

## Using our Possessions for God

*All We Have is God's*

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**Bible Text:** Matthew 6, Luke 14  
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We have been considering the topic of the Christian and money. And last week we looked into one of the most important issues that we need to consider when we consider our obligations in terms of financial resources. We were looking at the fact that God owns everything. We really do not own anything that is ours.

Now this should be pretty obvious, I think, to anyone who thinks through it carefully. You know, as I own a home right now. But it is very unlikely whether I will own that home 50 years from now. It will be owned by somebody else if it exists. I won't be here on earth at that time. It is not likely, anyway.

So I have that as a possession, but it is not really mine permanently. It belongs to God and he has lent it to me.

I have an automobile and as long as that automobile operates it belongs to me, but it is my job to consider that as something that is God's that God has given to me for his use.

Each one of us has a certain amount of financial resources. Some of us have very, very little. Others have a lot, most of us somewhere in between. How are we to consider that? Are we to be extremely sad if we are not wealthy people? We don't have everything that we like, if we are not driving the latest model automobile or have the finest of finery, are we to be sad about that? Or are we to accept it? Are we to constantly be striving to have the best, keeping up with the neighbors and those who may have more than we do? Is that to be the attitude that we have in our lives?

Well, I don't believe that is to be our attitude because we first of all are to be satisfied, satisfied because it is God who has given us everything we have. He knows what he is doing. He is intelligent, a whole lot more intelligent than we are.

You know, I knew one very fine Christian who kind of jokingly said that if he had been God he would have made himself wealthy because he would have liked it that way. And then he sat down and thought and he said, "You know, that probably would not have been a good thing because I don't know that I would have handled that wealth properly. So God was wise to give me a little less than that." That was his analysis of the situation.

God knows what he is doing.

So as we look about this last week, we talked about the responsibility that we have to use everything we have including our bodies and our time and our resources for the glory of God.

I want us today to look at two other passages and as we read them I think we are going to say to ourselves they seem to contradict each other. They don't, really. But they seem to contradict each other.

The first passage which we just read today tells us not to be concerned about tomorrow. Tomorrow is going to take care of itself. God knows what he is doing and he will give us everything that we need. That is the essence of the passage that we just had read to us.

“For this reason,” it says, “I say to you do not be worried about your life, as to what you will eat or what you will drink; nor for your body, as to what you will put on. Is not life more than food, and the body more than clothing?”<sup>1</sup>

And he gives examples. He says, “Look at the birds of the air, they don't sow, they don't reap, they don't gather in barns, and yet, if we look at them we have to understand that our heavenly Father feeds them. We are worth more than they are.”<sup>2</sup>

We can't add any time to our lives. We can't add any height to our stature.<sup>3</sup> We are given what we are and what we have.

So why are we worried about clothing? He gives another example. He says, “Look at the flowers. Look at the lilies of the field. They don't toil. They don't work, yet not even Solomon in all of his glory is clothed like one of these.”<sup>4</sup>

So if God clothed the grass of the field which today is alive and tomorrow you throw into the furnace, if God does all of that, then why should we not have an expectation that he is going to give to us everything that we need?<sup>5</sup>

He goes on to say, then, “Don't worry about those things. Don't worry about them. Don't be concerned about them because your heavenly Father knows exactly what you need.”<sup>6</sup>

The things that I think we need to be asking ourselves are, first of all: What do we need? That's an interesting question.

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<sup>1</sup> Matthew 6:25.

<sup>2</sup> See Matthew 6:26.

<sup>3</sup> See Matthew 6:27.

<sup>4</sup> See Matthew 6:28-29.

<sup>5</sup> See Matthew 6:30.

<sup>6</sup> See Matthew 6:31-32.

Now, when I ask that I am picking up the very words that are used in this passage. It says that God knows what we need. The big problem that we have is that I think we often get confused with the words need and want. I think that sometimes we think that we need the things that we do not need.

I gave an example last week of my experience visiting in an extremely country and spending time there. The country happened to be Uganda. It could be, you know, any one of a multitude of very poor countries on the earth in which we live. And I met people who have nothing and yet rejoiced in what they had. If we had brought them to the United States and would place these people in the poorest of homes in the city of Savannah, maybe in a home that most of us would say, "I don't want to live there, it is not nice enough, it doesn't meet our needs," most of these people would be incredible thankful. Most of them would look at it and say, "I have never lived this well in all my life. How wonderful it must be to live in the country in which you live."

So I think we have often a misunderstanding of the difference between our needs and our wants. I need, for the things that I am called on to do and the responsibilities that I have, I need an automobile. Now what does that mean? It doesn't mean that I necessarily need an expensive and fancy automobile. It means that I need something that will get me from point A to point B, do it consistently and not break down all the time.

Many have the attitude that, you know, I need a car that is fancy, fast and special.

Well, we don't really need that. Maybe we want it and maybe we will have it. That's ok. But that doesn't represent one of our needs.

Also many have the idea that we need the fanciest of foods, the finest. You know, we can be nourished very well with a hamburger as well as we can with filet mignon steak. The issue is what has God provided for us and are we satisfied with what we receive.

I think this is the very essence of the passage. I think we need to look around us and ask the question: Has God provided all of our needs? And I would say that for every one of us the answer is yes. God has provided our needs. And for that we need to be thankful Christians. And we need to be sounding that way.

In other words, how often have we seen people who are constantly complaining about how little they have, constantly complaining about how they need more? The Christian attitude ought to be one of thankfulness, an attitude that will be able to say to the people around us, to the people who hear us and see our attitude in life. God has blessed me. God has given me everything that I need.

Well, with that in mind, let us turn to another passage in the Word of God, but one that seems to say something very different from what we have just looked at.

In Luke chapter 14 we have a passage where God talks about setting goals. And just before we get into the passage, I think it is important for us to have goals in life.

And someone may say, “Well, doesn’t that contradict what you just read, pastor? I mean, you just read a passage that says you are to be satisfied, you are to be pleased with what God has given you. Don’t worry about tomorrow. Tomorrow will take care of itself. Each day has enough trouble of its own.<sup>7</sup> Why are you worrying about tomorrow? So how can you have goals and plans if you are not thinking about the things of tomorrow?”

Well, first of all, Matthew chapter six does not tell us that we are not to think about tomorrow or plan for tomorrow. What it tells us is that we are to be satisfied today. We are to be satisfied with what God has given us today. It doesn’t mean that we shouldn’t have goals for our lives.

Let me read Luke chapter 14 beginning with verse 28.

For which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who observe it begin to ridicule him, saying, ‘This man began to build and was not able to finish.’

Or what king, when he sets out to meet another king in battle, will not first sit down and consider whether he is strong enough with ten thousand men to encounter the one coming against him with twenty thousand? Or else, while the other is still far away, he sends a delegation and asks for terms of peace. So then, none of you can be My disciple who does not give up all his own possessions. Therefore, salt is good; but if even salt has become tasteless, with what will it be seasoned? It is useless either for the soil or for the manure pile; it is thrown out. He who has ears to hear, let him hear.”<sup>8</sup>

God says we are to plan. The example, the first example given, is a very interesting one. Can you imagine what it would be like if—most of us don’t build towers—but let’s say you are going to add an addition on to your house. And you sit down and you say, “Well, you know, we need this extra room and I am going to get a contractor,” or maybe you have the ability to do the work yourself and you are going to add this addition to your home.

And the one thing that you forget about was how much it is going to cost. And you decide, “Well, you know, I’ll worry about that later. I think what I will do is I am going to knock this wall out first and I am going to start buying some wood and I am going to work on getting these things and, you know, and then I’ll start building.”

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<sup>7</sup> See Matthew 6:30.

<sup>8</sup> Luke 14:28-35.

And all of the sudden you find when you are about half way through and the job isn't done, "Gosh, I have run out money. I don't have the resources to finish the job that I started."

What are you going to say to yourself? Well, first of all, you are going to say, "Gosh, I was foolish. I can't do the job. And now for the next five years I am going to be sitting here with an incomplete, half built addition to my house that is absolutely useless, can't do a think with it."

Well, obviously, I don't think any of us would do that.

The first step that we would take would be to sit down and say, "Well, how much is this going to cost to add this addition to my house? Is it \$5000? Is it \$10,000? Is it just a couple of hundred dollars? What is it going to cost me to do this job?"

And we are going to get estimates and there is going to be some planning. And before we start the job we are going to make sure that we have the resources to complete it because if we don't, we are going to be fools and we are going to look like fools.

God says this is the attitude that we should have in our lives.

Now what does that mean? Matthew chapter six says, "Be satisfied today. Don't worry about tomorrow."

Luke chapter 14 says when you plan, make sure that your planning is efficient and proper. How do these two fit together?

Well, I am not to worry about today because God has provided my needs. I can make plans and when I do that kind of planning I say to the Lord, "Lord, what is it you want me to do? How do you want me to handle this particular job or focusing on the rest of my life. What do you want me to do with the time and resources you have given me?"

And I start making plans understanding that as I move along God may want to change those plans. And he will do that and he has done it in most of our lives. It at least we have a plan and we have thought through that plan. We have goals.

And financial goals are extremely important for us. You know, God tells us in Proverbs chapter 21 and verse five, "The plans of the diligent lead surely to advantage, But everyone who is hasty comes surely to poverty."<sup>9</sup>

In other words, if you are going to have and live a life for the honor and glory of God, you have to have plans for your future.

Well, why do we want to plan? Why do we want to do that?

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<sup>9</sup> Proverbs 21:4.

Well, I can think, right off, of four reasons, four reasons why we should plan.

The first is that goals or plans provide us with direction and purpose. I have talked to a lot of people who are about to graduate from high school and often the question that I will ask them is, you know, what are your plans for life? And I would say about 50% of them will say, "Well, I am not really sure. I am not really sure."

That's ok. You know, at that stage in life it is possible that you are just thinking and just beginning to focus on the things that you are going to be doing for the rest of your life. But as we mature, as we get older we need to have certain goals for life.

"I can see God leading me, for instance," one may say, "to become an accountant. That is something I find interesting."

Or, "I can see God leading me to be a missionary. I can see God leading me in this direction and I am going to set a goal for that."

If you don't have a goal, you are probably not going to accomplish in your life.

So the goal provides direction and purpose.

Secondly, having a goal helps you crystallize your thinking. If you have no goals in life then everything is unfocused, everything is without a specific plan and a focus and a purpose as you head into your life. We need to have goals.

Thirdly, having a goal will provide us with personal motivation. If we really want to have a life that is effective for the glory of God we need to be motivated. And you can't be motivated if you don't have a plan, if you don't have a goal, if you don't have a purpose.

And then, fourthly, goals are a statement of God's will for our lives. As we pray and ask him how we are going to live our lives for his glory, we find that he begins to direct us. We begin to have goals. We begin to have purposes and we move along in those directions understanding God's will for our lives.

Well, what should be, first of all, our primary financial goal in life? What should it be?

Well, I believe that according to the Word of God we should be concerned about glorifying God in everything that we do. We discussed that to some degree last week. I think it is very important that as we consider that we recognize the fact that all that we have belongs to the Lord and all that we have can be used for his honor and his glory.

Some of the keys, I think, would be for us to recognize the fact that we first have to give to God's ministry. That should be one of our goals in life. We should be focused on the purpose of accomplishing God's work with the resources that we have.

What should our giving be? How should that be planned? Well, we are going to get into that in a little more detail in a couple of weeks. Next week we are going to be looking at something specific for Mother's Day, but the week after that we will be looking at giving for the glory of God. But we need to understand that God wants us to give. In fact, one of the primary concerns that we should have would be how we can use our resources to enhance the work of the Lord. That involves the local church. It involves mission work. It involves all the areas where we can see God blessing and using what we can give to him for his honor and his glory.

What are some of the other goals that we need to focus on when it comes to finances?

Well, I think one of them that we need to be very concerned about in our day in terms of planning, in terms of goal setting is recognizing the fact that as we move along in our lives, there are certain purposes that will come up that we can plan for in advance. I think one of them that many of us...

And I would say that our average age here is probably over 25. Wouldn't you say that?

Yeah, ok. Well, most of us in that age bracket have given some thought to retirement as an example. One of the things that I have found in terms of planning is that the majority of people that I meet have little or no plans for retirement. That sounds odd to me. But most folks that I have met have not planned well in that area of their lives. One of the big concerns that I have had for many Christians is what they are going to do when they reach the age that they find they are not going to be able to work any longer.

And some who are young people may be thinking, well, gosh, that's 40 years away for me, 50 years away. Why should I even consider that?

Well, in our society it is almost impossible to plan for retirement without our saving towards retirement. And as most of us know—and I think it is very important for us to understand and consider—to properly save for retirement you need to start early. It takes planning like building that tower.

I don't want to get into all the statistics. I think we have all read them. But the process of saving, the most crucial factor is the amount of time over which we save. If you start saving when you are 20 years old and you save a very small amount of money until you are ready for retirement, you will probably do well. On the other hand if you wait until you are 30 you won't do as well. Wait until you are 40, you won't do as well. Wait until you are 50 and you are probably in trouble.

So we need to consider seriously planning for something like retirement.

Why is that important? Well, if we understand God's purpose, he wants to use us at every age in our lives. He wants to enable us to honor him and glorify him when we are 15 years old and when we are 85 and 90 years old. And in order to do that we need the

financial resources to give us enough flexibility and freedom that we can use our time to serve him and honor him.

The only way we can do that is by advance planning.

I think one of the other concerns—and I am hitting just a couple today—one of the other concerns in financial planning, a concern that I have had in terms of the counseling that I have done over the years and I have done a lot of counseling, especially during that I served as a chaplain in the army for many, many years. One of the biggest concerns that I have seen is the concern of people and—it includes Christians and non Christians, but I focus on Christians—getting themselves into very serious debt.

Debt, as far as I am concerned—and we can look at what the Word of God has to say about debt. The Word of God tells us very clearly that God does not want us to be involved seriously in debt. The Word of God says, “Owe no man any thing, but that you love one another.”<sup>10</sup>

Now certain debts, I think, every one of us needs to incur. Not too many people I know can sit down and write a check to buy a house. A mortgage is virtually necessary for just about everybody. I can understand where most people will find it necessary to finance an automobile. And so certain debts are absolutely necessary for most people.

But one of the problems in our society is debt has become more the standard. Many people find that in order to own the things that they want—usually because they are not satisfied with the things that they have—they wind up going into very serious debt.

Statistically, you know, if you look at credit card debt today it really has gotten out of hand in our country. If you have a credit card and you owe a certain amount of money and you make the minimum payment at the standard interest rates that you are paying, it can take you 40 some years to pay off a credit card.

Well, I don't have 40 some years to pay off a credit card. Many of us don't.

What do we need to do? I think one of the goals in life is to focus on being out of debt, to focus on ways of being able to be financially able to use the resources that God has given us for his honor and for his glory.

Now these are a couple of the principles that we need to look at. But God wants us to look at our finances in two very special ways. One is be satisfied with what God has done in your life. Maybe you would like a bigger home, a fancier car, more clothing, this, that and the other thing.

But let's be satisfied with the things that God has given to us today and rejoice in that we have everything that we need to live our lives today.

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<sup>10</sup> See Romans 13:8.

But, secondly, let us be people who plan, people who have goals and objectives for our lives so that we can focus on the future. And every one of us has a future whether I am talking to a 10 year old, 20 year or an 80 year old. Whatever future God gives to us we need to be people who plan so that the resources that we have can be used for the glory and for the honor of the Lord Jesus Christ.

Now I may be—and probably am—preaching to the choir. My guess is that most of you have thought through these things and that these are very much a part of your life. But my experience has been—as I have observed people in different places and different settings—that one of the most difficult areas of life for Christians is the area of financial responsibility. And we, as believers, need to understand that God wants us to be very serious about this area of our lives as well as every other area.

Well, it may be that somebody is here and heard what I have had to say and you are saying, “Well, I am more concerned about whether or not I really know the Lord Jesus Christ.” Maybe you have never come to know him as your Savior and Lord.

Today can be that day when you come to know Christ. For the Word of God tells you so clearly that salvation is in him and nowhere else. If you have never come to know Christ I would challenge you today to trust in him that you might have life and that life might be in Christ.

Let's pray together.

*Father, we thank you for your Word. We thank you for what it teaches us in the various realms of life. Help us, Lord, to serve you well and to bring glory and honor to your holy name. Bless us, we pray, as we seek to honor you this day in Jesus' name. Amen.*