

Dept. / Faith & Finance - Jim Palmer

Stronger than any fear or doubt

“Stronger than any fear or doubt” is a phrase tucked neatly into a song sung by Sara Evans that got me thinking about; you guessed it, faith and finances. The phrase got me thinking about the two emotions that could be holding us back from pursuing a more biblically patterned plan for our finances. It also prompted me to consider what it would take to motivate us to follow God’s plan for our lives, financially speaking.

You may say, “I have no fears and certainly no doubts about my finances,” but what do your actions say? What are your thoughts regarding ownership of and stewardship of the blessings given from above? Do you cling tightly to money and the security it seemingly provides or do you put your trust in God? Are you living a life, financially, that is giving God the glory (by adhering to biblical principles and motives)? Let’s consider these and other questions as we look to God’s Word for answers; because in order to take proper steps to building a strong financial house (see July/August issues of THINK) we must also have proper understanding of biblical principles.

Do you ever stay awake at night thinking about ‘what-if’ scenarios? “What if I lose **my** job?” “What if **my** investment portfolio tanks?” “What if **I** don’t have any money when it comes time to retire?” These thoughts are inspired by fears and doubts that plague many in America today (despite the overwhelming prosperity that Americans enjoy). There is an inherent danger in “what-if” thinking that Jesus addressed in the Sermon on

the Mount. In Matthew 6:25-34, Jesus reminds us that it is pointless for us to worry. He tells us that worrying will not produce any worthwhile results. And, regarding our physical (material) life He reminds us that God is our Father and that He **will** provide. **In summary, He directs us to put God and His kingdom first in all that we do and God will provide what we need.**

Besides, it really isn't ours to worry with anyway. Despite the relative wealth of virtually every American, the truth is, *we own nothing*. All of it is God's (Psalm 50:12; Exodus 19:5). He gives it to us (James 1:17; 1 Timothy 6:17). And we are to use it wisely as good stewards (1 Corinthians 4:2; Luke 19:12-27). These gifts we receive from God are ours to *possess*. Abraham, who was very rich, had possessions (Genesis 12:5). God promised to give Abraham's descendants, the Israelites, the land of Canaan – a possession (Genesis 17:8). And once the gift of land was given, God stated very clearly that land which they possessed “is Mine” (Leviticus 25:23; 2 Chronicles 7:20). If we want to own anything folks, it's high time we *own up to* the fact that **we own nothing though our possessions may be many**. We must begin viewing this world and the material through the glasses that remind us that we have nothing that wasn't given to us by God, we must use it in ways that provide for our families and promote godliness, and nothing we possess will we take with us into eternity. Meanwhile, as I heard a faithful preacher once proclaim, we “best not die with God's money sitting around in our bank accounts.”

I believe that by reshaping our thinking with regard to our being possessors and not owners we will find new levels of joy, new mindsets of peace, and more interest in

distributing our possessions in such a way that the kingdom is furthered and the glory is given to God.

But isn't this world an unpredictable place? Aren't we faced with troubles and difficulties that oftentimes are financial in nature? Shouldn't we stock up for a "rainy day?" Indeed. There is no doubt that the properly ordered financial house will have as its foundation limited or (preferably) no debt and a savings / "emergency fund" to cover three to six months expenses. There is wisdom in making preparation for tomorrow (though we are not promised tomorrow, nor should we worry). One of the best ways to put to rest any doubt or fear that may plague you about the future is to prepare for it. We know that if tomorrow comes it will likely include trouble (Job 14:1). Make preparation for the inevitable. Work, earn a wage, provide for today's needs, and by all means set some aside for your future.

However, is there any conflict when we have saved our emergency fund and subsequently a disaster strikes someone else and we are made aware of their need? What are we to do? Inasmuch as we have the ability (Philippians 4:10; 2 Corinthians 8:12), we must be willing to take care of others when we are made aware of their need (1 John 3:16-18). But if you do so, you will possibly deplete your emergency fund! Oh that our faith and trust would be in God and not our money or ourselves! Shouldn't we, as Christians, know that "God will supply all your need according to His riches in glory by Christ Jesus" (Philippians 4:19)? Or that sometimes the best investment you could make is in the life of another? *"There is one who scatters, yet increases more; and there is one who withholds more than is right, but it leads to poverty. The generous soul will be made*

rich, and he who waters will also be watered himself" (Proverbs 11:24-25). May we have a heart that will "hold on loosely" to the material things of this life – not in the foolish wastefulness of unbridled spending on self, but realizing we could never out give God when we provide for those in need and the work of the church.

Do the terms, ideas, and thoughts this article inspires cause just a little fear to well up in your heart? Do you think, "well, I guess I could try this program of action... but..." and let doubt win out? How can we accomplish something that due to society's influence may seem exceptionally difficult to embrace? There is really only one thing that is "stronger than any fear or doubt" and that something is faith.

Faith is "belief in action." Faith causes us to behave in certain ways. Without faith we can do nothing effectively. Faith provides a launching pad for things hoped for (but as yet not seen). It causes us to act as if a principle or idea is true – even if it is not! May we have faith based in the truth of God's Word!

For example, faith causes us to overcome the fear of boarding a plane whose destination is a country in which we have never set foot or seen in person. We behave as if we know it is there, though we can't present any firsthand proof. Or we push aside doubt and allow an anesthetist to put us to sleep before surgery because we have faith in the doctor to operate effectively and administer the proper medication to awaken us. If we will order our financial lives according to God's plan, we will do so by faith. And faith will come by hearing God's Word (cf. Romans 10:17).

So what will we do? Will we set an example for the world by getting a handle on our finances (budgeting) and then living below our means? Will we trust God while doing our part (the principle of sowing / reaping)? Are we ready to honor God with our possessions (Proverbs 3:9) by giving to Him first and seeking the betterment of His kingdom first? The answers are yes - only when our faith is stronger than any fear and doubt.