

“Secure The Bag”-1
“Obey”
Malachi 3:8-10 (NIV)

Hey Newsong!

I want to take a moment and welcome our first-time guests and those who are worshiping with us online!

Today we’re kicking off a brand new series all about what the Bible says about how we should manage our money.

Speaking of money, I would love your participation in this...how many of you would say that you could use some more of it?

Hey if you raised your hand you’re not alone...Statistics show that finances are among the number one causes of stress in our lives today...

According to a November 2023 New York Post Article entitled “**Why Gen Z, millennials are losing sleep over money more than older generations**”

“Most Americans (73%) are feeling stressed out by their finances — and young adults are even losing sleep over it, according to a study [published by Empower](#). More than half of Gen Z (56%) and millennials (51%) say their finances keep them up at night, compared to just 37% of Gen X and 20% of baby boomers.

It’s not just adults that are stressed out, it’s children too! According to the “**Stress in America Report**” by the American Psychology Association *“30% of children say that they worry about their families financial problems”*

Listen, if you find yourself stressed out over finances, you need to know that you can find freedom in this area!

So over the next three weeks we're going to talk about how to handle money God's way...

Now some of you are hearing this and you're thinking...I knew it! The church just wants my money, quick pinch the baby and when he starts crying we'll leave!

Let me just say up front, that this series is to help you, not hurt you. God wants something for you, not from you...

And if you think that all we want is your money...please do me a favor and keep your money! Don't give a thing! Don't tithe, don't give to support our missionaries...ignore every special offering...don't support our missions team going to India...

Don't give to help us feed the needy in Hunts Point...

Resource single moms so that they don't have to choose to get an abortion...Provide shelter and schooling for single moms...help teens start Bible clubs in their schools...help people who are addicted get deliverance and healing...

Don't give a dime...in fact, if you find a dime on the floor, keep it! And here's what you'll discover about Newsong Church...

We'll love you just the same...we'll help you take your next step with Jesus, you can participate in everything that our church has to offer for you and your family...You'll be ministered to and treated the same way as everyone else...

If you think that all we want is your money...Keep it! I don't want that to be a stumbling block for you, or an excuse to stay away from church!

But we're going to talk about money, because the Bible talks about money...In fact Jesus talked about money, possessions and wealth more than He talked about any other subject...

Why? I think it's because He knows our hearts and He knows that money can become an idol in our life...And even in Bible times, people struggled with how to handle their finances, honor God with their money and keep the right perspective on all of their stuff!

So we're going to look to God's word to help us find timeless principles that we can use to transform our financial life and our financial future.

So let me put all of the cards on the table so that you can know that I don't have some secret agenda...

PM's (Not so Hidden Agenda)

I want you to find freedom in your finances

As your pastor, I want you to find freedom in your finances. I want you to live by God's system, not the world's system...

The odds of winning the Mega Millions is like 1 in over 300 million... You're like so you're saying there's a chance!

Just in case you don't win... you need to put a plan in place so that you can live free... and just like with other areas of your life... God has a better plan!

God has a better plan!

We offer Financial Peace University...

Now that class does cost some money to cover the materials... You say well I can't afford to pay for it...

Okay, I'll make you a deal...

You pay upfront...

You go to every class...

At the end of it, I will personally (not the church) reimburse you for the class!

That will be my investment in you...because we want something for you not from you! We want to see you secure the bag!

I want you to be blessed so that you can be a blessing to others

Giving more and doing more for the Kingdom of God than you ever thought possible

I want to teach our students and young adults to avoid the mistakes we made

If you're under the age of 30...and if you listen closely and begin to apply these principles to your life now...

You'll be in a position to not only be financially free, but to give significantly to the Kingdom of God...You won't just have a lot...You'll be able to give a lot by the time you're my age!

I want you to teach these principles to your children and grandchildren

Teach them to avoid the same mistakes that you've made...teach them a different way to live...a way that honors God and trusts Him to provide for all of their needs...

That's it...

That's my not so secret agenda for you in this series!

Before I get into God's word today, let me give you some of the world's principles on how to handle money...

Spend all you **HAVE**

Spend all of your paycheck...

Spend all of your tax-return...

Whenever I get money...I spend it all...

In fact, most people spend more than they get which leads to the next worldly principle...

Do what YOU want

I know I should put money away for a rainy day...have an emergency fund...save some for retirement, but I'm going to do what I want when I want...after all I deserve it!

But you don't have the money for it...It's okay I'll just charge it...

Which leads to the next worldly principle...If you never want to secure the bag just do what everyone else does...

Worry about it LATER

I'll pay for it later...

I'll save it later...

I'll worry about retirement later...

Later always gets pushed back...

These are the worldly principles that most people live by...which is why even talking about these things causes so much stress and anxiety...

Allow me to show you a different way to live...teach you principles from the Word of God...

I was listening to a series of talks about financial freedom from Pastor Rod Loy and he took these godly principles from scripture and put them into three words to help us easily remember them and apply them...

I'm going to share with you one word each week...and this first word is so important because it's the foundation...the other two words build upon this word

The first word is obedience

If I want God's **BLESSINGS** in my finances, I have to follow God's **INSTRUCTIONS**

Now this seems obvious, but it's not. Most people don't follow God's instructions when it comes to their finances, and then they wonder why they don't see God's blessings

Now I want you to think about something...If you specifically told your child to clean his room and when you check in on him...he's still playing his playstation...he's still got his dirty clothes laying all over the place...He's still got empty soda cans and old doritos bags laying on the floor...

Would you say great job...I'm going to raise your allowance? Of course you wouldn't do that...You would discipline him! You wouldn't reward him...Why? Because if you want the blessings you've got to follow the instructions...

It's no different with God! Yet we expect God to bless our disobedience...When it comes to money we want His blessings but we don't want to follow His instructions...

Now if you're here and you're not even going to try to obey God's instructions...hey tune me out keep doing things your way (that haven't worked to this point) but don't expect God to bless your disobedience...

If we don't obey God, ultimately we're going to lose...

One of the most familiar examples of this is found in Malachi 3

8 "Will a mere mortal rob God? Yet you rob me. "But you ask, 'How are we robbing you?'" "In tithes and offerings. 9 You are under a curse—your whole nation—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 there will not be room enough to store it. -Malachi 3:8-10 (NIV)

The promise of blessing is connected to the obedience of tithing. The starting point of obeying God with your money is the tithe.

Now, what is the tithe? Many people will try to interchange the word tithing for the word giving...So they'll say something like, I tithe...

I give \$20 a week to my church, I give another \$10 to Joel Osteen, I buy books from Dr. Tony Evens...so I'm "giving" to his ministry...I spend at least \$15 a week at Chick-Fil-A...which everybody knows is God's chicken...I give...I tithe

The reality is that tithing is not the same as giving. The word tithe literally means a tenth.

Tithing isn't **GIVING** 10% of my money to God;
Tithing is **RETURNING** 10% of God's money
back to Him

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.-Leviticus 27:30 (NIV)

Notice that the tithe belongs to the Lord...It's His...it is holy to the Lord, meaning that it's set apart...it's designated for another purpose

So tithing is returning the first 10% of what God trusts to us back to Him through His church.

Remember the first time you had 10 bucks? You wanted 10 one dollar bills so you could be like “my money don't jiggle, jiggle it folds”

Now for every \$10 We return \$1 back to God...
God says you return back to me the one and
you can do whatever you want with the nine...
What? Really God?

God says

And not only that, but because of your
obedience I will bless you and help you with the
nine...

Time goes by and you get \$10 \$10 bills \$100
Remember that?

You're riding with your parents to the
mall...You're like "I got my mind on my money
and my money on my mind"

God says the same thing, you return to me the
one and you can do whatever you want with the
nine...and because of your obedience I will
bless you and help you with the nine...

And BTW with my help that nine will go further
than if you kept all 10

Thank You! Thank You Lord!

Time goes on and you get 10 \$100 bills...
\$1000 dollars...You feel like Tony Soprano
“Woke up this morning, the world turned upside
down”

You're like thank You Lord for all of my
blessings...What do you want back God?
And God's answer is the same...

“Hey you've got 10...I just want one...The other
nine you get to keep and do whatever you want
with...and I promise to bless it and help you
make that nine go further than if you had all ten”

You look at it...And you start thinking to
yourself...ummm that's a lot of money. What
happens is we look at the amount and not the
percentage...

So what happens is instead of obeying God...You tip Him. "God you really don't want me to give You back \$100...Here's what I'll do

I'm going to return to You a couple of these...and because You're so good...a few of these!

That's not obedience...

Obeying God isn't about the amount, it's about the percentage...the Tithe belongs to Him.

Some of you are thinking...this is great in theory and all, but you don't understand my situation...and when I climb out of this hole...then I'll start...that's not how it works...God can do more with your obedience than you can do in your disobedience...

Well if I ever hit the lottery I'm going to start tithing...no i don't think so...If you don't tithe now, you'll just be disobedient with more

Because if you can't trust God with your \$1 bills...You'll never be able to do it with \$100 bills...

But don't miss this...

26 See, I am setting before you today a blessing and a curse— 27 the blessing if you obey the commands of the LORD your God that I am giving you today; 28 the curse if you disobey the commands of the LORD your God..... -Deuteronomy 11:26-28 (NIV)

If God says it then I want to obey what He says...If you want to live according to God's system and follow His plan then the starting point is to start tithing. To return to Him the first 10% of whatever you make.

Mike, how can God expect me to start doing this now when I'm in the hole, or when things cost so much?

There's not a more important time to start tithing! You really need God's help in this area now right? So if you want to have financial freedom, and be financially healthy...you have to obey...

Now let me pause right here because over the years I've gotten some "what if" questions...or even some pushback as to why people don't tithe...

"I can't afford to tithe" I usually get this in the form of a text message sent from the latest iphone...or an email from a laptop connected to high-speed internet.

It's not a matter of what you can afford, it's a matter of what's first...When we look at all the things we spend our money on...Phone, Cable, Internet, Streaming Platforms, daily Grande Caramel Macchiato with extra swirl...

There's nothing wrong with all of those things, unless of course we're not returning to God what belongs to Him first...The truth is you can't afford not to tithe!

“Tithing is an OT principle, and I’m free from the Law”

Actually, tithing is a principle that we see all through the scriptures...it appears in Genesis 14 about 500 years before the law of Moses...

In the Gospel of Luke, Jesus is rebuking a group of religious leaders...

42 “Woe to you Pharisees, because you give God a tenth of your mint, rue and all other kinds of garden herbs, but you neglect justice and the love of God. You should have practiced the latter without leaving the former undone.-Luke 11:42 (NIV)

Jesus is telling them you tithe like you're supposed to, but it takes more than tithing to love and follow God...

You're thinking I'm still not convinced that tithing isn't the NT standard...

You know what? I kind of agree with you...Because as you study the NT you realize that we're challenged to trust God with much more than just 10%

In fact, when you read the book of Acts you see that in some instances the early church went way beyond tithing...they trusted God so much that they were generous with everything they had!

See generosity is when you give above the tithe...

So if you only believe in NT financial principles you better be ready for a whole new way of life...All of a sudden the OT doesn't sound so bad does it...

“Well I may not tithe but I'm faithful” That argument wouldn't work in any other area of your life... “I don't diet or exercise but I'm faithful to losing weight” What?

“I don't pay attention to my children but I'm a faithful father” Huh?

Faithful and disobedient = disobedience

I'm disobeying God, but at least I'm consistent...

God never promised to bless faithful givers He promised to bless obedient faithful givers... His promise is if we put Him first and He will help us with the rest...

As we come to a close today let me leave you with this simple truth about tithing

Tithing is returning to God my **FIRST & BEST** so that He can **BLESS THE REST**

Story

PC and I live this out in our own lives...And I want you to understand that you can not out give God...

You can begin to trust Him...and put Him to the test! If you talk to some of our older Newsonger's and you ask them about what they've learned about God's supernatural blessing being connected to our obedience, the stories would blow you away!

Newsong, over the next two weeks, I'm going to teach you two more words that are radically counter cultural...

But it all starts with this one word...Obey
Now you might be wondering is he going to
pass the plate again, receive another offering
for all those who didn't tithe...No

What are you going to demand to see my tax
return to see if I'm actually tithing?

No, tithing isn't between you and me...Tithing is
between you and God...

Here's what I'm going to ask you to do...
Come to church the next two weeks...
Learn the other two words and start applying
these principles to your life...

Not because I want something from you, but
because I want something for you...

Because here's what you may not realize...This
principle is true not just with your money...but in
every area of your life

If you obey God, you will experience His blessing in your life...in your relationships, in your marriage, in your business, in your workplace...

When you obey God's principles and commands you can expect His help and His blessings...And His blessings come in ways you would never ever imagine!

What's the Holy Spirit Saying To You?

Altar Time