

# How to use this study

Beloved,

This is going to be uncomfortable. At least it was for me. Money is the untouchable issue within our churches today, which is ironic, because it was our Lord's favorite topic. I think our silence is indicting. I think we don't want to examine our lives in this area because we fear what we will find, but this is precisely why we desperately need to have this conversation.

I know I needed it. As the pastor of this church, Chief Repenter is at the top of my job description. And Church, I have some repenting to do. As I have lived in these passages over the past month, I have been ashamed at what I've found. I have failed to live above reproach in this area. In fact, there are ways my life has been nearly indiscernible from the rest of the world.

The good news is that my family and I have claimed the grace that is ours in Christ Jesus, we are re-consecrating ourselves and our finances to the Lord, and we are beginning to reap the immeasurable joys of repentance. It hasn't been easy, but it has been glorious. And I want it for you. Many pastors fear a stewardship campaign like this, but I couldn't be more excited about what is before us, because I am viewing this, first and foremost, as a season of financial discipleship.

Yes, we are raising money for extremely important needs. Yes, the vision is compelling. And yes, we believe that this campaign will serve as the foundation of a movement for the glory of Christ and the good of the Bluegrass. But with all sincerity, I want you to know that I view all those things as secondary to you.

I love you more than I love our vision. I long for you to be free from any and all materialism; to experience the gladness of Biblical generosity; to make a statement to your co-workers, neighbors, friends, and children that Jesus, not money, is the ruler of your life; to change your habits; to get out of debt; to become faithful tithers; and yes, to freely, joyfully, and sacrificially step out in faith and give a gift to this campaign that is costly to you.

This is my hope and prayer for you, and this devotional guide is my attempt to lead us on that journey. It contains my reflections on verses that have been particularly formative for me while studying a Biblical perspective on money. The guide bears in mind our third core value: "A commitment to God's Word that engages the mind, nurtures the heart, and transforms lives." In other words, it is not just teaching for your head; there are applications included that consider both your heart and your hands.

The flow of the daily devotions moves us from general Biblical principles about money, to confronting us with our idolatry of money, to examining our motivations for giving, then to celebrating the riches that are ours in Christ Jesus.

I hope and pray this journey will be for you what it has been for me—convicting and healing.

Together in Christ,

Robert  
Summer, 2014

# Day 1

“And all who believed were together and had all things in common. And they were selling their possessions and belongings and distributing the proceeds to all, as any had need.”

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Acts 2:44-45

The final fruit of Pentecost's revival was not the five thousand that were added to their number. It was when these new believers began giving all they had for the common good of God's people. When something like that happens, you know you are in the midst of revival.

Revivals are unique moments in history when the work of the Holy Spirit is magnified on a large scale. There are unusual numbers of conversions along with unusual depths of repentance, and there is always unusual generosity. During the first great awakening in our country, there were many stories of people selling all they had to support the ministries of Jonathan Edwards and George Whitefield, of people opening their homes and giving their possessions to any and all who were in need.

We pray often for revival in the Bluegrass, but I wonder if we understand what we are asking for. We are asking for the Spirit to move in extreme ways that will lead us to give with senseless extravagance. We are asking for Acts 2 to happen among us, for God to move us to give all that we have for the purposes of His Kingdom. Generosity like that can't be manufactured, which is why it takes an awakening of the Spirit.

But it can happen. It has happened before, and it will happen again. Do you want it to happen here? Do we have the courage to pray for revival, even if it means we may end up giving away our wealth?

It's a scary question. At least it is for me. But I still want it, and I still pray for it. Will you pray with me?

## Apply

What scares you about entering into a stewardship campaign? What excites you about it? Talk to your family or a close friend about these hopes and fears.

What would revival in the Bluegrass mean for you personally?

*Lord, show me what You would do through me to accomplish Your purpose for Tate's Creek Presbyterian Church, for the Bluegrass, for Your kingdom. Give me discernment and courage as I enter this season of financial discipleship.*

**Pray**



## Day 2

“One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want.”

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Proverbs 11:24

God's ways are paradoxical. Jesus proclaimed a kingdom where the last are first, the least are greatest, to be free you must submit, and to save your life you must lose it. God's ways are counterintuitive to our ways. This is why growth in Godliness is learning to distrust what is natural to us and trust what is natural to the Bible.

This is certainly true when it comes to generosity.

It seems natural that the pathway to wealth is strategic accumulation and that the pathway to want is reckless giving. But this proverb says the opposite. It claims that when we give, we become fulfilled, but when we withhold, we become empty.

The cynic in us wants to say that this is a nice little philosophical principle that makes for a good proverb, but in the real world it doesn't work that way. Really? I know your instincts tell you that, but does your experience tell you that?

From what I have observed, this paradoxical proverb is proven true everywhere. Why are the selfish miserable and the selfless joyful? Why are the happiest people I know also the most giving people I know? Why are the meanest people I know also the greediest people I know? Why is there freedom in simplicity and bondage in materialism? Because Proverbs 11:24 is telling the truth, and my natural instincts are lying.

I want to invite you to view this stewardship campaign with paradoxical lenses. Perhaps the invitation to give is an invitation to gain. Perhaps the call to sacrifice is a call to abundance. Perhaps the most costly gift you have ever given to your church will become the greatest reward you have ever received from your church. That's not what your instincts will tell you, but it is what your Bible is telling you. I invite you to distrust yourself and trust your Bible.

## Apply

List the three people you know who are most free. What qualities make them free? How do these people approach their finances?

When have you felt the freedom that comes with giving generously?

**Pray** *Lord, reveal to me why I'm cynical about Your Word. Teach me to distrust myself and to trust You more.*

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## Day 3

“You make known to me the path of life; in Your presence there is fullness of joy; at Your right hand are pleasures forevermore.”

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Psalm 16:11

There is something money offers that doesn't get mentioned enough: Money affords you pleasure. Expensive vacations, nice restaurants, great seats at the ball game; can we just all admit it? It's fun to have money.

And fun isn't bad. It's God's idea. We were made to indulge our senses on this glorious creation of God and then praise Him for it. Just don't buy the lie the world is telling you that worldly fun is ultimate fun.

All pleasures of this world share two problems: They are incomplete, and they are fleeting.

Even the best pleasures are incomplete because there is still more joy to be had. We say things like, “That was the best!” But was it truly the best? Of course not. There could always be a better experience. Likewise, all pleasures of this world are fleeting because they have to come to an end. I suppose you could become the richest person in the world and indulge in whatever you wanted every day of your life, but even then you still have to die.

Wouldn't it be amazing if you could buy something that, rather than giving incomplete joy, brought fullness of joy, that was not fleeting pleasure but pleasure forevermore? Well, that kind of joy is available. But you can't buy it.

It is free.

The presence of God will literally be the best joy you could possibly experience and will literally be a pleasure that never ends.

One of the greatest obstacles to radical generosity is that we think we are giving up potential joy and pleasure when we give. But that deception is rooted in the lie that earthly pleasure is ultimate pleasure. If we redefine what is truly ultimate, then we will be set free to let go of what is not truly ultimate. And as you begin to let go, you begin to discover more and more the truth of Psalm 16:11.

You will find that as you sacrifice lesser pleasures, you get a greater taste of the ultimate pleasure. There is a fellowship and communion with God that we only experience when we take risks for His namesake and step out in faith.

I've met a lot of people who regret spending money on earthly pleasures; I've yet to meet someone who regrets giving money in the name of the ultimate pleasure.

## Apply

Have you ever made a purchase that you regret? Have you ever given money away that you regret?

When have you been disappointed by incomplete or fleeting pleasure? When have you experienced the fullness of joy in God's presence?

# Day 4

*“As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches...but to be generous and ready to share.”*

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1 Timothy 6:17-18

Many of us don't feel rich, but in reality we are. From a global perspective, even the poorest people in America are among the top 1% wealthiest people in this world. So whether we feel like it or not, you and I are the “rich in this present age.” And that's okay. We shouldn't feel guilty about our prosperity. Notice that Paul doesn't condemn the rich, but he does have a few admonitions especially for us.

*“...charge them not to be haughty”*

Wealth is often accompanied by hubris, but the hubris is ill-conceived. All things are ordained by God's wisdom and come from God's hand, so if we boast in our wealth, we boast in something we have absolutely nothing to do with. It's okay to be rich, just don't take pride in it.

*“...nor to set their hopes on the uncertainty of riches”*

A common trap that wealthy people fall into is looking to their riches for their security. This is a treacherous game, because nothing is more uncertain than our riches. If your hope is in your wealth, then your hope is one market crash away from imploding. It's okay to be rich, just don't place your hope in it.

*“...but to be generous and ready to share”*

Finally, Paul tells the wealthy to prioritize generosity. The body of Christ is an incredibly diverse community, each member with their own gifts given by God to benefit the body. It would be wrong for me to not preach. Why? God has gifted me with the ability, and it is my duty to use that gift to benefit His people. In the same way, it is wrong for the rich to not be generous and ready to share. Why? God has gifted them with the ability to fund the work of the Church, and it is their duty to use that gift to benefit His people. Everyone brings something unique to the church of Jesus Christ, and for some it is their abundant finances. It's okay to be rich, just be eager to share it.

## Apply

In what ways are you rich? In what ways has God gifted you for the benefit of His people?

Ask the Lord to clearly show you something that He would have you share today. Be ready for His answer.

# Day 5

“Beware lest you say in your heart, ‘My power and the might of my hand have gotten me this wealth.’ You shall remember the Lord your God, for it is He who gives you power to get wealth...”

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Deuteronomy 8:17-18

Every Christian knows that it's prudent to give God credit for all that we have, but deep down, do we truly believe it all comes from Him? My son once asked me why we thank God for food when Mommy is the one who pays for it and cooks it. Have you ever thought that way? It's not like our dinner mysteriously shows up on our table like manna from heaven. Haven't we worked hard to earn what we have, and doesn't that make it ours?

In one sense, what you have is the fruit of your labors, which is why, in the world's economy, that wealth belongs to you. But this verse cautions us against such superficial ways of thinking. There is more to the story.

Take Bill Gates for example (Mr. Gates if you're reading this, feel free to contribute to our stewardship campaign). Why does Bill Gates have \$78 billion? He co-founded Microsoft. Why? He invented the revolutionary technology we use in our computers. Why? He's brilliant, hard working, highly educated, creative, and the list goes on. Why? A combination of nature and nurture—some things he was born with, and some things were formed by the experiences of his life. Why? Well...God.

Do you see? Eventually all our stories merge into the one Story of God the Provider. There is actually no reason why you have more wealth than anyone else. Where did your work ethic come from? Where did your intelligence come from? Where did your creativity come from? Where did your opportunities come from? Why are you part of the top 1% wealthiest people in this world? God. And no other reason.

This principle becomes the antidote to both boasting and hoarding, for how can we boast in what we did not produce, and how can we hoard what is not ours? The answer is: We can't. We give glory to God for what He has given, and we ask God what He would have us do with what is His.

## Apply

If you replace “Bill Gates” with your name, how would the story go?

*Lord, You are the Provider of all good things. Keep me from boasting and from hoarding by making me mindful of how You are the Author of my story.*

**Pray**

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## Day 6

“Jesus said, ‘Truly, I say to you, there is no one who has left house or brothers or sisters or mother or father or children or lands, for My sake and for the Gospel, who will not receive a hundredfold now in this time, houses and brothers and sisters and mothers and children and lands, with persecutions, and in the age to come eternal life.’”

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Mark 10:29-30

If you think about it, to call it giving is a bit deceptive since it is more of an investment than anything. Jesus promises that no matter what you give in His name and for His gospel, you will receive a hundredfold return.

And Jesus promises we will see this return “now in this time.” He isn’t saying what prosperity preachers want you to believe—that if I give a dollar, God will reward me with a hundred dollars. If anything, the opposite is true (notice that He mentions persecution along with the reward in this life). Instead, Jesus is promising something that money can’t buy and persecution can’t touch.

Sacrificial generosity is accompanied by inexpressible joy. It seems counterintuitive, but the Biblical claim is that the happiest people are not those who selfishly consume, but those who selflessly give. They discover that the joy they receive in giving far exceeds the sacrifice of their giving.

But the true return on our giving is waiting for us “in the age to come.” This reward is so great that it is truly incomprehensible: “No eye has seen, nor ear heard, nor the heart of man imagined, what God has prepared for those who love Him” (2 Corinthians 2:9). That which is waiting for us literally exceeds the capacities of our imagination. When we finally obtain the reward of eternal life, we will look back on what we gave up for it and laugh at the disparity.

All that we give will be returned to us a hundredfold in this life and in the life to come. That is an investment worth making.

## Apply

List out your investments. These may include financial investments (such as retirement or education funds) or spiritual investments (such as giving to local or international missions). What kinds of returns are you seeing?

# Day 7

“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.”

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Matthew 6:19-21

Treasuring is risky business. To treasure something is to unite your affections, hopes, longings, ambitions, indeed your very identity to something. Or as Jesus put it, “Where your treasure is, there your heart will be also.”

This is why Jesus is pleading with us not to treasure things on the earth. Nothing on this earth will last. So if you place your heart upon that which is sure to be destroyed, then you are placing your heart in harm’s way. Our hearts are promised the same destiny as our treasure, so when—not if, but when—our earthly treasures are destroyed, we will be in ruin as well.

This is why the world’s most affluent culture is also the world’s most depressed and anxious culture. I’m talking about us here. We instinctively know that we have placed our hearts upon something that cannot last. The day will come, even if it is the day of our own death, when our treasure will be no more.

That day will come unless we treasure what can never be destroyed or taken. To find that, we are going to have to go beyond what this world offers us and treasure the offerings of heaven. If we place our heart upon God and His rewards, then our hearts are eternally secure.

This is our only hope for generosity. If our hearts are with the things of this world, then generosity is a threat to what we treasure. But if our hearts are upon the things of heaven, then generosity does not threaten our treasure. In fact, it only increases our treasure, because Christ has promised us that all we give here will be returned to us a hundredfold in the age to come.

If you are storing up treasures on earth, enjoy them while they last. Soon it will all be taken from you.

If you are storing up treasures in heaven, you can relax. Your treasure is secure, which means your heart is secure. You can give generously without losing your treasure or breaking your heart.

## Apply

When you daydream, do you dream more about money or heaven? What do your dreams say about your treasure?

What are some of the treasures in heaven that Jesus is talking about?

**Pray** *Lord, let me see treasure the way You see treasure. Show me where I am laying up treasures on earth. Give me the grace to treasure You instead.*

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# Day 8

“And others are the ones sown among thorns. They are those who hear the Word, but the cares of the world and the deceitfulness of riches and the desires for other things enter in and choke the Word, and it proves unfruitful.”

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Mark 4:18-19

Money isn't evil; but it is dangerous. The allure of riches and the desire for more is, according to Jesus, one of the greatest threats to true and authentic faith.

What is scary about these verses is that they speak of people who do indeed hear the Word and who are not necessarily antagonistic or even resistant to what they have heard. But slowly what they have heard is choked out, proven unfruitful. Simply put, these are people whose love affair with money is preventing them from truly becoming Christians. They may go to church every week and hear thousands of sermons in their lifetime, but what they hear is having no effect because they are too enamored with money and all that money can provide.

Since we live in the wealthiest culture in the wealthiest era of all of history, passages like this should lead us into serious examination. If ours is the thorniest society of all time, and the Word is being choked out all around us, then we must be especially mindful of the potential for this to happen to us.

What's the best way to fight the entanglement of thorns? Sacrificial generosity.

Giving is good for God's kingdom. But it's good for you as well. It is a wartime strategy to fight the materialism of our age, to resist the idol of our time, to mortify the greed of our heart. We give for the protection and preservation of our eternal soul.

Rest assured, the riches of this world are at this very moment trying to choke out the work of God in your life, and giving is perhaps the greatest strategy to fight back.

God doesn't need your generosity, but you do.

## Apply

When have you and your family experienced spiritual attacks in the area of money? In what ways is giving a wartime strategy?

# Day 9

“You cannot serve God and money.”

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Matthew 6:24

You cannot get more straightforward than these words from Jesus. God or money: Which will you serve?

Jesus is assuming that we are serving something, and indeed we are. We like to tell ourselves that we are autonomous, our own masters. But in reality, we are servants to a master, and our master is that which owns our heart. Jesus also is assuming that you cannot have two masters, and indeed we can't. By definition, a master is something that holds ultimate sway, that which is uppermost in our heart.

And truth be told, for most people, that master is money. There is something unique about money in that it can provide access to almost anything this world has to offer. Power, fame, luxury, pleasure...whatever it is, money can give it. This is why money is the most popular master and why Jesus singles it out more than anything else.

So what are you serving: God or money? That answer has nothing to do with how much money you have. I've known poor people living with money as their master, and I've known rich people living with God as their master. So how can we discern who we are serving?

Our giving will tell us. When push comes to shove, those serving money are willing to give up God's will for the sake of their master, money. And those serving God are willing to give up money for the sake of their master, God.

So which is it for you?

There is a lot at stake in how you answer that question.

The Bible cautions us that every other master, in the end, will prove to be cruel, and this is certainly true for money. The lordship of money is a lordship that enslaves and ruins all who serve it. But the Lordship of God leads to life, joy, and peace.

God or money? You can't serve them both. One master enslaves; the other sets you free. Choose wisely.

## Apply

How do your day-to-day decisions reflect your master? To what extent do financial considerations shape the daily choices you make? To what extent does God's leading shape your daily choices?

# Day 10

“For the love of money is a root of all kinds of evils...”

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1 Timothy 6:10

This verse is often misquoted as, “Money is the root of all evil.” But it’s not money that is being condemned; it’s the love of money. So it’s not money’s fault when it leads to “all kinds of evils”; it’s my fault for loving money.

If the love of money leads to evil, why are so many people in love with it? The answer, of course, is that it’s not money itself that people love. It’s what money affords.

As the currency of this world, money is the currency of the world’s idolatry as well. Just name your idol, and money can provide it. Are you after power? Pleasure? Recognition? Security? Beauty? Money is your pathway to them all. Loving money is the root of all kinds of evil because it is the means into your chosen form of evil.

This is why it is very difficult for us to be generous with our money. To give is to let go of our idols.

This is also why the birth of generosity must be preceded by the death of idolatry. We must recognize the folly of our idols: the way they promise life but lead to death; the way they destroy our loved ones and mock our God. We must see idolatry for what it is—pure evil.

Then we must behold the true God who is worthy of our worship, affection, and allegiance; who will truly love us and never forsake us; who lays down His life for our salvation. We must see God for who He is—pure goodness.

And unlike the idols of this world, God is free. If God is what you worship and money can’t buy God, then you don’t have to have money to have what you worship. This is when money loses its hold on you—when you don’t need it to have what you really love.

The love of money is the root of all kinds of evil, but the love of God is the root of all kinds of goodness. Choose well what you will love.

## Apply

List five ways that you use money to feed your idols.

How have you personally experienced that being liberated from the love of money frees you from the idols in your life?

# Day 11

“Keep your life free from love of money, and be content with what you have, for He has said, ‘I will never leave you nor forsake you.’”

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Hebrews 13:5

As Christians, we are called to keep our lives free from the love of money, but how do we know if we are indeed free?

One word: Contentment.

Contentment is the litmus test when it comes to the love of money. Sadly, we live in a culture that is in bondage to the love of money, and we can tell this because we live in a very discontent society. The American appetite for more is ravenous. We are always consuming and always planning our next consumption.

Have you bought into this pursuit? Are you always thinking, “If I could have this, I would be content,” but when you get it, you quickly move on to the pursuit of something else that you think will make you content? Or perhaps you don’t have the wealth to consume like you long to, and so you find yourself thinking, “If only I had more means, then I would be content.”

If so, dear friend, you have a problem. You are in love with money. And it is standing in the way of Christ-honoring generosity. If you are discontent and always wanting more, then you will see giving as an obstacle to your idolatrous pursuit. You won’t give much, if at all. And you certainly won’t enjoy it when you do give.

So how do we become content people who are free from the love of money? This verse says we need to hear God say to us, “I will never leave you nor forsake you.” That’s an interesting remedy, isn’t it? The assurance of God’s favor and commitment is intended to free us from discontentment.

Here is how it works: God is our greatest treasure and highest reward. God is what we should ultimately want. And God has promised that He will never leave or forsake us. In other words, what we ultimately want can’t ever be taken from us. So what happens when we have what we want and nothing can ever change it? Contentment.

Contentment comes when you want no more, and wanting no more comes when God is what you want.

## Apply

How do you fare with the litmus test when it comes to love of money?

What do you find yourself daydreaming about? How do these dreams reveal areas of discontentment in your life?

**Pray** *Lord, teach me to be content in every situation. Teach me to want You.*

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# Day 12

“But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from You, and of Your own have we given You.”

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1 Chronicles 29:14

What would you say if you tried to make a withdrawal from your bank account and the teller refused? You would rightfully say, “But that’s my money; you have to give it to me when I ask for it!”

This is a good way to think about our wealth. God doesn’t give us money; God entrusts us with money. It all belongs to Him. It never becomes ours. Therefore, when He calls us to give it up for His purposes, we don’t have the right to say “No.” That’s not to say that every opportunity that comes your way is a calling from God. But when He does call, it is exceedingly impudent to refuse His request to use His money the way He wants it to be used.

This is the point David is making in this verse. He is leading Israel in a significant capital campaign to fund the building of the temple, and all of Israel’s leaders have responded with lavish sacrificial giving. But in David’s estimation, they have done nothing special: “Of Your own have we given You.” In other words, what looks like an extravagant outpouring of sacrifice, in reality, is God making a withdrawal of what He owns for His own purposes. How could they possibly refuse? And how can they boast?

It would be strange if a bank teller expected to be celebrated and praised for giving you your money. David’s words are replete with humility, “Who am I, and what is my people, that we should be able thus to offer willingly? For all things come from You.” He is convinced that there is nothing special about him and nothing special about what he and his people have done.

David is simply a teller giving money to the owner of the account, and so are we. When God makes a withdrawal, how could we possibly refuse?

## Apply

When was the last time God made a withdrawal from His account that has been entrusted to you? If God looked at His bank account that is under your stewardship, what would He think about how things have been allocated?

Pray before you make every purchase today. Ask God how He would like for you to use His money.

# Day 13

“Every tithe of the land, whether of the seed of the land or of the fruit of the trees, is the Lord’s; it is holy to the Lord.”

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Leviticus 27:30

When the Law was given to Moses for the nation of Israel, it included the commandment to tithe. God’s people were to give 10% of all earnings to the temple. The Old Testament law had tithes for several purposes, such as for the support of the priests, for Israel’s festivals, and for the care of the poor. Most Biblical scholars estimate that, in fact, Israelites gave nearly 25% of their income to support the work of Israel.

Why would God institute a tithe within His law? It would be wrong to view this as merely taxation. In fact, the principle of tithing predates the nation of Israel, going all the way back to Abraham. There was more to the tithe than merely paying the bills of Israel, and this is why tithing is still important for us today.

The tithe tells us who owns our money, and it also keeps us from being owned by our money.

It reminds us that God owns all that we have. As we repeatedly give a portion of our earnings, we are being told, again and again, that our money does not belong to us—it belongs to God. And God has a right to what is His. So as a demonstration of his Lordship over our wealth, He continually lays claim to a portion, lest we forget who the true and rightful Owner is.

The tithe also keeps us from being owned by what we have. The Scriptures are clear that money is incredibly enticing. Idolizing money is perhaps the greatest temptation we face. The tithe is God’s primary way to combat this idolatry. It is a ritual that continually holds us accountable and keeps us from becoming slaves to our wealth or to our dreams of wealth.

So why is it good for God’s people to tithe? Of course it supports the work of the church, and if all of God’s people tithed, the church would never lack for anything. But there’s more to it than that. It reminds us who owns our money, and it keeps us from being owned by our money. Tithing isn’t just good for the church; it’s good for you.

## Apply

Take a look at your total income and your total giving. What percentage are you giving away? What would it look like for you to increase your giving by 1%? To give 10% of your income away? To give 25% of your income away?

# Day 14

“You are the salt of the earth ... You are the light of the world.”

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Matthew 5:13-14

God's people are supposed to be different. We are salt within this decaying world and light within this darkened world. In other words, we are a people who embody a new world, the world God always intended and the world Jesus came to establish. Where is culture corroding? Where is darkness overwhelming? Where are idols reigning? This is where the people of God are called to engage the world by living as citizens of a better world.

So what does this look like for 21st century American Christians? There is much that could be said, but something that isn't said enough is that Christians must act differently with their money.

We call it the “almighty dollar” because indeed the dollar is the almighty of our culture. But the almighty dollar is a lie straight from hell. The Triune God of the Bible is Almighty, not money. And yet our nation continues its insatiable and idolatrous love affair with money and all that money can provide. It is dishonoring our God and destroying our people.

Church, what are we going to do about it?

Sadly, I don't think we are doing much besides perpetuating the idolatry. I fear that materialism is just as rampant in the church as it is in the world, workaholics are just as prevalent in the church as they are in the world, spending habits are just as reckless in the church as they are in the world, and this is why I believe greed is the issue of our time. The most dangerous idols are not the ones we are decrying; the most dangerous idols are the ones we are joining.

The idolatry needs to stop. And Jesus is calling us to do it. How? Through radical, sacrificial, painful, makes-no-sense-to-rest-of-the-world generosity. Extreme generosity is missional. Of course our giving honors God, meets the needs of the kingdom, and cultivates virtue in our own lives. But our giving also evangelizes. The world is not impressed by a church that worships what the world worships. But if they see us embodying a world where Jesus, not money, is king, then they will start to notice and they will long to join us. Why? Because a world where Jesus is king is a better world.

Make no mistake, money is a cruel master that enslaves and destroys its servants. People are dying for another world, one that is not owned by money. God has entrusted us with the responsibility to show them that world. Through our generosity, let us dethrone the almighty dollar that the true Almighty might take His rightful place as ruler of this world.

## Apply

Have you ever thought of greed as the issue of our time? If your friends and co-workers were to look at your life, what difference would they see between what you worship and what they worship?

In what ways can you and your family dethrone the almighty dollar and enthrone the Almighty God?

## Day 15

“And Jesus sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. And a poor widow came and put in two small copper coins, which make a penny. And He called His disciples to Him and said to them, “Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had.”

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Mark 12:41-44

Christian giving isn't like other forms of giving. The world cares less about the cost to you and more about how much you give, but God cares less about how much you give and more about the cost to you.

Jesus is watching as the offerings are given, and He is looking not for who is bringing the greatest amount, but for who is bringing the greatest sacrifice. The rich have brought large sums, but their giving is out of their abundance. The widow has brought almost nothing, but it has cost her everything. And to Jesus, hers is the greatest gift because hers is the greatest sacrifice.

Why is God so concerned about cost? Because the cost of giving, not the amount of giving, is the truest indicator of love. You feel most loved by another when you know their acts of love have come at a cost. And this what God desires. God wants your love, not your money, and it is your sacrifice that authenticates your love.

If we adopt a Christ-like perspective on giving, then we will begin to ignore the numbers and start to examine the cost. Does our giving force us to change our lifestyle? Are we looking for things to give up so that we can give even more? Are we willing to give a gift that is scary and requires faith? Wrestling through questions like these is more important within the Kingdom than the overly simplistic questions, “What's the need? How much should I give to it?”

If it is true that sacrifice authenticates love, then, oh, how much our God must love us, for He has given His only begotten Son. When we grasp His costly gift to us, we are overwhelmed with love that is likewise glad to give in costly ways.

Give at a cost, and the amount will take care of itself.

## Apply

Think about how much money you spend on coffee or eating out each week. How much do you spend on your cable service or cell phone each month? How much do you spend on vacations each year? What assets could you untie or what purchases could you postpone or forego in order to give the money away? Talk with your family or a close friend about what this campaign will cost you.

# Day 16

“We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. For they gave according to their means, as I can testify, and beyond their means, of their own accord, begging us earnestly for the favor of taking part in the relief of the saints.”

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2 Corinthians 8:1-4

Paul is in the midst of his own stewardship campaign of sorts, raising money to support the work of the early Church. He is writing to the wealthiest of these early churches, the Church of Corinth, and he tells them what is happening in the poorest of these early churches, the churches of Macedonia.

Macedonia is enduring severe persecution and extreme poverty, but in the midst of the destitution, there is an abundance of joy. And out of the overflow of joy comes what can only be described as inconceivable generosity. Paul says that they are giving according to their means (their tithe) and then beyond their means, literally begging for the opportunity to give.

Is that not amazing? The campaign has been reversed! Paul isn't begging them to give; they are begging Paul to do them a favor and let them give. What has happened to the Macedonians?

The answer is there in the first verse: “We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia.” What could lead an afflicted and impoverished people to beg for the favor of giving away what little they have? Grace, and grace alone.

This kind of generosity does not come about by guilt, duty, vanity, or manipulation. No, the only hope of ridiculous generosity is ridiculous grace. And we share in the same grace as our Macedonian brethren before us.

It makes no sense that we would ever beg for the favor of giving, especially if we have little to give. But neither does grace make sense. It makes no sense that God would choose to love sinners and send His Son as an atoning gift for those who were His enemies. God's gift is senseless, and when it truly captures our hearts, it overflows into giving that is likewise senseless.

Perhaps the idea of begging to give extravagantly seems absurd, but is it any more absurd than the extravagant grace of God?

## Apply

When is a time that you were eager for the opportunity to give? Why did you want to give?

In what ways is God's grace absurd? In what ways would your giving to this campaign be absurd?

# Day 17

“For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you by His poverty might become rich.”

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2 Corinthians 8:9

Why do you give? Whatever the reason, it is important to know that the reason matters. The motivation of our giving is not insignificant or even secondary to the actual act of giving.

This verse concludes a passage where Paul is challenging wealthy Corinthians to give toward the overwhelming needs of the early church. What does Paul appeal to for motivation?

Control? “For you know your opinion will carry more weight...”

Recognition? “For you know we will put your name on the building...”

Reward? “For you know God will make you even richer...”

Duty? “For you know it’s the right thing to do...”

Guilt? “For you know you will feel ashamed if you don’t...”

These are common reasons people give, but Paul appeals to none of them. Instead, he writes: “For you know the grace of our Lord Jesus Christ.” Paul’s motivation? Grace.

And he uses the language of wealth to explain the essence of this grace: a Savior who was rich yet became poor that by His poverty we might become rich. Of course Paul is not speaking of earthly riches, but of the infinitely more valuable currency of God’s love and favor. Jesus gave up the wealth of heaven for the impoverishment of the cross that we might inherit the riches of God’s favor.

When people become captivated by that matchless story of grace, all the trite motivational appeals are needless. The Gospel produces a people who are eager to give as their God has given to them. When grace captures a heart, it always overflows into sacrificial giving.

So ironically, our motivation to give is that we don’t have to give. You don’t have to give a penny to God for Him to love and accept and treasure you. He has already freely given His all to us in the gospel of Jesus. When that truth is realized and internalized, we will find ourselves compelled to give as our God has given to us.

## Apply

Write 2 Corinthians 8:9 on a card, and put it in your wallet.

*Lord, let this truth captivate my heart in a fresh way: Though You were rich, yet for my sake You became poor, so that by Your poverty I might become rich. May Your grace be my motivation to give.*

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## Pray

# Day 18

“For God so loved the world that he gave...”

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John 3:16

How do we know God truly loves us? He gave. Giving authenticates love. In fact, giving is love's appointed end.

We can't help but give toward what we love, and we always give in proportion to our love. The more costly the gift, the deeper the love. This is what makes John 3:16 so remarkable. God didn't just give; He gave His begotten Son, His only Son. In giving His Son for you, He gave at the ultimate cost, which is the measure of how much He loves you; He loves you the ultimate amount.

The Bible's consistent recommendation to those struggling to believe in God's love is to look at His gift. 1 John 3:16 says, “By this we know love, that He laid down His life for us.” Romans 5:8 tells us, “God shows His love for us in that while we were still sinners, Christ died for us.” Again and again, we are encouraged to look at God's gift to be assured of God's love.

If there is indeed an inextricable connection between loving and giving, then we can follow the trail of our sacrifices to discover our truest loves. Do you want to know who or what you deeply love? Your costly expenditures will tell you.

When you start examining things, you may be convicted by what you find. Perhaps you wish your giving reflected more love for God, His church, and the work of His kingdom.

I would urge you to look again (and again, and again, and again) at God's love for you. Look at His incomparable gift, and let it assure your heart of His incomparable love. That's the pattern. His love for us, which is made manifest in His giving, enflames our hearts with love for Him, which is made manifest in our giving.

“For God so loved world that he gave” gives way to “For we so loved God that we gave.”

## Apply

What do your costly expenditures say about what you love? How has what you love changed over the past few weeks?

## Day 19

“Have this mind among yourselves, which is yours in Christ Jesus, who, though He was in the form of God, did not count equality with God a thing to be grasped, but emptied Himself, by taking the form of a servant, being born in the likeness of men. And being found in human form, He humbled himself by becoming obedient to the point of death, even death on a cross.”

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Philippians 2:5-8

The gospel creates a people who are eager to give, but what should our giving look like? Paul tells us to look to the same gospel for the answer: Your mindset should be the same as that of Christ Jesus.

The grace of Jesus doesn't just motivate us; it educates us. According to the Bible, Jesus sets the paradigm of selflessness. And how selfless He was. Look at the humiliating descent of the Son of God.

He who existed forever within the riches of Trinitarian fellowship, the recipient of heaven's praise and creation's glory, did not consider His divine wealth as something to be held on to. Instead He gave it all away for us, to become like one of us. Not only did He live a human life, He died a human death. And not just any death—He submitted himself to the most shameful and terrifying death ever endured, death on the cross as our substitute.

From a crown, to a cradle, to a cross, His generosity is breathtaking.

And then the Bible asks us to have the same generous attitude. At first this feels completely overwhelming. But when we actually reflect upon the mindset of Christ, we find ourselves overwhelmed in a different way, a way that makes this calling our joy and delight. As we survey His gift, we actually count it a privilege to give in the same way.

Isaac Watts captures this so well in his hymn: “Were the whole realm of nature mine, that were a present far too small; Love so amazing, so divine, demands my soul, my life, my all!”

## Apply

Commit to the Foundations of a Movement campaign!

**Pray** *Lord, what would You do through me to accomplish Your purpose for  
Tates Creek Presbyterian Church? Help me discern a sacrifice that is  
meaningful and joyful.*

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## Day 20

“The Spirit Himself bears witness with our spirit that we are children of God, and if children, then heirs—heirs of God and fellow heirs with Christ...”

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Romans 8:16-17

Every follower of Jesus Christ is eternally rich. And when I say eternally, I truly mean eternally; there is literally no end to your riches.

It's an amazing thing that the Bible calls you a child of God. And it's not in some metaphorical sense. According to this verse, we are fully accepted, wholly welcomed, totally embraced children of God, co-heirs with our older brother Jesus Christ. This means that you are now the beneficiary of the Triune fortune.

What's the nature of this fortune? Peter gives us a clue when he calls our inheritance “imperishable, undefiled, and unfading” (1 Peter 1:4). Sadly, what we typically prize is perishable, defiled, and fading. But this promised inheritance is the opposite. What's the one thing that is imperishable, undefiled, and unfading? God Himself.

Our inheritance from God is God. The best God has to offer is Himself, and so that is His promise to us. We inherit God. We are somehow invited into the perfect fellowship that exists within the very Trinity: the Father, Son, and Holy Spirit, forever existing together in a communion of perfect love and joy. And this fellowship is the storehouse of all that we long for. To say that we are inheritors of God, co-heirs with Christ, is to say that we receive unhindered welcome into that fellowship. This is our true and ultimate reward, and it's waiting for every follower of Jesus.

Now what happens when wealth is redefined like this? Suddenly the old definition loses its hold on us. Let's just be honest; giving is hard because we have equated money with wealth. That is why, if you don't redefine wealth, you will never become a generous person. Generosity is rooted in a conviction that I could give all my earthly riches away, and my riches remain untouched.

God is infinitely more valuable than any amount of money, and He is the ultimate source of everything you are trying to buy with your money. The Bible never asks you to give up your true wealth, and the Bible promises that your true wealth can never be taken away from you. Indeed your inheritance is secure; God shall be yours forevermore!

## Apply

Celebrate!

Read Ephesians 1: 3-14 and list everything that is part of our inheritance in Christ. Thank God for each of these blessings.

# Notes



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