

THE TRUST TEST (Part 1)

PSALM 139:23-24

INTRO: We're in the midst of a three week message series on trust. To be more specific, we're considering how financial stewardship is a matter of trust. At the end of the day, tithing isn't a matter of money; it's a matter of trust. Do I really trust God? More specifically, do I trust God in the area of money? Can God trust me? Now God is a Person. That means you can have a relationship with Him. A successful relationship with God demands trust; in fact, it's the most important factor of all. I believe God presents us with what I would call "trust tests" throughout our lives. In fact, life is a journey though one "trust test" to the next. These trust tests differ from one another. Sometimes a trust test is about your future, your family, your children, a major disappointment or your health. If you pass each test, you grow spiritually. If you fail a test, God often makes you take it again or, if you refuse, something within you begins to die spiritually.

This week and next I want you to take a Trust Test. This is a two part message that's going to encourage you to think deeply about what it means to trust God in one very important area of your life: money. The decision to tithe or not to tithe is one of God's great trust tests in life. When it comes to money, do you really trust God? It's very easy to grade this test. Either you give 10% of your income to the Lord or you don't. If you do, you pass that particular trust test. If you don't tithe, you don't really trust God when it comes to money. Yes, you might trust Him for other aspects of your life, but not when it comes to money. Here's something I know. If you pass this trust test – if you tithe – you will grow spiritually. If you fail this test of trust, something about your relationship with God is unhealthy. Why? Because trust is essential to any good relationship.

Let's take that word "trust" and make an acrostic out of it. Again, this is a two part message, so we won't get through this entire acrostic today. Nevertheless, I want you to see where I'm going. The "T" stands for "Take an inventory." The "R" stands for "Recognize God as the source." The "U" stands for "Understand God's principles." The "S" stand for "Surrender everything to God." And, finally, the last "T" stands for "Test God's promises."

TAKE AN INVENTORY.

Let's go back just now to that first "T" – "Take an inventory." What's that about? From time to time, it's helpful to reflect on your relationship with God. Ask yourself, "Am I truly trusting God in every area of my life?" Let's look at our first scripture passage today. **READ PSALM 139:23-24, p. 619.** Observe with me that the author – King David – makes three assumptions in those verses. First, only God know everything about you. Who does, in fact, know the most about you? Your spouse, your parents, you yourself? God knows even more. You don't even know everything about yourself! The Bible says, "...For the LORD sees every heart and knows every plan and thought...." (1 Chronicles 28:9 NLT) God knows everything about everything. That can come as a surprise sometimes!

It's like the little girl who was hearing about the facts of life from Mom for the very first time. She was rather shocked and dismayed about all this information. She whispered to her mother, "Mommy, does God know about this?" Yes, God knows everything that can be known and only He can ever do a complete inventory on your life.

Second, David assumes that only God can lead you correctly. Only God has both the ability and the foresight to lead you in ways that have both eternal and positive impact. Third, David assumes that taking an inventory begins with you. It's not God's responsibility to come to me and say, "Hey, Rick, it's time for an inventory!" It's your responsibility and mine to say periodically, "Lord, please search me. Help me know what's going on in my own heart. Point out where I'm sinning against You or where I'm anxious or where I'm failing to trust in You." You can do that for any area of your life, but right now I encourage you to take a trust inventory in the area of financial stewardship. Are you tithing? If not, why not? If you are, does the Lord want you to grow beyond the tithe in your giving? Many of us need to move beyond the tithe in our giving. After all, tithing is the starting point in financial stewardship not the end or the conclusion. Let's move on. Again, the "R" in our "trust" acrostic stands for...

RECOGNIZE GOD AS THE SOURCE.

Look with me again at what the Bible says. **READ 1 CHRONICLES 29:10-12, p. 423.** King David offered up that prayer at the occasion of collecting gifts for the building of the Temple in Jerusalem. What's the message? God is the ultimate source of any and all blessing in life. Blessings come in all shapes and sizes: a great family, a wonderful marriage, good health, a satisfying job, a super education, career advancement, material possessions – just to name a few. All of that and everything else you might consider a blessing can be traced back to God including your income, your investments and your savings. What did David say again under the inspiration of the Holy Spirit? "Wealth and honor come from you...." (1 Chronicles 29:12 NIV) God is the ultimate source of all blessing.

Here's another scripture that reinforces that same thought. "If you start thinking to yourselves, 'I did all this. And all by myself. I'm rich. It's all mine!'—well, think again. Remember that GOD, your God, gave you the strength to produce all this wealth so as to confirm the covenant that he promised to your ancestors—as it is today." (Deuteronomy 8:18 MSG) That's what Moses had to explain to the people of Israel. God is the ultimate source of your money – any and all of it. Ultimately, it's not your intelligence, not your hard work, not your personal discipline and not your savvy investment strategies that matter. God matters.

In that context, what does it mean to "remember"? Well, think of it in terms of the Lord's Supper. In a few moments, we're going to be invited to "remember" the Lord's death and resurrection on our behalf. What does that mean? It means you reflect on the significance of what Jesus did for you personally, you thank

God and worship Him, you confess your sins and you honor Jesus' sacrifice. To remember the Lord is to honor Him. It's to think about Him correctly and treat Him in the way that He deserves. How does that look when it comes to money? The Bible says, "...The purpose of tithing is to teach you always to put God first in your life." (Deuteronomy 14:23 LB) That leads to a third observation: you honor the Lord in the area of money by giving the tithe. That's how you demonstrate that you believe God is the source of all your wealth. If you believe God is the source, you will tithe. If you don't believe that, you won't tithe. It's just that simple. That brings us to the "U" in our acrostic of the word "trust."

UNDERSTAND GOD'S PRINCIPLES

For the remainder of this message today, I want to reflect with you on five stewardship principles that make a difference. Now there are actually ten of these principles, but we'll only have time for half of them today. Here's the first one. Call it "The Who's in Charge Principle." It's another way of saying that when it comes to money, God is the owner and you're the manager. God is not only the ultimate source of everything; God is also the ultimate owner of everything. After all, the Bible says, "The earth is the LORD's, and everything in it. The world and all its people belong to him." (Psalm 24:1 NLT) That sounds pretty all-inclusive! All your money and possessions ultimately belong to God. It's not yours. It never was. It never will be. God wants you to give 10% back to Him so He knows you recognize that simple fact and never forget it. All you and I will ever be when it comes to any and all material possessions is a steward – either a good steward or a bad one; either a faithful steward or an unfaithful one. So, who's in charge?

ILLUS: *Some years ago now, a large department store in England wanted to expand. One of the buildings standing in the way of their planned expansion was a small Quaker or Friends meeting house or chapel. So, one of the department store executives wrote a letter to the Friends congregation saying, "Dear sirs: We wish to extend our premises. We see that your building is right in the way. We wish, therefore, to buy your building and demolish it so that we might expand our store. We will pay any price you care to name. If you'll name a price we will settle the matter as quickly as possible."*

A letter came back by way of return mail saying, "Dear sirs: We in the Friends meeting house note your desire to extend. We observe that our building is right in your way. We would point out, however, that we have been on our site somewhat longer than you have been on yours, and we are determined to stay where we are. We are so determined to stay that we will happily buy your store. If, therefore, you would like to name a suitable price we will settle the matter as quickly as possible." It probably sounded like a smart aleck, laughable response – a small congregation offering to buy this great, big department store. But, then, you had to notice the signature at the bottom of the letter. It was signed "Cadbury." The Cadbury company, at that time, was an enormous chocolate and

candy manufacturer in England. The Cadburys – who were Quakers and who were members of that particular Friends congregation – could buy that store easily many times over. God rarely flashes the immensity of His wealth. It's easy to forget that He owns it all. But He does.

Here's a second principle that makes a difference: "The Give and Grow Principle." That's simply another way of saying that practicing stewardship produces spiritual growth. Jesus made this very plain when He says, "Give, and you will receive. Your gift will return to you in full—pressed down, shaken together to make room for more, running over, and poured into your lap. The amount you give will determine the amount you get back." (Luke 6:38 NLT) When you obey the Lord, He blesses. When you give, God makes you grow. Jesus also makes this statement, "For where your treasure is, there your heart will be also." (Matthew 6:21 NLT) A lot of people say that if you truly dedicate your heart to the Lord, giving money will just naturally follow. Not necessarily. Jesus puts it the other way around. If you dedicate your treasure or your money first, your heart will follow. Let it catch up. Give and you will grow spiritually.

A third stewardship principle might be called "The Do It Now Principle." Or, to put it differently, stewardship is all about your present resources not what you hope to have someday in the future. When the apostle Paul was writing to the Christians in the city of Corinth about a giving matter, he made this statement, "...And give according to what you have, not what you don't have." (2 Corinthians 8:12 NLT) In other words, God holds you accountable for what you have right now financially, not what you may or may not have in the future.

ILLUS: *Maybe you heard about the preacher who paid a visit to a farmer and asked, "If you had 200 dollars, would you give 100 dollars to the Lord?" "Sure would," said the farmer. "If you had two cows, would you give one cow to the Lord?" "Yeah, I would." "If you had two pigs, would you give one of them to the Lord?" The farmer replied, "That's not fair. You know I have two pigs." There is no other time for giving but now. It will never be easy.*

Lots of Christians think that one day they'll somehow get around to tithing. Maybe when they get more economically stable. Maybe when they get out of debt. Maybe when they pay off those student loans. Maybe when they win the lottery. Maybe after their dream vacation. Maybe, but it usually doesn't happen. God doesn't reward good intentions; God rewards obedience. Do it now! I used to encourage people to increase the percentage of what they give gradually until they got to a tithing level. Then, I sensed the Lord telling me that I was just enabling disobedience. God never suggests a gradual approach to sexual purity, or telling the truth or not stealing. Why do we assume a gradual approach to tithing is anything else but delaying obedience which is disobedience? Do it now!

"The I'm In Debt Principle" is the fourth one I want to offer to you. Someone might say, "Well, bless God, there's one principle I'm already fulfilling. For sure, I'm in debt!" But that's not what I mean. What I mean is this. From the moment

you're born, you're in debt. From your first breath, you owe. Not financially, but in other important ways. For instance, Paul assumed that fact about his own life when he said to the Christians in Rome, "For I have a great sense of obligation (debt) to people in both the civilized world and the rest of the world, to the educated and uneducated alike. So I am eager to come to you in Rome, too, to preach the Good News." (Romans 1:14-15 NLT) Paul felt that he owed God and others – not financially but spiritually – the debt of sharing the saving message of what Jesus has done for human beings with them.

You owe God a debt you can never repay for all the blessings of this life and eternity to come. He's not expecting you to repay that debt. But, in light of that overwhelming debt, the only appropriate response is to live a life of thankfulness and gratitude before Him. One way you express that gratitude is through serving Him – the giving of your time, your talent and your tithe – in intentional efforts to help build His Kingdom. Albert Schweitzer made this perceptive comment, "Whatever you have received more than others – in health, in talents, in ability, in success, in a pleasant childhood, in harmonious conditions of home life – all of this you must not take to yourself as a matter of course. In gratitude for your good fortune, you must render some sacrifice of your own life for another life."

I believe we're indebted to the previous generations of God's people. We worship here today because of the vision and sacrifice of Jesus' followers before us. Christians have bled and died. Christians have prayed and sacrificed. Christians have worked hard with little recognition and given their tithes so that the message about Jesus could be passed down generation after generation all the way to you and me. How do you say thanks? By praying yourself, by entering into sacrifice yourself, by working hard yourself now with possibly little recognition, by giving your tithe and beyond your tithe so the generations coming up after you will have the opportunity to know Jesus as Savior and Lord.

There are ten of these stewardship principles that make a difference, but here's the fifth and final one for today. Call it "The Fountain of Youth Principle." Or, to put it another way, one way you live forever is through what you give. **ILLUS:** *I recall the story of a Christian who happened to a millionaire. He gave a large amount of money to help establish a Christian college in Africa. Later on, this same man lost his entire fortune in the 1929 stock market crash. Someone asked him if he regretted the money he'd given to that college years earlier. After all, if he hadn't given away that money, he would now have it to live on. He very wisely observed, "On the contrary, I would have lost that money as well had I kept it. As it turns out, that was the best investment I ever made because it will pay spiritual dividends in heaven."*

You've heard the old saying, "You can't take it with you." I heard an updated version of that same thought a few years ago: "You never see a hearse with a luggage rack." Douglas Lawson made a great observation when he wrote, "We exist temporarily through what we take, but we live forever through what we

give.” God already knew that because we find the same thought expressed more or less in these words, “Remember this saying, ‘A few seeds make a small harvest, but a lot of seeds make a big harvest.’ Each of you must make up your own mind about how much to give. But don't feel sorry that you must give and don't feel that you are forced to give. God loves people who love to give. God can bless you with everything you need, and you will always have more than enough to do all kinds of good things for others.” (2 Corinthians 9:6-8 CEV) Giving of yourself to the Lord is the real fountain of youth.

ILLUS: *As you know, it's Super Bowl Sunday today. The National Football League lost one of its true stars this past week with the retirement of Kurt Warner. A devout Christian, he was also the two-time NFL Most Valuable Player quarterback of the Arizona Cardinals. Some years ago, he started a family tradition he calls The Restaurant Game. The night before he headed out for a road game – any and every road game -, Kurt and his wife took their seven children out to eat a family dinner. Once the Warner family was seated, one of the children would scan the dining area like a quarterback looking for potential receivers. When the child picked a table, Kurt asked the waiter to add that table's dinner tab to his own—all anonymously. The idea for The Restaurant Game came to Warner and his wife after Warner led the St. Louis Rams to a Super Bowl victory back in 2000. It's a natural fit for them. They remember the days before Warner's NFL career—when Kurt was working a night shift at a grocery store, and they only had food stamps to feed their family. With that in mind, giving has become a joyful family tradition for the Warners. "We want our kids to grow up knowing that because of football we are blessed," Warner said. "We never want them to lose sight of what it's really about. Our circumstances are not the most important thing. It's what we do with those circumstances."*

CONCL: Have you lost sight of what it's really all about? Life is all about trusting God. And all along life's journey, we face trust tests. As a part of life, giving is all about trusting God. Are you passing or failing that test?