

Discovering God's Will...For your finances.  
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Introduction:

Today we want to wrap up our sermon series on Discovering God's Will. We will continue on Wednesday nights our deeper study of this topic. And I promise that those of you who come out on Wednesday nights will be better equipped to seek out God's will for your life. We simply cannot cover everything in our brief time on Sunday mornings. So I encourage you, for the remaining six weeks, to come out at 7:00 on Wednesday nights.

What we've learned so far in our series is that God wants us to make good decisions. Our lives are made up of all the decisions we make and the results of those decisions, and if we are all honest, we have all made some bad decisions in our lives. Each of us has moments from our past that we wish never happened, or relationships we wish had progressed in a different way. For others it may have been a poor choice about a job or something we said or didn't say. And the point is this: we all wish we could guarantee that all the decisions we make from now on will be good decisions.

We recognize that God knows what's best for us, and he knows the potential outcome of our decisions, and most of us are glad to learn that not only does God care about the decisions we make, and that he wants us to make good decisions – but God cares about us making good decisions more than we care.

And so we've explored the promise of Scripture that God will make our paths straight if we will acknowledge him in all our ways, and lean not on our own understanding. And what that means is...the more we surrender to God's general will for us, the more we will be able to know God's specific will for us when it comes to making decisions in our lives.

And this is the rule we set up:

The more familiar we become with God's providential will; the things he's doing in the world regardless of anything else  
And the more obedient we become to God's moral will; all the do's and don'ts God has given us in the Bible  
The more clearly we will discern God's personal will.

Two weeks ago we stuck to the basics, and we talked about God's will for our lives. He created us and gave us life. And God is in the business of winning lost people to Christ and making disciples of all nations. That's his providential will. And his moral will is for us to be devoted to him completely. And we said that when we do that, then we will see more clearly how God will use our lives to accomplish His will.

Then last week we talked about God's will for our families. We were challenged by Joshua of the Old Testament. He basically told God's people they needed to choose who they were going to serve and worship. Would they choose the gods of their forefathers or the gods of the country in which they lived, or would they choose to serve the One True God?

His famous statement was, "As for me and my house, we will serve the Lord".

Last week we challenged you to go home and talk with your family about that. And if you were ready, we asked your family to write that statement out as a family covenant. "As for this family, we will serve the Lord." and then you would all sign it.

Maybe you weren't here last week, in which case you can do that today if you like. Or maybe you simply forgot. That's ok, just spend some time in prayer and discussion today about it.

Some of you know that I meet with some other preachers during the week, and we preach similar sermons at each of our churches. My friend Tim placed an actual large stone in the front of his auditorium, and they handed every family a big stone to take home, and decorate it if they decided to do this, and to bring it back and lay it in the front of the room as a testimony of their commitment.

Tim told me, "Whenever you do something like that you're not really sure what the response is going to be. But I heard about someone who did this last week, and at least someone was getting it. In the middle of the week, a father was standing with his daughter in front of the boulder. He had the stone in one hand and explained to his daughter what the church was doing. He said, "Honey, I want our family to serve God and make sure that God is at the center of our family."

If we have 10 or even 20 fathers who will follow that man's example, God is going to do something amazing in this church. Can you imagine what God could do with a congregation like that?

So I want to thank all of you who have taken that stand and agreed with that statement, "As for me and my house, we will serve the Lord."

You know, there is *nothing that points to whom we serve like the way we use our money.*

The author Anna Lappe was quoted as saying, "Every time you spend money, you're casting a vote for the kind of world you want."

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That is basically what God said in His Word a long time ago. The way we use our money speaks to what our core beliefs are. In essence, the things we spend our money on speaks to who our God is or who our gods are.

We rarely talk about money and giving at our church. In fact, we really only dedicate a few messages each year to this issue. We do take up an offering every week, as part of our worship to the Lord, but we don't preach sermons on this.

Finances can be a sensitive topic in church. I know that some people think churches are always after their money. And, to be honest, some churches may be like that. We don't require people's W-2 forms. We are not checking up on people to see if they are tithing. This is between God and each individual. I heard of one church where they published a book with every member's name and how much they gave.

We are not going to do that here. But, we do know that one day when we go before the Lord everything will be laid bare, including our checkbooks and credit card statements. So we want to make sure that we would not be embarrassed or guilty over our response to God. We want to make sure that the Lord is really the Lord of all in our life and that we are following His will when it comes to our finances.

So I have come to the conclusion that not only is it the right thing to do to preach about our personal finances and giving, but I am required by God to do this. It is not about what I give to the church. It is about what I give to God. And not just what I give, but how I use the resources He has given me.

As with all the sermons this month, we want to look at God's providential will, his moral will, and his personal will for our finances.

## 1. God's providential will = Everything belongs to God.

First and foremost, we need to understand that everything in the world belongs to God, he owns it, he has created it, it's all His. I may think I've earned it, I've worked hard for it, it was my inheritance, it was a gift, or I deserve it. But preeminent to those beliefs is the truth that everything belongs to God.

- Psalm 24:1, "The earth is the LORD's, and everything in it, the world, and all who live in it;
- Money – Haggai 2:8 'The silver is mine and the gold is mine,' declares the LORD Almighty."
- The rivers and land on the whole earth– Ezekiel 29:9 Then they will know that I am the LORD. " 'Because you said, "The Nile is mine; I made it,"; Exodus 19:5, God says, "the whole earth is mine."
- All the forests and all the animals. Psalm 50:10. for every animal of the forest is mine, and the cattle on a thousand hills.
- Even our own bodies belong to God – 1 Corinthians 6:19, "Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own."

Now, if everything belongs to God, then how are we to view the things in our possession? How do we understand the things we have? The Bible says that God provides us everything we have.

- 1 Timothy 6:17, "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment."

Not only does God provide for our every need, but he LOVES to give us more than we need. Why? Did you catch it? He gives us things so we will enjoy them. God WANTS us to enjoy what we have. He CREATED generosity. He knows how to be a great gift-giver. And he's given us a whole lot more than money, and houses, and cars, and toys, and clothes. He's given us his Son, eternal life, joy, peace, and the list could go on for days.

All of that fits into God's PROVIDENTIAL Will, because those are the things God has done and continues to do regardless of our prayers or our beliefs or our faith. But he HAS revealed a number of do's and don'ts when it comes to HIS stuff.

## 2. God's Moral Will

- Every person is a steward – 1 Peter 4:10 10<sup>(A)</sup> As each one has received a special gift, employ it in serving one another as good <sup>(B)</sup> stewards of the manifold grace of God., NASB.

A Steward is a manager. Someone who takes care of the house and possessions of their master while he is away. The same word used for steward was also used for Treasurer. And so God has made every person a manager of certain things. We manage our time, our talents and abilities, our bodies, and all our possessions and money. God has loaned them all to us to manage. We are his treasurers.

- Jesus gave a great example of stewardship. – Matthew 25:14-30

It's a long story, but basically...Jesus tells about a man who gives his servants some large sums of money to manage while he's away. He gives one of them 5 Talents of gold, another 2 Talents,

and another one Talent. When the master returns to see how his stewards have done, the first one has doubled the money into 10 talents. The second servant also doubled his money into 4 talents. The master told these guys "well done!"

But the third servant was lazy, and he made excuses. He didn't make any profit.

26"His master replied, "You wicked, lazy servant!...you should have [at least] put my money on deposit with the bankers, so that when I returned I would have received it back with interest.

28" 'Take the talent from him and give it to the one who has the ten talents. 29For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. 30And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

Jesus called the servant lazy and wicked because that servant did not properly manage what his master gave him. And God has asked us to manage lots of His stuff, including our money, and we need to manage it well.

Let me try to put this into perspective. Let's say you and your spouse decide to hire a financial consultant, or broker, or what have you to manage all of your assets. You tell this person, I'm trusting you with all of my money. Use it well."

When you come back to this person a couple years later, what do you expect? If you're like me, you wanna see how much money he's made for you.

Let's say you come back and you ask this Financial manager, "So how have you done with my money?" and He says, "I don't know." You say, "What do you mean 'I don't know'?"

He says, "Well, I bought these great new desks and computers. And the kids had to go to college, and I bought that new car out there. I think your money's doing alright. To be honest, I haven't even kept very good records. But thanks for giving all that money to me."

After you called your lawyer, you would fire the financial manager. I mean, let's say he didn't even spend any of your money, he just didn't keep any records of it. You remember how we said a steward is another word for Treasurer? If you don't know where the money is going, and you're not making good investments, then you can't be a good treasurer.

It's the same thing with being a steward of everything God has given us. Yet, what do we do? Many of us:

- Treat His money like our own.
- Buy the things we want without consulting God.
- A lot of us spend every penny without saving any, and often without giving any. We'll talk about that more in just a minute.
- And for a huge number of American families, there is no accurate record-keeping of the money that comes in, and the money that is spent out.

So, we're stewards, managers, treasurers of God's money.

There's one more thing we need to know about God's moral will when it comes to our finances. And that deals with giving. Why we give, How much we give. Let's take just a couple minutes here.

Giving in the OT

- Patriarchs all made offerings to God. Even Cain and Abel, and Abel's murder was over Cain's sacrifice not being proper.
- Tithe(s) – Under Mosaic Law Leviticus 27:30 'A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD.
  - Another was to go to a special meal
  - A third was every third year, to the needy.
- Malachi 3:8-10-12

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.

Giving in the NT

- Give to advance the kingdom – 2 Cor 11:9 And when I was with you and needed something, I was not a burden to anyone, for the brothers who came from Macedonia supplied what I needed. I have kept myself from being a burden to you in any way, and will continue to do so.
- Give to build Christian Character. 2 Corinthians 9:11 You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.; Matthew 6:21 For where your treasure is, there your heart will be also.;

Is a tithe commanded for Christians? Nowhere in the New Testament does God command Christians to pay a tithe. But Jesus commended people who gave more than a tithe. And over and over again, Jesus raised the standard of the law for Christians.

- The law says don't murder. I tell you don't even stay angry with your brother.
- The law says don't commit adultery, but I tell you if you even look at someone other than your spouse in a lustful way, you've already committed adultery of the heart.
- The law says eye for an eye, tooth for tooth. I tell you, don't resist an evil person. Pray for your enemies.

So let's finish this sentence. If Jesus were to talk about the tithe he might say, "The law tells you to give a tenth of your income to the Lord, but I tell you..." What? Do you think he would suggest anything LESS than a tenth? I don't.

You say, but Marty, you don't understand our situation. Our finances are really tight right now. We don't even know where the money will come from to pay our next bills. And I can tell you I've been there, and my job and your job is to be faithful to the Lord first, and He will meet our needs.

I'm not saying God will make you rich, or that things won't get hard once in a while. But what I am promising is that if you will be faithful to God with your money first, He will always take care of you. In fact, part of being faithful is being a good manager of your money. Keep track of where it goes, and see that you don't over-spend or under-save. And that will often guard us from disaster. But even when you feel like you have nothing to spare, Jesus still calls you to be faithful.

One day Jesus was standing in the temple where people were giving their offerings. The Bible says,

1As he looked up, Jesus saw the rich putting their gifts into the temple treasury. 2He also saw a poor widow put in two very small copper coins.<sup>[a]</sup> 3"I tell you the truth," he said, "this poor widow has put in more than all the others. 4All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on." Luke 21:1-4

This widow was completely and utterly trusting in God to meet her needs. So was it foolish for her to put all her money in the offering, or wise? In whom do you trust?

Some people think it doesn't matter how much you give. They think God is not concerned with the amount, just THAT you give. But Jesus didn't praise the widow because of her small gift, or just because she gave. He praised her because she gave all she had.

The promise about God's will is that if we will understand his Providential will, that God owns everything in the world—it already belongs to him, and he gives us everything we have; and if we'll be obedient to His moral will, that we are stewards, managers of His stuff, and we need to manage it well, and we need to give at least 10% back to him, but we get to keep 90%; then we will more clearly discern His personal will for us.

When you wonder how you will make ends meet – be faithful first and God will show you. When you wonder about making that purchase you've been dreaming about, be faithful first, ask if it will be a responsible purchase, will you be just as generous in giving to ministry as you are in buying this item for yourself? Be faithful first, then God will show you.

And understand this: since God owns everything already, when you give to Him, it demonstrates in whom you trust. God doesn't want your money. I don't want your money. This church doesn't want your money. This church will trust God for its needs. Exie and I, as hard as it can be sometimes, have continued to trust God for our needs. In whom do you trust? Do you trust in money? Or do you trust in the one who owns everything already?

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