

During the building of a sanctuary at our prior church, we completed the main floor to a point where we decided to seek occupancy on the main floor and continue working on the lower level. The problem was that we needed \$5,200 for door hardware and locksmith service. We had exhausted our cash, our building loan. We could easily have gotten another \$20K added to our building loan to finish the entire project. We were discussing the issue when ...

- One of the deacons said, 'Let's just trust God for the rest.'
- Another said, 'We have trusted God for the necessary tradesmen, and God has brought in plumbers, excavators, electricians. Let's trust God for finance!'
- I said, 'I've got enough materials and things to do downstairs to keep the volunteers going for at least a month. It wouldn't slow us down; it just delays the occupancy of the building.'

It was decided to wait on God for His provision of funds and to go on a cash basis, just to trust God.

Two or three weeks later I went to the mailbox and there was a nice Hallmark Card addressed to the church. I opened it up and there was a wad of checks made out to the church.

- I read the card it said, 'We have been praying for the church and will join the church as soon as it is completed. Until then, here is our tithe up to date. See you soon.'
- I checked the date on the earliest check. She had written a tithe check every other week from the month we broke ground.
- I added up the checks, they totaled \$5,200.

From that moment on, we paid for the project using funds God brought it.

Personally, I have noticed that it is far easier for me to trust God with my afterlife than it is for me to trust God for my daily bread.

- Over the years, I have learned to trust God to meet the needs of His Church, but it was more difficult to trust him to meet my needs.

- It is like a game to see who oversees my daily life – sometimes me, sometimes God.
- The prophet Isaiah wrote, 'Surely God is my salvation; I will trust and not be afraid. The Lord, the Lord himself, is my strength and my defense; he has become my salvation (Is 12:2 NIV).'

If you are a guest here, congratulations, you hit one of the rare Sundays I address finances. We addressed this subject in 2013 & 2022. Occasionally these biblical principles need to be taught.

It is significant that Jesus taught us to pray, 'give us this day our daily bread (Mt 6:11, Lk 11:3).' He likes it when we trust him for our daily needs rather than relying on ourselves.

For just a few moments today, I'd like to talk about Trusting God.

Trusting God

Before we jump into the subject, let me ask a question:
Which sentence creates a stronger bond between a husband and a wife?



- 'God hates divorce (Mal 2:16).'
- 'Isaac ... loved Rebekah (Ge 24:67).'

Though the first one is true, it feels like a cold and negative boundary. The second one feels like a warm and positive bond. Love will keep a couple together where the law cannot.

Today, I'm attempting a positive look at trusting God with finances.

- The way we handle our finances reflects our love and trust in God. 'Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver (2Co 9:7 NIV).'
- Why does God love a cheerful giver – an emotionally happy giver?
- I believe it is because giving is like a game where we risk it all to trust God.

Let's go back to an example from ancient Israel.

1. Israel's Test.

The Israelites had just left Egypt, were no longer slaves and began their journey.

- They had packed away food and asked their owners for gold and jewelry.

- But eventually, they ran out of food and water. No income. No place to buy food.
- That is when God decided to teach them about loving and trusting Him.

The story begins with them complaining to Moses about the lack of food. 'Then the Lord said to Moses, "Look, I'm going to rain down food from heaven for you. Each day the people can go out and pick up as much food as they need for that day. I will test them in this to see whether or not they will follow my instructions.

⁵On the sixth day they will gather food, and when they prepare it, there will be twice as much as usual (Ex 16:4-5 NLT).'"

- 'Test them' does not sound like a law; it could be interpreted as playful.
- Daily, they were to pick up 'as much as they needed.'
- Except for the sixth day when they were to gather twice as much.
- The reason is to 'test them' to see if they obey, if they really trust God.

The next day God provided manna, 'a flaky substance (Ex 16:14 NLT)' that 'tasted like honey wafers (v. 31).' God provided quail that night.

Moses recommended gathering about 2 quarts worth of manna. But Moses observed a spiritual principle: 'Some gathered a lot, some only a little. ¹⁸But when they measured it out, everyone had just enough. Those who gathered a lot had nothing left over, and those who gathered only a little had enough. Each family had just what it needed (Ex 16:17-18 NLT).'

- The point is they had enough. Those that gathered little had plenty.
- Those who gathered a lot – greedy, lack of trust? – did not have too much.
- Some tried to keep it overnight, but in the morning 'it was full of maggots and had a terrible smell (Ex 16:20).'

For five days things went well - they collected manna and ate. Cooks figured out the best way to prepare it. Then came the sixth day.

- On the sixth day to gather twice as much and boil what they need for the seventh day. The Sabbath, a day of rest.
- Miraculously, it was preserved overnight on the sixth night alone!

Remember, this was a test to see if they trusted God. For the next forty years God provided this miraculous manna for his people.

When they ate their first meal in the Promised Land 'the manna stopped (Jos 5:12).'

2. Our Test.

We are given a test too. The prophet Malachi wrote, “I am the Lord, and I do not change ...¹⁰ Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the Lord of Heaven’s Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it (Mal 3:6, 10a NLT)!’

- The game for us is not food in the desert, but our finances.
- Tithes and offerings are like a game where we risk it all to trust God.

I read recently about a game shop, like a coffee shop, where you go in a play games. This store has over 800 games to choose from to play. Older folks gather to play legacy games like Monopoly, and young people to play games like Settlers of Catan.¹ I can imagine God playing a game with us, to see if we really trust Him.

‘Put me to the test! ¹¹ Your crops will be abundant, for I will guard them from insects and disease. Your grapes will not fall from the vine before they are ripe,” says the Lord of Heaven’s Armies (Mal 3:10b-11 NLT).’

Some of you are thinking ‘Pastor, that is Old Testament Law. We are now under grace.’ Yes, so true. But two things remain the same:

1. God’s character – God does not change.
2. God’s test – He wants to know if we really trust Him.
 - Paul wrote that ‘We are not trying to please people but God, who tests our hearts (1Th 2:4 NIV).’
 - Israel was tempted to gather more than they needed.
 - We are tempted to withhold our money from God’s test.

I believe in tithing more now than when I was younger because I have seen God’s blessing through obedience.

- I am working on being more generous.
- 90% goes farther than 100% because God ‘opens the windows of heaven’ and blesses me.
- I don’t give to get rich; I give because I need to trust God in this area of my life.

Yes, there was an OT minimum, but now there is a NT Challenge: ‘Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ⁷ Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸ And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work ...¹¹ You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God (2Co 9:6-8, 11 NIV).’

The game is still on. God is looking for players.

¹ ‘Art of Living’, in *Reader’s Digest* (Oct/Nov 2025), p. 29.

- Do we really trust God for our daily manna?
- Is our heart joyful when we are generous?
- Do we love God more than wealth?

He wants us to trust Him with our finances, our daily bread. God has promised to bless us if we do our part.

Here are two related ideas.

- 'But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant (Dt 8:18 NIV).' As His creation, He gives us the ability to work our jobs, to create wealth. It is like Him handing us the game pieces and saying, 'Okay, let's play.'
- 'This is what the Lord of Heaven's Armies says: Look at what's happening to you! ⁶ You have planted much but harvest little. You eat but are not satisfied. You drink but are still thirsty. You put on clothes but cannot keep warm. Your wages disappear as though you were putting them in pockets filled with holes (Hag 1:5-6 NLT)!' Like Moses' principle of gathering much or little, if we trust ourselves more than trusting God, then the blessing of our labor will diminish.

That brings us to Joseph and his discipline.

3. Joseph's Discipline.

When Joseph interpreted Pharaoh's dream that there would be seven years of abundance to be followed by seven years of famine, he recommended 20% of the food be stored for the next seven years so that they could feed the people.

Of course, God had placed Joseph to save Israel, but Joseph had to be disciplined:

- Joseph managed Potiphar's house well (Ge 39:3-6).
- Joseph managed the jail well (Ge 39:22-23).
- 'He piled up huge amounts of grain like sand on the seashore. Finally, he stopped keeping records because there was too much to measure (Ge 41:49 NLT).'

There are a lot of parallels to Joseph's life that illustrate the biblical principle.

- Joseph was a steward of Pharaoh's wealth. It was not his own, he was called to manage it well.
- We are stewards of God-given ability, talents, and wealth. We are called to manage it well.

- Joseph lived within his means. He was disciplined and collected 20% each year even though the people really grumbled.
- We are to live within our means even though that means we don't get the latest and greatest. We are to delay gratification. We are to live self-controlled lives.
- In the end, Joseph was generous. Joseph bought everything: the cattle, land, and even the people. Pharaoh owned everything at the end of the famine. But Pharaoh gave it back to the people. Their lives were spared because of Joseph.
- We can be generous only if we have lived disciplined lives and have enough to give.

Conclusion.

- Giving is like a game where we risk it all to trust God.

The timing for this message is that I must challenge a new generation to play the game of 'test me in this.' Last year, CIC lost a lot of faithful givers to retirement, to aging out, and to death. The leadership and I are trusting God. We don't have a simple one-time need \$5,200, but we are trusting God to meet all the needs of this church.

Do you really trust God? Do you trust him with your finances?

Over the years, Connie and I have had some very lean times.

- Times when God prompted people to leave food on our doorstep.
- We had very meager wages from a couple of churches.
- Like Joseph, we lived within our means. We managed well what we did have. We trusted God.

Pastors in the AG pay their tithe to the organization, in my case the SNEMN. One time, in another Network, I received a call to remind me I must pay my tithe to retain my ministry credentials. When I said that I paid the full tithe, they asked for my tax return. A week later, I got a nice call from the Network's treasurer who apologized and then prayed that God would bless us. When it was time for ordination he prayed over us because he knew our daily financial challenge.

- CIC will never call. In fact, I don't know who gives what. Only 2 or 3 well-vetted and tight-lipped people count the offering. Your giving is between you and God.
- We are not bitter but blessed. God chose us to trust Him with little.

- But we know that 'My God will meet all of my needs according to the riches of his glory in Christ Jesus (Phil 4:19 NIV).'
- If I really need \$5,200, I know God will supply it in His good season.

I know you may not be able to give right now, but it is appropriate to receive the Lord's tithe and our offerings as a response to today's message.

Pray.