

Who do you trust in unstable times?

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..... These things cause most of us to be concerned about the future, especially as it relates to our finances. The current economic slowdown, or recession, depending on who you listen to, has left many Americans wondering if they're going to have enough money to pay their bills. This is because so many live so close to the edge financially and most without a written spending plan.

If you allow the stock market report or the latest grim headline to be the deciding factor in your financial decisions, you just might miss God in the process! **Christians often don't give enough thought to God's desire and ability to take care of them regardless of what Wall Street says.**

Even though the economy is at least floundering, consumer spending has not dropped. But, there has been a shift in how the funds are being spent. **Families are saving less than ever before and also contributions to churches and other charitable organizations have dipped substantially.** Instead, spending on credit card interest, gambling, alcohol, and recreation is going up.

Jesus said, *"For where your treasure is, there your heart will be also... No one can be a slave to two masters, since either he will hate one and love the other, or be devoted to one and despise the other. You cannot be slaves of God and of money"* (Matthew 6:21, 24). The Bible teaches us that we are give honor to God by presenting Him with the first fruits of our income (tithes and offerings). I don't see an escape clause in those verses that allow us to disregard giving back to God when the economy turns downward.

Jesus very clearly tells us in those verses from Matthew that we have to make a choice – either serve God or serve money, we can't serve both. When **we fear our financial future we are showing a lack of trust in God and in Him providing for us.** Essentially it's a lack of faith. Hebrews 11:1 says, *"Now faith is being sure of what we hope for and certain of what we do not see."* In-other-words, faith is something we hope for that we do not presently have. **It seems that God likes us to have some needs so that our faith in Him will grow stronger!**

It should come as no shock to anyone that we live in a very materialistic society. The old joke, "we buy things with

money we don't have to impress people we don't know" is very appropriate. **Living in a materialistic culture tends to cause us to base spending priorities on desires and wants instead of needs.** That creates a very dangerous situation. God promises us that He will always supply our **needs**, but He does not promise that He will supply all of our **wants**. This runs counter to our society telling us that we "deserve"

our desires. We must make sure our motives are right when asking God to provide, as James 4:3 tells us, *"When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures."*

So, that brings us to the question of the day – "who are we going to trust?"

**Terrorism,
major corporate layoffs,
the war in Iraq,
record setting oil prices,
the mortgage lending crisis,
and the list goes on
and on**

Whenever we find ourselves allowing fear and worry to dictate our financial decisions, we need to reevaluate our financial priorities, and recommit to trust in God. Here are a few very important steps to help us trust the Lord with our present and our future.....

Find God's direction for your life. Don't model your life after someone else's life, but find God's will for you through prayer and study.

Make a conscious effort to trust God. Don't buy on credit. Buying on credit might just cause you to miss God's provision. Plan ahead and wait for Him to supply your needs.

Trust God and His guidance. Follow the advice from Matthew 6:34, *"Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own."*

Pray. *"... pray continually; give thanks in all circumstances, for this is God's will for you in Christ Jesus."* (1 Thessalonians 5:17-18). Prayer is the key that unlocks God's blessings and power.

So, when you watch the news tonight or read today's newspaper and you see events that could cause worry and doubt about your financial future, don't panic! **Instead, remember to keep your commitments to God, pray, and trust Him for your future!**