

six

God's part – the foundation



On a rainy November Saturday morning Jonathan and Helen Thompson arrived at my home to work through their financial problems in an attempt to save their marriage.

Jonathan and Helen were Christians, but they had never been exposed to the Bible's perspective on money and possessions. They appreciated their beautiful two-story brick house in Bristol, their two recently acquired cars and their other possessions. Both felt that they had worked hard for what they had and that they had earned the right to enjoy 'the good life'. However, after financial pressures threatened their standard of living, their lack of contentment surfaced in a major marital crisis. A serious lack of communication existed regarding their family finances. Jonathan and Helen each had their own opinions on how to spend the family income, and they had never been able to discuss the subject without ending up in an argument.

They were close to losing everything to their creditors. That, coupled with the possibility of divorce, had jarred them from their complacency. So when we sat down with Jonathan and Helen they were motivated to learn what the Bible says about money.

Scripture teaches there are two distinct parts to the handling of our money: (1) the part God plays and (2) the part we play. I believe most of

*Everything in the heavens
and earth is yours, O Lord,
and this is your kingdom.*

*We adore you as being in
control of everything.*

*Riches and honour come
from you alone, and you
are the Ruler of all
mankind; your hand
controls power and might,
and it is at your discretion
that men are made great
and given strength.*

King David

1 Chronicles 29:11–12, TLB

the confusion relating to the handling of money arises from the fact that these two parts are not clearly understood.

God's part is the foundation of contentment. In Scripture God calls Himself by more than 250 names. The name that best describes God's part in the area of money is *Master*. This is the most important chapter of the entire book because how we view God determines how we live. For example, after losing his children and all his possessions, Job was still able to worship God. He knew the Lord and the Lord's role as Master of those possessions. Similarly, Moses forsook the treasures of Egypt and chose to suffer mistreatment with the

people of God. Both Job and Moses knew the Lord and accepted His role as Master.

Let's examine what the Bible has to say about God's part in three crucial areas: ownership, control and provision.

Ownership

The Bible clearly states that God is sole owner of everything. "The earth is the Lord's, and everything in it, the world, and all who live in it;" (Psalm 24:1). Scripture even reveals specific items God owns. Leviticus 25:23 identifies Him as owner of all the land: "the land must not be sold permanently, because the land is mine." Haggai 2:8 reveals that "the silver is mine and the gold is mine," declares the Lord Almighty." And in Psalm 50:10, the Lord tells us "For every animal of the forest is mine, and the cattle on a thousand hills."

The Lord is the Creator of all things, and He has never transferred the ownership of His creation to people. In Colossians 1:17 we are told that "in Him all things hold together." At this very moment the Lord literally holds everything together by His power. Recognising God's ownership is critical in order to allow Jesus Christ to become the Lord of our money and possessions.

Ownership or Lordship?

If we are going to be genuine followers of Christ, we must transfer the ownership of our possessions to the Lord. “Any of you who does not give up everything he has cannot be my disciple” (Luke 14:33). In my experience and the experience of others I have found that the Lord will sometimes test us by asking if we are willing to relinquish a possession that is dear to us. Our church pastor’s wife struggled with accepting that God owned her diamonds. We were holding a Crown study and looking at the passages of Scripture about God owning everything. As we were signing our Deed of Ownership (see page 40) she refused not; no way was she going to sign the Deed and accept that God owns her diamond jewellery. Then returning from the mid-course break she announced “that’s it – I’m ready to sign.” One week later God spoke to her and she readily gave away one piece of her jewellery.

Don’t let this alarm you! God does not always take from us the things we value. Much more often he allows and takes pleasure in our enjoyment of these things. The point is that ultimately these things belong to the Lord.

Scripture’s most vivid example of this is when the Lord told Abraham “take now your son, your only son Isaac, whom you love, ...and offer him there as a burnt offering” (Genesis 22:2 NKJV). When Abraham obeyed, demonstrating his willingness to give up his dearest possession, God provided a substitute ram for the offering, and Isaac was not harmed.

When we acknowledge God’s ownership, spending decisions becomes spiritual decisions. No longer do we ask, ‘Lord, what do You want me to do with *my* money?’ The question is restated as ‘Lord, what do You want me to do with Your money?’ When we have this perspective, spending and saving decisions are equally as spiritual as giving decisions.

The first step toward contentment

To learn to be content, you must recognise God as the owner of all your possessions. If you believe you own even a single possession, then the circumstances affecting that possession will be reflected in your *attitude*. If something favourable happens to that possession, then you will be happy. But if something bad occurs, you will be discontented.

When we were training with Crown in Atlanta we were lent an Old Town Lincoln car by Bill and Ruth Swaim, who had decided they wanted to help us. You often see these cars in films; they are the original big

American gas guzzlers. The car had clocked 150,000 miles and was Bill's pride and joy. In December as we returned from watching Howard record a Crown radio programme we were involved in a head-on accident with the driver of a white van. He decided to overtake without checking to see if the road was clear. We were forcefully shunted into a ditch, but miraculously saved from serious injury. The car was solid and its armour-like chassis protected us as we rolled over. While we survived, the car did not. How did Bill react when his trusty car was reduced to a wreck? Bill's first reaction, as he told us later, was that of 'disappointment,' the car held a lot of memories for him and his family. However, the Lincoln was his spare car, so imagine how we felt the next day when he gave us the keys to his own car – again another Old Town but more up to date. With a smile he gave us the keys and told us that God was teaching us all 'something about His ownership.' Similarly, when John Wesley learned that his home had been destroyed by fire, he exclaimed, "The Lord's house burned. One less responsibility for me!"

Yet it is not easy to maintain this perspective consistently. It is far too easy to think that the possessions we have and the money we earn are entirely the result of our skills and achievements. We find it difficult not to believe we have earned the right to their ownership. *I am the master of my fate*, the humanist says. *I alone own my possessions*. Obviously, this view of ownership is the prevailing one in our culture.

Giving up ownership is not easy, nor is it a once-and-for-all transaction. We constantly need to be reminded that God owns all our possessions.

Control

The second responsibility God has retained is ultimate control of every event that occurs upon the earth. Examine several of the names of God in Scripture: Master, Almighty, Creator, Shepherd, Lord of lords and King of kings. It's obvious who is in charge:

We adore you as being in control of everything. Riches and honour come from you alone, and you are the Ruler of all mankind; your hand controls power and might, and it is at your discretion that men are made great and given strength.

1 Chronicles 29:11–12, TLB

Psalm 135:6 reads, “the Lord does whatever pleases him, in the heavens and on the earth.” And in *Daniel 4:34–35* King Nebuchadnezzar “honoured and glorified him who lives for ever...He does as he pleases with the powers of heaven and the peoples of the earth. No-one can hold back his hand or say to him: What have you done?”

The Lord is in ultimate control of even difficult circumstances. “I am the Lord, and there is no other. I form the light and create darkness, I bring prosperity and create disaster; I, the Lord, do all these things” (Isaiah 45:6–7). It is important for the child of God to realise that his heavenly Father orchestrates even seemingly devastating circumstances for ultimate good in the lives of the godly. “And we know that God causes everything to work together for the good of those who love God and are called according to his purpose for them” (Romans 8:28 NLT).

Howard tells me that one of the most traumatic times he and Bev had in their marriage was when they were in the process of adopting their second son, Andrew. They received Andrew when he was four days old. He was an extraordinarily beautiful baby. When he was about three months old they noticed that he appeared to have physical problems. Howard and Bev went through two months of a roller-coaster experience with physicians unable to agree on a diagnosis.

Finally, they learned that his natural mother had used powerful drugs before and during the pregnancy, and Andrew had been born with only the stem of his brain. In their pain and deep hurt they repeatedly returned to the foundational fact that their heavenly Father loved Andrew even more than they did and that God wanted to entrust him into their care for a season. They became close friends with Andrew’s natural grandparents, and their family learned compassion for the disadvantaged. They saw the Lord provide Andrew with the very best care, and they experienced many blessings in the midst of that emotional time.

The Lord allows difficult circumstances for three reasons:

1. To accomplish His intentions

This is illustrated in the life of Joseph who, as a teenager, was sold into slavery by his jealous brothers. Years later Joseph told his brothers “but don’t be upset, and don’t be angry with yourselves for selling me to this place. It was God who sent me here ahead of you to preserve your lives.... So it was *God who sent me here, not you*” (Genesis 45:5 and 8, emphasis added, NLT).

2. To develop our character

Godly character, something that is precious in the sight of the Lord, is often developed in the midst of trying times. Romans 5:3–4 reads “and not only *that*, but we also glory in tribulations, knowing that tribulation produces perseverance; and perseverance, character; and character, hope” (NKJV). Writing on this theme, A.W. Tozer, an American pastor and author said, “God can’t use a person to the maximum, until he or she has been hurt deeply.” I believe this is true. I’ve learned lessons of trusting the Lord and drawing close to Him that I never would have learned apart from difficult times.

3. To discipline His children

When we are disobedient, we can expect our loving Lord to administer discipline to encourage us to abandon our sin. This often comes through difficult circumstances.

Because the Lord disciplines those he loves... God disciplines us for our good, that we may share in his holiness. No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it.

Hebrews 12:6,10–11

The Lord has control over every circumstance you will ever face. You can be content in knowing that your loving heavenly Father intends to use each situation ultimately for a good purpose.

Provision

The third element of God’s part is that He has promised to provide for our needs. “But seek first the kingdom of God and His righteousness, and all these things shall be added to you” (Matthew 6:33, NKJV). In Genesis 22:14, God is spoken of as “Jehovah-jireh,” which means “the Lord will provide.” He takes care of His people, and He does not need a prosperous economy to provide for them. Each day He gave manna to the children of Israel during their 40 years of wandering in the wilderness. Jesus fed more than 5,000 with only five loaves and two fish.

God is both predictable and unpredictable. He is absolutely predictable in His faithfulness to provide for our needs. What we cannot predict is how

the Lord will provide. He uses various and sometimes surprising means of meeting our needs. He may increase our income, provide a gift or stretch our limited resources through money-saving purchases; 'God is so good' is a phrase that Rhoda and I use frequently. He has provided for us so often and in so many unexpected ways.

When we were starting to work for Crown I submitted my first order to them for the Crown study guides. It was nine o'clock in the morning and as I looked at the screen I realised that I had made a costing error of £500. "And you are an accountant!," I thought to myself. We were going to import the studies which included what I considered to be a high delivery charge from the US. At 11 o'clock a friend came round to give me a cheque and to tell me how he felt prompted to make the gift. As this was the first cheque we had received I thanked him as I placed it on my desk. We talked for a further hour before I felt I should open the folded cheque, which I saw was for £500. Now I know this reads like a neat story, but we all have the same loving heavenly Father regardless of gender, colour, social status or whichever group you may regard yourself as a member. He is our provider. Regardless of how He chooses to provide for our needs, He is utterly reliable.

The first letter to Timothy 6:8 tells us that our needs are food and covering. In other words, there is a difference between needs and wants. A need is a basic necessity of life – food, clothing or shelter. A want is anything more than a need. A steak dinner, a new car and the latest technology are all wants.

It is, however, a little more complex. Education and health care, for example, are also fundamental human needs. In a modern society the way we understand needs will change. For example, many people in Britain would say they need a car, especially in rural areas. A car may not be a true need but it might be an acceptable need. However, changing the car each year for the sake of change or choosing one for appearances rather than functionality or a car with a bad environmental record or simply for the gadgets in a newer model could not be described as a need.

God's part in helping us reach contentment is that He has obligated Himself to provide our needs, but not our wants. He tells us to be content when our needs are met, "if we have food and clothing, we will be content with that" (1 Timothy 6:8).

Let me illustrate God's provision with a story.

As World War II was drawing to a close, the Allied armies gathered up many hungry orphans. They were placed in camps where they were well-fed. Despite excellent care, they slept poorly. They seemed nervous and afraid. Finally, a psychologist came up with a solution. Each child was given a piece of bread to hold after he was put to bed. If he was hungry, more food was provided, but when he was finished, this particular piece of bread was just to be held – not eaten. The piece of bread produced wonderful results. The children went to bed, instinctively knowing they would have food to eat the next day. That guarantee gave the children a restful and contented sleep.²

Similarly, the Lord has given us His guarantee – our 'piece of bread.' As we cling to His promises of provision, we can relax and be content. "And my God will meet all your needs according to his glorious riches in Christ Jesus" (Philippians 4:19). So even if you are in the middle of an extreme financial problem, you can be content because the Lord has promised to feed, clothe and shelter you.

I am convinced that the Lord will provide – at just the right time – the resources necessary for us to fulfil the purpose and calling He has for each of us. This is illustrated in 2 Samuel 12:7–8 when He spoke to David through Nathan the prophet: "You are the man! This is what the Lord, the God of Israel, says: 'I anointed you king over Israel, and I delivered you from the hand of Saul. I gave your master's house to you, and your master's wives into your arms. I gave you the house of Israel and Judah. And if all this had been too little, I would have given you even more.'"

From the life of David we see that God did not provide all the necessary resources for him to be king all at once. They came at the appropriate time, as David needed them. Occasionally, the Lord has withheld resources from Crown Financial Ministries. Howard tells me how sometimes he was confused when this occurred. He subsequently realised that if Crown had received the money too early, they would not have spent it the way that God intended.

Getting to know God

The basic reason we fail to recognise God's part is that we do not understand who God is. We often have no genuine awe for the Lord "Who stretched out the heavens and laid the foundations of the earth" (Isaiah

51:13). We tend to shrink God down and fit Him into a mould with human abilities and limitations. However, we can expand our vision to capture the true perspective of God by studying what the Bible tells us about Him. The following is just a sample:

Lord of the universe

The Lord's power is incomprehensible to humans. For example, astronomers estimate more than 100 billion galaxies exist in the universe, each containing billions of stars. The distance from one end of a galaxy to the other is often measured in thousands of light years. Our solar system is located in the Milky Way galaxy, which stretches 100 thousand light years across – that's pretty big! In fact calculations show that our solar system, relative to a 10p coin, is an area the size of North America. Yet God, the creator of the heavens and earth knows your name! The universe's enormity is beyond our comprehension. Isaiah 40:26 reads "lift your eyes and look to the heavens: Who created all these? He who brings out the starry host one by one, and calls them each by name. Because of his great power and mighty strength, not one of them is missing."

Lord of the nations

Examine the Lord's role and position relative to nations and people. Isaiah 40:21–24 tells us "have you not known? Have you not heard...? He who sits above the circle of the earth, and its inhabitants are like grasshoppers.... He brings the princes to nothing; He makes the judges of the earth useless. Scarcely shall they be planted, scarcely shall they be sown, scarcely shall their stock take root in the earth, when He will also blow on them, and they will wither" (NKJV).

And from Isaiah 40:15, 17 we read "behold, the nations *are* as a drop in a bucket, and are counted as the small dust on the scales...all nations before Him *are* as nothing, and they are counted by Him less than nothing and worthless" (NKJV).

Lord of the individual

God is not an aloof, disinterested 'force.' Rather, He is intimately involved with each of us as individuals. Psalm 139:3–4, 16 reveals "you discern my going out and my lying down; you are familiar with all my ways. Before a word is on my tongue you know it completely, O Lord....All the days ordained for me were written in your book before one of them came to be."

The Lord is so involved in our lives that He reassures us “even the very hairs of your head are all numbered” (Matthew 10:30). Our heavenly Father is the One who knows us best and loves us the most.

God hung the stars in space, fashioned the earth’s towering mountains and mighty oceans, and determined the destiny of nations. Jeremiah observed correctly “nothing is too hard for you” (Jeremiah 32:17). Yet God knows when a sparrow falls to the ground. He is the Lord of the infinite and the infinitesimal.

In summary, let’s review what God’s part is. He is the owner, He is in control of every circumstance and He has promised to meet our needs. In other words, God who created the world and holds it together is able to perform His responsibilities and keep His promises. However, God’s part is only half of the equation. It is the most important part, but it is only half. In the next chapter we will begin to examine the other half – our part.

Contrast

Society says: What I possess I alone own and I alone control my destiny.

Scripture says: What I possess God owns. He is the sovereign, living God who controls all events.

At the end of most chapters, after the CONTRAST between society and Scripture, there will be a COMMITMENT section that will give you the opportunity to practice the biblical principle we have just covered. I challenge and encourage you to ‘do’ the COMMITMENT sections because they will help make the principles a part of your life.

Commitment

In the Crown Financial Ministries small group study we go through an exercise of transferring the ownership of our possessions to the Lord. We use a deed to do this because a deed is often used to transfer the ownership of property. When participants in the Crown study complete and sign the deed, they are acknowledging that God is owner of their assets. The exercise is important because we all occasionally forget that God owns

everything. We act as if we own it all. By signing the deed, a person establishes a specific time when God's ownership and your stewardship is acknowledged. Thus, a person can refer to the document repeatedly and recall that God owns everything.

The following will help you complete the deed:

1. Insert today's date
 2. Sign your name. You are the one declaring God's ownership
 3. Give prayerful consideration to the possessions you wish to acknowledge God owns. Then list those items
 4. On the lower right-hand corner there is a space for the signature of witnesses. These friends can help hold you accountable for recognising God as owner of your possessions
-

DEED OF OWNERSHIP

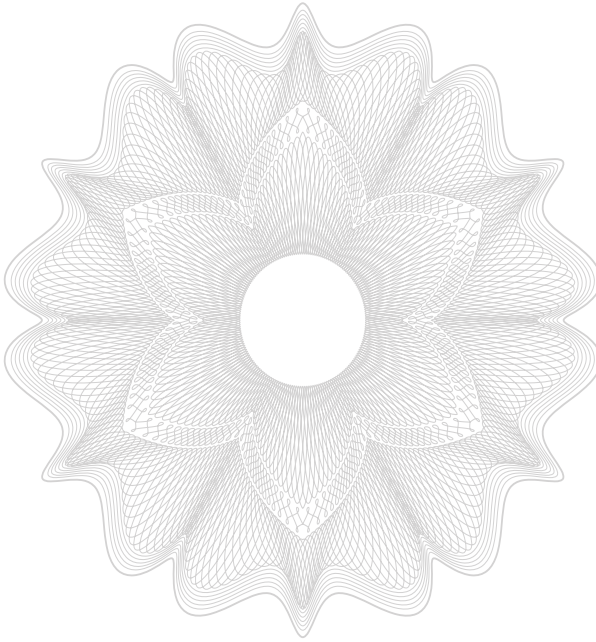
This Deed of Ownership is made the _____ day of _____

From: _____

To: The Lord

On this day I/we acknowledge God's ownership and my/our stewardship responsibility of the following:

ITEMS:



Stewards of the possessions listed above:

(Optional) witnesses who hold me/us accountable in the recognition of the Lord's ownership:

This instrument is not a binding legal document and cannot be used to transfer property.