

ALL THESE THINGS

**An excerpt from the book Truth & Love, by Pastor Jordan Biel*

GENEROSITY & RIGHTEOUSNESS

Money can be a difficult subject. Everyone grew up in different environments so it's likely your parents taught you something or illustrated some things to you concerning money - some of which will be aligned with the Bible. Some may not be. I'm praying this little book opens your heart to trust God and see Him move in new ways in your life displaying His goodness!

Scripture makes a direct connection between our generosity and our righteousness.

2 Corinthians 9:6-11

"Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: "They have freely scattered their gifts to the poor; their righteousness endures forever." Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God."

I don't know about you but I want the Lord to "enrich in every way" and to "enlarge the harvest" of my hands. I want to honor God in everything and I bet if you're reading this then you do too! Generosity wells up in our hearts as we think upon the Lord's goodness towards us.

DON'T WORRY BE HAPPY & TRUST HIM WITH IT ALL

I'd like to you take a few minutes and read Matt. 6:1-4 & 6:19-34. Jesus tells us that the world chases after "all these things" the need for financial security, the newest and coolest clothing, possessions, etc. He also promises to take care of us and even supply "all these things" when we put Him and His kingdom first!

Many Christians are enslaved to their money. Their money is in charge of their decisions, not the Lord. This makes money their Lord. The question is - are you a steward or a slave. A slave is controlled by it's Master and doesn't enjoy it! God calls us to live like stewards based on Luke 19, Matthew 6 and many other passages where this is indicated. Is it possible that we could be enslaved and not know it?

"I must not become a slave to anything." 1 Cor. 6:12

MIRACLES IN THE WAITING

In 1999, a woman came up to Lou Engle, a leader in the Evangelical church and man of great fasting and prayer. He had been praying relentlessly for God to give him wisdom as to how to reach this next generation. At this meeting, the woman came up to Lou and said: *"The Lord has told me to pay your salary for the next year."* Lou was shocked. She continued... *"And have you*

ever thought of putting millions of young people on the mall in Washington the way Promise Keepers did years ago? I'll give \$100,000 for you to do that."

Lou was blown away. Azusa Now has been going for 16 years now impacting Millennials and Gen X like nothing else. They gather in droves, carpooling from all over America to come together not just to hear another great sermon but to be changed by God Himself, to encounter the Living God they read about in their Bibles. God meets them and answers and their prayer and often sends them out in passion and purpose to fast, pray and reach those around them with the Gospel.

I have no idea who this woman was, and from what I gather, neither did Lou. Only Heaven knows. Oh to see the look on her face when she stands before the Throne to be given the rewards of her life on earth, the impact she made on the Kingdom by that one courageous act of obedience and sacrifice, it's absolutely astounding. Just think, just think of the joy she has in knowing her generosity is paving the way for thousands to come to Christ.

The reality is that all money is the Lord's. Period. To believe it is ours, is to be deceived and to not know the truth. When we discover this truth, we are then freed to be His stewards and do what He says with His money. In doing so, we'll be given the amazing privilege of giving His money away to bless those who need it. And you thought Santa had a sweet gig.

2 Cor. 8:11-14(NLT), "Give whatever you can according to what you have. 12 If you are really eager to give, it isn't important how much you are able to give. God wants you to give what you have, not what you don't have. 13 Of course, I don't mean you should give so much that you suffer from having too little. I only mean that there should be some equality. 14 Right now you have plenty and can help them. Then at some other time they can share with you when you need it. In this way, everyone's needs will be met."

God wants to meet the needs of people and display His kindness through you and me! God indicates to us here that when we steward His money carefully and live with the mindset of generosity, that not only does it create joy in our life, it creates an environment of family in which we will one day have our needs met. That is beautiful!

FOLLOW THE MONEY

Finances has been one of the most controversial subjects in Christianity for decades. In fact, for some, it made the separation between the devout and sincere followers of Christ 2000 years ago, and it is still one of the dividing forces of the Christian church today.

People spend their money with motivations such as fear, love and guilt. Their view of God is a great motivator whether it's conscious or sub-conscious. Jesus told us that the way we spend our money reveals our heart so let's see if we can "follow the money" and discover whether we're truly living in truth and love.

THE BIG QUESTION

The big question is "**Should Christians be rich?**" I mean, one argument says "Jesus had no place to lay his head..." so why should I care about having money or a home? While the other

argument uses scriptures like 2 Corinthians 9:6-8 where God's Word says "...God is able to make all grace abound to you, that... you may have an abundance for every good deed."

Should we have "an abundance" or be broke? While the book of Deuteronomy states that God wants to make us the head and not the tail, the lender and not the borrower, some Christians argue, "Well, Jesus had nothing and said that it was harder for a rich person to enter heaven than for a camel to go through the eye of a needle." So which is it?

So, should Christians have money or not? What a loaded question!? Let's take a look at God's Word and try to find the balance between some very seemingly opposing ideas.

We need to know first of all that God is our provider. We must get it deep in our hearts that God, not the government, not our employer, not even the person in the mirror is our provider.

2 Cor. 9:10(NLT). *"For God is the one who gives seed to the farmer and then bread to eat. In the same way, He will give you many opportunities to do good, and He will produce a great harvest of generosity in you."*

God is telling us in clear terms that He is our provider. We see in other verses that God is referred to as our Jehovah-Jireh, our Provider. We see this illustrated so clear in the lives of people in the Bible and God's children today still experience His supernatural provision.

Moses and all the three million plus people received food from God as He sent them manna from heaven. When they were thirsty, God gave them water from a rock. In the book of Judges, chapter 6, we read that when God's people were having their fields ravaged every day under the suppression of their enemies, God raised up Gideon and a very small, out-numbered army to defeat the enemy and regain their finances. In my own life, I've seen God provide for me in small and incredible ways.

GOD KNEW JUST WHAT I NEEDED

I remember being in Bible College and I had just lost my prestigious job as a pizza delivery boy when my radiator blew-up while driving too fast through the streets of Florida. In the next 2 months, I applied for many new jobs but just couldn't land one. My tuition had to be paid every semester and my \$220 rent was due within 2 weeks. I hadn't had any income in 2 months, and I only had about \$25 in the bank. I was too stubborn to call home, so I very reluctantly tried selling my bass guitar in the paper for \$200. It was a \$400. bass I didn't want to part with but "You gotta do whatcha gotta do." Nobody called on the bass for 2 weeks, and I was getting pretty nervous. I was the responsible one in the apartment, and I always collected the money from my roommates to pay rent. Now I was the one not low, but *out* of cash.

It was a Thursday night at the church and I was stressed to say the least. Rent was due the next day! Out of nowhere, an elderly lady came up to me and sat by me. She had tears in her eyes and she handed me an envelope. With the aged, scratchy, and beautiful voice of a spiritual mom, she said, "Son, God told me to give you this money and that you're not supposed to sell your instruments. He said that He wants to use them for His glory." I was stunned. I was speechless. Guess what was in that envelope? Exactly \$200. I was able to pay my rent without selling an instrument! God provided supernaturally! I know it was only \$200. but when you only have 25 bucks in the bank and rent is due, \$200 felt like 2 million dollars! It was manna from heaven!

Psalm 24:1 reads *“The earth is the Lord’s and everything in it.”* Another version reads *“The earth is the Lord’s and all it contains!”* That’s pretty inclusive wouldn’t you say? That’s pretty much – yeah... everything. So the wallet you have in your hands right now contains money – money that is NOT YOURS, but GOD’S. So, set this book down, go get your wallet, hold it up in the air and repeat after me. However, don’t do this if you don’t want God’s blessing on your life and don’t do this if you think you’re smart enough to handle everything that comes your way on your own. If you really do want to rely on God and want God to change your perspective on money, then hold your wallet in the air and repeat after me: “This is not my money. This is not my cash. I have no dough of my own. Everything in my possession is God’s. I am only a steward.”

If the money in my bank and wallet isn’t mine, why would I handle it my way and not ask God, the owner? We are stewarding God’s money.

Titus 2:14 tells us that we, as God’s children, should be “zealous for good works” and that includes our generous giving to help those in need. It’s remarkable how much the Christian church gives to those suffering in poverty around the globe annually. Millions are given every year! That’s a great sign! Are you a part of that miracle?

In Philemon 1:17-20, we see Paul showing genuine love for Onesimus by offering to pay his financial debt.

“So if you consider me your partner, receive him as you would receive me. ¹⁸ If he has wronged you at all, or owes you anything, charge that to my account. ¹⁹ I, Paul, write this with my own hand: I will repay it—to say nothing of your owing me even your own self. ²⁰ Yes, brother, I want some benefit from you in the Lord. Refresh my heart in Christ.”

Who would say that? A person who’s been transformed by Christ; that’s who would say that!

GOD’S PERSPECTIVE OF OUR ROLE

When I’m driving and I want to see further and more clearly then I put on my wife’s glasses. I can see so much much further with those on! If you want to see your finances more clearly and go farther in life then you’ve got to put on the Biblical Glasses - the Biblical View of Money.

We have an incorrect view of money in general. We think it’s ours. But, that’s not living in TRUTH. If we don’t realize it’s God’s money, then we think we can do whatever we want with it. For example, if my friend named John put me in charge of his wallet for the day and He gave me some simple instructions but I choose to ignore his instructions and spend the money however I wanted, in fact, blow it all, he’d be angry at the end of the day, wouldn’t he?

OK, what’s the point here? He’d be very angry if he put me in charge over his money and I didn’t consult him on how I spent it. He would be ticked off that I was giving all his money away and racking up his credit cards... why? Because it was HIS money that I was spending. I didn’t take my role as a steward seriously. Even if I thought that John wouldn’t mind me spending it on five steak dinners, he’d still be upset if I didn’t ask him for permission first. Why? Because it’s HIS money.

Is this how God feels about the way we spend HIS money? Are we living in truth or a lie that we'd rather believe?

Psalms 24:1 NIV says, *"The earth is the Lord's and everything in it."*

So that means everything is God's even the money in my wallet right now. My home is His. My car is His. Everything is His. If I will simply surrender to that truth and live it, I will be free from the tyranny of money. Money will no longer be my lord. Jesus will be my Lord.

Money can be a tyrant... IF you let it. But if you let God teach you how to use and spend and save and give HIS money, then it can simply become a tool that you're able to use to extend God's Kingdom. It can become a tool of love.

Money. Dirty, green, dollar-bill money can either be a tyrant or a tool, you pick.

GOD'S PROVISION

Philippians 4:19(NIV) says that, "My God will meet all your needs according the riches of His glory in Christ Jesus!"

God's Word is making it clear to us that all our provision comes from God, not from us. Today and every day in our future, our provision comes from God. By the way, I have great news for you. He has MORE than enough!

I think the answer to our initial question of "Should Christians have a lot of money or not?" Is simply the wrong question to ask. Because the answer for some Christians will be "Yes" because that's the call of God for them. It may be what God has given them to steward. After all, that is HIS decision, not ours. And yet, for other Christians, "No" because that's not the call of God for them. Now God wants us ALL to become good stewards and stay out of debt! Believe me, I'm a Dave Ramsey fan big-time. I'm on the debt-free train so that I become able to give more as the Lord leads.

It's simply not Biblical to believe that all Christians, 100% of them, are called to be millionaires. God calls us each to different lives. He gives each of us different talents and assignments; we can see that clearly in the Gospels. God has certain people He wants me to reach and certain people He wants you to reach. God has different methods for each and different talents for each of us to operate in. The "Master" or "Owner" in the parables Jesus gave represents God and it's clear that He decides what each steward is given to manage. We get in trouble when we compare what we're given to what others are given. Gratitude is the key!

God wants us to be thankful in any and all situations - whether we're given much or enough to make ends meet. Learning to be thankful can be a challenge. It's a matter of the heart.

LEARNING TO BE CONTENT AND THANKFUL

Hebrews 13:1-6(NIV) says, "Keep on loving one another as brothers and sisters. ² Do not forget to show hospitality to strangers, for by so doing some people have shown hospitality to angels without knowing it. ³ Continue to remember those in prison as if you were together with them in prison, and those who are mistreated as if you yourselves were suffering."

4 Marriage should be honored by all, and the marriage bed kept pure, for God will judge the adulterer and all the sexually immoral. 5 Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.” 6 So we say with confidence, “The Lord is my helper; I will not be afraid...”

Keeping our lives free from the love of money can be difficult because so much of our lives and decisions are based on money. But if we can simply learn to focus on God and what’s already given to us, if we could learn to be thankful and content, wow, would that change things!

Did you know that 3 of the original 10 commandments of God dealt with this idea of being content? I mean look at this thread:

Do not commit adultery (desire to have what is not yours – another man’s wife)

Do not steal (desire to steal a possession of another person)

Do not covet (desire to own a possession of another person)

God knows that if we’ll learn to be content with what we’ve been given, we’ll find the secret to the life He intended for us. Thankfulness is the key!

While we’re to be content with what little or abundance that we have, I believe God does want to give us the wisdom needed to make good financial decisions so that we can be financially stable so that we can be a blessing to others.

Do you know that choosing to complain and compare is self-induced anxiety? Choosing to complain is self-induced stress! Think about it.

Choosing to thank God for everything and everyone He’s given you is a choice that results in supernatural peace, peace that can only come from God. For me, I’m choosing peace. I’m choosing life. How about you?

LET’S GET REALLY PRACTICAL HERE

So can I ask you a quick question? God’s Word teaches us to be hospitable. How are you able to show hospitality to a visiting couple if you have no guest room for them to stay in? You have to pay for it or build it? Right? Am I being too practical here? I hope not.

Why is it that Christians who are seen as “Spiritual” are often described as “Not Practical?” Why can’t we be both? Why can’t we be honest about the fact that to be generous requires money? Why can’t we be honest about the fact that if we are to show generosity to people who are in need and we’d like to give \$100, it’s first required that we have \$100.

So it’s God who has to first correct our motives and beliefs and view on money. Once our view of money changes and becomes consistent with God’s, we’ll be much more capable of being a blessing to others.

OUR BELIEF IN GOD

Our belief in God determines our view of ourselves and it determines our thought patterns and actions, even how we treat others.

If you believe God to not be generous to you, then you'll hold on to all your wealth. If you believe God to be your provider you'll gladly give your wealth away, knowing that HE will replenish it.

I'm finding that those who do not want to give their tithe to the Lord or be generous, actually live in fear. They have believed the wrong things about God. Notice that immediately after we are commanded to keep our lives "*free from the love of money and be content with what you have,*" we're given a promise. And it's a promise of encouragement; a promise that declares "*Never will I leave you; never will forsake you.*"

Don't live in fear thinking "What if I run out?" "What if I lose my job?" "I can't afford to be generous!" It's as if Jesus, who is the Word, is telling us in this scripture, "If you are never content, if you are constantly striving for more money and more possessions to give you a sense of value, identity and financial peace, then you are saying to me "God, I get my peace and power and help from money, not from You." This is how many people live and sad to say, even believers. When believers live like that it breaks God's heart but it shouldn't be that way! We have the opportunity to live in His love and in His abundant provision! We get to steward THE KING'S money! We get to choose carefully how we spend GOD's money! Wow!

You can always afford to be generous.

GIVING TO GOD WHAT BELONGS TO HIM

God teaches us clearly in Malachi 3:6-18 to bring to Him 10% of our income, a tithe.

This is one of the easiest ways for us to grow in our surrender to God. It's easy to just say that we are Christ-followers, but it is proven in our actions and one of those actions is how we spend our money.

Malachi 3:6-18(NIV), "I the LORD do not change. So you, O descendants of Jacob, are not destroyed. ⁷ Ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me, and I will return to you," says the LORD Almighty. "But you ask, 'How are we to return?' ⁸"Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. ⁹ You are under a curse—the whole nation of you—because you are robbing me. 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. ¹¹ I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty. ¹²"Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty. ¹³"You have said harsh things against me," says the LORD.

"Yet you ask, 'What have we said against you?' ¹⁴"You have said, 'It is futile to serve God. What did we gain by carrying out his requirements and going about like mourners before the LORD Almighty? ¹⁵ But now we call the arrogant blessed. Certainly the evildoers prosper, and even those who challenge God escape.' " ¹⁶ Then those who feared the LORD talked with each other, and the LORD listened and heard. A scroll of remembrance was written in his presence concerning those who feared the LORD and honored his name. ¹⁷"They will be mine," says the LORD Almighty, "in the day when I make up my treasured possession. I will spare them, just as in compassion a man spares his son who

serves him. ¹⁸ And you will again see the distinction between the righteous and the wicked, between those who serve God and those who do not.”

Those who fear God will obey His word in every area of their life, especially their finances. Jesus echoes this in the New Covenant. God directly draws a correlation between those who “fear the Lord” and those who “serve God.” They are one and the same. Yet, so many live completely unbalanced; they feel they are serving God, yet they don’t fear God enough to obey Him. They rebel against Word regarding money therefore they miss out on some of God’s greatest intended blessings for their lives.

We find the concept of giving a tithe in Genesis when Able and Cain offered their offering to the Lord. We see that God is pleased with Able’s offering of worship because it came from his best. It wasn’t the left-overs. It was 10% of his first.

Jesus spoke of this concept of giving from what we have in teaching on the widow’s mite. Luke 21:1-4 “Jesus looked up and saw the rich putting their gifts into the offering box, ² and he saw a poor widow put in two small copper coins. ³ And He said, “Truly, I tell you, this poor widow has put in more than all of them. ⁴ For they all contributed out of their abundance, but she out of her poverty, put in all she had to live on.”

To be clear, Jesus isn’t giving a sermon *against* being rich. By no means. There are many wealthy Christians who are incredibly generous with their finances and are actually blessed with wealth *because* of their spiritual maturity! Jesus is showing a stark contrast between those that were giving from their abundance, not their income, as opposed to the woman who gave from what she had in her possession. He said that she gave more because the others “gave out of their abundance but she gave out of her poverty, and put in all she had to live on.”

Let me illustrate this if I may. Imagine a man who comes to church and has just been given a raise at work. He makes \$40k a year but last month, he was given a bonus of \$500. On that Sunday morning, he felt like throwing in \$100 and felt really good about his gift. When this is done with a pure heart, it really is beautiful and a step in the right direction. But to use Jesus’ example, if in that same service, a man who makes \$30k a year, felt moved to not only give his tithe but an additional \$100, he would be “giving more.” Jesus is simply stating the principle of the tithe - that God doesn’t get our last, He gets our first. He doesn’t get our left-overs; He gets our very best. Why? It’s a matter of the heart.

We see Abraham offering a tithe to Melchizedek in Gen 14:20; he was a King and a Priest serving as a type of Christ.

We hear God speaking through the prophet Malachi begging us to trust Him by bringing our first 10% of our income into His storehouse, the local church, and in that way “there would be food in My house” God says. I truly believe that if Christians across the US took God for His Word and began tithing and giving even above the tithe, then we wouldn’t even need the welfare system. I truly believe the local church could provide all the care needed for people who are suddenly jobless if every Christian were to give generously as the Holy Spirit led them.

We see ministries like Convoy of Hope and others who partner with the local church to bring this kind of stunning compassion to cities across the globe. It’s beautiful! Our faith as Christians should never be only in ethos, but in practice! Our faith and our love should be seen and noticed - because it’s real!

THE PROMISES OF GOD REGARDING TITHING

I want to share the numerous blessings God promises us upon our obedience in giving Him 10% of our income and spontaneous offerings. We can summarize these blessings in three ways: access, excess & congress.

ACCESS

God said, *“Test me and see if I will not throw open the floodgates of heaven...”*

Imagine having access to Heaven! God is saying that He would like to do us a little favor. He would like to give us access to the floodgates of Heaven! Wow! Who knows what God has stored up for you in Heaven, just waiting to be given to you! You could be missing out on God-ordained blessings stored up behind the floodgates of Heaven because you are unwilling to obey God by giving Him your first fruits. Some may take that as coercion but trust me, that's not my intent. My only intent is to show you what the Word of God promises us regarding finances.

Yes, we can pray and believe God for His blessings whether we give or not. Of course! Multiple times in Scripture we see God touching people and healing their brokenness with no exchange at all! Jesus' ministry in particular comes to mind. I highly doubt he was given an offering by each person after every miracle! Jesus and the disciples went town to town, trusting God to provide for them and God did! God spoke to people inclining them to give a meal, a place to stay, money for their trip, etc.

We as Christians are promised the life-giving power of the Holy Spirit no matter what we give financially so don't misunderstand me. There is a promise however, seen clearly in Scripture. *Bring the first 10% and let me abundantly bless the remaining 90%! The Lord says!*

EXCESS

God said, *“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!”*

Did you hear that? God wants to pour out a blessing on you so great, so large, that you won't even have enough space to contain it! Let's talk about why He would do that? Why would God not just bless you with enough for you and you alone? Why would God want to give us excess? God wants to give you excess so that you can be a blessing to people!

God wants us to make it a discipline in our lives to look for people to whom we can show the kindness of God too.

Remember in our story of Mephibosheth and King David? Now we know that David was chosen and anointed by God to be King of Israel because of his purity of heart and obedience to God's commands. And once God blessed him with the riches that come along with being King, David made it a practice to be generous, even to those who could be considered his enemies!

Notice the very first verse in this passage of 2 Samuel 9, *“David asked, Is there anyone still left of the house of Saul to whom I can show kindness for Jonathan's sake?”* If you look at the surrounding chapters in 2 Samuel, you'll see that David was doing this a lot. He was asking himself and asking those around him, “Who can I show God's kindness to?” “Who can I bless?”

Wow! What an attitude! What a way to live! The minute you get a raise or have a windfall of any sort, you should ask the Lord “Who can I show generosity to?”

And in this attitude and discipline of generosity, God continued to bless David with battles won and of course a legacy like no other.

Speaking of God giving us excess, do you realize this is not just an “Old Testament” promise? God’s principles are true through and through and we can see this principle in the teaching of Jesus in John 10:10 when He says,

John 10:10(NLT), “The thief’s purpose is to steal, kill and destroy, but I have come to give you life and life more abundantly!”

DO YOU BELIEVE THAT TO ACTUALLY BE TRUE?

When He says that He has come for the purpose of giving us “life and life more abundantly” I believe He’s primarily speaking of true riches which is to know God and be in relationship and communion with God.

But in addition to the true riches, I believe He desires to give us an abundance of finances. Why? Because He loves us and doesn’t want to see our lives or marriages torn apart over money and also because He loves people! He wants us to be able to have excess so that we can be a blessing to others. Keep in mind that God knows us best. If God knows that money would destroy us, He may not allow us to have as much as we were thinking. God is our Father and HE knows best. Let’s simply trust Him and His discretion when it comes to how much He chooses to bless our finances. “He who is faithful with little is faithful with much.”

SUCCESS

God continues His promise in Malachi 3 by saying that He will ensure that our investments and hard work is fruitful and successful. He says, “*I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit,*” says the LORD Almighty. And it gets even better!

God wants to protect your investments and finances and He promises to do that when we prove our trust in Him by giving Him our first 10%. I encourage you to read Deut. 28-31. There, we see how God’s plan is that His people would be a blessing to the nations, to everyone! We see that His desire is that His people be the lender, able to generously give to the poor and those in need. He wants His love and compassion on full display! He wants you and me to be blessed so that we can be a blessing to those in need. He does not want us to be in debt and slavery!

CONGRESS

He promised to bring people alongside us to help carry-out what God wants us to do, how God wants us to be a blessing and we will in turn bless one-another. ¹²“*Then all the nations will call you blessed, for yours will be a delightful land,*” says the LORD Almighty.

Christians should be the greatest people to do business with! Christians should be able to see how God has blessed them and in turn, become a blessing to others. Believers who have balance in their approach to money are often seen as some of the most blessed people on the earth. I could write a whole book filled with stories alone of other entrepreneurs who’ve been blessed because of their trust in the Lord. God is so good!

THOSE WHO HAVE TRUE RICHES ARE ABLE TO BE GENEROUS NO MATTER WHAT IS AMOUNT IN THE BANK

Generosity is not a matter of how *much* you give. What does it mean to be generous and live with true riches?

Psalm 37:21(NLT), “The wicked borrow and never repay but the godly are generous givers.”

Generosity springs up from the heart. Generosity is one of the key characteristics of God. “God so loved that He gave His only Son.” His love compelled His generosity.

If generosity is a characteristic of God and we are being formed into the likeness of Jesus through the Spirit’s power, then we are to be growing in generosity. I believe that the longer we are a Christ-follower, the more generous we should become.

I’ve seen it time and time again. God will bless you abundantly more and more when you are generous! You can start out being generous with just a few dollars. Watch as God blesses you for your generosity! After all, now you’ve come into alignment with His way of thinking and His law of love. He will reward you and continue to work through you to show His love to hurting people.

In Proverbs 22:9(NLT), God gives us this promise. “*Blessed are those who are generous, because they feed the poor.*”

When you allow the Holy Spirit to put the heartbeat of God in you, everything changes. When you start to see people as created by God and loved by God and when you see yourself as created by God and loved by God, then you are more than happy to help people in practical ways. You’re more than happy to give out of your abundance and even out of your need.

When a believer is generous, and I don’t just mean in the generic use of the word “generous” like “generous with his time”, I mean truly generous, happily giving of his or her finances to help those in need, it is a clear indication that they have truly surrendered their heart and life to God. If a man gives generously, he sees God as his source of provision and because of this paradigm, he is quick to obey God’s leading when asked to give God’s money away that he is privileged to steward.

We are often blessed by God with more money when we’ve been seen as trustworthy and faithful with our initial gift so that we can further God’s kingdom and bless others in need of God’s resources. Money in our checkbook must be like the flow of a river not the stagnant stench of an old pond. A river is cleansed by the moving, natural flow of water coming in and water going out. A pond builds all kinds of disgusting algae because it’s stagnant. The water has no place to go, so it builds up and has no way of being cleansed. In the same way, our hearts are repeatedly tested when we are given multiple opportunities to give to others in obedience to God and in doing so, we remain cleansed of the greed algae, that gross green love of money that will only get worse if we don’t get rid of it. I want to be a trustworthy child of God. I want God to know that He can count on me to be faithful with HIS money. I want the King to know that He can count on this servant to do what He says.

Statistics say that the percentage of those who tithe in the US has greatly decreased over the last two decades and continues to decrease. Why? Because the percentage of those who are truly surrendered to God has decreased, plain and simple. If you feel that you don’t need God to “never leave you” then you’re assuming your money is all you need. You’re relying on your own strength. Yet our help, truly comes from The Lord! Imagine! What would it feel like to truly *trust* God?

THE MISCONCEPTION

Now I know this is going to be a hard paradigm to change but we're going to try anyway because we need to! We have this misconception. We feel that our hard work is equal to our provision.

And in some ways that is correct. We need to have a good work ethic, work hard, etc. The Bible even gives good advice on that, not sleeping all day, but working hard and being wise.

Believe me, nothing bothers me more than seeing someone who is lazy and has a victim mentality. It's simply the worst!

But... we often forget that it is God in the first place who's given us the work environment in which to earn our money. Our money then is equal to provision.

Money = Provision

Here's the problem, if we feel we've earned our provision, our money, apart from God, then we think we have the right to spend it however we want to, apart from God's Word, apart from God's council.

Truth: God = Our Provision

I know what you may be thinking right now, "But pastor, I do tithe. I give my first 10% to God" But today, I'm not asking you if you are faithful with 10% I'm asking you if you are faithful with 100% of your money. How are you managing the other 90% of your income?

This is really an issue of stewardship or management, they mean the same thing. And stewardship has to do with the heart, it has to do with a love for the master.

MONEY IS A TOOL

Money is a tool that can be used for good or evil. Think of a hammer. It can be used to build or destroy. It is powerful in our hands. Money, as a tool, has the power to bring people out of poverty, giving them a chance at building a better future! You and I have the power within our grasp to change people's future - sometimes by giving them a new start at life!

IF YOU ARE FAITHFUL

Listen to what Jesus said in Luke 16:10-13(NIV):

Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. 11 So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? 12 And if you have not been trustworthy with someone else's property, who will give you property of your own? 13 "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."

Jesus knew how to pack a lot of truth into just a few sentences didn't He? Don't you just love how Jesus knows how to ask just the right questions? He teaches us using questions that

penetrate through the facade and go straight to the heart, revealing our true thoughts and inner character.

In Heb. 4:12(NLT), Paul puts it like this “For the Word of God is full of living power. It is sharper than the sharpest knife, cutting deep into our innermost thoughts and desires. It exposes us for what we really are.”

I know this isn't the most comfortable subject and hits home for most of us. But maybe it's one that we need to discuss. Maybe it's an area in which we're not living in truth and love. It's possible we need to allow the Word of God to penetrate our hearts in this area and reveal any greed we didn't know was lurking around. Greed, after all, is a sign that we aren't content in God's love. And if we aren't content in God's love, it means we've believed a lie, a lie that says “We need this or that to make us happy or content.”

GOD WANTS TO ENTRUST YOU WITH GREATER THINGS

He wants to entrust us with great responsibilities at our work, maybe a promotion and a raise, but He won't if we are spending the money that we have frivolously. I believe He's also saying to His people that He wants to bless us with great opportunities to use our gifts, the gifts that He's given us, but He will not give us those opportunities if we are unfaithful with small opportunities He's already giving us now.

I mean think about it. If you entrusted \$100 to someone and gave them instructions of what to do with it and they ignored your instructions and wasted your money, would you entrust them with \$1,000 the following week? Of course not. And neither would God. God rewards faithfulness. I want to challenge you to become faithful to God in the area of finances. I want to encourage you to live in this truth, that all provision comes from GOD and not from any man, even the man in the mirror.

2 Cor. 9:10(NLT), “For God is the one who gives seed to the farmer and then bread to eat. In the same way, He will give you many opportunities to do good, and He will produce a great harvest of generosity in you.”

WHY WOULD GOD WANT TO BLESS YOU?

God explains why we are to be wise with money. He says “He (GOD) will produce a great harvest of generosity in you! He will give you many opportunities to do good!” Why would God bless you and I? First of all, because He loves us! You're His special creation, His pride, and joy! It is also so that we can be generous and bless those whom God instructs us to bless! This can be the random person at the grocery store, the random person at the mall, the person next to you at the gym, the guy in the auto-repair shop, whoever the Holy Spirit leads us to. God wants us to be able to express His extravagant love to people in practical ways.

Wouldn't someone who was invited to church be more open to receive the Gospel on Sunday morning if on Thursday, they were given \$100 to pay for their groceries by some other Christian? If God's Spirit prompted Christians all week long to show love and compassion to that person, their heart would be wide open to receive forgiveness and new life that coming Sunday. All of us are able to play a part in someone receiving Christ in salvation. Part of

someone's journey of being drawn to the Lord is often linked to the compassion and generosity of Christians in their circle.

JUST IN TIME

I remember when my wife and I had a windfall from an investment. I told Danielle, I feel God wants us to do something first and foremost before we just put this all on our mortgage. He wants us to give \$1,000. to this person. She quickly agreed (because she's awesome) and I called the guy and told him what we'd like to do. He said, "you're never going to believe this."

I love when I hear that phrase. He went on to tell me that him receiving this gift was just in time and an answer to a very specific prayer!

We must become like a pipeline that money can flow through. We aren't to be a reservoir of money. A reservoir of water stands still and has no way to flow out and because of that the water grows stagnant and polluted and algae will grow.

God does NOT want that for our finances. When He blesses us, it is so we can turn and be a blessing to others, freely giving the money and resources he's given us. When we begin to walk in this truth, we'll begin to express His love. It's not just money but also our possessions that God wants you to steward, not "own."

God wants to be able to direct you to give and lend whatever you have however He leads. Do you have a hard time with this? If so, ask God to give you a generous heart, a heart like His, a heart that loves to give.

I remember growing up my parents always lending out the car. It drove me crazy! Especially when I became a teenager. I'm like "Where's the car?" My dad would be like "Oh, I let Tim borrow it." "Who's Tim?" "Oh a new guy at church."

I'm like "You lent out our car, MY car, to a random new guy at church?" My dad would be like "He needed it. After all, it's not ours anyway. It's God's!" That drove me C-R-A-Z-Y!

But guess what, a few years later, someone received a word from the Lord about the church giving my parents a new car, and it happened! Actually they've received two new cars! It's as if God was watching every time they gave away the use of their car... ummmm, I'm sorry ... His car.

So ask yourself, "What are some things you own that you could learn to share as God's Spirit leads you to?"

Financially, what can you cut out of your weekly or monthly budget so that you have more cash on hand to be able to give when God's Spirit leads you to? If you're too tight to give, you're too tight.

What expenses could be removed from your spending? Take that question seriously and think about it in prayer. *God, is there something you want me to cut out in my expenses?* When Jesus is at the center of our lives, He truly does affect everything because He is Lord of everything. This is a question that sadly, many Christians, never ask the Lord. If Jesus is only Lord on Sundays, then He isn't Lord, He's a hobby. Jesus is either Lord of all or not at all.

Jesus, we come to You today and repent and say that YOU are LORD of ALL!

GOD WANTS TO GIVE YOU FAVOR

We are His bride, His church, His body of believers, so wouldn't you think that He'd want to put us in places of leadership at our secular jobs or these other environments like school or sports or whatever? Absolutely! You are the salt of the earth, the light of the world.

He wants to entrust us with the true riches of Heaven. He wants you to be an expression of His love and a voice of His truth to everyone around you. It's going to be hard to do that if you're constantly broke and stresses out.

Jesus asks a rhetorical question saying. *"If you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?"*

So many in the body of Christ are missing out on true Kingdom Riches because they're managing God's money as if it's their own. They refuse to live in the truth that all money is God's. And because of that, they're bound up and stressed out living in fear. Fear is the opposite of love. God's love casts out all fear.

Now I know people have lost jobs and you may be going through really difficult times right now financially. But I'm telling you that God is good for His Word! He said, "HE WILL supply all your needs according to His riches" One of the key words there is "needs" You will have food and shelter, you may not have all your "wants" but you will have all your "needs" met.

WHAT ARE THE TRUE RICHES OF HEAVEN?

Well first of all, I think we should take the Bible literally, God wants us to spend eternal life with Him in heaven. He has great things in store for us after this life is over.

But now let's talk about the "True Riches of Heaven" in this life. Peace. Knowing that you can pay your bills, plan for the future, give money toward your children's education. There's a peace that comes with that, right?

Whereas indebtedness is equal to stress, lack of peace. And you know what happens when you're stressed? You make poor choices and those poor choices lead to arguments between you and your spouse. Did you know that most divorces end over financial arguments.

The true riches of heaven, peace, joy, contentment, they're being taken away and replaced by stress, panic, bickering, etc. Why? Because you've overextended yourself financially and just can't pay the bills. I've been there. You've been there. We've all been there. And once you've been there, you don't want to go back!

Have you seen all these Kay Jewelers commercials? They're non-stop. They always showing this couple and the guy is about to propose, and it's all romantic, he pulls out this huge ring, says something cheesy and then the song plays "Every kiss begins with Kay" =)

Right! What if commercials told the truth? I would LOVE to see companies start to tell the truth in their ads.

They play out that same scene then the music starts "Every kiss begins with debt."

I take it that commercial wouldn't be quite as effective! =)

The world has a crafty way of getting you to ignore the riches of heaven and crave the "riches of this world" doesn't it? Satan wants you to be so deep in debt that it's like you're a slave and money is your master. God's Word warns us against this. Remember our opening scripture to this chapter: "*I must not become a slave to anything.*" 1 Cor. 6:12.

How are you going to walk in love and in truth when your mind is racing over paying the bills you're late on?

Sure, there are times that we will face hardships that can't be prevented. In those moments, God can give us supernatural peace and the ability to hear His voice even in the midst of financial stress. But, let's receive the spirit of wisdom and do our best to plan ahead. Let's prevent that financial stress if we're able to.

WHO IS LORD?

In Luke 16:13 NLT, Jesus warns us "*No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money.*"

Jesus was so clear about this subject. If you're not careful, you'll be enslaved to money and your creditors! God doesn't want you enslaved to anyone. He wants to be your Master.

Now I know mentioning God as "Master" isn't the most popular term, but maybe it's one we as Christians need to revisit. I know the disciples often addressed Jesus as "Master" maybe because they knew who He really was.

God wants to be our Master and I'm sure His heart breaks when He sees us enslaved financially. Why are so many Christians not living in this truth when it's right there in His Word? This issue of us being enslaved because of debt is spoken of all the way back in the early part of the Bible.

Take a few moments and read Deuteronomy 28:1-12

The consequence for not obeying God was that Israel was an indebted nation to other countries around it. Instead of being the lender, the one with the money to give and lend out, it would become the borrower, the tail and not the head, because of disobedience to God.

God warned them, and they still did not listen. Sounds like America today doesn't it? We're no longer the big lender that we used to be! The dollar is getting weaker and weaker globally as we've become a nation of insurmountable debt to other countries. And do you know what debt can mean? Debt = Enslavement

"But if you refuse to listen to the LORD your God and do not obey all the commands and decrees I am giving you today, all these curses will come and overwhelm you..." Deut. 28:15(NLT)

He goes on to list all kinds of plagues and negative things that will happen and then in Vs. 43, God says... ⁴³ *"The foreigners living among you will become stronger and stronger, while you become weaker and weaker.* ⁴⁴ *They will lend money to you, but you will not lend to them. They will be the head, and you will*

be the tail! 45 “If you refuse to listen to the LORD your God and to obey the commands and decrees he has given you, all these curses will pursue and overtake you until you are destroyed.”

Do you notice that God is simply giving us, His people, a choice. Choose to be blessed or to be cursed. Choose to live your life in obedience to God’s Word and God’s Ways and you’ll be blessed and out of debt and you’ll be able to lend to others. Sure it may take time. It may take years to get out of debt. But choose to live life without God, without truth, and you’ll end up stressed-out and in bondage of deep debt.

God literally begs us **“CHOOSE LIFE!”** He pleads with us “I’ve given you a free will because love without free will isn’t love at all but please, I beg you, choose Me, choose My way, choose life!”

WHAT IS THE RESULT OF DEBT?

If you are in deep debt, you’re actually in enslavement to your lender. The statistics are stammering when you hear about how many Americans are in deep debt! According to the survey done by Bankrate.com in 2014, 49% of all Americans had more credit card debt than they had in cash or emergency funds. Only 51% of Americans have enough cash in their accounts to clear themselves of credit card debt. CBS News is quoted as stating “The overall personal savings rate has fallen even as Americans have increased their spending.”

Kristin Reynolds, an economist with HIS Global Insight, said in a note to consumers. “Revolving credit, which took a pause in November (of 2013), inching only up \$0.05 billion, expanded at the fastest year-on-year pace since before the financial crisis of 2008. Evidently, consumers increased their borrowing to finance some of their holiday spending.”

Why do we do this? I love what Dave Ramsey and others have said on this subject... “Why do we spend money we don’t have to impress people we don’t know?”

Debt is equal to slavery and that is a truth repeated over and over throughout scripture. I do believe however, that we see principles of investment in scripture too. We see in Eccl that we should have a variety of investments. We see in the parables that Jesus actually tells the stewards to invest some of what they were given. Debt can be good if it’s leveraged correctly and wisely invested, but I want to focus on the power of removing burdensome debt that doesn’t bring a return on investment. Some debt only increases more debt, making the hole you’re in even deeper.

King Solomon said in Proverbs 22:7(KJV), “The borrower is servant to the lender.” God actually commands us in His Word not to go into debt.

Romans 13:8(TLB) says, “Owe no man any thing” “Pay all your debts” Amplified version says it pretty clear too: “Keep out of debt and owe no man anything!”

Delayed gratification and diligence in carrying out a long-term vision of being debt-free will be one of the best decisions you’ll ever make! And if you make that choice, you’ll be equipped to give more than you ever thought possible and display the kindness of God in more ways than you ever imagined! And THAT is the abundant life!

WHAT ARE TRUE RICHES?

This is about discovering what true riches are and what true poverty is. So let's talk. Poverty is a mindset first - just like stewardship. You are living with a mindset whether you realize it or not. You are living with multiple mindsets actually. There are ways you perceive things and situations without delay. Those perceptions and opinions are often formed from a mindset. How did that mindset develop? Usually a mindset develops in your upbringing. If your parents thought and spoke a certain way, you almost always will follow in their pattern. The exception to this rule is when an "outside force" if you will, breaks those perceptions and gets you to think in a new way - often a coach or teacher, youth pastor or friend. Sometimes a college professor will have a great impact on developing a new mindset for you that may be different from what your parents instilled. The question is, are those mindsets aligned with God's Word? God's Word is the final truth on all things so we must take our mindsets and place them against God's Word and see if they match up. If they don't we need to let God "renew our mind" (Hebrews 12)

What are some other true riches of Heaven? A Great Marriage, God wants you to have a great marriage, but it's going to suffer a lot of pain if you're unwilling to be disciplined in your spending! The presence of God. You know you're going to have a hard time setting aside time to spend with God if you've got to work 60 hours plus a way to pay off that new car and that huge home. God may want you to have that huge home in the future... when you can afford it. But don't be surprised when your relationship with God suffers as well as your relationship with your spouse if you're spending your money foolishly and not praying about any of your spending decisions.

Do you want to be entrusted with the true riches of heaven? I do too! So let's take heed to what Jesus said and be better managers of our money so that God knows we can be trusted with the true riches of Heaven!

The way you spend your money has a direct correlation to the motives of your heart. You will invest monetarily in what you love. Somebody who loves golf will spend a few thousand dollars on a nice bag and some great clubs. If you love music and recording like I do, you'll spend a lot of money on it. If you love sports, you'll spend \$40 a month for all those sports channels and then you'll spend another few hundred dollars now and then to go see your favorite team. Again, you will invest monetarily in what you love. Money follows passion. What you care about you will put money towards.

So if you love God and God's Kingdom, you'll find that you are constantly investing in it. You're faithful with your 10% tithe to your local church, your faithful with offerings to other ministries or giving to the Benevolence fund which helps people that are in need, you'll find yourself giving to missionaries, supporting a child overseas once a month, you'll find yourself giving all the time... If you love God and if you love His kingdom. It's simply a natural result, it's a principle of life.

So my question is; How does your giving reflect your heart?

If we were to just take a look at your checkbook or your online financial statement, would we be able to look at it and say "Wow, this guy loves the Lord and His Work?" Or, would we say "Wow, this guy loves himself. He spends a lot of money on himself" Or "Wow. She really loves shopping!"

“She likes God” She gives Him what He requires 10%, but not what He wants, her whole heart. You see when you give someone your whole heart, you’ll always go above what’s required or expected to show your love for that person. The same is true with God.

If entered into some sort of contract with my wife in our marriage where I was agreeing to be bound by certain obligations and requirements and she as well, that wouldn’t end up being a very pleasant home to live in, I imagine. But because we gave each other our hearts, we are more than willing to go above and beyond what is expected in the mind of the other person to demonstrate our love and commitment to one another.

And when you are so thankful for everything God’s given you and you realize that it’s all a gift from Him, that you’re simply the steward, then you’ll consult Him on almost everything and you’ll not only give Him 10% of your income, but you’ll give whenever His Holy Spirit prompts you to give. And you’ll learn the truth of what Jesus said in It is better to give than receive.”

GOD IS A FATHER WHO LOVES TO BLESS HIS CHILDREN!

God is our father and He wants to take care of us, His children! He wants to bless us; so much so that He can use us to bless others! Why not walk in His commands and receive the blessings He has for us? God promises us in Deut. and throughout the Word to bless us and make us head and not the tail, the lender and not the borrower, the prosperous one and not the beggar.

God wants YOU to be able to give more than you’re able to give right now. God wants to know that He can trust you with His finances. He wants your finances freed up so He can speak to you and you can obey and give however He tells you. Now when I first wrote this in my message, the Holy Spirit was really cheering me on, I kept reading it over and over, and then I came across this scripture that proves it to be true.

2 Cor. 9:6-8(NIV), “He who sows bountifully shall also reap bountifully.... God is able to make all grace abound to you, that... you may have an abundance for every good deed.”

Wow! So, here it is, crystal clear again. God wants to bless us, to give us an abundance. Why? So we can hoard it and enjoy it all by ourselves? No, so we can do good deeds, take care of the widow, feed the poor, display the kindness of God, support missionaries, invest in the Kingdom and the list goes on! But He needs our priorities right in order to do this.

OUR SPENDING REVEALS WHAT WE LOVE

Jesus had just spent the last fifteen minutes or so teaching on compassion, prayer, fasting, money and storing our treasures in Heaven by doing good and living our lives to please Him. And then He addresses this issue of money and worry.

Matt 6:25-33(NIV), Jesus says, “Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? 26 Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? 27 Can any one of you, by

worrying, add a single hour to your life? “And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin. 29 Yet I tell you that not even Solomon in all his splendor was dressed like one of these. 30 If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you—you of little faith? 31 So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ 32 For people without God run after all these things, and your heavenly Father knows that you need them. 33 But seek first His kingdom and His righteousness, and all these things will be given to you as well. 34 Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.”

We all know that “each day has enough trouble of its own.” Every day, we run into new challenges whether it’s at work or at home, challenges we have to face, problems we need to solve. If you’re a young person reading this, you’re thinking “I still have to take my finals! Let me ask, have you taken acts yet? How about your SATs? How many of you got ADD taking your SAT and ACTs wishing you were just at home watching TV? That’s what I’m saying! That was me! On those tests in school, I was only into question #4 when I’m like “Oh look, a bird!” Any classroom with a window was simply not an ideal situation for a kid like me!

Yes, we have “troubles” on a daily basis. Whether you are struggling to focus in High School or struggling to pay your bills and put food on the table for your kids, Jesus said we would trouble at times, financial trouble, trouble with people, you name it, at many points in our lives, we’ll experience trouble at many levels!

As a Twenty or Thirty-something, forty-something.. fifty-something... at every age, we’ll worry a little differently. Some legitimate concerns, some just plain stupid.

As young men, we worry ...

Will this t-shirt make my biceps look bigger?

Will she say ‘yes’ if I ask her to prom?”

Should I really marry this girl?

Am I choosing the right major at college?

Is this career going to provide enough money to support a wife and kids?

Some of you may not worry at all, all you know is what you want for breakfast, and that worries me!

A few years later, you might get married, and you may worry...

Should we have kids?

Will I go insane if I have kids? Isn’t that what happens...? I know my friend went insane!

How am I going to pay for all this kids’ stuff?

When am I going to pursue that dream, that thing I’ve always wanted to do?

I wonder if my wife is really happy that she married me?

I wonder, What is the best method for killing that dog next door that won't stop barking?

WOW I have a child - I've created an offspring. What do I do with this little human?

Will I be a good dad? Will I turn out just like my father?

As you women graduating high school, you may worry like this...

Should I say "yes" if he asks me to prom?

Should I call the police if he asks me again?

Should I say "yes" if he asks me to marry him? He makes me laugh but I'm not sure if he's an idiot or just has a good sense of humor... Hmmmm

Should I get a 4-year degree too and work full-time or just trust that his job will make ends meet and be a stay-at-home mom. I want to be a great mom but I don't want to be tight all the time."

I'm worried that if I keep drinking this much Starbucks, my kids are gonna come out with 3 arms and a beak! Hmm, I wonder...

Maybe 4 years from now, you'll worry like this...

I can't believe I'm finally married! I'm worried he's not going to like the no-make-up version of me tomorrow morning! Oh no, I've got to get up an hour earlier EVERY DAY!

How am I going to be a good mother? I don't think I can do this!

When is my husband going to get off his butt and take care of ____ fill in the blank

Vacation is coming! Yeah! Oh no! Vacation is coming! Can I still fit in my bathing suit?

Why are these called "LOVE handles!?" I HATE THEM!

How are we going to afford to give our kids what they need?

What if we can't save enough to get them new school clothes or to take them on that trip?

We have a tendency to worry and get stressed out, over-react and even get into sin... don't we? And yet what did Jesus say? Don't worry about a thing! I got this!

Jesus, the Son of God tells us not to worry! He tells us that if we'll just put Him and His Kingdom first, He'll take care of our every need. This is my life verse: "Seek first the Kingdom of God and His righteousness, all these things will be given to you as well." Matt 6:33

You know what that part "and His righteousness" means? "and His righteousness" means: simply doing what's right.

If we'll desire to simply please God by receiving HIS righteousness (not our own that we would be able to boast, but in humility daily receive HIS righteousness) "all these things" those things we worry about will somehow take care of themselves! We won't be worried anymore!

But wait, Pastor Jordan, aren't you simplifying things just a bit too much? You can't just throw a blanket over all these major concerns about college, finding "the one", making money, having a house, being a great parent, becoming a grandparent, retirement stress and say "hey, just love God and put what God cares about first and everything will be ok" Well, actually, I can simplify it that easily because God did in His Word. Do we *want* to be stressed? Of course not. So choose to surrender to God. After all, He is the one who's ultimately in charge and can lead our lives if we let Him. And when He leads, things turn out great!

Jesus has a way of taking our big worries and putting them in perspective.

Jesus simplified many things and that's one of the attributes I LOVE about Jesus!

God wants us to know that if we'll simply look to Him in every decision, He will help us make those decisions! Remember, the Holy Spirit will lead you into all truth!

God gave us some good simple advice in 1 John 5:21(NLT) "*Dear children, keep away from anything that might take God's place in your hearts.*"

This is the idea of worship that we talked about earlier. When we place God at the center of our lives, when everything revolves around Him and His glory, we are living a life of worship.

You've got to remember that God is the most important person in your life so nothing should ever take His place. Not your job. Not your promotion, not your desire to have the "American Dream" and "live the good life"

Jesus was warning them *not* to be too concerned about their clothes or their food or anything else. He then says if you'll just put me first and live your life according to my Word, then you'll be blessed and all your needs will be taken care of!

God is our Heavenly Father who knows how to give good gifts, even better than we as human fathers know how to give gifts. He is ready and willing to give us what we need and what we want at times when He sees that we've been faithful with what was given to us a year ago.

So why would we go into such deep debt? The answer is simple lack of contentment.

LEARNING TO BE CONTENT IN KNOWING WE ARE HIS

1 Tim. 6: 8(NLT), "*If we have enough food and clothing, let us be content.*"

Philippians 4:13 is one of the most popular verses in scripture, isn't it? "*I can do everything through Christ who gives me strength!*"

It's so encouraging, why wouldn't we quote it often? But let's not ignore verses 11 and 12. Paul says "*I have learned to be content whatever the circumstances. I know what it is to be in need and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through Christ who gives me strength.*" Philippians 4:11-13(NLT)

Am I saying you shouldn't have a mortgage? No. But I am saying you should try to pay it off as quickly as possible to get out of debt and free up the money God is giving you.

Am I saying you shouldn't have a car payment? No. You need a car to get to work. But I am saying you shouldn't have a car payment for long. Take whatever extra money you have after tithing, saving a little and paying your other bills and pay off that car loan as soon as possible!

Am I saying you can't take out a loan for starting a business? No. No, I'm not saying that either. If you feel in your heart that it is God leading you to do start a business and you're pretty sure you'll be able to make money from it. Go for it! Get some council from other Christ-following entrepreneurs, pray about it, get agreement with your spouse, and then go for it!

I'm not saying you can't take risks in life or anything like that. But I am saying we've got to stop this insane spending and accumulation of unnecessary debt!

If you're spending money you don't have, racking up debt on multiple credit cards, you've bought a lie from Satan Himself. I know that sounds a bit harsh, but I believe it's true with every fiber of my being.

The credit card commercial is going to tell you "With Chase Blue Print, you can buy that new living room furniture and pay it off with no interest over the next 2 years." You're like "yeah, cool!"

So you sign-up, get the furniture, then your radiator goes out on your car! Now you can't pay the Credit Card bill like you planned to so you end up paying 18% interest. You need that car running to get to work.

Here's a better way. Wait till you have \$3,000. in a savings account for emergencies and wait until you actually have \$2,000. in your checking account to actually afford the new furniture!

Credit cards are not inherently bad. If you know you're able to pay off your credit card every month, and you're not spending any money in interest, then great. That's what my wife and I do. We get cash back every month.

However, I do want to give you some food for thought. It's proven that people spend 1/3 more when they use credit cards instead of cash. But like I said, if you know you're able to pay it off at the end of the month and you're making extra payments on your big loans and sticking to your budget, then great, use credit cards. But if you're spending money with your credit cards that you don't have in your bank, God needs to perform some plastic surgery! That's right, you need to take a strong pair of scissors and cut up your credit cards into little bitty pieces! Racking up credit card debt buying things you don't need or even buying things that you do need at terrible prices is pretending that money is yours. Doing so is ignoring God's principles.

Here's what I propose, with the stress and anxiety that debt brings, this can be said "When we raise our 'standard of living' we often lower our quality of living."

You raise your standard of living by getting all kinds of possessions that you can't pay for and you'll end up so stressed that your actual quality of living is very low. You're suddenly not enjoying your day. It's not filled with joy. When your income increases, instead of raising your standard of living, raise your level of giving. That will bring true joy into your life!

We saw in Deuteronomy that it has always been God's intention for His people NOT to be enslaved by financial debt. Let's choose to live according to our Father's will and live debt-free!

Is it possible? I believe so. I know so! I've met a few people who are debt free and they're some of the most stress-free, care-free people I've met. Why? They're not bound to anyone or any bank. They're free to give as God leads them to give; they're free to invest as God leads them to invest; they're free to manage God's money God's way.

I remember when Danielle and I met our first financial goal and WOW, what a great feeling! We had bought a condo that needed some definite TLC when we first got married. We got it for a great price. I'll add that it was much lower than what the bank said we could afford. Even on a youth pastor and nurse salary, the bank said we could afford \$110,000. We paid \$68,000. Why? We'd been given the great advice of living below your means and paying down debt as quickly as possible. I remember that was a 30-year term mortgage and we set a goal of having it paid off in 7 years, by Jan. 1, 2012. Would you believe that we made the last payment on Dec. 31, 2011, the night of our goal date? God is so good!

Every time we had extra money from maybe a concert I did that was paid well or simply the monthly savings of \$100 - \$200 extra dollars by living below our means, we'd put that money on our mortgage.

Then came the really fun part! We were able to bless people and give to people generously and didn't have to worry about putting food on the table. God had taught us and is still teaching us the value of being content with what we've been given, stewarding His money wisely and how to be generous to people, the object of God's affection.

THE SECRET TO LIFE

Contentment is really about being thankful and like one of my favorite blues-rock artists, Johnny Lang, says is one of my favorite songs "The secret to life is being thankful!"

What a great simple line that is and yet it is so true and helpful!

If you're unwilling to allow God to teach you to be content, you'll always be wanting more and never satisfied. When God just wants you to be content in knowing Him and content with whatever He's given you. Remember, complaining and comparing will result in self-induced stress! The choice to thank God, in your heart and out loud in your homes and wherever you go will result in peace and joy, not just in your life but in the lives of those around you!

YOUR SOURCE OF JOY & HAPPINESS

I wonder if I were to ask you what is it that gives you joy and happiness? Sure, many of you would be quick to tell me your family or maybe a certain hobby that you have or maybe you have found true joy in knowing and serving Christ.

But what if I were to ask the question differently? What if I were to ask you "What is it that you do to ensure you'll be able to be happy?" For most of us, our mind would go to money.

We work and even work over-time to ensure that in the future we will be "happy" because deep down we believe that if we just had some more money, we'd be happier.

Does God want us to be good stewards? Yes. Does God want us to work hard and save up some money for our children's education and upbringing? Yes. Does God want us to create

memories doing fun things (that costs money) with our children? Yes. Love to kids is spelled T.I.M.E. God *does* want us to work hard to provide.

IT'S A PARTNERSHIP

Proverbs tells us numerous times that righteousness is connected to our work ethic. He tells us in Prov 6 to “Go to the ant and view its ways...”

In fact Proverbs 13:4(NLT) says, *“Lazy people want much but get little, but those who work hard will prosper and be satisfied.”*

Proverbs 13:22(NLT), *“Godly people leave an inheritance to their children and their grandchildren.”*

So God clearly is an advocate of hard work. We can see that in the very beginning. There is a partnership between man and God. I think that is really cool! What was Adam's first assignment?

Gen. 2:15(NLT), *“The Lord God place the man in the garden of Eden to tend and watch over it.”*

That was *before* sin had entered the world. Work is *not* a result of sin. Working with our hands and minds is something God designed for us to be a part of. God knew it would give us joy to steward and co-create, to work together with Him on the earth.

He wants us to be able to set our children up for success, possibly removing the burden of working two jobs while attending college. God does want us to do our part and work hard and earn a living, saving enough for our children and even their children.

But again, it's the motive of the heart that's important. When you're working hard only to buy more possessions or store it up for yourself then you will find yourself stressed out over every penny and definitely not “happy” like King David was happy. We need to experience the joy of knowing God's presence! That's true happiness! That's living in truth! That's living in God's love! No amount of money in the bank can give you the same result.

Proverbs 10:2-4(NLT), *“Tainted wealth has no lasting value, but right living can save your life. 3 The Lord will not let the godly go hungry, but he refuses to satisfy the craving of the wicked. 4 Lazy people are soon poor; hard workers get rich.”*

Notice how God's Word says, “Tainted wealth has no lasting value.”

To me, that implies that un-tainted wealth can have lasting value? What do I mean?

Well, if a godly man generously gives \$10,000 towards the building of a Bible-based orphanage, then his gift of money now has lasting value, eternal value in fact. Now there will be children who can be loved and taken care of and given the Gospel because of the support of generous givers and the vision of those building the orphanage.

Having excess income and attaining more money is not evil whatsoever. In fact, God's Word promises us in this very passage that “Hard workers attain wealth.” We're even promised to

heave wealth “with no sorrow added to it.” Wealth without God’s lordship does bring sorrow. It can break up friendships, even family. Wealth with the lordship of Jesus can bring great blessing.

It’s not evil to be a hard worker, to be a wise businessman and as a result, become wealthy. In fact, in scripture, it’s even noted as godly. There are countless proverbs instructing us that the wicked are lazy and have no work ethic and only desire everything to be given to them “but the godly” are hard workers who become blessed with wealth. Over and over scripture is replete with the concept of being a hard worker and being diligent with our time and money. God even instructs us to pattern our lives after the ant, who is diligent in hard work. We’re even told that a wise man builds up an inheritance for his children and grandchildren. Wisdom is often contrasted with foolishness and wisdom is even personified as a woman calling out to us inviting us into a life that honors God and a life that invites His blessing.

Where we get into trouble is when the acquisition of money is our motive. Our motive for working 9-5 should be the same as our motive for living every moment of our life and that is to please God and extend His Kingdom. I would encourage you to check out some books by Jordan Raynor as he has written extensively on this topic and has an excellent blog.

MY HAPPY WAY OF LIFE

In Psalm 119, we read about David finding joy and happiness in an unlikely place.

Psalm 119:34-40(NLT), *“Give me understanding and I will obey Your instructions; I will put them into practice with all my heart. 35 Make me walk along the path of Your commands, for that is where my happiness is found. 36 Give me an eagerness for your laws rather than a love for money! 37 Turn my eyes from worthless things, and give me life through Your Word. 38 Reassure me of Your promise, made to those who fear You. 39 Help me abandon my shameful ways; for Your regulations are good. 40 I long to obey Your commandments! Renew my life with your goodness.”* Let’s skip down to 47-48 *“How I delight in Your commands! How I love them! 48 I honor and love Your commands. I meditate on Your decrees.”*

Let’s skip ahead to verse 55. *“I reflect at night on who You are oh, Lord, and I obey Your law because of this. This is my happy way of life: obeying Your commandments.”*

Did you hear that? David says *“This is my happy way of life: obeying Your commandments.”* Why do we feel that we’ve got to have a certain amount of money in the bank to be happy or full of joy and peace? Why do we sing songs on Sunday telling God “Lord, I trust You; I love You...” and then Monday through Friday we stress over getting more money so we can “relax” be “happy” with a certain “quality of life?”

Does your happiness come from knowing God and learning more about Him - like David?

Or do you believe happiness will come from having more money?

THE AMERICAN DREAM or MYTH?

The American Myth is this: to be happy, you must get more and more money, more and more possessions that you can enjoy and you deserve to get what you want at all times. This American Myth has led to thousands of people without any work ethic. I didn't say "thousands of people who can't find a job." I said "thousands of people without any work ethic." The crazy thing is this: you have people on either side of an unhealthy pendulum. We have two extremes. We have people who's work ethic is actually too strong; their entire life is based around getting more money because deep down they believe that having more money will bring them to a place of a happiness. And on the opposite side of the pendulum we have people who don't want to work whatsoever and expect either God or Government to give them everything they need without any effort on their part. Neither is right. Neither is good. Neither is Biblical. And neither is going to give you a happy life or true joy.

In the American Myth, you'll buy things you can't afford leaving you with debt that not only stresses you out but also your spouse if you're married. And in this buying fever, the effects of fever take place, hives, stress, sweats, and list goes on. That's not how God wants you to live. We've got to make financial decisions *slowly* and with the wisdom of God.

When you live in the American Myth, you'll have all kinds of sorrow and grief added to your "blessings." But God's Word says in Proverbs 10:22(NIV), "*The blessing of the Lord brings wealth, without painful toil for it.*"

Another translation, New Living Translation, says, "*The blessing of the Lord makes a person rich, and He adds no sorrow with it.*"

Just getting rich without the Lord is going to leave you with a few sorrows and trials. Just racking up debt because you have the new-car fever or the new-home fever will, sure, leave you looking rich, but feeling trapped. But when you consult the Lord in your financial decisions and allow the Holy Spirit to lead you to make wise, well thought out decisions, you'll be prosperous *without* sorrow coming with it. I would rather have the peace that comes with trusting God than the appearance of having money.

RIGHT IN THE MIDDLE

But right in the middle of this pendulum, you'll find believers who are working their 9 to 5 every day with 100% of their effort. They are thankful for their job. They attribute their job to the provision of God. This was actually how America's founding father's saw things too. They attributed their provision to God Almighty. They weren't full of pride assuming their resources were an act of their own wisdom and they weren't feeling the need to control those underneath of them by presuming themselves as the source of provision. No, it was quite different. They were right in the middle. They worked hard, but they trusted God. They thanked God, but they worked their butt off. And today there is still a remnant of Christians who understand that all money belongs to the Lord because everything literally belongs to the Lord. Because they have this understanding, they realize that they are only stewarding God's money and because they're stewarding someone else's money, they're thankful for it and careful with it, and when the owner says to give it away, they give it away.

Do you remember what Jesus said? Matt. 6:20 NLT, *“Store up your treasures in Heaven where neither moth nor rust destroys and where thieves do not break in and steal.”*

The point Jesus is making here is that if we should invest in anything, it should be the Kingdom of God because it's the only thing that will last. Why hoard up wealth and possessions here on earth that you can't take with you for eternity? Our life is so incredibly temporary in light of eternity and only the Holy Spirit can reveal that to you. And once you receive that revelation, your entire outlook on life changes including the way you view money.

CONFEDERATE MONEY

Randy Alcorn, in his book *Money, Possessions, & Eternity*, illustrates it like this:

Imagine for a moment that you're alive at the end of the Civil War. You are living in the South, but your home is really in the North. While in the South, you've accumulated a good amount of confederate currency. Suppose you know that the North is going to win the war soon; what do you do with your Confederate money? If you were smart, there's only one answer you would cash in your confederate money for US Currency, the only money that will have value once the war is over. You would keep only enough Confederate money to meet only your basic needs for that next month, or however long that period is until the war is over.

The currency of this world will be worthless at our death or Christ's return. For us to accumulate vast earthly treasures in the face of the inevitable future is the equivalent of stockpiling Confederate Money.

The only currency of value in Heaven is our present service and generous giving to God's Kingdom. Jim Eliot, the martyred missionary, said it this way “He is no fool who gives what he cannot keep to gain what he cannot lose.”

You might say, “Well then why should we even save money or care about money at all if we can't take any of it with us to Heaven?” You should care about your money and pay off your debts and save as much as you can so that when God's Spirit prompts you, you're able to give and invest in the eternal kingdom.

Let's choose today to be faithful with God's money and live in His truth so we can tangibly express His love to a hurting world!

A FORGOTTEN CRIPPLE ADOPTED AS A SON

King Saul has been dead for a little while now and has disgraced his family and the nation of Israel and now young David has become King. So let's hop into the story at 2 Samuel chapter 9.

2 Samuel 9:1-13(NLT): “King David asked, “Is there anyone still left of the house of Saul to whom I can show kindness for Jonathan's sake?” 2 Now there was a servant of Saul's household named Ziba. They summoned him to appear before David, and King David said to him, “Are you Ziba?”

“At your service,” he replied. 3 The king asked, “Is there no one still alive from the house of Saul to whom I can show God's kindness?” Ziba answered the king, “There is still a son of Jonathan (now remember Jonathan was Saul's son and yet one of David's best friends); The son of Jonathan, Mephibosheth, he is lame

in both feet.” 4 “Where is he?” the king asked. Ziba answered, “He is at the house of Makir son of Ammiel in Lo Debar.” 5 So King David had him brought from Lo Debar, from the house of Makir son of Ammiel. 6 When Mephibosheth son of Jonathan, the son of Saul, came to David, he bowed down to pay him honor. David said, “Mephibosheth!” “At your service,” he replied. 7 “Don’t be afraid,” David said to him, “for I will surely show you kindness for the sake of your father Jonathan. I will restore to you all the land that belonged to your grandfather Saul, and you will always eat at my table.” 8 Mephibosheth bowed down and said, “What is your servant, that you should notice a dead dog like me?” (NOTICE How he sees himself – he sees himself as a “dead dog” In other words People have treated him that way so that’s how he sees himself!)

9 Then the king summoned Ziba, Saul’s steward, and said to him, “I have given your master’s grandson (His Master was King Saul) everything that belonged to Saul and his family. 10 You and your sons and your servants are to farm the land for him and bring in the crops, so that your master’s grandson may be provided for. And Mephibosheth, grandson of your master, will always eat at my table.” (Now Ziba had fifteen sons and twenty servants.)

11 Then Ziba said to the king, “Your servant will do whatever my lord the king commands his servant to do.” So Mephibosheth ate at David’s table like one of the king’s sons. 12 Mephibosheth had a young son named Mika, and all the members of Ziba’s household were servants of Mephibosheth. 13 And Mephibosheth lived in Jerusalem, because he always ate at the king’s table; he was lame in both feet.”

Wow! What an incredible story illustrating God’s amazing grace! Mephibosheth, the lame man with the despairing demeanor, most-likely eating whatever scraps were left over for him. He, of all people, was welcomed to the table of the King of Israel! And church, this was not a one time occasion displaying David’s soft side. No, my friend. He was welcomed as a son of King David for the rest of his life and treated as a prince!

This is what Father God does to us! He gives us the truth of the matter. That we are created by Him and perfect in His love and welcomed at His table. Here he was, the grandson of the prior King Saul. He was disgraced by his Grandpa’s legacy. Saul, as you know, becoming so arrogant and mislead, he made poor decisions, had his Kingship removed from him, meaning HE was fired by God, nonetheless, then committed suicide.

So here’s this grandson, weighed down with all that emotional baggage and financial stress because his entire family has either deserted the area of Israel or have been killed. Notice King David said “Is anyone of Saul’s decedents still alive” that of course, implies most of them if not all, were dead.

How do I know he had financial stress? Well it’s safe to assume he couldn’t get a great job being he was completely lame from the waist down, having no capable legs made him far below middle class back then. There wasn’t prosthetics back then or even a standardized system of Government aid! He was simply alone with his problems.

God not only restored his view of himself but undoubtedly restored his capacity to love others. Once he saw himself as a King’s kid, he was able to then give love and acceptance and a warm smile to others.

Does his story sound at all familiar to you? Aren’t we at times just like Mephibosheth?

How many of us have grown up with some emotional and mental baggage? How often do we continue to carry that baggage into our future, into our jobs and into our homes. How many of us don't feel we quite measure up to the standards of others?

God inserted this little story in 2 Samuel to demonstrate God's great grace in welcoming us to His table! He welcomes us to be seated as sons and daughters of the King! This is the truth that we must begin to live in. This is the love that we've gotta receive! If we don't receive His love and realize our need for it, then we'll never be able to give it. By God's grace, David hid this man's crippled legs so as to give him dignity despite his shortcomings.

LIVING FROM IDENTITY

You see at a table, you can't see that Mephibosheth is lame! God has a way of covering our shortcomings! God has a way, a beautiful way of taking what we consider as our weakness or failures or shortcomings and hiding them so that people don't see them, so that we appear faultless before His throne. God's love covers us!

In God's sovereignty, He empowers us to be over-comers, enabling others to not see that we were once broken and angry and sinful, but when we accept his invitation to the table, we are now seen as another child of the King.

It doesn't change God's opinion of you if you come from a broken home. It doesn't change God's opinion of you if you come from a poor upbringing? He loves you and that has nothing to do with how much money your parents had or didn't have!

God has the power to form you into someone who is so full of love and grace and belief in Him that He can not only change your circumstance, not only change YOUR heart and give YOU HOPE and new LIFE but then, He'll use you to give life and hope to others.

People's view of you will change for the better when you accept His invitation to the table! Let me say that again. People's view of you will change for the better when you accept His invitation to the table. God can then, in turn, use you for His Kingdom. But if you're constantly whining and complaining through life, who's going to be inspired by you to become a Christian? You're missing out on the revelation of God's amazing love! Discover the truth! Discover that God's love is unbelievable and incredible and astounding and His truths are a treasure trove of constant discovery!

What you believe about God determines what you believe about yourself. In turn, that belief determines your demeanor, your outlook on life, even how people view you. Love covers all. I want to invite you to live from a place of love and not fear! Let God's love compel you!

Love invites us into the Kingdom, inspires us to believe more for our future and see ourselves as champions, as loved, as victors, as winners, as accepted and made whole! Love empowers us to see ourselves as someone who has something to offer, a service to provide. It causes us to desire to work - desire to serve people and provide something of value to them! Then in turn affects your finances! I've see this time and time again. Often people think they have a money problem. Usually, they have an identity problem and that identity problem is giving them a money problem.

Psychologist says that at the core of a human, the #1 need is to feel accepted. At the table of the King, this man's disability was unseen. I believe that the need for love and acceptance is there within us because God put that need to be accepted into HIS family. God did that!

Did you know that God accepts you! Did you know that God welcomes you into HIS house and seats you at His table. And no, He doesn't put you at the end corner seat, He puts you right

there by Him. God values you and loves you and thinks that you are stinkin' awesome whether you are poor or rich, healthy or sick, athletic or crippled.

Remember that story of the orphaned boy that King David adopted? Mephibosheth was from a town named Lo Debar. Lo Debar in the Hebrew means "pastureless" in other words "Fruitless" "Nothing productive or helpful could come from this place." Wow! Does God have a sense of irony? He takes a crippled man in a forgotten, no-name town and invites him to be a prince in the heart of the city! Don't tell me that didn't change his financial future! He went from broke to being a prince! God displayed His compassion and generosity through King David. God did this over and over throughout David's life and legacy.

God redefined David. He redefined his value and purpose and He wants to do the same for you and me! He wants you to defeat the lies of Satan that you are worthless or forgotten or that your dreams are too big. God gave David an identity of being a loved son despite David's earthly parents abandoning him. David then used that blessing from the Lord and multiplied it to others!

God wants to defeat the lie that you will always be poor or always be a victim. He wants you to know that you are an overcomer in Jesus Christ! He wants to remind you today that you are made perfect and complete in His love, that you are liberated by His truth and that you are empowered by His Spirit! He wants you to know His plan for you is not to fix your money problems. That may come as a side effect blessing, but that's not His plan. He wants to partner with you to reveal His love to people! His plan for you is that you would glorify His name and love Him dearly. He wants you to find your identity not in your money or social status but in Christ alone!

Col 3:3 says that you and I are hidden in Christ. Our identity is swallowed up in Him. If that is true, we can no longer agree with the lies that say ...

"We have always been poor so we'll always be poor."

"My parents were broke so I'll be broke. That's just the way it is."

"I haven't had a pay raise in years. They won't ever give me one. They don't care about me so I'll put in minimal effort."

When we don't find our true identity in being God's child, we'll strive to find our identity in our wealth.

Trusting God with your money is really all about trusting God. It's about faith.

In summary, there is a peace and joy that will enter your life when you do the following:

- Value God's plans and purposes more than your own (Mt 6:33)
- Trust Him to do more with your 90% than you can do with 100%
- Budget - get on a plan. If married, do this together (www.IWBNIN.com)
- Give generously to those in need, "especially within the family of faith"
- View money as a Steward and not an Owner (Ps 24, Lk 19, Mt 6) Pray asking the Owner what He wants you to do with your income



APPLY IT

Good Questions To Ask Yourself or in your Small Group Discussion

1. Is there something that I have that I can learn to share?
2. Am I spending more money monthly than I'm earning?
3. Am I robbing God of tithes and offerings?
4. Am I investing in the Kingdom when God's Spirit prompts me to give?
5. Am I receptive to the Love of God in my life? Or have I believed that I'm not worth it? We said that our sense of greed or hoarding money can come from not being secure in God's love. Can anyone comment on this? Has this been true in your life at all? If so, in what way?
6. Am I walking in victory and optimism because of God's great love for me? If not, why am I often pessimistic or fearful? What does that reveal to me?
7. Am I giving & treating money as God teaches me to and living in joy or am I in control and unwilling to allow God's Spirit to teach me to be generous?
8. Have we ever spent money we don't have to impress people we don't know? If so, would anyone want to be candid enough to share what happened and the lesson learned?

If you're in deep debt, here a few first steps toward financial freedom:

1. Read some great Christian books on finances like "The Storehouse Principle" "Your Money Counts" by Howard Dayton, I Was Broke, Now I'm Not, Crown Financial has a great ministry at www.crown.org There are many others!
2. Pray – ask God for direction. How much extra you can pay on your debts. Ask Him how much He'd like you to set aside for savings. Ask God.
3. Get a financial advisor – whether this is someone you pay for financial help and advice or whether it's friend you'd just like them to help you. By the way, if you pay someone for financial advice, it's probably the best money you'll ever spend.
4. Get accountability. This is similar to step 2 but not the same. This is a friend – maybe an accountability partner you already have. Maybe you have an accountability partner but you've never discussed finances at all. I encourage you to start. Tell them your goals and your strategy to reach them, then ask them to hold you accountable to reaching those goals.

5. Make a written plan to pay off your debt. This is NOT paying the minimum amount required each month. This is a thought-through plan of paying more than the minimum pmt. Each month so you can eliminate your debt.

A. List your liabilities – everything you owe

B. List your assets – everything you own – see if there's anything you can sell.

Howard Dayton, author of *Your Money Counts*, says "Getting out of debt is hard work but the freedom is worth the struggle." I liked that and I thought you would too.

6. Renew your mind in God's Word daily. Doing this will put your trust in God and not your money. Renewing your mind with God's way changes your paradigm, your way of thinking and that will change how you manage your money!

7. Make an audible choice to be thankful, in front of your spouse, in front of your kids, your friends... This thankfulness will drive out the felt-need to have more and spend more. If you're really serious, list what your thankful to God for and go over it as a family, repeating in often through nightly prayers together.

There are obviously more things you can do to take action. I encourage you if you're married to really do this together. Sit down and talk about it. Hash out your monthly expenses, where you can cut back, where you can save, etc. And do your best to become debt-free. Consider the free budget tool at IWasBrokeNowImNot.com *His books is excellent by the way.

PRAYER: Father, I pray that today you would search our hearts and teach us where and how we're pleasing you with our lives and where and how we're not pleasing you with our life. And if we're not pleasing you in this area of finances, I ask you to forgive us and set us straight. Give us the wisdom to make a plan – a strategy for managing money YOUR WAY and not ours. Give us the courage to act upon those things you drop in our spirit. And may we live financially free lives – may you look upon us and find us faithful stewards of YOUR money. May you consider us trustworthy of the True Riches of Heaven!

In Jesus' name, Amen.