

Hey, we're on #30 of our series on finance. And when it comes to finance, we all must grapple with the reality of uncertainty. So, here's our episode about *certainty and uncertainties*...from God's perspective!

So, here's a start, but a start from a purely human view. Some philosophers and armchair thinkers have pretty much reached the conclusion that *nothing* can be certain...but, of course, if that's true, then *it's actually certain that nothing is certain!* How about that paradox embedded in some silly human thinking?

But there really is an ultimately reliable launching point regarding the reality of certainty. Yeah, and that point is reliable for all time for all people! You see, God is clear about the certainty of His being revealed to and clearly perceived by all humanity. That's in Paul's well-known passage in Romans 1:18-23 (ESV):

“For the wrath of God is revealed from heaven against all ungodliness and unrighteousness of men, who by their unrighteousness suppress the truth. For what can be known about God is plain to them, because God has shown it to them. For his invisible attributes, namely, his eternal power and divine nature, have been clearly perceived, ever since the creation of the world, in the things that have been made. So they are without excuse. For although they knew God, they did not honor him as God or give thanks to him, but they became futile in their thinking, and their foolish hearts were darkened. Claiming to be wise, they became fools, and exchanged the glory of the immortal God for images resembling mortal man and birds and animals and creeping things.”

There you have it! Knowing about God “is plain to humanity because God has shown it to them,” but they “by their unrighteousness suppress the truth.” Yes, God has revealed Himself through creation to every person “in the things that have been made,”...so, as Paul bluntly writes, “they are without excuse.”

So, from the beginning...through His creation...God established obvious, discoverable certainty as to Him! And we also see something very important in this passage: futile thinking and foolish hearts darkened as a result from a very key lack of *honoring God as our great certainty*.

But we have more certainties stemming further from that. And the key to getting to those certainties is through our hearts and minds. Romans 12:1-2 instructs us to renew our minds—yes, we are to ask...to seek...to knock...to learn from the Holy Spirit...to pray...to read and study the Word of God...and to listen to the voice of Christ. To that end, here's a well-known passage in John's Gospel (18:37-38):

“Then [Pontius] Pilate said to [Jesus], ‘So you are a king?’ Jesus answered, ‘You say that I am a king. For this purpose I was born and for this purpose I have come into the world—to bear witness to the truth. Everyone who is of the truth listens to my voice.’ Pilate said to him, ‘What is truth?’ After he had said this, he went back outside to the Jews and told them, ‘I find no guilt in him.’...”

Here Jesus references “the truth”—that is essential in the certainties of God. And to the persons honoring Christ as Creator, Redeemer, and King, these words of Jesus are certainties because their hearts and minds are aligned with God! And, in multiple places and ways, the Bible tells us that we can *know* what we need to know to bear proper fruit in the Christian life. For examples of that, take a look at 1 John 5:13-21.

But where did it all first go astray for humanity? God reveals in His Word that the Garden was where the serpent was the first false mediator—questioning the meaning of God's instructions for Adam and Eve. Upon Adam and Eve's inappropriate response to Satan, great disorder and uncertainty entered into the unfolding story of humanity. And forces of disorder and uncertainty have been a facet of the human condition ever since. So, then, let's get to the specifics of finance for us—yeah, how about the realities of certainty and uncertainties in our finances? Let's start that with one of the most well-known sayings ever.

So, surely you've heard this classic: *only two things are certain...death and taxes!* Funny, huh? Here it is again: *only two things are certain...death and taxes.* Variations of this clever saying have been picked up by a number of folks, including the famous early American Benjamin Franklin. The earliest coinage of that saying about death and taxes is sometimes dated back over 300 years ago.

And that's no surprise...by the early 1700s when that saying was coined, governments had been around for many centuries—and that's been very much long enough to establish a rather inexorable pattern of taxes imposed and collected from people by governments. Even no less a personage than Jesus Himself those 2,000 years ago recognized this by engaging the questions about rendering, with this conclusion: *render to Caesar what is Caesar's and render to God what is God's.*

So, government can and does have legitimate functions. Therefore, government is rightly and unavoidably a “partner” in dipping into the resource flow that God provides us. But we may easily be frustrated when governments at all the various levels seem to be immoral partners or unwise partners or actually intrusive “senior” partners illegitimately attempting to displace God and His certainties!

But the fact remains, government is a legitimate dimension of human endeavor. And our financial obligation is to support that...but that support comes even while we work to be the best steward of the impact of governments' bite taken out of the resources that God provides us. Accordingly, when we rightly steward our resources in an era of omnivorous governments, we spend the appropriate time and effort on minimizing those taxes to maximize our resources best directed to God's direct purposes. Yes, taxes are certain...but ethically managing the extent of their reach is an important part of godly stewardship.

And, of course, death has been a sure visitor to humanity since the beginning—Enoch and Elijah alone excepted from death so far. The old saying is that “no one is going to get out of this world alive.” And, to that point, you've likely heard that old joke about not being able to attach a U-Haul trailer to your funeral hearse. So, what about our possessions, our investments...where do we lay up our treasure *right now?*

Look, solid wisdom in our finances addresses the reality of risks and duration of those risks and alternative investments acknowledging those risks and durations...*and all that is chock full of uncertainties.* And, in a nation like America with much wealth in the current era, there seems to be no end of financial advisors wanting to help out, each of whom purports to best handle risks, duration issues, and uncertainties.

And, boy, do real uncertainties seem to be proliferating. That's largely because America has enjoyed great short-term and medium-term stability for several decades...yes, enjoying relatively low taxes, low inflation, and low interest rates alongside strong growth and innovation in the private sector. Frankly, President Ronald Reagan was largely responsible for leading and unleashing all that in the 1980s. But that time has seemingly passed...nowadays, uncertainties precipitated by social unrest and bad government policies on all sides of the political spectrum are seemingly becoming a pandemic unto themselves.

So then, are we in the end times Jesus spoke of? Some think so—but every generation has thought so for 2,000 years. The truth is, Jesus's financial counsel beyond that of rendering properly to Caesar has been timely in every generation...for every person...in every financial situation. His direct counsel is a part of how we will be judged as believers at His Judgment Seat. Now here are *clear words of Jesus for us* that so perfectly encompass both *certainty and uncertainties* when it comes to our finances. (Matthew 6:19-21)

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.” This cuts to the very heart of the issue of certainty and uncertainties, doesn't it? Moth and rust and thieves are in one domain...but not in the other. And Jesus tells us our hearts are tied to our priorities for treasure.

So, how's *that* for the best of investing in certainty and minimizing the risk of all those uncertainties that consume 24-hour news cycles? Yes, *God is our overarching certainty*...and laying up treasures in heaven through fruitful missions is a clear extension of that certainty in our finances that Jesus prescribed.

But hey, we *are* still called to function as wise financial stewards today, tomorrow, and next year on behalf of those in our charge, like our families. Here the deal, real certainty about laying up of treasures: *we can live a Spirit-led, privileged life of holy tension in finances that's tilted rightly towards treasures in heaven!*

A&A: Application & Action

1. Is your overarching certainty foundationally in God through Christ? If so, have you shared that with others recently? If not, will you seek out and talk to someone who is completely grounded in Christ and His amazing work on the Cross?
2. The political, societal, and economic uncertainties that have escalated the past several years have been unsettling to many. How have you best responded to these uncertainties? Be specific.
3. OK, have you found that you can live a Spirit-led, privileged life of holy tension in finances that's tilted rightly towards treasures in heaven? Discuss.