

Personal finance consultant Dave Ramsey is known for his conservative approach to finances. He advocates for getting rid of all your credit cards, and aggressively paying down debt. This flies in the face of our American culture of jealousy and keeping up with appearances. Dave Ramsey argues, “If you will live like no one else, later you can live like no one else.” His point is that if you can live frugally now, then you can be in a better financial position to enjoy life at a later date.

I believe that Dave Ramsey has a lot of good advice, and he approaches finances from a Christian worldview. However, I think wise Christians can disagree on aspects of his teaching; likewise, I’m not here today to be an evangelist for Dave Ramsey—I’m here to be an evangelist for Jesus!

As I read this Old Testament text for this morning, I can’t help but think of the saying of Dave Ramsey. Moses proclaimed, **“Keep them and do [God’s commands], for that will be your wisdom and your understanding in the sight of the peoples, who, when they hear all these statutes, will say, ‘Surely this great nation is a wise and understanding people.’ For what great nation is there that has a god so near to it as the Lord our God is to us, whenever we call upon him?”** It is as if Moses is saying, “If you will live like no one else, later you can live like no one else.” We learn today: **THE LORD DRAWS NEAR TO US THROUGH HIS UNCHANGING WORD WHICH WITNESSES TO THE WORLD.**

First, I. Our sinful nature wishes to tweak God's Word. Moses starts with a warning: **““And now, O Israel, listen to the statutes and the rules that I am teaching you, and do them, that you may live, and go in and take possession of the land that the LORD, the God of your fathers, is giving you. You shall not add to the word that I command you, nor take from it, that you may keep the commandments of the LORD your God that I command you.”** Moses tells us not to change God’s Word.

When it comes to personal finance, it's one thing to make a budget. It's another thing to follow one. If you’re at the store and see the newest

gadget, it's hard to pass up. If you see an article of clothing that is on sale—at least, it's kind of on sale—you don't want to miss that opportunity. Then you come home and explain to your spouse what you bought, or even worse, the truth comes out when he or she checks the credit card statement.

We want to keep up with the neighbors next door, and I don't just mean buying a new car when they do. We use our neighbors as a barometer for right and wrong. Perhaps you have wonderful Christian neighbors. If that is the case, thanks be to God. Even then, many of us don't have wonderful Christian neighbors. Nonetheless, we still may have otherwise kind neighbors who are atheists, agnostics, Jews, Muslims, or maybe nothing in particular. We look at those non-Christian neighbors, and we wonder, "What's so wrong with them? They seem kind of nice."

"It must be kind of nice to go for a walk on a Sunday morning instead of scrambling to get to church." "If I stopped giving to church, I *could* afford a jacuzzi, also." "The girls down the hall from me seem to know where the wildest parties are, maybe I could try tagging along with them one night. What's one night?" "My friend signed a lease to live with his girlfriend this school year. That would be kind of nice to save some money on rent and do a trial run before you get really serious, like, marriage serious."

However, God's Word has different names for these actions: despising God's Word, greed, drunkenness, cohabitation. All of these are examples of sins that are deserving of God's eternal punishment. We want to twist God's Word to make it say what we want to say. We grade on a curve not even attempting to do the right thing. We live like everyone else, and then we're surprised when we get the same results as the world all around us: the heartbreak, the sorrow, and the bumps and bruises. Instead, the Lord speaks through Moses inviting us, "If you will live like no one else, later you can live like no one else!"

We strive to follow God's Word because II. The Lord draws near to us through His Word. Moses said, "**For what great nation is there that has a god so near to it as the LORD our God is to us, whenever**

we call upon him?” The picture that Moses paints for his people is that the nations surrounding Jerusalem will be amazed by the nearness of the Lord to His people when they see them following His commandments.

Now, we know that by our own strength we cannot keep the commandments, statutes, and just decrees of the Lord. “If you will live like no one else, later you can live like no one else.” That first part is not possible when it comes to us working our way into God’s favor.

Yet God’s Word always makes first contact. The Word became flesh and dwelt among us in the person of Jesus Christ. Indeed, He lived like no one else, so we can live like no one else. He is the light to the nations and the glory of God’s people Israel. He knows what’s in our hearts: “**evil thoughts, sexual immorality, theft, murder, adultery, coveting, wickedness, deceit, sensuality, envy, slander, pride, foolishness.**” He knows all that dwells within our hearts. However, He has forgiven us and given us new hearts through His death and resurrection.

You are forgiven for when you would rather sleep in than attend worship. You are forgiven for your love of money over the love for God. You are forgiven for your wild nights. If in the past you have lived with your boyfriend or girlfriend apart from marriage, the blood of Jesus has cleansed you from all sin, and in all these things and more, He invites you to sin no more.

Ezekiel foretells of Christian Baptism when the Lord speaks through Him to prophesy, “**I will sprinkle clean water on you, and you shall be clean from all your uncleannesses, and from all your idols I will cleanse you. And I will give you a new heart, and a new spirit I will put within you. And I will remove the heart of stone from your flesh and give you a heart of flesh. And I will put my Spirit within you, and cause you to walk in my statutes and be careful to obey my rules.**” Through Baptism He takes you from following the ways of the world, and He fills you with His Spirit so that you walk in the statutes and rules that Moses admonished the people of Israel to follow.

Our baptisms call us to return to this trustworthy Word again and again, and the Lord draws near to us through this Word. This Word is not some whisper in your ear or a special tingling feeling from the Holy Spirit. It is the Bible which is without error, unable to fail, and reliable through which the Lord draws near to us, speaks to us, and encourages us.

Thus, we are empowered to live like no one else, so later we can live like no one else. The Holy Spirit enables us to resist sinful urges. We know that a life of following Jesus not only gives us blessings in this life, and we have the promise of eternal life in the world to come.

Finally, III. His Word is a witness to the nations. God gave His Word to Moses, to the Israelites, and eventually to us, so that His Word can be a witness to the nations. As I mentioned before, Jesus is the witness to the nations through His life, death, and resurrection. Regardless, Jesus is pleased to work through means to herald the good news of His salvation.

You may be the only Bible some person ever reads. You have the opportunity to witness your faith through your actions as well as through your words. When you live like no one else through going to church on a Sunday, through offering to pray with someone when they unload cares and concerns, when you ask them about what they think of Jesus—all these things make a difference.

We are not granted eternal life through our works. Christ has done all things for me and for you and has forgiven our sins. God doesn't need your good works. Nonetheless, your neighbor needs your good works. Jesus promises, **“In the same way, let your light shine before others, so that they may see your good works and give glory to your Father who is in heaven.”** Forgiven and washed clean by the blood of Jesus. Given a new heart in the waters of baptism. Who among you this week could use an act of kindness? Who will you run into who needs a word of encouragement and the promises of Jesus' love? Dear Jesus, give us the eyes to see that person as we go out of these doors and prepare for the week ahead. Amen!