your hand-v 12

J. You shall lend to many nations, but you shall not borrow-v 12

K. “And the LORD will make you the head and not the tail-v 13

L. You shall be above only, and not be beneath,

**III. OUR LIFETYLES THAT LEAD US TO POVERTY**

**A. WE DO NOT STAY WITHIN OUR BUDGET**

* We spend more than our earning

**3 Types of Budget**

* Need Budget
* Affordable Budget
* Wants Budget

**B. THE POOR ARE BEHAVING AS IF THEY ARE RICH**

* Ironically, the rich are behaving as if they are poor

**C. WE DO NOT MAKE A HABIT OF SAVING**

* We spend first before saving
* We should save first before spending

**D. WE DO NOT MAKE INVESTMENTS**

* An asset or item that is purchased with the hope that it will generate income or appreciate in the future.
* In an economic sense, an investment is the purchase of goods that are not consumed today but are used in the future to create wealth.
* Ex. Warren Buffet at the age of 12

**E. WRONG ATTITUDE: LAZY**

* Pro 12:27 The lazy man does not roast what he took in hunting,
* But diligence is man’s precious possession.
* Proverbs 14:23 In all labour there is profit,
* But idle chatter leads only to poverty.
* COMPLACENCY-a feeling of being satisfied with how things are and not wanting to try to make them better
* MEDIOCRITY-the quality of something that is not very good
* a person who does not have the special ability to do something well

**F. WRONG MENTALITY**

* There are poor people who just believe that nothing could be done about it
* If you can think of it, you can do it
* Not business-minded
* Ex. African Vs. Chinese
* They are narrow minded and close the doors of opportunity

**G. WE DO NOT GIVE WHAT IS DUE UNTO GOD**

**H. WE DO NOT UNDERSTAND GIVING AS A WAY OF PROSPERITY-Luke 6:38**

* We should choose and decide to be a blessing
* Ecclesiastes 11:1 Cast your bread upon the waters,
* For you will find it after many days.

**IV. APPLICATION**

* WORK HARD
* SPEND WISELY
* SAVE AS MUCH AS POSSIBLE
* MAKE INVESTMENTS
* GIVE OFTEN
* ALWAYS PAY WHAT IS DUE TO GOD
* OBEY HIS COMMANDS
* God is not against us having money but in money having us.

**CHALLENGE:**

* DO YOU WANT TO BE THE HEAD?
* DO YOU WANT TO BE A LENDER INSTEAD OF A BORROWER?
* STOP BORROWING

**CONCLUSION:**

* Deuteronomy 28:13
* “And the LORD will make you the head and not the tail; you shall be above only, and not be beneath, if you heed the commandments of the LORD your God, which I command you today, and are careful to observe them.