

**God Owns Everything!**  
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**GFC – 9/11/16**

Last week we began our series The Journey to Financial Freedom. We found a biblical definition of financial freedom in 2 Corinthians 9:8-11 in the Amplified version:

*God is able to make all grace (every favor and earthly blessing) come to you in abundance, so that you may always and under all circumstances and whatever the need be self-sufficient (possessing enough to require no aid or support and furnished in abundance for every good work and charitable donation).*

*As it is written, he (the benevolent person) scatters abroad; he gives to the poor; his deeds of justice and goodness and kindness and benevolence will go on and endure forever!*

*And God Who provides seed for the sower and bread for eating will also provide and multiply your resources for sowing and increase the fruits of your righteousness (which manifests itself in active goodness, kindness, and charity). Thus you will be enriched in all things and in every way, so that you can be generous, and your generosity will bring forth thanksgiving to God.*

We see what true financial freedom is here.

- Financial freedom means all your needs are met.
- Financial freedom means you are self-sufficient and require no financial aid or help from anyone else.
- In fact, financial freedom means that you have such abundance that you are the one who is able to help others who are in need.
- Financial freedom means that God multiplies your ability to give to the point you can give to every good work.
- Financial freedom means that you have the ability to be generous and you are thankful to God for what you have and what you can do to help others.

We learned that there are many mile markers on the road to financial freedom, but the starting place is God's Word.

The Bible teaches a lot about money and possessions and all the principles work together. We can't pick and choose which ones we obey and expect to be financially free.

The Bible is very clear about how we should handle our finances – but most of us do not follow biblical principles concerning our finances and we wonder why we end up with financial problems.

The first mile marker we saw was that we must take the slow road to financial freedom.

Proverbs 28:22 in the Living Bible says

*Trying to get rich quick is evil and leads to poverty.*

So – give up the idea that you are going to get rich quick! Proverbs 13:11 says

*Dishonest money dwindles away, but he who gathers money little by little makes it grow.*

The New Living Translation says:

*Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time.*

The point is that financial freedom is a journey that takes work and self-discipline over time. It's a journey that you must commit to. But if you stay on the journey, you will reap the rewards!

I saw a story about an elderly woman who died and to everyone's surprise – left \$7 million dollars to her alma mater – Lake Forest College. People were surprised because she lived very frugally in a small house. She never owned a car. No one thought she had any money. But what she did is the common way people become millionaires in America.

Most of us think millionaires are the high powered business people or entertainer or sports stars or people who win the lottery. The point is we think of people unlike us doing things we cannot attain to. We see ourselves incapable of wealth unless we win the lottery.

Anybody ever read a great book entitled *The Millionaire Next Door*? It points out that we have a totally wrong perception. The vast majority of millionaires in America are average people with average incomes who worked hard and who were extremely disciplined in saving and investing.

Most millionaires did not inherit it or win it - they earned it themselves through hard work.

- More than half never received as much as \$1 in inheritance.
- 91% never received, as a gift, the ownership of a family business.
- Nearly half never received any college tuition from their family.

Most American millionaires are not entertainers or stars, most are in businesses that could be classified as dull or normal. What's the secret of these millionaires next door?

- They work hard.

- They live well below their means.
- They are not concerned with social status. They wear inexpensive suits and drive used cars. Most do not live in mansions or belong to country clubs.
- They are disciplined planners and meticulous budgeters.
- They are frugal – in fact, they could be called tightwads.
- They save money and invest it wisely.
- They are givers.
- Millionaire couples rarely divorce and they are in unity concerning their finances.
- They do not support their adult children.

The point is all these millionaires followed biblical principles even if they didn't know they were following biblical principles. Because of that – they steadily moved down the road to financial freedom. That's mile marker 1 – take the slow road to financial freedom.

Mile marker 2 is – Recognizing that God owns everything.

When I say everything – I mean everything! As we used to sing – He's Got the Whole World in His Hands!

One of the first words children learn is MINE! We are all born with selfish natures – that's the essence of sin. But in truth - God Owns Everything. The things we call ours actually belong to God. 1 Chronicles 29:11-12 says -

*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 honor 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.*

Most of the things we think we own are owned by someone else. We say our car and our house, but miss a couple of payments and the real owners will show up to take possession. But, actually the Bible says everything is God's. Psalm 24:1 says:

*The earth belongs to God! Everything in all the world is His!*

That pretty much covers it! But – just in case you think that doesn't mean money - Haggai 2:8 tells us specifically –

*'The silver is mine and the gold is mine,' declares the Lord Almighty.*

So God owns everything. What does that mean for us?

Two things. First, God is more concerned about us than our money because He does not need our money.

In the Old Testament – most of the offerings were animals because it was an agrarian society and that’s what people had to give. God said in Psalm 50:9-12

*I do not need the bulls from your barns or the goats from your pens. For all the animals of the forest are mine, and I own the cattle on a thousand hills. I know every bird on the mountains, and all the animals of the field are mine. If I were hungry, I would not tell you, for all the world is mine and everything in it.*

In other words, God doesn’t need our money. Everything is already His.

The second thing that God owns everything means to us is - We Are Stewards of God’s Property. Since God owns everything, then everything we have belongs to Him. We are managers of God’s property. This is called stewardship. A steward is someone who manages someone else’s property. We are all managers of God’s property and He will hold us accountable for what we do with it.

This is seen in Matthew 25 in the parable of the talents. Matthew 25:14-29 (in The Living Bible) says:

*The Kingdom of Heaven can be illustrated by the story of a man going into another country, who called together his servants and loaned them money to invest for him while he was gone. He gave \$5,000 to one, \$2,000 to another, and \$1,000 to the last-dividing it in proportion to their abilities-and then left on his trip.*

*The man who received the \$5,000 began immediately to buy and sell with it and soon earned another \$5,000. The man with \$2,000 went right to work, too, and earned another \$2,000. But the man who received the \$1,000 dug a hole in the ground and hid the money for safekeeping.*

*After a long time their master returned from his trip and called them to him to account for his money. The man to whom he had entrusted the \$5,000 brought him \$10,000. His master praised him for good work. 'You have been faithful in handling this small amount,' he told him, 'so now I will give you many more responsibilities. Begin the joyous tasks I have assigned to you.'*

The same exact thing happened with the man who doubled the \$2000.

*Then the man with the \$1,000 came and said, 'Sir, I knew you were a hard man, and I was afraid you would rob me of what I earned, so I hid your money in the earth and here it is!' But his master replied, 'Wicked man! Lazy servant! Since you knew I would demand your profit, you should at least have put my money into the bank so I could have some interest. Take the money from this man and give it to the man with the \$10,000. For the man who uses well what he is given shall be given more, and he shall have abundance. But from the man who is unfaithful, even what little responsibility he has shall be taken from him.'*

Wow. That’s pretty heavy. God owns everything. He gives resources – including money - to manage and He is going to hold us accountable for what we do with His resources.

How are you handling the resources God has entrusted to you?  
 Are you wasting them or increasing them?  
 Are you handling your resources God's way or your way?

To be a faithful steward, you must settle the issue of money in your life.  
 We all need a right attitude toward money!

As we saw last week - Money is not evil – but the love of money is! It is possible to love money without having any! And it is possible to have money without loving it.

Jesus said in Matthew 6:19-21, 24:

*Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.*

*But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also...*

*No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.*

The principles we see here are:

1. Money is not eternal and does not offer ultimate protection, so
2. Don't trust in money; trust God.
3. You cannot serve both God and money.

Jesus didn't say, "You should not serve both," but "You cannot." It is impossible. That means that money has the greatest potential to replace God in your life. More people are sidetracked from serving God by materialism than anything else.

When Jesus is your Master, money serves you, but if money is your master, you become its slave. Wealth is certainly not a sin, but failing to use it for God's glory is. Real servants are more concerned about ministry than money.

How do you know when you have the attitude of stewardship? When God can give and take away and you still bless His name. Stewards hold possessions with an open hand. God has given them to us and He can take them or ask me to give them at any time. When we have this mindset – God can trust us with more.

Living for God and living for money are mutually exclusive goals. Which one will you choose? If you're a servant of God, all your time, talent and treasure belong to God.

I believe people usually fall into one of two categories: Kingdom Builders and Wealth Builders.

Both are gifted at making a business grow and making money. Wealth Builders continue to amass wealth for themselves no matter how much they make. Kingdom Builders change the rules. They still try to make as much money as they can but they do it in order to bless people and build God's kingdom. They use the wealth to fund God's church and its mission in the world. They understand Deuteronomy 8:18

*And you shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant.*

So, as I close, I encourage you to transfer ownership of every possession to God. Everything you now call "your's" – you will start calling "God's." It's God's house – car – money.

When we do this – every spending decision becomes a spiritual decision. No longer do we ask, "What will I do with my money?" Instead we ask, "Lord, what do you want me to do with your money?" Jesus said in Luke 14:33

*You cannot become My disciple without giving up everything you own.*

The Amplified version says *Any of you who does not forsake (renounce, surrender claim to, give up, say good-bye to) all that he has cannot be My disciple.*

Jesus is not telling us to give everything away – although He did tell the rich young ruler to do that. He is telling us to give up ownership of everything to Him. He does not want our possessions to possess us! He does not want money to be our Lord! He wants us to control our money – not be controlled by money!

Some translations say you cannot serve God and money in Matthew 6:24 – but older translations say *you cannot serve God and Mammon.*

Mammon is not just money. Strong's Dictionary says mammon is wealth personified & greed deified. Barne's Notes says that mammon is the god of riches. Robertson's Word Pictures in the NT says that mammon is the money-god or devil. The Biblical Illustrator says that mammon is the name of a Syrian god, who ruled over wealth. Putting all this research together shows us that money is a thing – but there is a demonic spirit attached to money called mammon.

Mammon is a spirit that is opposed to God and competes with God for the hearts of mankind. Jesus said you cannot serve God and mammon. Mammon is opposed to God and should be renounced.

If mammon is synonymous with money that would mean we would need to renounce money and have nothing to do with money. Obviously that's impossible and that's not what the Bible teaches. But if we are going to be free from the love of money, free from greed, free from being controlled by money or the lack thereof, we must deal with the demonic spirit called Mammon.

So I challenge you today to determine who you will serve: God or mammon. Who will you trust? God or money? I know your first instinct is to say “God.” But many of us – when we are in some kind of trouble – think that money is the answer. “If I only had more money – everything would be all right.”

I challenge you today to stop thinking that money is your answer. More than anything else – mammon tries to take the place of God in our lives.

Mammon wants us to love money more than we love God.  
 Mammon promises us things that only God can provide.  
 Mammon tempts us to place our trust in money rather than God.  
 So, we must choose to serve God rather than mammon.

Mammon wants to rule you and mammon is a liar. You overcome the spirit of mammon by operating in the opposite spirit.

Mammon says, “Steal and cheat,” but God says “Give and receive.” Mammon says, “Hold on to your seed,” but God says, “Sow and reap.”  
 Mammon says, “Be selfish.” God says, “Be generous.”  
 Mammon says, “You always need more,” but God says “Be content with what you have.”

When Mammon is your source, then you will be a slave to the pursuit of money. But when God is your source, money will become your slave, pressed into service for the kingdom of God.

When Mammon is your source, you will try to use God to get money. But when God is your source, you will use money for God’s purposes.

Mammon will promise you everything but deliver nothing.  
 Money is never your answer. God is always your answer.

Mammon will promise you security – but true security is found in the God who holds you in the palm of His hand!  
 Mammon will promise you freedom, but only he whom the Son sets free is free indeed!  
 Mammon will promise you power, but God said you will receive power when you are filled with the Holy Spirit.  
 Mammon will promise to meet your needs, but God promises to meet all your needs according to His riches in glory by Christ Jesus!

Mammon will promise to protect you, but like the Psalmist said,  
 I will lift up my eyes to the hills — From whence comes my help?  
 My help comes from the Lord.

I challenge you today to transfer ownership of everything you call your’s to its rightful owner: The Lord God Almighty!