



SERMON NOTES

From In Touch With Dr. Charles Stanley

YOUR CONVICTIONS ABOUT MONEY

KEY PASSAGE: Malachi 3:8-11 | SUPPORTING SCRIPTURE: Psalm 24:1 | Luke 6:38 | 1 Timothy 6:9-11

► SUMMARY

Money is on almost everyone's mind today.

We wonder whether we'll have enough to make ends meet each week, to pay for our children's education, to support our retirement, or to get out of debt. There's nothing wrong or evil about having or using money. Where we sometimes go astray is in how we use it or why it's so important to us. Since handling money is a necessary and important part of life, we need to develop a personal conviction about it, based on God's Word. Only then can we live wisely and please Him in all our ways.

► SERMON POINTS

The Lord often speaks about money in Scripture.

In fact, there are more verses about this subject than there are about prayer or heaven and hell. Over half of Jesus' parables dealt with financial situations. We'll never go wrong by heeding Scripture's instructions because it's our best guide for personal financial management.

The World's Viewpoint About Money

The key word that describes the world's perspective is accumulation. It's all about receiving. The goal is to get as much as we can and keep as much as possible for the future. The primary focus is self-interest—personal desires, needs, pleasures, and security. And once a sufficient amount is obtained and kept, the next task is to protect it.

This world view promises happiness and financial security for those who accumulate an abundance, but these are

empty promises. Some of the richest people in the world are the most miserable, and there is no guarantee that their wealth won't be lost tomorrow.

God's Viewpoint About Money

What we believe always influences how we handle money. That's why it's important to let our convictions be shaped by what the Lord says.

- **God owns it all.** According to Psalm 24:1, "The earth is the LORD'S, and all it contains, the world, and those who dwell in it." This is the first and primary truth we must understand. Everything we consider to be ours is really His.
- **We are stewards of God's money.** If the Lord owns it all, then we are the stewards or managers of His possessions. Everything He entrusts to us is to be used as He directs.
- **The Lord's key word is distribute.** Unlike the world's view, which emphasizes accumulation, God wants us to distribute what He gives us. Instead of working to receive all we can, we need to become people who work to give all we can.

Two Aspects of Giving

- **God's Encouragement.** When Christ talked about generosity, He encouraged His followers saying, "Give, and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return" (Luke 6:38). What we do with our money determines what we receive. Either we rely upon ourselves to get whatever we can, or we give as God directs and receive what He generously

provides. The Lord not only owns everything, but He also has complete control of it and can direct it to us if He chooses. If we give to Him as He desires, He will reward us for our obedience.

- **God's Warning.** "But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs" (1 Tim. 6:9-10). Money can be a dangerous item when it's not under God's control and in keeping with His will and purpose. Instead of longing for riches and falling into temptations and snares, the Lord says, "Flee from these things, you man of God, and pursue righteousness, godliness, faith, love, perseverance, and gentleness" (v. 11).

The Choice

After hearing God's encouragement and warning, we must each make a choice. One option is to be obedient to the Lord in our giving and trust Him to keep His promise to provide for us. The other alternative is to seek full financial blessings through accumulation, even if it requires going into debt. The second method never leads to happiness, because that is only found in a right relationship with God and obedience to His will.

God's Master Financial Plan

Malachi 3:8-11 was written to the nation of Israel, but the principles found in this passage still apply to God's people today.

- **The Lord requires a tithe, which is ten percent of one's income.** Because the Israelites failed to do this, God delivered this accusation: "Will a man rob God? Yet you are robbing Me! But you say, 'How have we robbed You?' In tithes and offerings" (v. 8). If we understand that everything belongs to God, we'll acknowledge that to withhold what He requires is the equivalent of stealing from Him.

- **God's blessings overflow when we give.** "Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this," says the LORD of hosts, "if I will not open for you the windows of heaven and pour out for you a blessing until it overflows" (v. 10). When we obey the Lord regarding our finances, His blessings don't just trickle in, they overflow.
- **God invites us to test Him in the area of giving.** Knowing that we may doubt, He challenges us to test Him and see that He will indeed keep His promise (v. 10).
- **God protects those who give.** "Then I will rebuke the devourer for you, so that it may not destroy the fruits of the ground; nor will your vine in the field cast its grapes" (v. 11). Although it may seem risky to follow God's instructions, obedience actually places us and our possessions under His care and protection.

A Matter of Obedience

The Lord isn't asking for money because He needs something from us. He already owns it all. What He wants is our obedience, and if we love Him, our desire will be to follow His instructions. God knows all our present circumstances and will show Himself strong and faithful to meet all our needs if we simply trust Him and obey.

► RESPONSE

- What, if anything, is hindering you from giving the Lord a tenth of your income? Are any of these circumstances bigger than your God?
- What emotions flood your heart when you think about being obedient in this area? Can any of these feelings cancel God's promises?
- To gain a proper perspective, compare your ability to accumulate and protect your finances with almighty God's power to provide if you'll freely give what He's entrusted to you.

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