

Introduction

This time of year is a weird time of year, isn't it? I wonder, at this time of year, if I ask you this question what your answer might be. When someone brings up money, what emotions bubble up inside of you? There are other times in the year when we think about money but especially at this time of year, I find it to be something that's true. For some of us when we mention money, we think, "Oh my gosh, I don't know if I'll have enough." We experience a level of fear. For some of us it is a low-grade fear; for others, it is a real, genuine, every-day, knocking-at-the-door, bothering-us kind of fear. We live in a really tumultuous time financially in our world. I can see why, when the topic of money is brought up, you might feel a level of fear. Other people, when you bring up money, feel a sense of frustration about the fact that either you did something in your past or maybe something happened that you had no control over... and whatever that particular thing is... you are struggling under the weight of it and you wish you weren't, but you are and you're frustrated about it. Some people, when you think about money, feelings of lust and greed come up inside of you because you just want more and more and more and more. And then there are some in the room who are better than us... when you think about money, you are just grateful... you're just grateful for what you have and what's been given to you and what you've been blessed with, and if that's you... well done. Hopefully, I'll make it there with you some day. I think for all of us, we probably experience all of those emotions at different times when it comes to the money in our accounts, the money that we owe, and so on and so forth. But it feels like this time of year really exacerbates things, doesn't it? It almost feels a little schizophrenic... you have Thanksgiving which has almost become the forgotten holiday where you come together and you're grateful... you really do give thanks for all the things that you have... your family, for the money that you've had that's been spent on different things, and your friends, and so on and so forth. But then the moment it's over... and really, not even the moment it's over because Black Friday has moved from the Friday after Thanksgiving to really the whole month of Thanksgiving and then into December. This whole season is a mixture of "I'm so thankful but at the same time I'm so stressed because I have to come up with money for this and that; I've got to buy presents for these people and make sure I have this for my kids, and so on and so forth. You can feel the tension there when it comes to money. This time of year is kind of strange that way. I think our culture sets us up for this. The basic message of our culture toward money is this: "Make as much as you can, spend as much as you can and then some, and then rinse and repeat." The byproduct in all of our lives is this low-grade fear in our culture when it comes to money. It's this constant nagging that we all feel. I still think it's a Kingdom value. In fact, believe it or not, I think our experience with money was meant to be a positive one... not a negative one. I think that's probably hard for some of us to believe because we've had a lot of negative experiences when it comes to money, but I think that God ultimately wanted our relationship with money to be one of blessing and not of curse.

Today, I want to invite you to step out of the pressure cooker and into God's plan. I know that a discussion on money hits a lot of people in a lot of places. I know that there are folks in this room who are very early on in the process of navigating a budget and so on and so forth so some of this is education. I know for others in the room when this topic comes up... you know these principles, but you don't practice them, and you need to be reminded that these need to be practices in your life and not just values that you espouse. But then there are others in the room who have done this for years and years and years and today I would just encourage you... if that's you, don't check out. Just use this as an opportunity to be exceptionally grateful. I also recognize there are a lot of people in this room who have a lot of money, and there are people who are scraping by. Here's the good news: I think, regardless of where you are, the principles we pull from Proverbs, when it comes to money, are applicable and helpful for wherever you are in that

journey. Here's what I encourage you to do: Take a deep breath and let's talk about money. Alright? Let's do this.

1. Money Is Meant To Be A Blessing.

Here's the thing... in Proverbs you have a lot of wisdom about money. This is why: King Solomon valued wisdom greatly. He valued money too, but he valued wisdom. Here's what Proverbs 3:13-15 says... *"Happy is a man who finds wisdom and who acquires understanding..."* Look at this economic language in verses 14 and 15: *"... for she is more profitable than silver, and her revenue is better than gold. She is more precious than jewels; nothing you desire can equal her."* You see, Solomon understood the complexities of life and leadership, and he understood that in addition to the Law, he needed wisdom to navigate all of the various situations of life. He knew wisdom was even more valuable than material wealth. Here's why. If you're taking notes, write this down: Wisdom with money is a powerful way God provides for you and for me. Wisdom with money is a powerful way God provides for us and others. So, basically, learning the skill of successfully earning and managing and spending is a grace from God to us.

Let me give you an example from Scripture. In the Old Testament, the Israelites spend 400 years in slavery in Egypt. God delivers them from slavery, they go through the Red Sea, they come out on the other side and then they are in the wilderness, and God begins the project of teaching them... to some degree... teaching them what it looks like to be human again. They have been slaves for a very, very long time... generation after generation after generation... and He begins this re-dignification process of these people who have experienced these harsh conditions... teaching them what it looks like to be His people. Now, in the process, they are hungry, so God provides for them by dropping manna... this word that means "what is it?" ...from heaven every day to provide for them. God literally drops it out of heaven, they take it, they only get a day's worth. They pick it up, they eat it, and it's a massive blessing on their life as part of God's provision for them. So a lot of times, when we think about provision, we think about things like manna. But here's the part that's interesting about the story: Around the same time, God begins to give them and unfold the Law for them. A lot of times we hear the word "Law," and we instantly jump to all the New Testament passages that talk about how the Law made us aware of sin and our need for a Savior. But before we jump to that, it's important to recognize that the Law, in many ways, was God re-educating a group of people on how they ought to live in tune with ultimate reality... or in tune with His reality. So you've got the Ten Commandments... Moses brings them down. Think about some of those commandments that are on those tablets: Do not covet, do not steal... or thou shalt not covet, thou shalt not steal. These are both economic, money-related... not just money-related... but money-related topics that God gives them. Here's what I'm trying to get at here. Manna is provision from God but so is the Law. The wisdom that the Law is providing is every bit as much provision as is the manna that God is dropping in their life every day.

Let me give you an example of this from a proverb that's not in the Bible... one that many of you will know. "You give a man a fish..." You guys know this one? "...you feed him for a day; you teach a man to fish, you feed him for a lifetime... or he'll fish for a lifetime." You see how the wisdom is the provision. You can keep giving him fish, but if you'll just teach him... if you'll offer him the wisdom... he will have what he needs to attain a living and to be able to feed his family. So the wisdom is the provision.

Here's an example from my life. Kerra and I were one of those couples that got married really young. She was 22 and I was 23. We were coming out of college and... PS I do not regret it. I just want to put that out there... for those haters in the crowd. So we got married when we were pretty young, right out of college.

We've moved to Sherman, Texas. I was the youth pastor at First Baptist Sherman. Cara was a teacher in McKinney, Texas. We earned very, very little money; we lived in this one-bedroom, 600 square foot apartment. It was tiny. I remember the bathroom was the same size as the bedroom. It was crazy. So we lived here for a while, but we realized after a little while, "We would really love to own our first home... like a little three-bedroom, two-bath number would be a great thing. So we began the process of saving and thinking about what it would look like to own our first home. At the same time, our church is offering a thing called "Good Sense" which is similar to "Financial Peace" that some of you have taken in this room. So we take "Good Sense" and in the midst of it, we have a conversation with one of the counselors and he comes over and he says, "Why don't we go through some of your financial goals... let's figure this thing out for you." So we say, "Hey, we want to buy a house." You could see these young pups, "We want to buy a house... our first one. It's going to be awesome." He says, "That is great." He looks at our finances... "Hey, I think you've got enough to buy a house; it's awesome. Good job." And then he says, "Let me ask you a couple of questions." [Dun, dun, dun...] He says, "How long do you plan to live here?" And we looked at each other... "I don't know... as long as we live here. A year, two years, three years. We have some aspirations when it comes to our jobs. We're not sure." He said, "Okay... that's good, thanks. Also, do you plan to live here long enough for the neighborhood you're buying in to finish building?" We looked at each other, "Well how long is it supposed to keep building?" And he said, "I don't know; do you know how long it is supposed to keep building?" "No... they're pretty houses though." He sits down with us in that moment, and he starts to walk us through. "Look... a wise financial decision here would be to be careful because if you buy a house in this neighborhood and you move a year from now, you'll find yourself in a bad situation because people may want that new house more than they want your gently used one." So we kind of backed up and were like, "Whoa..." These young pups just trying to figure out life. We ended up not buying a home. And guess what? We moved a year later... we moved a year later, and he saved our tails. This is the lesson of that for me, and this is the lesson I've learned over and over again... as a man growing up. If you're in the room and you're a teenager or a kid in the room today... hear this: Wisdom with money is just as valuable as money itself. And oftentimes in life, particularly in this scenario... what we needed was not more money. We needed more wisdom. The provision we needed wasn't the money. We needed the wisdom. Okay? So get wisdom; it's significant. Solomon told us we ought to. So what we're going to do today is we're going to pull five principles from the writings of Solomon in Proverbs that pertain to money... five principles that I think God wants to teach us. I would say this before we go any further. There's a guy named Ray Ortlund... he is a pastor and has been for many, many years. He gave a talk in 2010 that I just want you to know... I pulled some of these principles from because I just thought they were really wise. I want to make sure I credit him and also point you to that resource if you guys want to follow up and go listen to that sermon.

1. Money Is Meant To Be A Blessing. (Proverbs 10:22)

Let's jump in. If you're taking notes... Principle number one: Money is meant to be a blessing. Proverbs 10:22 says, *"The Lord's blessing enriches, and He adds no painful effort to it."* Proverbs possesses an unbelievably positive outlook toward money... and yet many Christians misquote the Bible at different points and say, "Yeah, but isn't money the root of all evil?" Anybody ever heard that before? Some of us grew up with an adversarial relationship with money in the Church because people misquoted Scripture to us. How sad. The actual passage says, *"The love of money is the root of all kinds of evil."* It's not the money necessarily that's the problem; it's the love that's the problem. I don't think God intends for us to have an adversarial relationship with money. In fact, Ortlund is really smart in that he says that money is an extension of Creation. And in the Christian narrative, Creation is good. God created the heavens and

the earth, and they were good. Creation is not something like in other religions and other traditions and other backgrounds... when you talk about creation or matter or the material world, you might think of it as something that is lesser than or something that actually isn't good. But in the Christian narrative, that's just not true. The Hebrews didn't view it that way. The material world was good because God made it and God is good. So if money is an extension of that, then we can understand that God didn't intend money to be a curse. He intended it to be a blessing. You see, money is one vehicle God uses to provide for us, and it's a blessing from Him. The question behind this is "How do you get money? How does God bless us with money?" If you're taking notes write this down.

2. We Acquire Money Through Work.

Number two: We acquire money through work. We acquire money through work. Man, Solomon had a lot to say about work. I want to read y'all some passages here:

Proverbs 6:6-11 says, (I love this passage) *"Go to the ant, you slacker! (It's in the Bible) "Observe its ways and become wise. Without leader, administrator, or ruler, it prepares its provisions in summer; it gathers its food during harvest. How long will you stay in bed, you slacker?" (It sounds like your Mom) (Laughter) "When will you get up from your sleep? A little sleep, a little slumber, a little folding of the arms to rest, and your poverty will come like a robber, your need, like a bandit."* So we work.

Proverbs 10:4 says, *"Idle hands make one poor, but diligent hands bring riches."*

Proverbs 12:11 says, *"The one who works his land will have plenty of food, but whoever chases fantasies lacks sense."*

Proverbs 14:23 says, *"There is a profit in all hard work, but endless talk leads only to poverty."*

You'd better walk that talk. You guys get the idea. God's plan for blessing us with money is work. God's plan for blessing us with money is work... so we work. I think there's a couple of misunderstandings about work. If God provides for us through work, we misunderstand it in some really key ways. The first one is that we imagine that "I did this, therefore it's mine... I did this, therefore it's mine." These are the people who said, "Look, I pulled myself up by my own bootstraps. I put in the work day-in and day-out. I earned that money therefore it is mine to spend in the way that I see fit." I know some of you are going, "I know what's next." You're right... it is. It is coming... right around the corner. Deuteronomy 8:17-18 says, *"Beware lest you say in your heart, 'My power and the might of my hand have gotten me this wealth.' You shall remember the Lord your God, for it is He who gives you power to get wealth, that He may confirm His covenant that He swore to your fathers as it is this day."* You see, the view that "this is my money... that I get to do what I want to with"...the removal of God from the equation... the reality that we're not stewards of what God's given us but instead that we are owners and sole owners of what we have. In many ways, it's sort of like a pragmatically atheistic point of view. It's saying, "I'm not made." That's ultimately what it is, because if I am made, God has given everything that I have that allows me to make the money that I make. But the refusal to say "I'm made" or "I'm created" or "God's put in me the things that He gave me or the talents and gifts that He has given me"...is a refusal to either admit that He exists or admit that He made you in the first place. So we don't misunderstand Scripture... we don't misunderstand the Word by saying, "I did this therefore it's mine."

But also, on the other hand, the other misunderstanding is that God made this appear out of thin air. I think this is a significant one. Who's ever heard of money in a mailbox? Anybody ever heard of one of

those stories... like it just showed up? Anybody ever experienced one of those stories... like the money just showed up one day? These are great stories. I want to make sure I preface this by saying, with manna we recognize that if God wants to send a bunch of money and let it fall from heaven, He can do it. He has every right to do it. He made manna fall from heaven; that was the thing He is capable of. Okay? But I'll tell you this... when it comes to the miracle of money showing up when we need it, my personal belief is that God usually causes a miracle to happen in the hearts of someone who loves Him... who has worked their tail off to earn that money... and that money that showed up in your mailbox; it didn't appear out of thin air. A miracle happened in the heart of a selfish human being that caused that person to feel like, "I want to be giving and I want to mimic Jesus or I want to be that kind of person." They take that money and they put it in an envelope, and it winds up in your mailbox. That's how the miracle happens usually. So, in this particular case... in this misunderstanding or this sin when it comes to our understanding of work... the problem is we undervalue the ability of people to work in partnership with God to pull off His plan in the world. God loves to call people to pull off His plan in the world. God loves to perform miracles in the hearts of the people that they display in the way that they act in their lives. In this particular one, yes... God can make that money show up in your mailbox. But the truth is that somebody likely worked really, really hard to earn that money, and then God turned their heart toward generosity, and it wound up in your life. We thank God that He is working in the hearts of those people to bring that about.

3. We Manage Money With Wisdom.

Next principle: principle number three. We manage money with wisdom. We manage money with wisdom. Proverbs 27:23-27 is a great passage about managing a flock. We're going to apply it to money this morning. Verse 23 says, *"Know well the condition of your flock, and pay attention to your herds, for wealth is not forever; not even a crown lasts for all time. When hay is removed and new growth appears and the grain from the hills is gathered in, lambs will provide your clothing, and goats, the price of a field; there will be enough goat's milk for your food—food for your household and nourishment for your female servants."* God desires that we manage our finances with wisdom. Here is how He asks us to do it, looking back at our passage. Verses 23 and 24 says, *"Know well the condition of your flock and pay attention to your herds, for wealth is not forever; not even a crown lasts for all time."* The first piece of managing your money with wisdom is to keep track of it. A good shepherd keeps track of his flock. Now, here's the thing. For some of y'all in the room, if you would just pull this tiny principle out of this sermon, it would solve 90 percent of your money problems. And that is, knowing where your money is... where your money goes... what it's allotted to. "These are my bills; these are the things I have to pay for. These are the things that come up every single month. This is how much I get paid. This is where that money goes throughout the month." If we would just keep up with our finances and know the condition of our flocks, it would take care of itself. Yet for so many of us, we don't do that... and look at verse 24, *"...for wealth is not forever; not even a crown lasts for all time."* What ends up happening to us, if you don't keep track of it, it's not there when you need it. So we keep track of it; we keep close tabs on our finances. This is an act of worship; it's saying, "God, You've given me this money through work. I've gotten and attained this money, and now it's my responsibility to keep close tabs on it because I want to be faithful with it." So, we keep track of it. Number two: We make a plan for it. If you go on in that passage it says, *"When hay is removed and new growth appears and the grain from the hills is gathered in, these lambs..."* (that you've kept track of) *"...will provide your clothing, and goats, the price of a field; there will be enough goat's milk for your food—food for your household..."* So we keep track of it and then we make a plan for it. A good shepherd makes plans for his flock. So the question for you, Church, is this: "Do you have a plan for your finances?" Do you know what I know is true? Target has a plan for your finances. (Laughter) They do. Amazon has a

plan for your finances. There are a lot of people in this world who spend their entire day making plans about your finances. The question is, "Do you have a plan, or do they just have a plan?" Because I promise you this... if you don't have a plan, you'll end up doing their plan. You've got to have a plan for your finances, or else you'll take the play from somebody else's playbook, and you'll run that play over and over again. This is why biblical finance is so significant. This is why it's so hard for people to find themselves in a spot where they can be generous and give. We'll get to more of that in a second, but it's really difficult because we're taking plays from everybody else's playbook and not from God's playbook when it comes to our finances. You've got to have a plan. And then finally, you've got to execute it. In the passage we see that. So you have to have a system to pull it off. This is just budgeting. This is maybe walking your way through Financial Peace to get a handle on where your finances are... to get a handle on where you are and what needs to happen in the future... knowing where things are, making a plan for those things, and then once you have that, you can execute it.

I remember when I was... early on, again, this was right toward the beginning. It was the day before Kerra and I got married. My brother sat down with me. We always joke about the fact... and it's true... my brother is a minister. He should have given us more premarital counseling... it is true, but... (Laughter) He sat down at lunch at Le Madeleine with us and he took one piece of paper out and he put it in front of us. It was Larry Burkett's Crown Financial Ministries budget. He said, "If you will fill this out and keep this budget, it will protect your marriage from so much strife." He laid it in front of us and we filled the thing out... and he is right. Some of us in the room don't have a budget, and you've got to get on it. Some of you have a budget and you haven't tried to live inside of that budget for years. Here's the other piece... some of you, if we are honest... make so much cash, you don't really feel like you need a budget. But the truth is, you do. You need to keep up with it just like everybody else does. Because if you're just frivolous with it... just think about that... God's given you this thing through work... this cash through work... and then to frivolously throw it around... that doesn't honor Him either. So, we keep track of it, we make a plan for it, and we work that plan.

Number four, finally, we surround ourselves with wise people. Proverbs 13:20 says, *"The one who walks with the wise will become wise, but a companion of fools will suffer harm."* This is just about making sure that you're not running with that group of guys or that group of ladies who manage their finances in a way that is off the rails and then you just copy them. Make sure you're mimicking other people who know what they're doing when it comes to your finances. Alright? Very good.

4. We Steward Money With Caution.

Fourth principle... if you're taking notes, write it down... We steward money with caution. We steward money with caution. Proverbs 11:18 says, *"The wicked person earns an empty wage, but the one who sows righteousness, a true reward."* Proverbs 28:25... Again, this Book talks about money so much. Proverbs 28:25 says, *"A greedy person stirs up conflict, but whoever trusts in the Lord will prosper."* Y'all, one of the things that we know... and we talked about it before... is that our wallets and our hearts are directly connected. Treasure will always involve our hearts. Jesus Himself said that wherever your treasure is, there your heart will also be. It's part of life, so we've got to be very cautious when it comes to money because money can accidentally become God instead of being something we use to serve God. Idolatry with money is one of the top ones, right? So for many of us, money isn't the issue... love is the issue.

I had a friend once tell me... in fact, early on in my life I really struggled with rich people. I know this is kind of strange, but I just didn't know any. I thought, "Rich people are jerks." I don't why I thought that, but

maybe it was just because we weren't. But then I met some rich people... like, truly rich... seven and eight numbers in their salary... those kinds of people. And I just started to realize... and this is what this person told me, "Money has a tendency to make you more of what you already are." If you're a generous person, a lot of times money is a method that you use to just pour out more generosity on the world, as you gain more money. In other instances, money becomes something that you hoard and hoard and hoard as a miser, and you become this ugly kind of person because of it. I just thought it was really good advice. It reminded me that there is a lot of heart stuff going on when it comes to money. Remember that your treasure is where your heart will be, and treasure transforms our perception. And our perception informs our concerns and interests and actions. Let me show you what I mean. Treasure informs our perception.

If I were to show up at a beach, and my goal on that beach as a tourist is to go on vacation. When I look at that beach, say were coming in on a big old huge cruise ship. When they come in and see that beach, what I think about... my perception of that beach is... it's beautiful... I want to lay on it... I want to drink cold things on it... I want to enjoy time resting on top of it... I want to get in the water in front of it. My perception of that beach is completely wrapped around recreation and relaxation. That's when I look at it, that's what I see. But imagine I'm a pirate... I really want you to imagine right now that I'm a pirate... (Laughter) When I see that beach, my perception changes because my treasure is different, doesn't it? When I see that beach as a pirate, all I want is what's buried underneath it, so I'll dig the whole stinkin' thing up; I don't care what it looks like. I don't care if it muddies the water. It doesn't matter to me because I want what's buried underneath it. Our perception changes based upon what we treasure. So we've got to be careful with our money because if we treasure money, the way we view the world will change. But if we treasure Jesus, the way we view our money will change. Got it? It's really significant so be cautious in the way that you steward money.

You see this in the life of Ebenezer Scrooge. There he is: it's the old-school one, y'all... not Jim Carey. So Scrooge... this is Charles Dickens' "A Christmas Carol." Scrooge was described like this: "Oh but he was a tight-fisted hand at the grindstone, Scrooge... a squeezing, wrenching, grasping, scraping, clutching, covetous old sinner." And why was he this? Because when he looked out on the world, he was a miser; he worshiped at the altar of money. But then something changed in his heart, and he viewed his money differently. The same could be said of "The Grinch" since we're talking about Christmas movies and Christmas things. The Grinch looks out on the world with absolute disdain until his heart changes and then it becomes generous. Some of us need a heart change when it comes to our money. There are some in the room who would say, "Like Scrooge, being a miser and being wiser are synonymous." But "miser" and "wiser" aren't synonymous, are they? Scrooge just might respond, "Do you just want me to be frivolous?" I think my response would be that frivolous and generous are also not synonymous. There's this place in the middle. You see, the miserly care too much about money and the frivolous don't care about it enough, so we want to land in the middle where we are good stewards; we are cautious with our hearts to worship God and use His money to make a difference in the world. Right? Which leads us to our final principle this morning. You guys write this down:

5. We Become Rich With Generosity.

We become rich with generosity. Steve is going to talk more about generosity next week; I don't want to step on his toes too much. But here's the thing: Can money make life easier? Absolutely, it can make life easier... but... ingrain this in your memory. Selfishness in life is poverty and generosity is wealth. Selfishness is poverty and generosity is wealth. Listen to Proverbs 11:24-25. It says, "*One person gives freely, yet gains more; another withholds what is right, only to become poor. A generous person will be*

enriched, and the one who gives a drink of water will receive water." God loves generosity because generosity reflects His divine character. Has anyone ever met someone who is really generous? Just generous... and they were also a desperately sad human being? Have you? Because when generosity becomes a practice inside of you... one, I just believe to the core that cheerful giving comes out of a heart that's aligned correctly with God... that's mimicking Jesus... and it just aligns with the way humanity is meant to operate. God made us in a particular way. If we operate in that particular way, there is more joy and there is more peace in our lives. So generosity is the way of Jesus, and therefore God has called us to make it our way as well. That's why when you meet these people... and they may not have a lot of money, but they are unbelievably generous. There are these folks in Kaufmann where my mom lives, and they are living on Social Security, basically. They just don't have a lot of money but I'm telling you, they are unbelievably generous. They show up with stuff all the time for my mom. They'll just show up at her house with a brisket. Do you guys know how much meat costs right now? Or they will show up at her house with pies... it's always food-related, which is awesome... that's really great. I just want to make that note in case anybody is interested. They are the most joyful people because they have realized the secret to life... that selfish is poverty and that generosity is wealth.

I was thinking this week about this question: Who is more rich in heaven than Jesus? Yet Scripture tells us *"For you know the grace of our Lord Jesus Christ: although He was rich, for your sake He became poor, so that by His poverty you might become rich."* [2 Corinthians 8:9] We become rich with generosity. We remember the generosity of God, and we mimic it in our lives. Steve will talk about that more next week. Before we conclude, I want to finish here... stop here. John 3:16 is a verse that a lot of you know. It's in a great passage where Jesus is talking to Nicodemus about being born again. A simple verse that says, *"God so loved the world that He gave His only Son that whoever believes in Him..."* (or trusts in Him) *"...will not perish but have eternal life."* This verse is interesting, especially around Christmastime because we recognize that Jesus coming, the Incarnation, is a gift... it's a gift. It's a really, really hard gift to give. It's a gift that God gives joyfully because He recognizes in giving Jesus to the world that we will receive life. You see, that's what generosity ultimately does... it gives life. And God has given us life through Jesus. Man, if you're here today... and I know I just talked about money for 45 minutes and you're like, "I'm not really in the mood for that." But I'm telling you, if you're here today and you just think, "Ahh... I've been missing this; I don't walk like God walks. I don't live like God lives. My whole goal in life is to basically make money so I can spend it on myself, and I'm just miserable in it. That doesn't make sense." You need to maybe wake up to the fact that you're not living in tune with the way God made everything. Jesus shows us the way, in laying down His life so that we might have life. That's the way that He has called us to. So, if you're here today and you don't have a relationship with God, I want to invite you to step into a relationship in God... to put your faith in Him. You should know the Bible has told us that God has done everything on our behalf that needs to be done to have eternal life. We don't have to earn it. He has done it for us; it's that gift... the generosity of God. You can receive that eternal life today. So if you're interested in walking with the Lord... if you're far from Him and you feel like, "I don't know if I could come back to Him." Again... it's free. He is offering it to you. If that's you today and you want to come home... if you want to put your faith in Him. I just encourage you... up on the screen, you can text "Know Jesus" to this number. We will follow up with you and help you take those steps in putting your faith in Jesus. Let's pray together.

"Father, I thank you for everyone who is here today. And Lord, it is so true that every human being, every couple, every individual is in a different spot when it comes to finance... all of us. But together we can come to You and say, 'We all need You to be involved in our finances.' God, would you teach us that

money is not something we ought to have an adversarial relationship with. Would You teach us that You have called us to work for it and work hard... that that's an Eden thing, that You gave Adam and Eve something to do in the Garden... work to do in the Garden before the Fall. You've called us to work, so God, help us to get to work if we're not already there. God, would You also help us to be faithful stewards of what You give us? Help us to be cautious stewards of what You give us. And God, for those in the room who are just right on the edge... who are just thinking, 'Ahh, generosity... I don't know.' Lord, I pray that You would give them the courage to step into that stream. Lord, we don't want to be stingy people in this life. We can't take it with us. Lord, we want the joy of generosity in our lives. God, for those folks, I pray You would give them the courage to step into that. God, thanks this morning that You love us... You're not concerned about our bank accounts the way we are... You love us no matter what and no matter how much is in it. But You do want us to be faithful with whatever it is. Help us to do that, God. We love You and we pray these things in Your name. Amen."