

[Slides] There's a legend from India that tells of a mouse who was terrified of cats until one day he met a magician who agreed to turn him into a cat. That resolved his fear until he met a dog, so the magician changed him into a dog. The mouse-turned-cat-turned-dog was content until he met a tiger. So, once again, the magician changed him into what he feared most; now he was a lean, mean, fighting machine, a lion! But when the lion came complaining that he had met a hunter, the magician refused to help. "I will make you into a mouse again, for though you have the body of a lion, you still have the heart of a mouse."

Sound familiar? So often you and I build an impressive exterior. We have the body of a lion, but inside we have the heart of a mouse. And often times our mouse-like fears overtake us when it comes to money. And I speak from personal experience! On the outside we look so confident. We flash our VISA Gold Card, make those electronic transfers, talk to those investment specialists; but on the inside we know that when it comes to money and savings and bills and retirement and cars and student loans, at one time or another we've all had the heart of a mouse.

[Slide] Time magazine came out with a cover title 2 years ago, *How Safe is Your Job?* Thankfully inflation has cooled a bit over the past couple of years, but the damage has been done. I spoke with a financial expert this past week who informed me that overall, what one dollar could buy back in 2020 it now takes a dollar and 25 cents to buy today. In other words, our money doesn't stretch as far as it used to just five years ago. This has made a lot of people realize, "Maybe I'd better tighten my belt." A job loss, a lawsuit, a disease, one or two kids in college at the same time, and BOOM, we're broke!

How can we live in a financial world and not have financial fears overwhelm us? How can we get rid of our mouse-like hearts and face financial challenges with the heart of a lion? Malachi provides us answers.

[Slide] FINANCIAL FEARS ARE UNREASONABLE. "For I the LORD do not change; therefore you, O children of Jacob, are not consumed." (Malachi 3:6) The promise God made to provide for Abraham when he was on Mt. Moriah, getting ready to sacrifice Isaac—that promise hasn't changed. The promise God made to provide for Israel after they left Egypt—that promise hasn't changed. The promise God made to provide for Paul in his missionary journeys—that promise hasn't changed.

FINANCIAL FEARS ARE UNHELPFUL. "From the days of your fathers you have turned aside from my statutes and have not kept them." (Malachi 3:7)

Financial fears tempt us to turn aside from God's statutes, His wisdom, and His will. Then what? We run after financial shortcuts and financial dishonesty. In the long run, does that ever help?

[Slide] FINANCIAL FEARS ARE UNBELIEVING. "Will man rob God? Yet you are robbing me. But you say, 'How have we robbed you?' In your tithes and contributions." (Malachi 3:8) "Rob God? What? That makes no sense. God doesn't own my money. I do. Malachi has it all wrong. There's no way I could ever rob God." You think? Think again. Psalm 24:1 states, "The earth is the LORD's and the fullness thereof, the world and those who dwell therein." Who owns the earth? God does. Who owns the fulness of the earth? God doesn't? God owns it **all** and wants **us** to manage His money. Do I believe this? Or do my financial fears get the best of me and, when it comes to money, I'm no different than an unbeliever?

[Slide] HOW TO OVERCOME FINANCIAL FEARS. TITHE YOUR INCOME. "Bring the full tithe into the storehouse, that there may be food in my house." (Malachi 3:10) I know, someone is saying, "Tithing! No way! That's in the Old Testament, I'm living in New Testament times!" And you are right. In Christ we are free to give 5%, 10%, 15%. It's not your assets that matter, it is your attitude.

[Slide] 73-year-old Iowa resident Aldin Straight needed to go see his ailing brother, who lived on the other side of the state. Aldin didn't feel as though he could drive himself; he can't read road signs when he drives faster than twenty miles per hour. And there was no one who could drive him to his brother's house. So, Aldin Straight did what he could. He rode his lawnmower 240 miles across the state of Iowa to be with his brother.

What's my point? My point is this: Do what you can. Give a portion of your income back to God. If everybody in this congregation were to give what they could; that is, to give generously, then our financial shortfall would be erased. The mission and ministry of God's Word at First Lutheran Church and First Lutheran School would flourish and we would not have to tap into our reserve funds as we have had to do the past two pay periods. You see, every time we give to our church it's a reminder that money is **not** our god. We do it to remind ourselves that life is greater than money. We do it as an act of faith, trusting that our God will take care of us. We refuse to be possessed by our possessions!

[Slide] TEST THE LORD. "Put me to the test, says the LORD of hosts." (Malachi 3:10) This is the only time in the Bible when God tells us to test Him. Now, this is risky! "What if ... What if ... What if?"

[Slide] When the Declaration of Independence was signed by 56 men, they knew that they were putting their lives on the line. It was an awesome risk! They knew that if the revolutionary forces didn't win, everything they owned was at stake. They pledged their lives, their land, their fortune and their sacred honor.

[Slide] They didn't know the outcome of the war. We do! Let me be as clear as possible. The enemies rallied against Him. The odds were against Him. The nation disowned Him. The government arrested Him. The soldiers crucified Him. The Father turned away from Him.

BUT ... The grave was no match for Him. The enemies could not hold Him. The Father vindicated Him. The disciples saw Him—alive, with a body, a body glorified, but still showing the scars. Christ died. Christ is risen. Christ will come again. And it's all for you, for me, for us.

We know that outcome of the war!

God says, test Me with your money. Invest in this church. Be generous. Be faithful. Luther writes in his commentary on Romans: "Faith is a living, daring confidence in God's grace, so sure and certain that the believer would stake life itself on it a thousand times."

[Slide] TRUST GOD'S CARE. "I will open the windows of heaven for you and pour down for you a blessing until there is no more need." (Malachi 3:10) I'm not talking about God being some slot-machine; put in a twenty and get out two hundred. But listen to this.

There's a direct relationship in the Bible between what I do with my money and the spiritual depth in my life. That's clear in passage after passage in Scripture. How I use my money; how I spend it; how I save it; how I give it directly effects the amount of spiritual blessing that God can trust me with. Jesus puts it this way: "Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you." (Luke 6:38)

[Slide] Did you hear about the guy who was just a wreck when it came to his finances? One day he came to the office, and his colleagues were amazed. The man was the perfect picture of peace. "What's going on?" they asked him. He responded, "I hired a guy to do my worrying for me!" "What?" they asked, "how much does that cost?" He responded, "\$2,000 a week!" His co-workers were stunned. "How can you afford that?" The guy responded, "That's his worry!"

That's it. Bingo. Spot on. The Lord is telling us, through Malachi, your financial worries are My worries.

Now, I can refuse to believe this and live in fear. The German word for fear is wurgen; it means to strangle. You want to live that way? Strangled all the time? Always gasping for air? I'll give you a little exacto-knife and you can go home and cut out the book of Malachi from your Bible. Instead, let's listen to this wise prophet of yesteryear; TITHE, TEST and TRUST. That's Malachi.

[Slide] Jesus puts it this way in Matthew 6:33, "Seek first the kingdom of God and his righteousness and all these things will be given to you as well." Amen.