

BEGINNING YOUR LIFE
STEWARDSHIP JOURNEY

WHO'S IN CHARGE HERE?



STEWARDSHIP
MINISTRIES

Author

E. G. "Jay" Link

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ABOUT THE AUTHOR

Jay Link has a diverse background academically and professionally. He began his professional career in the preaching ministry and while preaching also earned a Master of Divinity degree in Biblical Theology. He eventually left the preaching ministry and went into the financial services industry where he built a successful practice ministering to affluent Christian families. After creating a successful model, he eventually began training other professionals how to develop master stewardship plans for their clients.

He then launched Stewardship Ministries to provide a wide array of life stewardship resources that would be useful and challenging for Christians regardless of their economic status. Over the past few years, Jay has developed a substantial number of small group video modules for Pastors, adults, high school and junior high students as well as two modules for elementary age children all focused on understanding and practicing the principles of life stewardship in every area of their lives. The most common response heard from those who participate in these studies is “life transforming” regardless of whether the participants are mature believers or brand new Christians.

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INTRODUCTION

My goal for you in reading this book is not that after reading it you will *know more*, but that after reading it you will start *living differently*. The content of this short book has the power to totally transform absolutely every area of your life if you will apply its simple, yet powerful, truths and principles of life stewardship.

This book may very likely be one of the most radical books you will ever read. This book is not for the believer who is content with where they are. It is for the believer who knows there is more, much more, to their walk with the King of Kings than they are presently experiencing. It is for those who are looking for, maybe even longing for, a path that will enable them to “break through” to new levels of transformational living empowering them to become a “light on a hill” in the midst of the darkness – allowing the world to see Christ in the flesh, in your flesh.

This book will likely take you less than an hour to read. But, if you are like me, it is going to take you the rest of your life to successfully apply.

What you are about to read is just the beginning of the life stewardship journey. It is my hope and prayer that it will open your eyes, light your fire, enliven your spirit and embolden your resolve to be all in for the One who has called us to follow Him!

Jay Link

CHAPTER ONE

What Is My Relationship to My Stuff?

This is clearly the most foundational question we must answer if we are going to make any progress in our attitudes, perspectives, and decisions in relation to material things—particularly material wealth. If we cannot answer this question with clarity and confidence, we will find ourselves—in spite of our financial successes—underachieving in our lives. If you think of this question as a stool with three legs upon which the answer is balanced, you will be able to better envision the truth about your stuff.

Leg #1

The first “leg” of this stool is the fact that God owns everything because He created everything. King David tells us in Psalm 24:1, “The earth is the Lord’s and all it contains, the world, and those who dwell in it.” He goes on to add in Psalm 50:10-12,

*Every animal in the forest belongs to me, and so do the cattle
on a thousand hills.*

*I know all the birds in the mountains,
and every wild creature is in my care.*

*If I were hungry, I wouldn’t tell you,
because I own the world and everything in it.*

Not only did God create everything that exists, He used all of His own materials to build it. So He truly is the only One who can claim to own anything.

If we build something, we may claim it is ours, but if we use someone else's materials to build it, then the owner of those materials can lay some claim to it as well. But in God's case, He not only dreamed it all up, He used His own creative materials to build it.

Leg #2

The second “leg” of this stool is the fact that not only did God create us, but He also redeemed us from slavery to the prince of this world through the death of His son, Jesus Christ. Paul tells us in Titus 2:13b-14, “Christ Jesus, who gave Himself for us to redeem us from every lawless deed, and to purify for Himself a people for His own possession, zealous for good deeds.”

This word redeem that Paul uses here is no longer commonly used in our culture today. When I was a young boy it was used often. I remember going to the grocery store with my mother. At the checkout counter, she would be given a certain number of S&H Green Stamps depending on how large her grocery purchase was. The reason I remember this so well is because I was charged with the task of licking those “tasty” little stamps and then putting them into the books.

My mother had a catalog filled with all kinds of products—everything from small kitchen appliances to a car. I was hoping my mother was not saving stamps for the car because it was several thousand Green Stamp books. I could see my tongue being forever stuck to the roof of my mouth from licking that many stamps! What made the Green Stamp catalog so unusual was that instead of having prices for each item, it had

the number of S&H Green Stamp books needed. A hand mixer might be four and a half books and a television 120 books. Do you remember the name of the place where you went to get these products? It was called the Redemption Center. It was the place where you would take your Green Stamp books to redeem the item you wanted. In other words, you traded in your stamp books for something you wanted to own.

This is what God did with Jesus. God was willing to redeem us by offering the blood of His own Son, so He could again own us—“a people for His own possession.” You see, God owns Christians twice—once because He made us and the second time because He bought us back after we were lost.

One last thought on this leg: What was the reason Paul gave in Titus 2:14 for why God was willing to redeem us? It was so we could be “zealous for good deeds.” Keep that thought in mind as we will be discussing this later in the book.

Leg #3

The final “leg” is the fact that we own nothing. We are called by God to be stewards, carrying out the Owner’s wishes for His property. It is at this point that we need to come to grips with the terribly misused and abused concept of stewardship.

Before I focus on what stewardship does mean, let me tell you what it does not mean. Churches routinely use the term stewardship to refer to their capital campaigns. These campaigns are simply fundraisers used to get church members to give. But since “fundraiser” has such a negative connotation, they substitute (incorrectly) the seemingly nobler phrase “stewardship drive.”

You will often hear churches and pastors use stewardship as a synonym for tithing. I have seen in many church papers and bulletins the term stewardship used as a heading to report the weekly offerings and attendance. All of these uses that link stewardship to giving and tithing are inadequate at best—and entirely wrong at worst.

By definition, a steward is “a person who manages another’s property or financial affairs; one who administers anything as the agent of another or others, a manager.” So, for us to be “stewards for God,” we must acknowledge that all we are and all we have possession of belongs to Him. We are charged with managing His property according to His wishes.

You can see that stewardship is not at all a synonym for tithing and fundraising; it is actually the opposite. Tithing has to do with what you give; stewardship has to do with what you keep. In other words, it is about how you manage everything that you have been entrusted to oversee. What most people miss is that stewardship is more about how you manage what is left over after you give than it is about what you give.

The radical, biblical concept of stewardship is easy enough to understand intellectually. However, it is anything but easy to consistently apply and live out. So what is your relationship to your stuff? You are not the owner; you are merely the caretaker of somebody else’s property. And it is your job to manage all of it according to the Owner’s wishes. Now, that really changes the game, does it not?

FOOD FOR THOUGHT

1. When you consider yourself in the role of “manager” rather than “owner,” how does this change how you view your stuff?
2. Take a couple of minutes and make a list of all that you own (no values, just descriptions). After reading Psalm 24:1 and Psalm 50:10-12, do you think your balance sheet should look differently – or possibly be blank – because you own nothing?
3. What do you think would be your biggest personal struggle if you were to completely relinquish ownership of everything in your life?

Keeping The Heart Of God At The Heart Of Living

I can think of no better way to define what stewardship really is than with this phrase—keeping the heart of God at the heart of living. Stewardship is all about carrying out the wishes of the Owner. The Owner is God and we are merely the caretakers of His property. Psalm 24:1 states it clearly, “The earth is the Lord’s and all it contains, the world and all who live in it.” I think this encompasses everything we will ever get our hands on in this lifetime.

This concept of stewardship is critically important, yet so often misunderstood. Even those who intellectually acknowledge that God owns everything do not functionally live as though He does. Let me illustrate my point by asking you to choose which one of the three questions below is the question we should be asking in regards to our material possessions.

1. What do I want to do with all my possessions?
2. What do I want to do with God’s possessions?
3. What does God want me to do with His possessions?

No doubt you chose #3 as the proper question. In about thirty years of asking this question, every believer chooses #3. Intellectually, everyone is able to get this part of it. But practically speaking, we live as though

#2 was the right question. We are more than happy to acknowledge that it all belongs to God, but when it comes to making decisions about what to do with what we oversee, we seldom, if ever, seek direction from the Owner.

Let me offer a few simple questions that should demonstrate just how true this is.

- When you bought your last car, did you ask God if this is the car He wanted you to buy with His money?
- When your money manager proposed an investment portfolio for you, did you go to the Lord and ask Him if these were the places He wanted His money invested?
- The last time you went shopping for clothes, did you ask your Father if these were the clothes He wanted you to wear?
- Did we check with God to see if He wanted us to over-indulge His dwelling place with that last meal?

I hope you see my point. We are all routinely guilty of intellectually acknowledging that God owns everything, while we live, spend, and invest like it is all our own. The cornerstone of stewardship is full acknowledgment and consistent practice of allowing God to direct what He wants done with what He has entrusted us to manage.

I have recently been struck quite seriously with the reality that all our sin, at its core, is the result of personal selfishness. I would encourage you to ponder this yourself for a moment. As I have mulled this idea over and over in my mind, I have yet to find any exception. The truth is: we are our own worst enemies. We are continually getting in the way

of God's best because we are so consumed with our desires, our rights, our dreams, our passions, and our way that we continually fall into sins of either commission (doing the wrong thing) or omission (not doing the right thing). Think about it. Why do we lie? Why do we cheat? Why do we steal? Why are we afraid? Why do we hate? Why do we commit adultery? Why do we lose our temper? Why do we become addicted to drugs, work, and entertainment? Why do we covet what others have? Why do we wear "masks" around others? Why do we not want to submit to God? I could go on and on, but it always circles back around to self. As the cartoon character Pogo confessed, "We have met the enemy and he is us."

The reason I am making this point is to say that our practical rejection of a life of devoted stewardship is just another example of how self gets in the way of God's best for us. We want to be in charge. We want to make the decisions. We want to "pull the trigger" and get things done. In ignoring the reality that we are nothing more than mere low-level managers who are expected to meticulously carry out the wishes of the all-loving and all-powerful Owner, our personal will, wishes, choices, and decisions prove to be categorically irrelevant to the discussion.

Someone once noted that at the center of SIN is the letter "I." We will always find "I"—self, ego, always looking out for number one—at the center of our sin.

- This is why Jesus said that if we really want to live, we must first die to self. "For whoever wants to save his life will lose it, but whoever loses his life for me will find it" (Matthew 16:25 niv).
- If you want to be first, you must let everyone else go ahead of you. As the scripture says, "The last will be first, and the first

last” (Matthew 20:16 esv).

- If you want to be really free, you must submit to slavery. “Whoever wants to become great among you must be your servant, and whoever wants to be first must be your slave” (Matthew 20:26-27 niv).
- If you want to be great, you must strive to make everyone else greater than yourself. “Do nothing out of selfish ambition or vain conceit, but in humility consider others better than yourselves” (Philippians 2:3 niv, see also Luke 9:48).

It is all about death to self.

The reason stewardship is so challenging to practice is that we must get self out of the way. As long as we are fallen creatures with a fallen nature, we will have to wrestle daily with the lingering ghosts of our own selfishness until we someday finally shed this “dirt body” and move on to better things. In the mean time, we must resist with every ounce of our being the temptation to inappropriately assume the throne and play little gods over stuff that does not even belong to us.

FOOD FOR THOUGHT

1. How have you seen an intellectual disconnect between knowing that question #3 is the right question and how you are currently living and handling your possessions?
2. How does your own sinfulness/selfishness cause you to “inappropriately assume the throne and play little gods over stuff that does not even belong to you”?
3. What would be different in your life starting tomorrow if you were to return everything you possess back to God, the owner?

CHAPTER TWO

The One Question that Changes Everything

I like it when someone “cuts to the chase” giving me the bottom line of what they want to say without including all the details. I am often guilty of helping people finish their sentences so they can more quickly get to the point. I assume some of you might be like that too. So, allow me to boil the quite massive subject of stewardship down to one simple, yet incredibly profound and life-changing question. The question may be simple to ask, it is anything but simple to answer.

Before I give you the question, let me first highlight one irrefutable truth that we need to acknowledge. This one truth is that God owns everything that exists, including you and me.

Just one of the many passages that confirm God’s ownership of everything is found in Job 41:11 where God is forcefully questioning Job, “Who has given to Me that I should repay him? Whatever is under the whole heaven is Mine.” God actually owns us believers in a second way as Paul points out in Titus 2:14, “Christ Jesus; who gave Himself for us, that He might redeem us from every lawless deed and purify for Himself a people for His own possession....” Paul is emphasizing that God is the owner and we are the owned. So, when we sit down to prepare a balance sheet of all we own, the list should be very short. In fact, the page should be blank. We own nothing, period. It is all His.

Accepting this foundational truth properly prepares us to ask the one question that changes everything. Unfortunately, it is not a question we can ask once, answer once and then move on. It is a question we must ask routinely, daily, sometimes even hourly. Have I adequately piqued your interest as to what this profound and life-changing stewardship question is?

Here it is - simple to ask, but difficult to answer. “God, what do You want me to do with all that You have entrusted to me?” We all seem to be more than willing to acknowledge that God owns everything, but we still seem to continue making all the decisions regarding what we do with what we have. The ultimate objective of our stewardship (management) of God’s property is to do with it what He (the Owner) wants us (the managers) to do with it. What we want to do with our stuff is frankly irrelevant.

Does this idea seem restrictive to you – that you don’t get to make any decisions about what will be done with all that you possess? At first blush, it can feel that way. But allow me to put this “you mean I’m not in charge” issue into a broader context.

The Perfect Role Model

Jesus, the one we are all attempting to imitate had no qualms about completely yielding His will to the will of His Father while He was temporarily dwelling on this planet He created. He repeatedly informed people Who was in charge of His life. In John 12:49 He notes the source of all that He says, “For I did not speak on My own initiative, but the Father Himself who sent Me has given Me a commandment as to what to say and what to speak.” In John 8:28 He adds all His actions to this, “...I do nothing on My own initiative.” In other words, everything that Jesus said and everything that He did was directed by the Father. He was

not saying or doing anything apart from His Father's directions.

What about when this God-man and His Father disagreed on a plan of action – for example when Jesus had second thoughts about His pending trip to the cross? Jesus willingly yielded His own will to His Father's. He prayed, "My Father, if it is possible, may this cup be taken from Me. Yet not as I will, but as You will" (Matthew 26:39). God was in charge of every aspect of Jesus' life.

There is an unavoidable question that inevitably emerges from all this. If Jesus willingly yielded all of His words, His actions and even His very life to the will of the Father, dare we be so arrogant or rebellious to make unilateral decisions about our lives and possessions without first consulting with the Father? In other words, are we personally emulating Jesus' submission statement in John 5:30, "I can do nothing on My own initiative...because I do not seek My own will, but the will of Him who sent Me"?

As the game show hosts would always say, "But wait, there's more!" Jesus not only models this for us, He also gives us very direct instruction on how we ought to be handling our Father's property.

As Jesus taught His disciples to pray in His Model Prayer on the Sermon on the Mount, He told them to pray, "Your kingdom come. Your will be done, on earth as it is in heaven" (Matthew 6:10). We have no problem with God's will being done in heaven; the problem is down here on earth, isn't it? The solution to this heaven on earth challenge is for us to willingly allow God's will to rule in how we manage our personal lives and what we do with the temporary possessions we watch over down here. In so doing, each believer will allow God's Kingdom to come and His will to be done in his or her little part of earth as it is in heaven.

Can You Imagine?

Can you imagine what would happen to this world if God's people were to make all their time fully available for His use? What about if they devoted all their talents and whatever was needed of their material resources to carry out God's purposes? What would happen if they cared for their bodies like the sacred temple that it really is? What if they saw their employment and careers as an extension of God's calling on their lives and a fulfillment of their God-given purpose? What would happen if all their energies were clearly focused on knowing and following their Owner's agenda and being the most obedient and effective managers possible of what He has entrusted to them?

Can you imagine how your personal life would change if each morning as you rose from your bed, you were to genuinely and humbly pray, "Okay, Lord, all that I am and all that I have are at your disposal today. What are your plans for me and my stuff today? Not my will, but Thy will be done this day."

We know those blessed words that we all long to hear from the Lord when we stand before Him, "Well done..." (Matthew 25:21, 23 nasb). I must confess that I have so focused on these two words that until recently I have never really pondered the two adjectives that describe the "slave" who will hear these words. The "well done" commendation goes to the "slave" who is "good and faithful."

He doesn't say, "Well done, efficient and productive slave." He doesn't say, "Well done, doer of great deeds slave." He doesn't say, "Well done, generous and sacrificial slave." He uses two simple adjectives – good and faithful. As I first considered these words, I rather felt like the bar that Jesus had set in this statement was actually far lower than I had previously understood.

However, as I meditated on these two words further, I began to realize that He may have actually set the bar much higher than I thought. He will someday say well done to his slaves because of what they are (good and faithful) and not because of what they may have done – our being is just as important as our doing. And for slaves who tend to be more focused on the doing than on the being, this revelation can be quite a sobering realization.

I can think of no better way for us to someday hear, “Well done, good and faithful slave” from our Father than for us to be continually asking Him this one question, “God, what do You want me to do with what You have entrusted to me?” And as He reveals His plans for us and for the stuff He has put under our care and management, we need to obediently carry out those plans as faithfully and as well as we can. We need to be good and faithful slaves regardless of how much or how little we have been entrusted with or how much or how little we ultimately accomplish for Him.

I hope you can now see why this one “simple” question, “God, what do You want me to do with what You have entrusted to me,” really does change everything. When we faithfully discern and follow His directives, we will in a very real and a very tangible way allow God’s Kingdom to come and God’s will to be done on earth as it is in heaven!

FOOD FOR THOUGHT

1. What areas of your life right now do you think might be most difficult for you to totally surrender to the will of our Father? Why?
2. What most amazes you about Jesus' absolute surrender to His Father – even to every single word He spoke?
3. How do you think asking this one question, “God, what do You want me to do today with what You have entrusted to me” will change your life if you were to earnestly and sincerely pray it each morning?

CHAPTER THREE

The Defining Characteristics of a Good and Faithful Steward

Tragic as it is, the concept of stewardship is so poorly taught and so poorly practiced among followers of Jesus that it is necessary to provide a clear description of how a good and faithful steward should live. The life of an obedient steward possesses three dominant life-characteristics. As we consider each of these characteristics, may it enable us to better assess how well we are personally living the life of a good and faithful steward.

A Good and Faithful Steward Lives an Examined Life

This practice of living a life of regular self-examination is often referenced in the Bible. In II Corinthians 13:5 Paul told the believers in Corinth, “Examine yourselves to see whether you are in the faith; test yourselves...” He also tells them in I Corinthians 11:28 that, “A man ought to examine himself before he eats of the bread and drinks of the cup (communion).” Even Jeremiah exhorts his people in Lamentations 3:40, “Let us test and examine our ways.”

There is nothing more appropriate for a faithful manager of someone else’s resources than to routinely examine how effectively he is carrying out his responsibilities. A steward will continually examine his behavior, his motives, his thoughts, his attitudes, the direction of his life and how well he is imitating the life of Jesus.

Unfortunately, we often only examine our lives when something is going wrong or we face some significant crisis. In the midst of that trial, we finally pause to take stock of our lives to determine what might have caused this difficult situation. Crisis examination is certainly better than no examination at all, but may I suggest that a good and faithful steward will be doing routine self-examination as part of his daily life.

I have been told by more than one pilot that a plane when in the air is off course about 95% of the time due to wind currents, barometric pressure, etc. Because of this, the pilot must be vigilant in making continual minor course corrections to bring the plane back on course. If he does not, he will find, after several hours of flying that his plane is actually hundreds of miles off course.

The good and faithful steward is like the attentive pilot in flight – continually examining the course of his or her life to determine if it is still following the flight pattern that has been set by the “Tower.” The steward will routinely make whatever midcourse corrections to his life that are needed regardless of how subtle or how dramatic they need to be. He recognizes that the gravitational pull of this world and the unpredictable winds of temptation can very quickly get him off course.

Socrates correctly concluded, “The unexamined life is not worth living.”

So, would the word examined describe your life?

A Good and Faithful Steward Lives a Controlled Life

Living a controlled life is a foundational characteristic of a good and faithful steward. Self-control is one of the fruits of the Spirit (Galatians

5:23). Paul repeats several times in his letter to Titus that believers are to live a controlled life. Elders are to have their lives under control (Titus 1:8). Older men are to be self-controlled (Titus 2:2). Young men and women are to be self-controlled as well (Titus 2:5-6).

Paul uses the discipline and self-control of an athlete in training to illustrate the controlled life of a steward (I Corinthians 9:25). Just two verses later he applies self-control to himself when he says, “But I discipline my body and keep it under control...”

I think Solomon makes this point best when he says in Proverbs 25:28, “A man without self-control is like a city broken into and left without walls.” There is nothing to contain him and he lives a life that is out of control in one or more ways.

We all know people who lack self-control. They cannot control their tempers. They cannot control their appetites. They cannot control their emotions. They cannot control their tongues. They cannot control their sex drives. They cannot control their spending. In one or more ways they are lacking self-control. They are “like a city broken into and left without walls.”

The good and faithful steward, to the contrary, is constantly restraining and retraining his natural impulses to keep all of these fleshly desires (both good and bad) under control. He is diligently working day-by-day and often minute-by-minute to keep his head in the game and not allow “the desires of the flesh and the desires of the eyes and pride in possessions...” (I John 2:16) to break down the walls of self-control that is a defining characteristic of a good and faithful steward.

John Milton said well, “He who reins within himself and rules passions, desires and fears is more than a king.” The steward who is in control

will be both useful and effective in obediently serving his Master.
So, would the word controlled describe your life?

A Good and Faithful Steward Lives a Sacrificial Life

The third characteristic that will always be commonly seen in the life of a good and faithful steward is sacrifice. We simply cannot be good and faithful stewards if sacrifice is not a part of our lives.

Paul calls us to be “living sacrifices” (Romans 12:1). Jesus challenges every steward that if he wants to follow Him, “let him deny himself and take up his cross daily and follow me” (Luke 9:23). The cross in Jesus’ day was used for only one purpose, to kill someone. So the imagery He is giving us is quite dramatic. He is not calling us to a one-time sacrificial death for “the cause.” The sacrifice He is describing here is to be a daily sacrifice. Each day, we are to put to death our wishes, our desires, our agenda, our comforts, our free time and our hopes for the greater good of the Kingdom and the world we seek to win.

In his book *The Kingdom and the Cross*, James Bryan Smith suggests that, “If our God is self-sacrificing and seeks to bless others who have done nothing to merit it, then we should be people who are self-sacrificing and who bless others who have not earned it.”

There is no more powerful demonstration of a good and faithful steward than when he willingly and sacrificially gives to others without any consideration of their worthiness to receive his gift.

Regardless of how great or small the need or opportunity, he gladly sacrifices whatever he currently manages for the good of others.

John gives us the ultimate extent to which we must be willing to live a

sacrificial life. He said in I John 3:16, “By this we know love, that He laid down His life for us, and we ought to lay down our lives for the brothers.”

If sacrificing our lives is the maximum sacrifice we might be called to make as a steward, it seems to put into a clear context the modest sacrifices we make when we give some of the money, or the time or the talents we have been given to manage to help others.

So, would the word sacrificial describe your life?

If we want to be identified as a good and faithful steward and someday hear those wonderful words, “Well done,” we must (1) routinely examine ourselves to be sure that our lives are on the right course that has been set by our Master. (2) We need to be vigilant that we control our appetites and impulses to ensure that they do not end up controlling us. (3) We need to be regularly and generously sacrificing what we have been entrusted with in hopes of bringing a little bit of heaven to those who are here on earth. Living the life of a good and faithful steward is a tremendous challenge. Are you up to the challenge?

FOOD FOR THOUGHT

1. Which of these three areas of life stewardship (the examined life, the controlled life, or the sacrificial life) do you personally most struggle with? Why?
2. When do you most often find yourself willing and desiring to carefully examine your life? Are you more of a routine self-examination person or a life-crisis examination person? How does taking time to do some self-examination help you in your walk with the Lord?
3. What would be the hardest material thing for you to let go of (sacrifice), if the Lord were to call you to release it?

CHAPTER FOUR

**Are You Living Your Life on Purpose
or by Accident?**

People have often asked me what I mean when I encourage people to plan their lives on purpose. My answer is simple. You can choose to live your life one of two ways: you can either live your life on purpose, or you can live your life by accident. In other words, you can plan your life and live your plan, or you can simply let the flow of life events and circumstances sweep you down the river of time taking you wherever it will. The latter, sadly, is the way most people live their lives—by accident. The former is how God created us to live—on purpose. (You can see this in passages like Ephesians 5:15-16 and Psalm 90:12.)

Some might claim that there is something unspiritual about making plans, but for those of us who do, we are in good company. God made plans. (See Hebrews 11:40a, Jeremiah 29:11, Ephesians 1:11.) Paul made plans. (See 2 Corinthians 1:15-17, Romans 15:24.) And we are encouraged to make plans. (See Proverbs 16:3, 20:18, 21:5.)

Unfortunately, when it comes to building one's financial "empire" we can often find ourselves doing it without any real divine purpose behind it. Successful people continue to build up their "pile of stuff" because they have become exceedingly good at what they do. They also find great emotional enjoyment and personal satisfaction in building, so they keep on building without ever giving much thought to where it will end up.

However, I think there is a foundational question that we, as believers, need to ask ourselves, “What is my purpose for continuing to build my financial empire when my pile of stuff is already higher than I will ever need it to be?” Jesus tells us plainly that accumulating excess material possessions as a sole end in itself is entirely futile. Jesus states, “For what will it profit a man if he gains the whole world and forfeits his soul?” (Matthew 16:26). For those who do this are like the rich farmer who planned to tear down his smaller barns and build bigger barns to hold his surplus wealth. Remember, Jesus called him a fool.

There is no greater example of the utter folly of building without a purpose than the story of Sarah Winchester. Sarah was the wife of William Winchester, the only son of Oliver Winchester, the founder and owner of the Winchester Repeating Arms Company. Sarah and William had a daughter who died shortly after birth in 1866. This was followed by the death of her father-in-law (in 1880) and then her husband just a few months later (in 1881), leaving her with a fifty percent ownership in the company and an income of \$1,000 a day (about \$21,000 a day in current dollars).

Sarah believed that her family was under some kind of a curse and consulted a medium to determine what she should do. The medium told her that her family was indeed cursed by the spirits of all the people that the Winchester rifle had killed. She should move out west and build a house for herself and all the tormented spirits who suffered because of her family. The medium also told her that if construction on this house were to ever cease, she would immediately die.

In 1884 Sarah moved to California and began one of the most bizarre building stories in American history. She began spending her \$20 million inheritance and regular income to buy and begin renovating an eight-room farmhouse in what is now San Jose, California. From that day forward construction continued nonstop, twenty-four hours a day, seven

days a week until Sarah's death at age eighty-three—a total of thirty-eight years. She kept no less than twenty-two carpenters busy continuously. The sounds of hammers and saws could be heard throughout the day and night for almost four decades.

At its zenith, this seven story house contained 160 rooms, forty bedrooms, forty-seven fireplaces, seventeen chimneys, and 10,000 windowpanes. What made Sarah's lifetime building project so bizarre was that it had no discernable architectural purpose or plan behind it. Closet doors opened to solid walls. Windows were in the floor. Stairways led to nowhere. Railings were installed upside down. Drawers were only one inch deep. Trapdoors were everywhere. Blind chimneys stopped short of the ceiling. There were double-back hallways. Doors opened to steep drops to the lawn below. Many of the bathrooms had glass doors. The list of oddities runs into the dozens. Could there be a more classic example of the ultimate outcome of "building without a purpose?"

We may think that what we are building is not bizarre like Sarah Winchester's construction project. Let me suggest that unless there is a divine purpose behind why we are doing, God may actually find it as meaningless and bizarre as the Sarah Winchester Mystery House. Paul addresses this very issue in 1 Corinthians 3:12-15 when he says,

"Now if any man builds on the foundation with gold, silver, precious stones, wood, hay, straw, each man's work will become evident; for the day will show it because it is to be revealed with fire, and the fire itself will test the quality of each man's work. If any man's work which he has built on it remains, he will receive a reward. If any man's work is burned up, he will suffer loss; but he himself will be saved, yet so as through fire."

May I ask, "What foundation are you building on? What materials are you building with? And why are you building what you are building?"

I think John Wesley had it right when he said, “Gain all you can. Save all you can. Give all you can.” If we adhere to this compelling “financial triad” as we labor on our building projects, we will be building on a solid foundation utilizing building materials of heavenly “gold, silver, and precious stones.” And in our building efforts we will discover that we are indeed living life on purpose.

FOOD FOR THOUGHT

1. How might John Wesley’s statement “Gain all you can, save all you can, give all you can” change the way you are currently working, handling money and giving?
2. How is what you are currently doing with your time, your talents and your treasures helping you to fulfill your unique life-purpose?
3. If you continue on the course in which your life is now headed, will you be happy with what you have spent your life “building”?

CHAPTER FIVE

How Do You Calculate How Much You Are Worth?

Often this question is answered with another question, “That depends, who wants to know?” If the Internal Revenue Service is asking, we attempt to make everything appear to be worth as little as possible. We will apply minority and lack of marketability discounts, utilize low appraisals, apply book value, etc. – attempting to minimize our worth. If, on the other hand, it is our banker who is asking, we amazingly become worth considerably more as we attempt to paint the most optimistic, best-case-scenario picture to our lender.

May I suggest, however, that as believers, we need to answer this question in a different way. If we want to most accurately calculate how much we are really worth, we need to utilize three entirely different types of “valuation methods.”

Valuation Method #1

We Need to Value Our Life Worth Rather Than Our Net Worth

Many years ago an older, wealthy gentleman shared his story with me. His singular goal in life was to become a millionaire. He imagined this task like climbing a sheer cliff wall. One hand of rock after another, slowly, inch by inch he climbed it. He said, “After spending virtually

my entire adult life struggling to get to the top, I was at last able to reach up and grab the top of the cliff. Then slowly I was able to pull myself up to finally, after all these years, see what was there. And do you know what I saw when I pulled myself up,” he asked? “Nothing. There was absolutely nothing there.” How tragically sad.

The last thing we should want to do is spend our lives climbing the ladder of success only to realize once we finally do reach the top that our ladder is leaning against the wrong wall. And all that we really wanted in life we do not have and all we do have is not what we really want.

Jesus told us, “...a man’s life does not consist in the abundance of his possessions” (Luke 12:15, niv). He adds in the parable of the sower, “...the deceitfulness of riches and the desires for other things enter in and choke the word...” (Mark 4:19, nasb). If you are valuing your net worth more than your life worth, you are indeed climbing up the wrong ladder.

So what is your life worth? Paul reminds us, “But God demonstrates His own love toward us, in that while we were yet sinners, Christ died for us” (Romans 5:8, nasb). John adds, “See how great a love the Father has bestowed on us, that we would be called children of God; and such we are” (I John 3:1, nasb). This glorious truth makes us exceedingly valuable.

Some years ago a good friend and client of mine, John Bandimere, invited me to attend his big national drag race event. He gave me a pass that let me go up to his personal tower suite with air conditioned comfort, eat all the free food I wanted, and sit in the best seats at the track. I got to go right down on the track’s starting line and he even took me into the pit area. It was an incredible thrill. I felt so important that day. I wanted to tell everyone as I walked around with my VIP pass

hanging around my neck, “I personally know the owner of this place!” As I was basking in the thrill of my VIP status, it occurred to me this is exactly the attitude we ought to have as we travel through life –walking around proudly saying, “I personally know the Owner of this place and that makes me somebody important!”

Our real worth in this life will never be found in the stuff we collect; it will be found in the fact that we personally know the Owner!

Using Valuation Method #1, what are you really worth?

Valuation Method #2

We Need to Value Our Internal Acquisitions Rather Than Our External Acquisitions

Paul addresses just how important it is to be pursuing internal, spiritual acquisitions and not material, external ones. He says, “But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. But as for you, O man of God, flee these things [external acquisitions]. Pursue righteousness, godliness, faith, love, steadfastness, gentleness” [internal acquisitions] (I Timothy 6:9-11, esv).

Paul goes on to specifically encourage women to focus on internal, spiritual acquisitions and not external, material ones when he instructs them, “Your adornment should be not an exterior one, consisting of braided hair or gold jewelry or fine clothing, but the interior disposition of the heart, consisting in the imperishable quality of a gentle and peaceful spirit, so precious in the sight of God” (I Peter 3:3-4, NJB).

How diligently are you seeking to internally acquire the mind and nature of Christ? This is what Paul says is “precious [valuable] in the sight of God.”

There is no more poignant expression of the folly of valuing what we are worth by our external, material acquisitions instead of by our internal, spiritual ones than when Jesus confronts the Laodiceans in Revelation 3:17. He exposes them saying, “For you say, ‘I am rich, I have prospered, and I need nothing’ [external acquisitions], not realizing that you are wretched, pitiable, poor, blind, and naked” [internal acquisitions] (esv). The Laodiceans were valuing the wrong balance sheet.

Whenever I read this passage, I cannot help but remember the fairy tale, *The Emperor’s New Clothes*. Two conmen convince the Emperor that the material they are making his new clothes with is so fine that idiots and fools are unable to even see it. The Emperor, in order to avoid being labeled an idiot or a fool, convinces himself that he can see the new clothes and proudly parades down the streets of the city in his underwear believing that he was clothed in the finest garments, when in reality he was clothed in nothing at all. The very thing he was trying to avoid is the very thing he ended up proving – he, like the Laodiceans, was indeed a fool and an idiot.

This is what will happen to us, if we choose to calculate what we are worth based upon our external acquisitions instead of our internal ones. We must understand this, “What the world esteems greatly [external acquisitions], God disregards and what God esteems greatly [internal acquisitions], the world disregards.”

Using Valuation Method #2, what are you really worth?

Valuation Method #3

We Need to Value Our Eternal Assets Rather Than Our Temporal Assets

The Bible is very clear that our temporal assets will do us no good after we leave this planet. Solomon tells us (and he ought to know), “Wealth is worthless in the day of wrath [temporal assets], but righteousness [eternal assets] delivers from death” (Proverbs 11:4, niv).

Jesus reminds us that even a temporal balance sheet that would include everything on earth is still wholly worthless on the judgment day. He tells us, “For what does it profit a man to gain the whole world [temporal assets], and forfeit his soul [eternal assets]?” (Mark 8:36, nasb)

You may recall in Daniel where God writes on the wall an unreadable message to King Belshazzar. He calls for Daniel to interpret God’s message. Daniel translates, “You praised the gods of silver and gold, of bronze, iron, wood and stone... [temporal assets]. But you did not honor the God who holds in his hand your life and all your ways... You have been weighed on the scales and found wanting [eternal assets]” (Daniel 5:23b, 27, niv). We must be ever mindful that on God’s eternal scales, our accumulated, temporal assets, no matter how great they might be, weigh nothing.

Because of this, Jesus commands us, “Do not lay up for yourselves treasures upon earth... [temporal assets], but lay up for yourselves treasures in heaven...” [eternal assets] (Matthew 6:19-20, nasb).

Receiving rewards (treasures) in heaven is not taught in most churches. But the Bible is very clear that even though our salvation cannot be earned by any good works, our “rewards in heaven” will be directly tied to our

good works. Twenty-nine times the Greek word for rewards is used in the New Testament. Here are some of the ways the New Testament tells us to grow our eternal assets (rewards/treasures) in heaven: accepting persecution (Matthew 5:10-12), loving our enemies (Luke 6:35), giving generously (Matthew 6:2-4), praying (Matthew 6:6), fasting (Matthew 6:18), showing hospitality (Matthew 10:41), showing kindness towards others (Mark 9:41), doing good deeds (I Corinthians 3:10, Colossians 3:24), and sharing our faith (I Corinthians 3:8, I Corinthians 9:17-18).

When we calculate what we are worth, are we looking at what we have here and now or what we will have then and there? What we keep now, we will lose forever and what we lose now, we will keep forever.

How much would you be worth if you were to eternally relocate today? This question ought to give all of us cause to pause and reflect.

Using Valuation Method #3, what are you really worth?

If we want to know how much we are really worth, we cannot use the world's valuation methods because they are inaccurate and misleading and will only provide us with a distorted sense of worth. God's valuation methods, on the other hand, are true and accurate and by utilizing them as our standard measure of worth, we can be sure that in God's economy, we can be indeed rich in both this life and the next, regardless of what our current balance sheet may show.

FOOD FOR THOUGHT

1. Have you ever considered the idea of making it to the end of your life only to realize that what you really want in life, you do not have and what you do have, you do not really want? How can you keep from ending up at this point?
2. List what the internal assets are that you possess and then answer why you think these should be of greater value to you than the external material assets in your life.
3. Based upon these three new valuation methods to determine your worth, how do they change your perspective on how well off you are?

CHAPTER SIX

Do You Love the World?

The Bible is full of caution lights warning us when we are about to head off course and into spiritual trouble. John issues one of those warnings to us, “Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him” (1 John 2:15).

It is quite interesting that John tells us to not love (agape) the world (cosmos) with the very same Greek words that Jesus used when He told us that “God so loved (agape) the world (cosmos)...” (John 3:16). So, since we know that God cannot contradict Himself, there must be a way in which we are to love the world and a way in which we are to not love the world. We can understand this apparent contradiction in the following way.

A spiritually healthy love for the world desires to give something to it [the gospel]. The rest of John 3:16 says, “For God so loved the world that he gave.”

A spiritually sick love for the world desires to get something from it. I John 2:16 says, “For everything in the world—the cravings of sinful man, the lust of his eyes and the boasting of what he has and does—comes not from the Father but from the world.”

What is troubling about John’s warning is that it doesn’t give us much guidance on how to identify whether we do in fact love the world and the

things of the world. Is it enough that we say we love God and we don't love the world or the things of the world? Is our profession enough? I don't know about you, but my words have often betrayed me. I have found on occasion that I am not really what I say I am. (What is on the outside is not what is on the inside.) So, it is necessary for us to look deeper than just our words. We must look at our hearts and observe our actions to determine if we are indeed in love with the world and the things of the world.

I have identified four, flashing, "caution lights" that should warn us that we might indeed have gotten into an illicit love affair with the world and the things of this world.

Caution Light #1

We are falling in love with the world...when we are never quite satisfied with what we have.

Solomon says in Ecclesiastes 5:10, "Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income." Are you truly satisfied with what you have right now? If you never got anything more for the rest of your life would that be ok with you?

Or, do you find yourself drawn to the newest technology gadget, a bigger or better car, another exotic travel destination, the latest fashion, a newer or bigger home, or another way to make more money. Is your life characterized by wanting and getting more stuff?

Solomon again warns us in Ecclesiastes 6:7, "All man's efforts are for his mouth, yet his appetite is never satisfied." Is your appetite satisfied with what you have right now or will it take more?

If “more” is descriptive of the way you think about the things of the world and the way you live in the world, Caution Light #1 is flashing and you may indeed be involved in an illicit love affair with the world that can destroy your pure and holy relationship to your bride groom, Jesus.

Caution Light #2

We are falling in love with the world...when the things we own end up owning us.

Jesus reminded us that we only have one throne and He wants to be on it. He tells us in Matthew 6:24, “No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.”

Demas was one of Paul’s mission entourage. Paul is grieved to report to Timothy (II Timothy 4:10) that “Demas, having loved this present world, has deserted me...” That is what happens when we love the world and the things of the world. You cannot have both on the same throne. Jesus tells us in Luke 12:15, “...Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.” We can own things, but things better not own us.

It is easy enough to get so emotionally attached to our things that we do not want to part with them or give them away. The greater our love for our things, the more tightly we grip them. The great holocaust survivor Corrie Ten Boom often spoke these words of wisdom, “Hold loosely to the things of this life, so that if God requires them of you, it will be easy to let them go.”

What was the rich, young ruler’s obstacle to following Jesus? “But when the young man heard this statement, he went away grieving; for he was

one who owned much property (Matthew 19:22).” He didn’t own his possessions. His possessions owned him. And they would not let go of him.

If you find that your things own and control you, Caution Light #2 is flashing and you may indeed be involved in an illicit love affair with the world that can destroy your pure and holy relationship to your bridegroom, Jesus.

Caution Light #3

We are falling in love with the world...when worry about losing our things is disrupting our inner peace.

Recent times have certainly given us all ample opportunity to discern if worry about material loss has been disrupting our inner peace. When times are good, we may never even notice Caution Light #3, but when retirement funds plummet, the values of our real estate is in a free fall and our business revenues are off substantially, all this can reveal a love for the world and the things of the world that we may have never really noticed.

Paul reminds us that our financial condition should have nothing to do with our inner peace and contentment in life. He says in Philippians 4:11-12, “Not that I speak from want, for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need.”

Being content when you have a lot is quite easy, but being content with less or much less than we have grown comfortable with can be very unsettling and reveal the actual depth of our affection for the things of this world.

If you have placed your faith in your things instead of the One who has provided those things, you are in danger. Hebrews 13:5 points this out clearly, “Make sure that your character is free from the love of money, being content with what you have; for He Himself has said, ‘I will never desert you, nor will I ever forsake you.’”

If we were stripped of all our worldly possessions and stood penniless, would we still be content and filled with inner peace, confident that our loving Father is still on the throne and will never, ever forsake us?

If you are struggling with a disquieted spirit as you worry over your “net worth” falling and your cash flow shrinking, Caution Light #3 is flashing and you may indeed be involved in an illicit love affair with the world that can destroy your pure and holy relationship to your bride groom, Jesus.

Caution Light #4

We are falling in love with the world...when our longing to be there is diminished by our affection for what we have here.

Mrs. Jones asked her eight year old Sunday school class, “How many of you would like to go to Heaven?” Every child in the class raised his hand except Billy. Mrs. Jones asked curiously, “Billy, don’t you want to go to Heaven?” He replied, “Sure I do, I just thought you were taking up a bus load right now!” Billy was glad to go to Heaven, just not right now.

When I was a teenager my grandmother had a heart attack and fell into unconsciousness. Her four daughters (one was my mother) got together and made the decision for the doctors to insert a pacemaker to keep

her alive. I remember to this day how furious my grandmother was when she awoke in the hospital and realized that she was still here. She so longed to go to be with the Lord that the life saving intervention of a pacemaker only prevented her from getting where she longed to go. My grandmother's unhappy reaction to still being here is etched permanently in my mind.

I am reminded of what Paul said in II Corinthians 5:8, "prefer rather to be absent from the body and to be at home with the Lord." If you were given the choice today, would you prefer to go be with the Lord or would you prefer to stay here? Are you more like Billy or my grandmother?

If you have nothing more than a casual interest in being there, Caution Light #4 is flashing and you may indeed be involved in an illicit love affair with the world that can destroy your pure and holy relationship to your bride groom, Jesus.

The alluring appeal of the world and the things of the world are very subtle and can sneak up on any of us at any time and begin wrapping its insidious tentacles around us and before we even realize we are trapped, we are overcome. This is the very thing the parable of the seeds describes in Matthew 13:22, "And the one on whom seed was sown among the thorns, this is the man who hears the word, and the worry of the world and the deceitfulness of wealth choke the word, and it becomes unfruitful."

As we continue to live in this materialistic culture of ours, may we all keep our eyes carefully peeled for these four caution lights so we might not unintentionally end up becoming an illicit lover of the world and the things of the world. Hebrews 12:1b-2a challenges us, "Let us also lay aside every encumbrance and the sin which so easily entangles us, and let us run with endurance the race that is set before us, fixing our eyes

on Jesus, the author and perfecter of (our) faith....” May this be so for all of us.

FOOD FOR THOUGHT

1. Corrie Ten Boom tells us to hold loosely to the things of this life, so that if God requires them of you, it will be easy to let go of them. Consider how this thought could change how you view your personal life and possessions?
2. How does your “contentment” line up to Paul’s in Philippians 4:11-12? What areas do you struggle to fully find contentment and why?
3. When you find yourself fearful about the loss of material things or a reduced current lifestyle, how do you react? How does that reaction reflect your relationship with the Father?

CHAPTER SEVEN

Living on Less

Recently I received an email with the subject line, “You can live on less when you have more to live for.” This statement so struck me that I literally stopped my expeditious handling of all my emails and just pondered this profound and thought-provoking statement. “You can live on less when you have more to live for.”

This is not a statement describing an involuntary “belt-tightening” when economic circumstances force one to reduce a preferred lifestyle. It is talking about someone who chooses to voluntarily reduce his/her current lifestyle – a willing reduction.

Routinely, one of the primary objectives in planning for those who have surplus cash flow and excess wealth is to ensure that they are able to maintain their current lifestyle while doing all their inheritance and charitable planning. The key word here is “maintain.” In other words, “I am willing to be as charitable as possible with my “wealth” as long as it does not negatively impact my current lifestyle.

But this statement suggests that there might actually be some reasons why a person would want to reduce his rate of personal consumption (what we call the “burn rate”) to intentionally “live on less.”

So what might happen that would lead a person who could live on more –

much more – to happily and willingly choose to live on less? This quote tells us. They have found something “more to live for” – something that is more valuable and more fulfilling to them than self-consumption.

As I pondered this statement, I asked myself, “What would it take for me or anyone else to willingly choose to live on less?” I concluded that in order to choose to live on less there would have to be a change in one or more of these three areas – (1.) one’s Perspective, (2.) one’s Priorities, and/or (3.) one’s Purpose.

A Change in Perspective

I travel a lot and in order to avoid feeling “claustrophobic” on the plane, I always try to get an aisle seat, but on occasion, I find myself “trapped” in a window seat. If there is any redemption to a window seat it is the view. I must confess that there is nothing that gives me a more realistic perspective of life than looking at the world from 35,000 feet.

Elevation does seem to give us a substantially different perspective on the “things of earth.” If we could pile up all of Bill Gate’s and Warren Buffet’s “stuff” in one place, it might not even be noticeable from the viewpoint of 35,000 feet. How much more insignificant are things if viewed from the footstool of Heaven. If a man were to see the trappings of his current lifestyle from the perspective of Heaven, he might just conclude there is undoubtedly something “more to live for” than the insignificant and temporary creature comforts of his current lifestyle.

Matthew 13:44-46 gives us a picture of what happens when someone’s perspective changes. Jesus said, “The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field. Again, the kingdom of heaven is like a merchant looking for fine pearls. When he found one of

great value, he went away and sold everything he had and bought it.”

Their perception of the value of their current possessions was totally redefined when they discovered something they perceived to be of far greater worth. There is an old riddle, “Do you know how to get a bone out of a dog’s mouth?” The answer is, “Offer him a bone with more meat on it.”

We will gladly “live on less” when our perspective is reoriented and reveals something “more to live for.” By downsizing, we would actually be upgrading!

A Change in Priorities

We all have a list of priorities. They are seldom put in writing and placed on the refrigerator, but we all have them stored away somewhere in the recesses of our consciousness. When given a choice between two options, our list of priorities kicks in and we choose the one highest on the list. This is true with our time and our treasures.

If your child has a ball game and you also have an opportunity to go play golf with your best friends, which you choose will demonstrate your priorities. If you had to choose between helping your child with their college expenses or buying a new car, your pre-set priorities will determine which choice you make. And, likewise, when given the choice between deploying your material resources for Kingdom purposes or buying a bigger home or the latest luxury car, your priorities will determine your choice.

We recently were hired by a younger couple who had done extremely well professionally and financially. The husband and wife came from nothing and as their businesses grew and their income skyrocketed, so

did their lifestyle. They found themselves with an extravagant home, the newest and most expensive vehicles, and all the toys and trappings of a family who had “made it.”

But something happened to this couple along the way. God began to burden them with the call of the great commission and the need to get the gospel out while there was still time – before Jesus’ return. And quite apart from any influence by me, the husband had already made the decision that he wanted to become one of the greatest Christian philanthropists in history. In order to do this, they have already begun to cut their lifestyle consumption by multiples in order to have more available to deploy for Kingdom work. They are selling their “mansion” and moving into a modest home. They are buying cheaper used cars and intend to drive them until they cannot be driven anymore. His goal now is to build as many businesses as he can and grow them as much as he can so he can give as much as possible to the Kingdom during the rest of his life. Talk about a change in priorities!

For a man to choose to “live on less” it will require a radical reordering of existing priorities and these newly reordered priorities likely will reveal to him that there is much “more to live for.”

A Change in Purpose

In one of my slideshow presentations I ask the question, “What on earth am I doing with all this wealth?” I think it is an imminently practical and important question that each of us needs to answer. And how we answer that question will be reflected by what we choose to do with our material possessions. Did God give us excess material possessions to increase our lifestyle or to increase our Kingdom impact? Did our Father provide us with surplus resources so we could be “rich in lifestyle” or so we could be “rich in good deeds” (I Timothy 6:18)?

I can think of no more powerful example of this statement, “You can live on less when you have more to live for,” than what is vividly demonstrated in the life and death of Jesus himself. II Corinthians 8:9 tells us, “For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, that you through His poverty might become rich.”

Jesus was the richest “man” in the universe and yet facing a divine purpose that collided with His exalted place in Heaven, He willingly “humbled Himself” and “made Himself nothing” (Philippians 2:6-8) and came to a dirty, sin-filled, remote planet to accomplish this divine purpose. He downsized from a throne in Heaven to a cross on Calvary.

Jesus was pursuing a purpose that required Him to radically reduce His preferred lifestyle in order to carry out a grand and noble purpose – the redemption of the entire human race.

I think none of us can escape the probing question that if Jesus, being rich, became poor for us so that we could be rich, what does He intend for us to do with those riches we have gained from His voluntary poverty? We need to soberly ponder this question.

For a man to choose to “live on less” it will require a radical reorientation of his life purpose that will reveal to him that there is indeed a greater life purpose that will give him even “more to live for.”

“You can live on less when you have more to live for.” Maybe each of us ought to humbly reconsider our current perspective, our current priorities, and our current purpose. It may be that if we honestly assess these three areas of our lives and humbly attempt to align them with the perspective, priorities, and purpose of Christ, we might just find to our

surprise that we will be glad to “live on less” because in so doing we have found “more to live for” – much more.

FOOD FOR THOUGHT

1. Have you ever considered that Jesus willingly downsized from a throne in Heaven to a cross on Calvary? How does that truth change how you view your material possessions?
2. If Jesus, being rich, became poor for you so that you could be rich, what does He intend for you to do with those riches that you have gained from His voluntary poverty?
3. For you personally, what would the “more to live for” have to be for you to gladly choose to “live on less”?

CHAPTER EIGHT

What is Your Most Valuable Possession?

What is your most valuable possession? When you first read this question your mind may quickly scroll through the list of all your possessions, looking for your asset with the highest value. For most people, you hear their home is their most valuable asset. For those whose net worth is larger, that is seldom the case. Instead, is it might be their business, one of their real estate holdings, or their investment portfolio? No matter which asset you may select as the most valuable, you will have picked the wrong one. Our materialistic culture drives us to think of our things when we think of our valuables, but there are other non-material things that are worth much more.

I would suggest to you that the correct answer to this question can be found by looking on a different balance sheet. Many years ago I heard Bob Buford, a self-made multimillionaire and author of the book *Halftime: Changing your Game Plan from Success to Significance*, speak at a conference. Right in the middle of the presentation he made a comment that was so profound and struck me so deeply that I do not think I really heard anything else he said for the rest of his presentation. He paused, gave a reflective look, and then commented, “It seems insane to me that a person would be willing to trade what he has a shortage of—time—in order to gain more of what he already has a surplus of—wealth.” You cannot read this once and fully absorb it, so look at it again. “It seems insane to me that a person would be willing to trade what he has a shortage of—time—in order to gain more of what he already has a surplus of—wealth.”

So, what is your most valuable asset? It is the time that you still have “banked” in this life. Your “time on this earth” account is all too quickly shrinking with every day that passes. And the most troubling part of this time account is that we cannot see how much we have left. Is it days, months, years, decades?

We often hear people ask the question, “How do you spend your time...?” This is a very accurate way to phrase how we use our time: we spend it. Unlike your financial accounts that you can make additional deposits into and build the account in the future, you can make no additional deposits into your time account. The total number of days allotted to us was deposited into our time account before we were even conceived. King David confirms this in Psalm 139:16, when he acknowledges, “And in Your book were written all the days that were ordained for me, when as yet there was not one of them.” So, all of us will spend our time on something—and once it is spent, it is gone.

The truth of Bob Buford’s comment is nowhere more clearly illustrated than in the story of the rich farmer we looked at earlier. After another excessive bumper crop season, he says,

This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, ‘Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.’ But God said to him, ‘You fool! This very night your soul is required of you; and now who will own what you have prepared?’

Luke 12:18-20

How pathetically sad. He was willing to trade what he had almost nothing left of—time—in order to gain more of what he already had a surplus of—wealth. And then to add insult to his folly, God goes on to

say of this man, “So is the man who stores up treasure for himself, and is not rich toward God” (Luke 12:21). He did not die rich—he died broke.

In Psalm 90:12, Moses asks God to help him use his time account wisely. He prays, “So teach us to number our days, that we may present to You a heart of wisdom.” Paul said it this way in Ephesians 5:15-16, “Therefore be careful how you walk, not as unwise men but as wise, making the most of your time, because the days are evil.” And not only are the days “evil,” they are also very limited.

It seems to me that we need to manage our time account with even greater care than we manage our investment accounts. And we should be very leery about making any withdrawals out of our limited time account—“spending our time”—in order to make additional deposits into our temporal, investment accounts or even worse wasting our time on things that really don’t matter.

I have consistently heard from many Christian families their honest acknowledgment that they have more money to give than they have time. It is considerably easier for these believers to make a gift from their material possessions than it is to make a gift from their over-used and ever shrinking time account.

Keep this in mind: it is not in how much of our stuff we give; it is in how much of ourselves we give that allows us to fully experience the joy and blessing of giving. As a nation, we have far too much material prosperity to experience much real sacrificial giving, regardless of how much or how little of it we personally possess. But we all have precious little to give from our time account, but this is where we, who are rich by the world’s standard, learn to give like those who have little – by any standard. More and more families are catching the vision and seeing the power of short-term, family mission trips to needy countries. Can you guess what

proves to be the greatest obstacle in pulling off such a trip? It is not typically the cost. That is frankly the easiest part of the trip. The hardest part of the trip is finding the time for all of the members of the family to make such a trip—to make a difference. The problem is the time, not the money.

When I was a young boy, I spent a good bit of time visiting my grandmother. She was a zealous and committed Christian woman and everywhere you turned in her small home, there were signs of her faith—a Bible on the coffee table—plaques and pictures on the walls—Bible verses on the refrigerator. There was one plaque in particular that made a significant impact on my thinking as a young boy. I did not realize it then, but I do now. The little plaque read, “Only one life ‘twill soon be past, only what’s done for Christ will last.” Because of that compelling thought, my entire life, for the most part, has been one continuous attempt to use the brief time that God has allotted me to do something that will matter for eternity. Without this ultimate, eternal objective as our singular focus, life is correctly summed up by Solomon, “All of it is meaningless, a chasing after the wind” (Ecclesiastes 2:17 niv).

What is your most valuable asset? How are you using your most valuable asset to do something that will last for eternity? Our cry should be, to paraphrase Isaiah 6:8, “Here I am Lord, [spend] me.”

FOOD FOR THOUGHT

1. Do you receive more joy from writing a check (giving money) or getting personally involved (giving of yourself/your time)? What are you doing to be more engaged in both ways?
2. The plaque mentioned read, “Only one life ‘twill soon be past. Only what’s done for Christ will last.” What could you do with your limited remaining time on earth to accomplish something with your life that will last for eternity?
3. If you were to learn that you only had 30 days left on this earth, how would the use of your remaining days change? What does that tell you about your life priorities?

CHAPTER NINE

Housekeeping Matters

Many of you have likely attended a conference where someone gets up at the beginning of the conference to go over important housekeeping matters you need to know. Housekeeping matters are often important minor details that will help the conference run more smoothly – like hotel checkout time, restroom locations, scheduled break times, airport shuttle departures and so on.

However, I would like to suggest an alternate understanding of the phrase, that being “it matters how we keep our house” – in other words housekeeping really matters. The house I am suggesting that we need to be keeping is not the one made of wood and bricks that contains our stuff, but is the one made of flesh and blood that houses us and the Holy Spirit.

Paul tells us in I Corinthians 3:16, “Do you not know that you are God’s temple and that God’s Spirit dwells in you?” Notice our body is God’s temple and as such we need to treat it as our mutual dwelling place.

There are three important reasons why it really does matter how well we are keeping our house.

First: Housekeeping Matters Because it is Commanded

I often hear people make off-handed comments suggesting that God isn't all that concerned about what we eat or how well we take care of our bodies – because, after all, we are going to get a new, perfect one later.

They will often quote Romans 14:14 where Paul assesses food in general, “I know and am persuaded in the Lord Jesus that nothing is unclean in itself...” They conclude that anything that can be chewed up and swallowed is acceptable fare for consumption and God really doesn't care what we consume.

Regarding exercise I hear frequently mentioned I Timothy 4:8 where Paul says, “for bodily discipline is only of little profit, but godliness is profitable for all things...” They conclude that because spiritual exercise is of greater value than physical exercise, physical exercise is unimportant.

But as caretakers of bodies that do not belong to us, I would like to suggest that we consider a broader perspective on the feeding and exercise of the bodies that God has entrusted to us.

Most believers are quite familiar with I Peter 1:15-16 which says, “but as He who called you is holy, you also be holy in all your conduct, since it is written, ‘You shall be holy, for I am holy.’” Few realize that this is actually a quote from the Old Testament. And it may surprise you to know the context of where this phrase “be holy for I am holy” comes from.

In Leviticus 11:44-45 God is giving dietary directions to the children of Israel, “For I am the Lord your God. Consecrate yourselves therefore, and be holy, for I am holy. You shall not defile yourselves with any swarming

thing that crawls on the ground. For I am the Lord who brought you up out of the land of Egypt to be your God. You shall therefore be holy, for I am holy.”

This concept of being holy for I am holy comes right out of the middle of a chapter where God is telling His children what to eat and what not to eat. Keep in mind the word “holy” also means “pure.” Apparently God does not want his children to defile the houses He has given them by consuming things that will physically defile (pollute/abuse) those physical houses.

We must understand that how we feed our house is not a means to spiritual approval. Paul points this out in I Corinthians 8:8, “Food will not commend us to God. We are no worse off (spiritually) if we do not eat, and no better off (spiritually) if we do.” How we keep our house will have no affect on us after we leave this life. However, it can and will have a massive and often long-term affect on us while we are still in this life.

In spite of his comment, Paul still understood the need for strict physical discipline and the tragic, spiritual ramifications for failing to maintain such discipline. In I Corinthians 9:27 he says, “but I discipline my body and make it my slave, so that, after I have preached to others, I myself will not be disqualified.”

What we eat and drink and how much we eat and drink has continually been an important physical issue with considerable spiritual ramifications for many centuries. It was as far back as the 4th century when the church first listed gluttony as one of the seven deadly/cardinal sins.

Physical housekeeping really does matter.

Second: Housekeeping Matters Because it is Worship

Paul gives us a second perspective on the extent that housekeeping matters when he challenges us in Romans 12:1, “Therefore I urge you, brethren, by the mercies of God, to present your bodies a living and holy sacrifice, acceptable to God, which is your spiritual service of worship.”

Paul makes this same point in answering his own rhetorical question in I Corinthians 6:19-20, “Do you not know that your body is a temple of the Holy Spirit who is in you, whom you have from God, and that you are not your own? For you have been bought with a price: therefore glorify God in your body.” We are to be glorifying God with and in our bodies.

In both these passages Paul connects our physical and spiritual lives together. He tells us that how well we keep our house should glorify Him and be an outward, physical expression of our worship of Him.

Is how you keep your body an act of worship for you? Does the current condition of your house bring Him glory? Is your housekeeping a clear demonstration of your loving and careful management of the dwelling place He has entrusted to you?

Physical housekeeping really does matter.

Third: Housekeeping Matters Because it is Smart

Even if God hadn’t commanded us to take good care of our houses and even if He hadn’t told us that we worship Him by what we do with our bodies, there is still a third entirely pragmatic reason to take good care of our bodies that should itself be a compelling enough reason to be responsible housekeepers.

It has been my observation over the years that any asset left unmanaged becomes a liability. I have found no exception to this maxim whether it be materials things, relationships or businesses. You name it. If you buy a new car and never service the car, your asset will eventually turn into a liability. Likewise, if you do not properly “service” your body, it will eventually become a liability too – sooner than it should.

The Center for Disease Control’s report on the health of Americans is staggering. It estimates that of the 300 million Americans, 63% are considered overweight or obese; 80% of Americans over 25 are overweight; 78% of American’s are not even meeting basic activity level recommendations.

According to former U.S. Surgeon General, Dr. C. Everett Koop of the 2.4 million deaths that occur in the United States each year, 75% are the result of avoidable nutritional factor diseases. In other words, 75% of Americans are suffering and ultimately dying prematurely from self-inflicted degenerative diseases due to the poor care and feeding of their houses.

Can you imagine the hundreds of millions of dollars of God’s money God’s people are needlessly spending on drugs, surgeries and healthcare to attempt to recover from the physical maladies that they have brought upon themselves by failing to make good long term lifestyle decisions? God’s asset has been turned into a liability.

It is just smart to do whatever we possibly can to allow our houses to retain their vigor, their health and their vitality as long as possible. Because of the curse of Adam, all of our bodies are going to eventually wear out and cease to operate. But doesn’t it make sense to postpone that time as long as possible by taking good care of our houses so they remain an asset that God can use for His purposes and His glory? The more healthy we remain,

the more useful we can be for God's Kingdom and for His purposes.

If you knew that the next car you bought was going to be the last car you would ever own; if you knew that it was going to have to last for decades and even though there are some replacement parts available, you were going to have to live with whatever condition it was in, would you care for your car differently? I would. How much more should we treat our most valuable physical asset with meticulous care? This is the only body we are going to get this side of glory.

If you would like to develop a healthier lifestyle – become a better housekeeper, I would suggest you start with the book, *The Maker's Diet* by Jordon Rubin and then go from there. And don't forget the Owner's Manual. You would be absolutely amazed at what God has told us in His Manual about health, disease, diet, exercise, etc.

I hope as you pray and seek the mind of the Lord on this important but often ignored area of stewardship that you will come to agree with me that housekeeping matters.

FOOD FOR THOUGHT

1. Consider how being in good shape physically actually helps you to be in better shape spiritually and emotionally. What do you need to do to get in better shape for the Lord?
2. Why do you think we often take better care of our cars than we do our bodies that God entrusted to us to live in?
3. With all this new information on good housekeeping and its importance, what changes do you intend to make to do a better job of caring for His temple?

CHAPTER TEN

Giving Generously or Living Generously?

For many years I have been actively promoting the idea of generous giving. I have written books and articles about it; I have taught on it; and I have helped affluent families do it. To say the least, generosity is for me both a calling and a passion. But quite recently, the Lord has shown me through a sequence of unrelated events that I still have a lot to learn about what it means to be generous. Let me tell you the stories.

Recently on Sunday morning, at the end of our worship time, the worship minister announced that we were about to watch an extraordinary video about a couple in our church. As the video rolls, I am surprised—I know the husband, B.J. because I have played basketball with him at church for the past few years. I liked him from the very first time we played ball together. B.J. is a young man in his late 20s, has a successful money management practice and is an extremely talented athlete. Since I knew one of the main characters in this video, I proudly nudged my wife and said, “I know him!”

My excitement turned to embarrassment as he and his wife shared their story. B.J.’s wife had a high school friend who was very ill and in need of a kidney transplant. Both of them immediately said to themselves, “Maybe we could give her one of our kidneys.” Well, it seemed reasonable to me that B.J.’s wife might want to give her good friend one of her kidneys, but as it turned out B.J.’s kidney was the perfect match. So without hesitation he donated one of his kidneys

to his wife's high school friend. They shared that it just seemed like the right thing to do. B.J. had an extra kidney and this girl had none.

I was stunned. I wouldn't give one of my kidneys to one of my wife's friends. I would not even consider it. Of course I would give one to my wife or one of my children if they needed it, but to one of my wife's friends? Don't get me wrong, I am all about giving of my time, talent and treasure, but giving my torso – my body parts? That was a level of giving that entirely surpassed my current concept of generosity.

Just a few days later, I was ready to board a plane to return home from a business trip. I was first in line and was looking forward to getting comfortable in my first class seat and then "zoning out" on the flight home. (I often get upgraded for free.)

Just prior to our boarding, a very heavy, crippled man had been escorted down the jetway in his wheelchair to board the plane. So I waited patiently for the call for first class to board. However, just as they began to announce the first class boarding, another guy cuts right in front of me and hands the attendant his boarding pass. His rude manner and obviously arrogant attitude irritated me.

As we got to the bottom of the jetway, four airline staff were having difficulty getting the heavy, crippled man out of his wheelchair and into the airline wheelchair needed to get him on the plane. This delay was causing a back up in the jetway. No one was able to board because they were right in front of the plane door. So here I am standing and stewing over this rude guy who cut in front of me while I was waiting to get on the plane. I stood there a little impatiently watching the airline employees working futilely to get this crippled man into the airline wheelchair.

Then, the bomb fell. The guy who cut in front of me calls out to the

flight crew, “Hey, let me help you.” So he drops his bags and hurries over to them and helps get the man into the plane wheelchair. I was so ashamed. I was standing there just like the line-cutter was, but the thought never even crossed my mind to offer any help. Of all the people standing there watching this happen, this guy who I was convinced was so selfish and full of himself was the one who volunteered to help.

Unfortunately, the humiliation wasn’t over. When they finally get the man in the wheelchair and through the plane door, Mr. Helpful then says to the airline staff. “Let me go back and get his bag for you.” He comes back off the plane, grabs the man’s bag, which by the way, is right at my feet and takes it back into the plane to him. Yet, another missed opportunity for me to live generously.

By this point I am feeling very convicted about my lack of generosity. Interestingly enough, it turns out the line-cutter is sitting right across the aisle from me in first class. I told him I appreciated his willingness to help the crippled man. He smiled and said, “It wasn’t anything.” To him, it wasn’t anything, but to me it proved that of the two of us, I was the one who was selfish and full of myself, not him.

But God still wasn’t finished rocking my generosity world. As I am finally relaxing in my first class aisle seat, the passengers in economy start filing past me. I hear a woman immediately behind me ask this soldier who is standing right next to me, “Soldier, what seat are you in?” He says, “21B.” “One of the dreaded middle seats in the back,” I thought. She then says to him, “Would you like to sit here?” The soldier hesitated, but the woman insisted that he take her first class seat and she would go back and sit in his middle economy seat.

Humbled again! This is all happening right next to me. Know that I deeply appreciate what our military does for us as a country and for

me as one of its citizens. I have even thanked soldiers for their service on many occasions. But the thought of offering this soldier my first class seat and taking a middle seat in economy class on a packed plane was another indicator of just how limited my generosity really is.

I have been mulling these experiences over in my mind for a few weeks and I wanted to share with you the main lesson that I think God has taught me through this. The lesson is this: I can be generous in how I give without being generous in how I live. Conversely, I have also learned that a person who lives generously always gives generously.

In other words, we may be willing to be extremely generous in giving what we want to give where we want to give it. But with what we don't want to give we can actually find ourselves being just as selfish and tight-fisted as the infamous Ebenezer Scrooge. Living generously, not giving generously needs to be our goal.

I have identified three characteristics of people who model generous living:

Characteristic #1

Generous Living is Open-Hearted

Those who live generously are open-hearted and alert to find people who are struggling, hurting or in pain. They empathize with those whose world is difficult and they enjoy trying to make it better.

Characteristic #2

Generous Living is Open-Minded

The minds of those who live generously are always thinking about creative ways to bless and encourage others in both great and small

ways. They are consciously engaged in their world and the lives of those around them, poised to show generosity to anyone whenever the opportunity presents itself.

Characteristic #3

Generous Living is Open-Handed

The resources of those who live generously, all of them – (time, talent, treasure [and torso]), are ready to be gladly given whenever a need or an opportunity is discovered. When it is within their power to respond, they relish the privilege to make a difference and bless the life of another – friend or stranger. They live out the extreme attitude, “What is mine is yours and you can have it.”

In these three recent experiences it has been vividly demonstrated to me that the key to living a generous life is easy to understand. It is, however, excruciatingly difficult to live because of what it requires of us – a radical change in our self-assessment. Paul tells us in Philippians 2:3, “...but with humility of mind let each of you regard one another as more important than himself.” There it is – in just one part of one verse – “regard one another as more important than himself.”

If we can wholly embrace this radical change in our self-assessment – and truly come to believe that others are more important than ourselves, we will be completely transformed into not just people who are giving generously, but more importantly into people who are living generously – who reflect an open-hearted, open-minded and open-handed life. If we really want to achieve maximum Kingdom impact in our lives, may I suggest that we expand our focus to not just giving generously, but more importantly to living generously.

FOOD FOR THOUGHT

1. Which of the three stories shared were you able to most relate to and why?
2. Think of a time in which you have given generously without having lived generously. What are you going to do to more fully embrace a generous lifestyle?
3. Think of a time in which you walked right past an opportunity to be “generous in how you live”? How can you alter your awareness of these opportunities so that, starting today, they will no longer pass you by?

CHAPTER ELEVEN

Are You Living Like a Bucket or a Pipe?

Are you living like a “bucket” or a “pipe”? This is a rather odd metaphorical question, is it not? Yet, it is only odd until you consider the purpose of a bucket and the purpose of a pipe. A bucket is designed to hold things (liquids, dirt, etc.). A pipe is designed to convey things through it (fluids, gases, etc.). The bucket holds what it receives and the pipe transfers on what it receives. So, in regards to the wealth that God has graciously entrusted to you, let me ask, “Are you living your life like a bucket or a pipe?” Are you holding on or passing on?

The Way of the Bucket

It is easy enough to live like a bucket and there are three reasons why we can indeed find ourselves living like a bucket.

#1: We can find ourselves living like a bucket when we ignore the ultimate end of all buckets.

I saw a bumper sticker some time ago that read, “He who dies with the most toys wins.” I thought, “What an accurate way to express the world’s view of life and possessions.” But it immediately occurred to me that yes, this is true if the game of life is all about accumulation, but the sad tragedy is that he who dies with the most toys still dies and then

someone else will get to play with all his toys.

David reminds us in Psalm 49:16-17 niv,

Do not be overawed when a man grows rich (when he has a big bucket and it is full), when the splendor of his house increases; for he will take nothing with him when he dies, his splendor will not descend with him.

God condemns the rich farmer we discussed previously for this very thing: “God said to him, ‘You fool! This very night your soul is required of you; and now who will own what you have prepared (what is left in your bucket)? So is the man who stores up treasure for himself (kept his own bucket full), and is not rich toward God’” (Luke 12:20-21).

What we keep in our bucket will eventually leak out, be stolen, taxed, evaporate, or spilled out when you “kick the bucket.” This should give us reason to pause as we consider the folly of living life like a bucket.

#2: We can find ourselves living like a bucket when we bestow on ourselves “Most Important Person” status.

When what we want and need becomes the center of our attention, we will find ourselves living like a bucket. Jesus sternly warns us about the narcissistic attitude that we are the center of the universe. Again, the parable of the rich farmer is the classic example. The farmer was incredibly successful and had more than his current “bucket” could hold, so he chose to get rid of his smaller bucket and get a larger bucket so he could hold all the new stuff that he had accumulated. Jesus nails the selfishness of the farmer in Luke 12:15 when He warns, “Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.”

The farmer's bucket was full and overflowing and he was proud of it, but God was not proud of him.

#3: We can find ourselves living like a bucket when we embrace the belief that filling our bucket is the way to find real happiness.

John D. Rockefeller honestly admitted, "I have made many millions, but they have brought me no happiness." However, we still want to believe the lie that "happy is the man whose bucket is full."

Henry Ford confessed after becoming a multi-millionaire, "I was happier doing a mechanic's job." Yet we still want to believe that "happy is the man whose bucket is full."

Solomon—who was perhaps the richest man to have ever lived—agonized about the futility of his riches in Ecclesiastes 2:11, "When I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless, a chasing after the wind; nothing was gained under the sun" (niv). But we still want to believe that "happy is the man whose bucket is full."

Solomon observed in Ecclesiastes 5:13 what happens when people try to keep what is in their bucket for their own selfish enjoyment, "I have seen a grievous evil under the sun: wealth hoarded to the harm of the owner" (niv).

The Way of the Pipe

I think we can agree that even though our sinful, fallen nature entices us to live life like we are a bucket, it is a cruel fantasy that ultimately leads to disappointment, destruction, and death. But what about living like a pipe? Let us consider this alternative.

#1: We will find ourselves living like a pipe when we understand God created us to be a pipe and not a bucket.

In God's economy, a pipe is infinitely more useful to Him than a bucket! He created us to be conduits and not receptacles of His blessings. In fact, let me ask you, "What happens if a pipe gets confused and starts thinking it is a bucket?" What is supposed to pass through gets stuck, becoming clogged and in need of being roto-rooted—so it can go back to doing what it was made to do—which is to let things flow through it, not just to it.

Do you know what happens to the body when its arteries get clogged up? Or, what a problem it is for the body when your colon gets clogged up? When your internal plumbing is not working, your body is going to be greatly hindered in its normal activities.

God has created many of us to be high-capacity pipes because he wants to pump huge amounts through us to support Kingdom causes worldwide. Let us look at what Paul tells Timothy in 1 Timothy 6:17-19,

Instruct those who are rich in this present world (high capacity pipes) not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share (let it flow freely), storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.

Nothing produces "life indeed" like doing what God has created us to do. God has positioned us to turn on our spigot and let it flow!

As R. G. Letourneau said when asked how he could be giving ninety

percent of his income away each year and yet still be getting richer. He smiled and confessed. “I keep shoveling it out and God keeps shoveling it right back in—and He has a bigger shovel!”

#2: We will find ourselves living like a pipe when we really believe that what we are letting flow through us today will ultimately flow back to us later.

This is the great eternal “payback” for being a pipe. The bucket gets what it gets while it is here and that is its reward. But the pipe receives a different payback. All that has flowed through it for all those years of life are being recorded and it will all be waiting for us when we relocate to our permanent residence. Malachi 3:16 says, “A book of remembrance was written before Him for those who fear the Lord and who esteem His name.” God is monitoring your out-flow.

Jesus assures us of this eternal “payback” in multiple places. In Matthew 6:20-21, He encourages us, “But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also.” We lay up for ourselves treasures in heaven by what we willingly divest ourselves of in giving to others in this life.

And again as we saw in Matthew 19:21, Jesus charged the rich, young ruler, “If you wish to be complete, go and sell your possessions and give to the poor, and you will have treasure in heaven; and come, follow Me.” Pass it through now and it will be waiting for you in heaven. Jesus was not asking him to give it up; he was just asking him to send it on ahead for later use and enjoyment. Not a bad deal if we keep in mind that this life may last eighty years and eternity, well, it is a lot longer than that!

#3: We will find ourselves living like a pipe when the desires of God's heart truly become the desires of our heart.

Psalm 37:4 is a very powerful verse, "Delight yourself in the Lord; And He will give you the desires of your heart."

Most people have incorrectly interpreted this verse to say, "You delight yourself in the Lord and then the Lord will give you what you want," but it more accurately should be understood this way: "Delight yourself in the Lord and then the Lord will give you His desires for your heart." In other words, as we delight ourselves in Him, He will replace our heart's desires with His heart's desires, so that we will love what He loves and we will hate what He hates. That way we will have compassion on whom He has compassion.

And once God has our heart's desires aligned with His heart's desires, we will find ourselves driven to be a high-capacity pipe allowing as much grace and blessing as possible to fall upon those whom the Lord wants to touch and care for.

We must not forget the sobering words of our Lord who said, "From everyone who has been given much (high-flow capacity), much (high-flow capacity) will be required" (Luke 12:48b).

Jim Elliot, who was martyred trying to share Christ with a native tribe in South America, wrote, "He is no fool who gives what he cannot keep, to gain what he cannot lose." What we accumulate on this earth we cannot keep and what we accumulate in heaven we cannot lose. Seems like a "no brainer," does it not?

May I encourage those of you who God has blessed to be high-capacity pipes to freely open your spigot and let God's blessings and provision

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pour forth on those who need a blessing from God! If we do, we will have everything to gain and nothing to lose.

FOOD FOR THOUGHT

1. When you reflect on how you are currently living your life, do you see more similarities to living like a bucket or living like a pipe? Why do you think that is the case?
2. What is your greatest personal struggle with the idea of consistently living like a pipe instead of a bucket?
3. In what ways might there be an inconsistency between what Jim Elliott said (“He is no fool who gives what he cannot keep, to gain what he cannot lose.”) and how you are currently living your Christian life?

CHAPTER TWELVE

When Giving Got Out of Control

If you want some excellent examples of generous giving, you need only look in the Bible itself. In two different passages we witness some extraordinary and compelling giving stories. One is in the Old Testament and the other is in the New Testament. One involved people who were rich, and the other involved people who were poor. One was for a building program and the other was for benevolent needs. Quite a contrast in many ways, but the outcome in both stories was identical – their giving got out of control.

In the first out-of-control story Moses has come down from Mt. Sinai, his face literally aglow, and reports to the children of Israel that God wants them to build a tabernacle for Him to dwell in. It is important to keep in mind that even though the Israelites were slaves in Egypt for centuries, when they did finally leave that country, they left incredibly wealthy. (See Exodus 12:35-36).

In the second out-of-control story the Macedonian Christians are in the midst of enduring both extended and extreme poverty – themselves barely surviving. Yet, they hear from Paul that the Christians in Jerusalem are facing even more desperate conditions than they are.

Here is Out-of-Control Story #1

(Exodus 35:20-36:7) Then all the congregation of the sons of Israel

departed from Moses' presence. Everyone whose heart stirred him and everyone whose spirit moved him came and brought the Lord's contribution for the work of the tent of meeting and for all its service and for the holy garments.

Then all whose hearts moved them, both men and women, came and brought brooches and earrings and signet rings and bracelets, all articles of gold; so did every man who presented an offering of gold to the Lord. Every man, who had in his possession blue and purple and scarlet material and fine linen and goats' hair and rams' skins dyed red and porpoise skins, brought them.

Everyone who could make a contribution of silver and bronze brought the Lord's contribution; and every man who had in his possession acacia wood for any work of the service brought it. All the skilled women spun with their hands, and brought what they had spun, in blue and purple and scarlet material and in fine linen. All the women whose heart stirred with a skill spun the goats' hair.

The rulers brought the onyx stones and the stones for setting for the ephod and for the breastpiece; and the spice and the oil for the light and for the anointing oil and for the fragrant incense. The Israelites, all the men and women, whose heart moved them to bring material for all the work, which the Lord had commanded through Moses to be done, brought a freewill offering to the Lord.

Then Moses said to the sons of Israel, "See, the Lord has called by name Bezalel the son of Uri, the son of Hur, of the tribe of Judah. And He has filled him with the Spirit of God, in wisdom, in understanding and in knowledge and in all craftsmanship; to make designs for working in gold and in silver and in bronze, and in the cutting of stones for settings and in the carving of wood, so as to perform in every inventive work.

He also has put in his heart to teach, both he and Oholiab, of the tribe of Dan. He has filled them with skill to perform every work of an engraver and of a designer and of an embroiderer, in blue and in purple and in scarlet material, and in fine linen, and of a weaver, as performers of every work and makers of designs.”

Now (they) and every skillful person in whom the Lord has put skill and understanding to know how to perform all the work in the construction of the sanctuary, shall perform in accordance with all that the Lord has commanded. Then Moses called every skillful person in whom the Lord had put skill, everyone whose heart stirred him, to come to the work to perform it. They received from Moses all the contributions which the sons of Israel had brought to perform the work in the construction of the sanctuary.

And they still continued bringing to him freewill offerings every morning. And all the skillful men who were performing all the work of the sanctuary came, each from the work which he was performing, and they said to Moses, “The people are bringing much more than enough for the construction work which the Lord commanded us to perform.”

Then Moses gave an order and they sent this word throughout the camp: “No man or woman is to make anything else as an offering for the sanctuary.” And so the people were restrained from bringing more, because what they already had was more than enough to do all the work.

Here is Out-of-Control Story #2

(II Corinthians 8:1-5), “And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were

able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will."

These two stories are extraordinary examples of what happens when God's people get out of control in their motivation to give. I think it would be quite instructive for us to go behind this explosion of generosity to determine what prompted this kind of out-of-control giving in these two circumstances. I have identified four lessons we can learn from these two stories.

Lesson #1:

Giving will get out of control when God's people catch a bigger vision

Both these visions for doing something greater than themselves began with strong leaders who had a clear vision and were able to effectively articulate that vision and the plan to achieve it – Moses had the blueprints for the tabernacle and Paul intended to personally deliver the benevolent support to the believers in Jerusalem.

I think Will Rogers understood the need for a good plan to accompany a good vision when he stated, "A vision without a plan is a hallucination." Or, as the old proverb says, "A vision without a plan is just a dream. A plan without a vision is just drudgery. But a vision with a plan can change the world." Both leaders had a vision and a plan.

I have a friend who repeats often, "You're getting what you're getting because you're doing what you're doing." In other words more of the same leads to more of the same. This is where most believers find

themselves in their giving journeys.

In both these stories, God's people were challenged to embrace a vision that was substantially bigger and more challenging than anything they could envision themselves and they embraced the vision and exceeded all expectation in supporting it as a result.

Lesson #2:

Giving will get out of control when God's people surrender themselves to the Lord

The most obvious statement of this lesson is when Paul says that the Macedonians first gave themselves to the Lord. The beginning of any outbreak of generosity will begin when God's people surrender to Him.

I use the word surrender and not submit for good reason. To submit means to give in. We submit to the authorities over us (government, employers, husbands, etc.) not necessarily because we like what they are doing or agree with their actions, but because we are commanded to submit – to give in – to respectfully yield.

Surrender, on the other hand, is to give up. In this case, there is no objection, no resistance, no biting our lip, no holding our tongue and reluctantly obeying. We completely surrender our will, our opinion, and our self-interests. This is what I believe Paul is getting at when he says that the Macedonians first gave themselves to the Lord. They gladly and willingly surrendered what little they had in material possessions to God. They surrendered their personal agenda for what they wanted to do with those possessions (like having another meal) to God's agenda of helping other believers who were even more needy than they were.

When God's people finally and fully surrender (give up) to God instead of just submit (give in) to God out of respect and duty, out-of-control giving will be positioned to happen.

Lesson #3:

Giving will get out of control when God's people attune their hearts to the voice of the Holy Spirit

We see this repeatedly mentioned in the story of the Israelites. It says the spirit moved them, their heart(s) were stirred and the people were filled with the spirit of God.

When God's people tune their "inner radio" to the right frequency – the frequency of God's voice instead of the frequency of this present age, an eruption of generosity is poised to happen.

Sadly, many pastors, ministers, and church leaders have guided their people to look at their calculators to determine their required level of giving instead of directing them to look to the Holy Spirit for His desired level of giving. The former inhibits out-of-control giving.

Paul is quite clear on the basis for Christian giving in II Corinthians 9:7 (just one chapter after his report of the Macedonian's out-of-control giving). He says, "Each one should do as God has purposed in his heart..." Here Paul is offering us a procedure for determining our giving and not a percentage for determining our giving. He is telling us to tune into the guidance of the Holy Spirit who can stir and move our hearts and fill us with an eagerness to give at levels far beyond anything we have experienced previously.

Lesson #4:

Giving will get out of control when God's people experience joy in giving

Both stories abound with comments about the extraordinary levels of joy His people experienced as their giving got out of control. They had overflowing joy. The people were bringing much more than enough. They were restrained from bringing more. They urgently pleaded for the privilege of sharing. They gave beyond their ability.

Wouldn't you love to be part of a worship service one day where the leaders of the church get up at the offering time and tell the congregation that they are not going to take up an offering because they already have more than enough to perform the work that the church is doing? It would be a modern day manifestation of out-of-control giving.

If you read the rest of II Corinthians 9:7 you will see this fourth lesson emphasized. Paul concludes his giving instructions that we should give, "...not grudgingly, nor under compulsion, for God loves a cheerful giver." The Greek word for "cheerful" could also be translated "hilarious." When the act of giving itself brings us out-of-control joy, out-of-control giving is on the verge of breaking out.

How can we increase our joy in giving? One way would be for when we give to actually be able to see the results of our giving – the lives that will be changed or the work that will be done. I have heard of surveys that indicate that of all the giving that Christians do, church giving gives them the least amount of joy. One reason is because the church has done such an inadequate job of connecting their members to the impact their weekly giving is having in the lives of people locally and internationally. Their giving simply goes in the plate, never to be seen or heard about

again. Yet, these same folks derive great joy in supporting a needy child in a third-world country. Why? It is because they are connected to the recipient and to the outcome.

Wouldn't it be inspiring if each week just prior to the offering, your church would show a short one minute video of someone who has been impacted by the ministry of your church – a person who got saved – a marriage that was rescued – someone who was helped to overcome an addiction – a child who was impacted by a VBS program – a tribe in a foreign country that now has the Word of God in their language, etc. because of the ministry of the church? You could call this little video vignette the “Money Clip.” Wouldn't that make giving more meaningful and much more joyous for everyone?

Connecting giving to specific outcomes opens the door for greatly increased joy in giving. And the more “hilarious” we become in our giving the more likely we are to start giving like the Israelites in Exodus 35-36 and the Macedonians in II Corinthians 8.

If you want to experience out-of-control giving, (1.) embrace a bigger vision, (2.) totally surrender to the Lord, (3.) listen to the Holy Spirit, and (4.) make your giving a joyous experience. Then, look out!

FOOD FOR THOUGHT

1. Why do you think “surrender” is a requirement for out-of-control giving?
2. What has been the most personally meaningful (joy-filled) gift you have ever made and why was it so?
3. What have been the times in your life where you think you may have gotten more of a blessing out of your giving than the receiver did?

CHAPTER THIRTEEN

For Richer or For Poorer

We most often hear this phrase, “for richer or for poorer” in wedding vows, but I believe this phrase may also be used to describe a core issue for us in regards to our giving. Let me explain. I have observed over the years that one of the most compelling disincentives to people’s giving is a nagging sense of loss from what they give away. Many feel that if they give, they will become “poorer” in the same proportion as the recipient of their gift becomes “richer.” In other words, “Someone else’s gain is at my expense.” So, they think, “I need to evaluate how much I can afford to lose in my giving – how much poorer I am willing to become – in order to determine how much I am willing to give.”

May I suggest that this kind of thinking, common as it is, is the absolute opposite of what the Word of God teaches us about giving. The Bible unquestionably teaches us that our giving is never a personal loss. It is always a personal gain. In fact, I hope to convince you that it is impossible for any of us to divest ourselves of our acquired wealth by giving it away to bless and serve others.

Let me begin by first asking you a simple question. When you put money into your retirement plan or make a principal payment on your home mortgage loan, do you feel poorer in so doing? I think not. We understand that we have simply transferred these funds to a different asset that is not immediately useful, but will ultimately be very beneficial to us in the future. I would go so far as to say that in making these

transfers we actually feel better off financially and even more secure by doing so, even though our net worth statement has not changed at all in the transfer.

There is a repeated phrase in the New Testament that I believe most of us have not carefully considered. The phrase "Lay up treasure(s)" is used in Matthew 6:20, Luke 12:20 and I Timothy 6:19. It is interesting that the Greek word for "lay up" is related to the root word for "treasure." So, you could literally translate the phrase, "treasure up treasures." We read, for example, in Matthew 6:20 that we are to be "lay(ing) up treasures in heaven."

What seems to have escaped our notice is the two other words that are in the middle of this phrase - "for yourselves." Jesus says, "lay up treasures for yourselves in heaven." These treasures are not being laid up in heaven for God, or for the poor or for the lost. We are laying them up for ourselves. We are not losing them, we are simply transferring readily liquid and immediately available assets into an account that is not immediately liquid nor readily available, but will be of great value to us in the future. And every gift (transfer) we make in this life is being credited to our account in heaven – every one of them, no matter how great or how small.

In I Timothy 6:17-19, Paul reiterates this same idea when he is writing to Timothy about the affluent Christians under his spiritual care. He says, "Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of that which is life indeed."

These affluent Christians are not being commanded to divest themselves of their material treasures, they are being commanded to lay up their treasures for themselves – for later enjoyment – “for the coming age” – an eternal retirement plan or equity position.

The rich farmer is called a “fool” in Luke 12:20 because he was mistakenly “laying up treasures for himself” here on earth. He was properly investing for himself, only he was doing it in an improper place! (See Matthew 6:19.)

Let me even go so far as to say that we cannot give anything away that we possess. We can at best only lay it up in a different account. But in the end, no matter where we give it, it has been credited to our heavenly balance sheet and it will make us ultimately (and sometimes even immediately) richer than before we made the transfer. Add to this fact that when we lay up (invest) treasures for ourselves in Kingdom things, God’s return on that investment is always guaranteed - never a downturn in God’s economy. Remember, investing in the Kingdom for the King always makes you richer – never poorer.

Let me give you just a few additional scriptures that further confirm the immediate and ultimate profitability of laying up treasures for yourselves in heavenly things.

We read in Acts 20:35, “In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, ‘It is more blessed to give than to receive.’” We gain.

Proverbs 11:25 tells us, “A generous man will prosper; he who refreshes others will himself be refreshed.” We gain.

In Luke 6:38, Jesus encourages us, “Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.” We gain.

We can see in these verses that we are not just richer financially, but also emotionally because our giving refreshes us as well as those we give to; spiritually because our giving more perfectly conforms us into the image of Christ – the ultimate giver; and relationally because not only do we profit from our investment, others profit as well – a double blessing.

I am reminded of the young boy who gave Jesus what was no doubt a hearty lunch of five loaves and two fishes (Matthew 14:13, Mark 6:33, Luke 9:12, John 6:1). (This story is one of a very few that is actually reported in all four gospels. It obviously made a huge impression on everyone.) I am confident when the boy gave his sack of food to Jesus he thought he was giving up his lunch – a loss. But he was okay with that. After all, it was for Jesus. Little did he know that not only would he still have his lunch, but thousands of others would also have lunch thanks to him. Having once been a young boy myself, I imagine this lad likely ended up eating more than his original five loaves and two fish before the day was done. He wasn’t poorer because of his gift, he was actually richer and so were all those who were with him. No loss.

Anne Frank, the young Jewish girl who was eventually killed in a Nazi concentration camp wrote, “No one has ever become poor by giving.” Do you know why? Because you cannot become poor by giving. It is an eternal impossibility.

Do you see yourself as being poorer after you write the check or make the gift? Do you feel like you have lost and someone else has gained?

WELL DONE ...

Do you sense that you are worse off than you were before you gave? Perish the thought! You are richer! You have just laid up for yourself more treasures in heaven. You are now more blessed and your future more secure than before. You have willingly transferred some readily available, immediately liquid assets to another account that will be waiting for you when you finally “retire” from this life and move on to the next one – the best one. And in that day you will be glad you invested so generously with a long view of life and eternity. Someday, oh, happy day, all our invested treasures will finally be returned to us to use and to enjoy - forever!

FOOD FOR THOUGHT

1. Think about the statement, “We cannot give anything away that we possess.” How will this change your thinking about giving knowing that if we give it away, we get it back later?
2. Anne Frank said, “You cannot become poor by giving.” Consider this idea. Can you think of a time in your life where the fear of not having enough for yourself kept you from giving generously?
3. How will this understanding of being rewarded for what you give of yourself and the resources you have been entrusted with change your attitude and your motivation to give?



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Lesson #5 A Balancing Act

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Living the Generous Life: The Lifestyle of a Steward

Lesson #4 Because I Said So

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- Lesson #2 Nehemiah Rebuilds the Wall
(Understanding that God cares about us and we need to listen to him)
- Lesson #3 King Solomon Builds a Temple
(Understanding that we need to be thankful for our church and help care for it.)
- Lesson #4 Give to Caesar What Belongs to Caesar
(Understanding what we have belongs to God and we should give extravagantly)
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(Understanding the many ways in which we belong to God)
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BETTER WAY GIVING SERIES

SERMON RESOURCE GUIDE



E.G. "Jay" Link

President of Stewardship Ministries



Better Way GIVING SERIES

SERMON SERIES INTRODUCTION



E.G. "Jay" Link
President of Stewardship Ministries

I attended four years of Bible college majoring in Christian Ministry and four more years in seminary majoring in Biblical Theology. I can tell you that in all eight of those years, I never had even one class on the theology of giving (much less on the theology of life stewardship). In fact, I don't recall ever even having one lecture in one class on what the Bible teaches about giving. So needless to say, I was totally ill-equipped to effectively teach or preach on giving even after spending the better part of a decade formally studying the Word and preparing for the ministry. I am guessing this was the case for you as well.

So we preachers have had to rely on what we were taught about giving from our church backgrounds, which most commonly seemed rooted in what I call *old way* giving. We grabbed the handful of proof-texts regularly referenced to support *old way* giving to nail down our theological position and then moved on to other more enjoyable and compelling sermon topics. And because of this, many of us without even realizing it, have for years been teaching our congregations a strange mix of law and grace – salvation by grace and giving by law.

Almost all pastors I talk with confess that they dread the times when they have to get up and preach on giving (using their *old way* theology). I think we all know that simply talking more about giving the *old way* is really not going to change anybody's giving habits and will more likely than not just upset or alienate members and guests far more than it will inspire and motivate them. But they need to be taught and we are the ones who have been charged to teach them. So we do it.

Let me encourage you to consider what may be a very worthwhile exercise. Take some time to intentionally meditate on why this is so. Why do I and my congregation equally dislike the topic? Is the Holy Spirit trying to tell me something with this "gut check"? Why is there no significant life transformation taking place in this area in my church? Why am I seeing so little fruit come from my giving messages? Why do so many believers *bristle up* when the topic is *brought up*? Why does attendance go down during the giving sermon series? Are my people just so carnal they can hardly tolerate the message? Or might it be that there is something wrong with the message I am delivering?

As you ponder all these questions, you may just conclude like I did that my and my congregations "push back" on this topic of giving was primarily the result of my *old way* message of giving.

I have good news for you. There is a **Better Way** – a much **Better Way**. The **Better Way** message of giving is so appealing, so compelling, so exciting, so life-transforming that people will, with great excitement, openly dare to embrace it. They will be challenged to experience the risk of trusting God,



to feel the exhilaration of participating in some amazing giving stories where they see God clearly at work. And this **Better Way** giving message is solidly grounded in what the New Testament teaches us about giving. Its message is overflowing with grace and love. It is just like everything else in the New Testament – a **Better Way** – a **Better Way** to give.

In this **Better Way** sermon series, I highlight for you the six dominant giving characteristics that we see throughout the New Testament. We explore both the New Testament giving stories as well as the key didactic giving passages. Each sermon is packed with scriptures upon which each of these six giving characteristics is grounded and illustrated.

You will have fun preaching these sermons and even more importantly your congregation will have fun listening to them! Your congregation will come alive as the Holy Spirit begins communicating through you and the Word to challenge and motivate them to a revolutionary new way of thinking about and understanding how generous living and generous giving have the power to transform their everyday lives.

As a word of caution, however, you should know that this **Better Way** giving series may be a scary undertaking for you as a pastor. Now instead of you telling your congregation how much they are required to give (and them generally ignoring you), you will now be releasing them to the Holy Spirit to convict and compel them on how much and where to give. You will be opening the door for the Holy Spirit to motivate and guide them in their giving instead of you trying to do it. (The Holy Spirit is much better at this than we ever will be!) So, this can be a scary thought. But it is the **Better Way** – the New Testament way.

I will tell you that I have learned these critical and transformational giving lessons through my own mistakes and failures in my personal life and ministry. The tuition for learning these lessons has been quite high. I would not wish for you to have to learn them the same way I have. But one way or another, you need to learn them for yourself so that your preaching on giving will well up from your own convictions and life experiences and not simply be borrowed from me or anyone else. It is a giving journey you need to personally take.

This series will demand that you change not only what you preach, but even more importantly how you think about and how you practice your own personal giving. One thing we all know: We cannot take our congregations to places where we ourselves have never been before. So your first challenge, your greatest challenge, will be to start personally living this **Better Way** of giving. Then, and only then, will you be able to effectively, passionately and with great love and conviction start challenging and inspiring your people to a **Better Way** of giving. The bottom line is this: If this **Better Way** giving message is going to take root in your people, it must first take root in you.



The six mini-sermons contained in this book will provide you with solid sermon outlines, clear scripture references, a number of appropriate quotes and some helpful illustrations for preparing your own **Better Way** messages on each of these foundational giving characteristics. You are free to use any of this sermon content without giving me any credit. If you feel compelled to give credit at all, you can give all the credit to God.

It is my prayer that as you personally apply these six giving characteristics, they will transform your life as much as they have transformed mine. May the Holy Spirit do a mighty work in your life and then through you do a mighty work in the lives of your people, as you personally embrace it and then impart to them this **Better Way** of giving!

Jay Link
President
Stewardship Ministries



Better Way GIVING SERIES

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A MOTIVATED GIVER

Sermon One

Introduction:

In this exciting series, we are going to examine six powerful New Testament giving characteristics to help you frame a solid, biblical basis for your personal giving. Too often, believers have been taught that the amount of their giving is determined by a mathematical formula and is an obligation they are required to pay. Clean and simple; not much thought; little needed interaction with God. The New Testament, on the contrary, paints a radically different giving picture for us. And admittedly, it is not clean or simple. It requires lots of thought and continuous interaction with God. I call it **Better Way** giving.

Just as in every area of the Christian life, the New Covenant provides us with a **Better Way** to live and a **Better Way** to give. The entire theme of the book of Hebrews is about this **Better Way** – a better hope (7:19), a better covenant (7:22), a better promise (8:6), a better sacrifice (9:3), a better country (11:16), a better possession (10:34) and a better resurrection (11:35). The book's whole message is that "God has provided something better for us" (11:40) – a **Better Way!** And this includes a **Better Way** to give.

If you will allow it to do so, this study can transform your walk with the Lord and set you free to give like you never dreamed you ever would or even could! And you will have more fun and experience more joy with this **Better Way** of giving than you ever imagined possible! So, let's get started on this life-changing journey by considering the first **Better Way** giving characteristic – *A Motivated Giver*.

The New Testament gives us three clear and compelling motivations for giving which serve as pillars upon which all the other **Better Way** giving characteristics rest. So, let's examine these three foundational giving motivations.

Point #1: Better Way Giving is Motivated by God's Unconditional Love

When I find myself engaged in a conversation with an individual who acknowledges he is opposed to Christianity, my first question is usually, "What is it about God's unconditional love that you don't like?" They have never been asked this question before and they are really not even sure how to answer it. But I believe that God's unconditional love is a foundational expression of the gospel.

I personally find His absolutely relentless love for me to be so compelling that I cannot help but be drawn to Him by it. Nobody has ever loved me like that before and nobody ever will. Jesus expresses it this way in John 3:16, "*For God so loved the world, that He gave...*" So, how do we respond to such unconditional love? Jesus tells us in Matthew 10:8, "*Freely you received, freely give.*" You see, you cannot freely receive God's love without freely giving it back. How can I not love back someone who has loved me that much? How can I not give back to someone who has given me that much?

The reason many believers are not significant givers is because they have never been significant receivers. They have never fully accepted God's extraordinary flow of unconditional love that constantly pours over them. I can tell you this. Until you fully receive God's unconditional love, you will never be passionately motivated to love Him back. Until we freely receive, we will never freely give. There is an old saying, "he who



truly loves, gives all, yet sacrifices nothing.” If you feel like you *are making* a sacrifice when you give to Him, you simply need to fall more deeply in love with Him.

Amy Carmichael made a quite profound observation when she said, “One can give without loving, but one cannot love without giving.” Sadly, many believers give without loving. They have been ordered to give, manipulated to give, threatened to give or pressured to give. But that is the *old way* of giving. The **Better Way** is for love to become the driving motivation for our giving. Once we find ourselves hopelessly engulfed in God’s unconditional love, we will really have no choice, we *will* be motivated givers!

Point #2: Better Way Giving is Motivated by Jesus’ Amazing Grace

God’s unconditional love and Jesus’ amazing grace are two sides of the same coin. God’s love leads to Jesus’ grace. Paul beautifully expresses this thought in Romans 5:8 when he says, “*But God demonstrates His own love toward us, in that while we were yet sinners, Christ died for us.*”

Do you remember when Jesus went to Simon the Pharisee’s house to dine and a woman who was a known “sinner” came in and fell before Him, with her tears washed his feet, then dried them with her hair and then anointed His feet with expensive perfume. Simon was shocked and appalled that Jesus would even let a woman like that touch him. Jesus, knowing Simon’s thoughts, confronted him. Here is the account:

“And Jesus answered him, ‘Simon, I have something to say to you.’ And he replied, ‘Say it, Teacher.’ ‘A moneylender had two debtors: one owed five hundred denarii, and the other fifty. When they were unable to repay, he graciously forgave them both. So which of them will love him more?’ Simon answered and said, ‘I suppose the one whom he forgave more.’ And He said to him, ‘You have judged correctly.’ For this reason I say to you, her sins, which are many, have been forgiven, for she loved much; but he who is forgiven little, loves little.” - (Luke 7:40-47)

You see, our motivation to give is directly tied to the degree of forgiveness we believe we have received. That is Jesus’ very point to Simon. The more grace we receive, the more we are motivated to give. If, however, we see ourselves as generally good people who are just in need of some spiritual fine-tuning in a few areas of our lives and we are looking to Jesus to finish and polish up our goodness, we will find ourselves with little motivation to give because we simply do not see ourselves as we really are - as “*wretched and miserable and poor and blind and naked*” (Revelation 3:17). For these “good” people, how they live (and how they give) ends up looking much more like Simon the Pharisee than the sinful woman.

Unless we come to fully appreciate our desperate condition and the extraordinary extent of the heroic act of rescue that Jesus undertook to break us free from our eternal condemnation, we will miss one of the key, driving motivations for why we give to God – that being an outward expression of our unspeakable gratitude for His abundant grace “*which he lavished on us*” (Ephesians 1:8).

I can tell you this, once you come to understand the utter magnitude of Jesus’ amazing grace, you will come



to realize that any gift you make in response – no matter what the size – is going to be woefully inadequate and pathetically too small – even if you give Him all you possess!

The chorus of the old hymn *He Giveth More Grace* is so powerful. “His love has no limit. His grace has no measure. His power no boundary known unto men. For out of His infinite riches in Jesus, He giveth and giveth and giveth again.” How do you respond to this extravagant outpouring of unconditional love and amazing grace?

Point #3: Better Way Giving is Motivated by the Spirit’s Guiding Freedom

Receiving God’s unconditional love and Jesus’ amazing grace frees us from the bondage of law keeping and its resultant condemnation! Paul confirms this in Galatians 5:1, “*It was for freedom that Christ set us free; therefore keep standing firm and do not be subject again to a yoke of slavery [the law].*” He adds in Romans 8:2, “*For the law of the Spirit of life in Christ Jesus has set you free from the law of sin and of death.*” Hallelujah, we are once and for all finally free from the bondage and the judgment of the law!

But now that we are no longer subject to the law, how can we know how we should live? Paul tells us in Galatians 5:18, “*...you are led by the Spirit, you are not under the Law.*” The Spirit of God is now living inside of us, guiding us, teaching us and empowering us. He serves as a kind of internal, spiritual “GPS system” to lead us in how we are to live *and* how we are to give. He also serves as the internal motivator, prodding and urging us in our giving. With His influence, we will now be able to give with both clarity and confidence because we are being guided by Him in when and where and how much and for what to give. What an exciting thought! The Holy Spirit and I teaming up to do something meaningful in the world!

Paul contrasts this New Covenant **Better Way** giving with the *old way* of giving in II Corinthians 9:7. He charges us, “*Each one must do just as he has purposed in his heart, not grudgingly or under compulsion...*” Notice, Paul says **Better Way** giving is determined by careful, thoughtful, personal consideration – which is internally determined by you and the Holy Spirit. He also cautions us to not get dragged back into the *old way* of giving – “*grudgingly or under compulsion*” – which is *externally* forced upon us by others.

You see, God wants our giving to Him and for Him to be a free will act, guided and encouraged by the Holy Spirit and gladly deployed by us. Paul in writing to the Corinthians about their giving tells them, “*I am not speaking this as a command...*” (II Corinthians 8:8). He also points out that the Macedonian church “*gave of their own accord*” (II Corinthians 8:3). Paul was not ordering believers to give. He was inviting believers to give. And that is the difference between internally motivated giving and externally motivated giving.

Let me give you a practical illustration of why having this freedom in our giving is essential. Men, let me ask you a question. What if your wife were to tell you that as a sign of your love for her, she expected one dozen long stem red roses placed on her kitchen table every Friday at noon. And, by the way, if you did not carry out this expression of your love as directed by her, you were going to suffer terrible, negative consequences. Let me ask you, how long would it take before getting your wife flowers every Friday would no longer be a joyful



expression of your undying love for her? I suspect as a loving husband, you would carry out her “wishes,” or at least make sure that it got done (with or without your personal involvement). But I think we would all agree her demand would very quickly deteriorate into just a routine duty and/or something you would continue to do simply to avoid the inevitable “trouble” that awaited you if you failed to deliver her required gift on time and in the right number.

This illustrates the *old way* of giving – giving out of duty, with a sense of obligation, with fear of possible retaliation, a thoughtless, habitual action that had no heart connection to the gift. **Better Way** giving, on the other hand, does not prescribe an amount, the timing or the nature of our gifts to God for this very reason, because as soon as a gift is expected or required, it sooner or later ceases to be a gift and becomes more like a payment. You see, God wants our gifts to Him to be our idea, in an amount that in some way appropriately reflects our unspeakable love and gratitude to Him. He wants us to give because we want to, not because we *have* to give.

Conclusion:

So, you can see how these three **Better Way** motivations: (1.) God’s unconditional love, (2.) Jesus’ amazing grace and (3.) the Spirit’s guiding freedom present a radical paradigm shift from the old way giving. If we will fully embrace these three motivations for giving, we will no longer find ourselves grudgingly asking, “How much do I *have* to give?” We will, instead, find ourselves enthusiastically asking, “How much do I get to give?” It is this last question that we ultimately want to be the only question we ever think to ask!



Additional sermon content on [Loving God](#)



Introduction:

Would the word *joyful* describe how you feel when you give? Many believers would answer that question, “No, not really.” And there may be several reasons for this. We may be giving with feelings of obligation or duty or simply because we don’t know how to say no when we are asked. It seems far too rare that people experience any high degree of joy in their giving. That is primarily because they are still giving the old way. **Better Way** giving produces an overflowing, sometimes even an overwhelming, flood of joy as we enthusiastically deploy God’s resources, as the Holy Spirit directs, for a purpose that is on God’s heart, to make a meaningful difference in the lives of others. In fact, let me go so far as to say that if you are not experiencing great joy in your giving, it should be a clear indicator that something is definitely wrong with how or where you are giving.

The Bible is filled with wonderful illustrations of joy-filled giving. For example, when the impoverished Macedonians got over-the-top “crazy” in their giving, Paul tells us that their giving proceeded “*out of their overflowing joy*” (II Corinthians 8:2-3). Paul goes on to tell us in II Corinthians 9:7, “*God loves a cheerful giver.*” Think about it. God loves joy-filled givers. In fact, the word translated “*cheerful*” is the Greek word from which we get “*hilarious.*” So, what Paul is literally saying here is, “*God loves a hilarious giver!*”

So, how can we experience this kind of hilarious joy in our giving? I would suggest that there are two steps that are necessary for us to experience maximum joy in our giving. First, we need to get *positioned* to experience joyful giving. Second, we need to get *proactive* to experience joyful giving. The first is *internal* and the second is *external*. Let me explain them both to you.

Point #1: Getting Positioned to Experience Joyful Giving

To be properly positioned to become a joyful giver we must totally surrender three foundational areas of our lives. And the more totally we are able to surrender them, the more perfectly positioned we will be to experience the greatest levels of joy in our giving.

1. We must surrender *ourselves*.

If we want to experience real joy in our giving, we need to voluntarily vacate our throne. Easier said than done, I know! As long as we insist on remaining the center of our own universe, we will never find the deepest and most profound levels of joy in our giving. Paul tells us plainly and painfully in Philippians 2:3-4, “*Do nothing from selfishness or empty conceit, but with humility of mind regard one another as more important than yourselves; do not merely look out for your own personal interests, but also for the interests of others.*” Paul also cautions us about an inappropriate overestimation of ourselves when he warns in Romans 12:3, “*I say to everyone among you not to think more highly of himself than he ought to think.*”

Unless we are willing to abdicate our “most important person” status and fully surrender our needs and interests to the needs and the interests of others, we will never be properly positioned to experience the deepest levels of joy in our giving.



So, in position #1: The “*king*” voluntarily gives it up and becomes a *servant*. (See Matthew 23:11.)

2. We must surrender *our stuff*.

There is something incredibly liberating emotionally and spiritually when we finally come to embrace the realization that we own nothing. Everything, and I mean everything, we possess belongs to God. He succinctly expresses this truth to Job in 41:11 when He declares, “*Whatever is under the whole heaven is Mine.*” And He is still declaring this same message to us today. For many of us, we have absconded with God’s stuff and have claimed it to be our own. We need to return this stolen property back to the rightful Owner with our humble apologies for having taken it from Him in the first place.

Now, we will see that our “giving” is not about what of *my* stuff am I going to give to the Lord, it is about what of *God’s* stuff am I going to make available for His purposes. With this proper reorientation of our relationship to our stuff, we are now free to have the attitude that can say quite literally, “What is mine is yours and you can have it.” Because we understand that none of it is ours in the first place.

Jesus drives this point home further with this incredibly demanding statement, “*So then, none of you can be My disciple who does not give up all his own possessions*” (Luke 14:33). He says, total surrender of all your stuff is your only option if you want to be My disciple. The bottom line: we need to give it up - not necessarily the immediate possession of it, but the immediate *ownership* of it! As long as our hands are tightly gripping our possessions, *joyful* will rarely describe our giving experience. Corrie ten Boom understood this intense struggle to cling to our stuff and advised us to, “Hold everything in your hands lightly, otherwise it hurts when God pries your fingers open.” You will never experience joyful giving if God is always having to pry your fingers open to deploy some of His stuff. Remember, it is not a sin to possess things, but it is a sin for things to possess you. We need to surrender all our stuff.

So, in position #2: The “*owner*” voluntarily gives it up and becomes a *caretaker*. (See Luke 17:9-11.)

3. We must surrender *our security*.

Have you ever thought about this before? “I need to be careful how much I give away because I don’t want to end up not having enough for myself.” If you have, you’ve got lots of company. My first response to this fear-based comment is, “Where is our trust – is it in our *provisions* or in our *Provider*?”

But just for the sake of discussion, let’s say you actually became so wildly generous that you ended up with no surplus, no reserves and not even enough to take care of your own personal needs for the future. Here is my question for you, “What would be wrong with living a hand to mouth existence, if it is God’s hand to your mouth?” Are we afraid to live such an open-handed life that we might get ourselves into a position that requires us to depend on God alone?

Randy Alcorn nails this very point when he says, “Ironically, giving isn’t a cause for insecurity, but a cure for it.” Anne Frank knew this too. She said, “No one has ever become poor by giving.” But that is our perpetual



fear, isn't it? I don't want to be so generous that I might run out of stuff for me. And then what would I do? You see, many believers want to experience a miracle from God, but no one wants to be in a position to need one!

William MacDonald takes this surrender of our security even one step further when he proposes, "God's will is that we should be in a perpetual crisis of dependence on Him. We defeat His will when we lay up treasures on earth." You see, we cannot allow trusting in God to be our last resort. It must be our *only* resort.

Unless we are willing to surrender what the world tells us is our source of security, we will likely be far more of a *fearful* giver than a *joyful* one – more of a *miserly* giver than an *extravagant* one.

So, in position #3: The "secure" voluntarily gives it up and becomes *vulnerable*. (See Matthew 6:25-34.)

Once we agree to surrender *ourselves, our stuff and our security*, we will then be properly positioned to become a joyful giver. Now, we are ready to get proactive in our giving!

Point #2: Getting Proactive to Experience Joyful Giving

Let me give you three practical ways to really juice up the joy in your giving.

1. Give *Intentionally*

Far too often our giving is *reactive*. We give when we are asked or when we receive an appeal letter. If we want to experience maximum joy in our giving we need to intentionally go on the hunt for where to give. We need to live with open-minds, open-hearts and open-hands – consciously looking for opportunities to deploy some of God's human or financial resources in places or people's lives that He reveals to us need our support and/or involvement.

Let me suggest an exciting, new way to think about your giving. Here it is. "If I wait until I am asked to give, I have waited too long." Our goal is to become so spiritually in tune to the world around us that we recognize needs and opportunities before we are ever even approached to help. I will tell you, this is an incredibly exciting way to live and give! By the leading and guidance of the Holy Spirit we are already there – ahead of the request for help or support – seeing the places to give before they even see us! Start praying, "Lord, show me where and when You want me to give!"

If you want maximum joy in your giving, start *intentionally* hunting for who and where to give!

2. Give *Passionately*

Look for ministries, people and causes that "light your fire!" What fires you up? God gives each of us a unique set of passions for a reason. Part of finding maximum joy in our giving is giving in places and ways



that are aligned with our personal passions. We need to have a heart connection to what we invest God's resources in. And let me assure you, it's really okay to say "No" to good ministries and causes that you are not personally passionate about. Giving where there is no passion will be dry and lifeless – joyless.

Here is the key. For maximum joy in giving, put your money where your heart is! (See Matthew 6:21.)

3. Give *Confidently*

Confident giving is critically important for us to experience maximum joy in our giving. Too often people give with little certainty that what they are giving will be used wisely and effectively. They often have even less of an idea of what their gift is going to actually do. Many individuals and ministries are incredibly sloppy and inefficient with the gifts they receive. And since we all have limited resources with which to advance the Kingdom, we do not want to waste even one dollar of His resources by failing to make sure that these funds are stewarded carefully and efficiently.

Then, once you give, follow up to make sure your gift did what you gave it to do. Track your giving outcomes. There is nothing that brings greater joy in giving than actually seeing how people's lives have been blessed and changed and the Kingdom advanced because of your giving. Knowing that you are giving wisely and actually witnessing the life changing impact from your giving will dramatically increase your joy in giving!

So, to experience maximum joy in giving, give *confidently* and be sure to witness the outcomes!

When we proactively start giving *intentionally, passionately, and confidently*, the degree of joy we receive from our giving will just explode!

Conclusion:

So, are you ready to get both positioned and proactive to experience maximum joy in your giving? If the answer is yes, then fasten your seatbelt because you are about to begin the joyful giving ride of your life!



Additional sermon content on living an [open handed life](#).

Introduction:

When you hear the term *reliable* giver, you may think about how your church or your favorite ministry views your regular giving to them. But that is not the kind of reliable giver I am thinking about. Instead, I want us to consider whether *God* views us as *reliable* givers? In other words, when God sees a need or an opportunity that He wants to fund, how certain can He be that if He gets those needed funds to you that you would actually deliver them? So, the question we need to ask ourselves is, “Does *God* see me as a *reliable* giver?”

Let me frame this reliable giving characteristic with a question. How much would God have to get to you today for you to deploy \$10,000 for Him tomorrow? If He were to deliver \$10,000 to you today, would you be willing to deploy it all tomorrow? Or, might He need to give you \$100,000 in order for you to release the ten grand (the amount many churches would tell you that you “owe” God when you get \$100,000)? Or, might He have to give you \$333,000 before you would deploy the \$10,000 (the national average of giving by Christians)? I think you might agree that this question completely changes our perspective on what it means to be a *reliable* giver, doesn't it?

Let me illustrate it another way. Imagine God has two stewards. He wants \$10,000 to be directed for a specific cause that is near and dear to His heart. He gives the first steward the needed \$10,000 and the steward obediently passes it all on as directed by God. The second steward receives the same amount but only chooses to deploy \$1,000 and decides to spend the rest on himself. Let me ask you, from God's perspective, which one of these two stewards is the most *reliable* giver? Keep in mind this important truth: If we want God to get it to us, He needs to be confident that He can get it *through* us! A *reliable* giver lives and handles his material resources as if he's a “pipe” – what comes to him, easily flows through him. He refuses to live and give like he's a “bucket” with a small hole in it – of all that flows into him, very little actually escapes.

So, with these images in mind, let's examine the three different reliable giving characteristics we find in the New Testament.

Point #1: A Reliable Giver Is a Giver

Most people miss the very first point Jesus makes in His teaching on giving in the Sermon on the Mount. He begins by telling his audience in Matthew 6:2, “*When* you give...” Notice, He does not say, “*If* you give...” You see, for a *reliable* giver, giving is not *if*, it is *when*. And as such, we must be committed to being obedient giving conduits, delivering what He wants, where He wants it and to whom He wants it to go.

In fact, a *reliable* giver's commitment to give runs so deep that obedient *deployment* to others will be an even higher priority than immediate consumption for himself. The poor widow in Luke 21:1-4 illustrates this commitment so dramatically. She has only two coins left to her name. Yet, her commitment to *give* exceeds her commitment to *keep*. And so she gladly gives it all. Let me ask you, “Is this how you live and think – God first, me second?”

Here is a challenging, theoretical question to ponder. If this widow would have come to you prior to going



to the temple and asked you if you thought she ought to give her last two coins to the Lord, leaving her with nothing at all, how would you have counseled her? Would you have told her to go ahead and give both coins to the Lord and keep nothing for herself? Or, would you have counseled her to *not* do that? I am guessing most of us would give the latter advice. And had she actually followed our “wise” counsel, we would have never heard of this woman or been inspired by her faith or her selfless commitment to giving. We would have robbed her of her greatest testimony and possibly the greatest spiritual moment of her life. When it comes to giving, whose counsel are *you* listening to?

A *reliable giver* is also glad to make giving commitments, as the Holy Spirit directs. He then faithfully trusts God to continue to provide the committed funds to fulfill those giving commitments. In II Corinthians 8:11, Paul had to challenge the believers there to finish their giving commitment to support the poor in Jerusalem. He tells them, “*But now finish doing it also, so that just as there was the readiness to desire it, so there may be also the completion of it by your ability.*” So, a *reliable giver* will be a committed giver.

Point #2: A Reliable Giver is a Consistent Giver

In I Corinthians 16:2, Paul instructed the believers in Corinth on how to give. He tells them, “*On the first day of every week, each of you should take some of your money and put it in a special place. Save up as much as you can from what you are blessed with. Then you will not have to gather it all after I come.*” Here, Paul gives us three important giving directives. (1.) Be **Consistent** – “*On the first day of every week*” (2.) Be **Sacrificial** – “*Save up as much as you can from what you are blessed with.*” (3.) Be **Prepared** – “*Then you will not have to gather it all after I come.*”

In other words, consistent giving is a central part of how we handle God’s resources. For example, is our first thought when we receive an expected or an unexpected check, “How much of this money can we set aside to bless others when we see the opportunity?” Consistent, Sacrificial and Prepared! I can tell you that there is nothing more fun than having funds set aside in advance for giving and then to be on the constant lookout for where God wants those funds deployed!

What is so sad is that most Christians aren’t consistently and sacrificially prepared to give. Often the thought of giving only hits them as the offering plate is being passed on Sunday and they begin fishing around in their wallets for the bill of choice to drop in the plate. Is it any wonder this kind of unprepared giving produces no real blessing at all for the giver? And in fact may actually do more harm than good. What is even more tragic is how many believers only give when they actually attend a service. If they miss a week of worship, they also miss a week of giving and never even consider making it up when they do attend next.

Brothers and sisters, it shouldn’t be this way. To be *reliable givers*, we need to be *consistent* in our giving: We need to be *sacrificial* with our giving: And we need to be *prepared* for our giving.



Point #3: A Reliable Giver is a Progressive Giver

The old way of giving is *percentage* giving. **Better Way** giving is *progressive* giving. With the old way everybody, regardless of economic condition or financial capacity is taught to give the same fixed percent of their income. Unfortunately fixed percentage giving places the greatest financial burden on the poorest believers and places the least burden on those who make the most.

Let me illustrate what I mean. Imagine a poor widow barely surviving on a paltry \$12,000 a year of Social Security. Now envision a successful businessman making an impressive \$350,000 annually. If 10%, for example, is considered the fixed percentage, then the widow would be expected to give \$1,200 of her already inadequate income leaving her with a meager \$10,800 to exist on for the entire year. The businessman, on the other hand, after the same percentage giving still has \$315,000 left over to enjoy a quite comfortable lifestyle. You see, with the old way of fixed percentage giving the widow is *over-burdened* while the businessman is *under-challenged*.

Progressive giving, conversely, teaches that as my income climbs, I allocate an *ever-increasing* portion of what I receive for Kingdom use and an *ever-decreasing* portion for my personal use.

Jesus describes this progressive giving principle this way, “*From everyone who has been given much, much will be required; and to whom they entrusted much, of him they will ask all the more*” (Luke 12:48b). The more God *entrusts* to us, the more God *expects* of us!

One biblical example of progressive giving can be found in Acts 11:29. Believers who had a *surplus* voluntarily chose to deploy their surplus to help those who had a *shortfall*. Luke reports, “*And in the proportion that any of the disciples had means, each of them determined to send a contribution for the relief of the brethren living in Judea.*” Those who had more, gave proportionately more. Those who had less, gave proportionately less and maybe gave nothing at all.

A very wealthy gentleman once shared, “People always tell me that I am so generous because I give \$2 million a year away. But in proportion to my annual income of \$8 million, I am really not all that generous.” And he is right. With the old way of fixed percentage giving as the measurement, his giving is over the top – 25%. But with the **Better Way** progressive giving, he is still proportionately giving way too *little* and proportionately consuming way too *much*. Remember, *our degree of generosity is not based on how much we give, it is based upon how much we have left over after we give!*

Let me give you a more normal scenario to illustrate this idea. Assume you currently make \$60,000 a year and deploy \$6,000 of that for Kingdom purposes – 10% giving.

Then, you get a big promotion and your income jumps to \$80,000 annually. Old way giving would apply the same fixed percentage to this new, surplus income. Progressive giving, however, calls you to increase the percentage. So, out of your \$20,000 increase, let’s say the Holy Spirit directs you to *give* \$10,000 and *keep* \$10,000 for your personal use. Now you are giving 20%.



You get another big promotion and your income increases to \$100,000. With this new \$20,000 pay raise, you choose to allocate only \$5,000 to your personal use and allocate the remaining \$15,000 to Kingdom giving. Now your giving has jumped to 31%.

Do you see how this progressive giving model works? As our income and assets continue to increase, what we *give* proportionately *increases* while what we *consume* proportionately *decreases*. Believe me, this is a very exciting way to live and give.

Let me say one last thing on this matter. There is no standard formula to calculate what your specific living-to-giving ratio should be. It will be different for everyone and even different for us at different times in our lives. You will discover the right number for yourself as you sincerely seek to align your mind and your heart with the mind and the heart of God. In that search He will reveal it to you.

Conclusion:

Do you want God to see you as one of His most *reliable givers*? Then be (1.) *committed*, (2.) *consistent* and (3.) *progressive* in your giving? And in so doing you will now become a most valuable and effective tool for Kingdom impact in the hand of our Reigning King.

MORE ►

Additional sermon content on [Luke 21:1-4](#) (Widow's Mite)



Introduction:

Hidden deep within each of us is an emotional vault where we store our most valuable and precious treasures. We securely lock them away, carefully protecting them from exposure and worse yet, from loss. This vault is hidden so deeply within us that very few of us will even acknowledge to ourselves or to God that we possess such an emotional vault, much less give Him the combination to the lock and free access to anything and everything that is within it. For us, the contents of our vault are off limits to all. It makes no difference how rich or how poor we may be. Everyone has a secret vault. The only difference between us is the size of the vault and how much we have hidden away in it.

So, what does having this hidden vault have to do with extravagant giving? It has everything to do with it because it is from this “sacred,” hidden vault that extravagant giving will flow. Until giving includes our most hidden and precious treasures, we will not experience the personal life-transformation that comes from this extravagant giving. The key is that we must give God the combination to the vault and give Him full and unrestricted access to everything we own.

Sounds kind of scary, doesn't it? Do you know why? Because we all know that we really do have such a hidden vault inside us. And just the *thought* of opening up that hidden vault to God can be very unsettling. But this is exactly why we need to do it - because if we don't make God Lord *of* all, He will never be Lord *at* all.

The New Testament provides us with a host of compelling examples of believers who opened up their vault and gave extravagantly. These stories can both instruct and inspire us in how we can become extravagant givers too. There are three often repeated characteristics seen in these extravagant giving stories. One or more of them will always be present when extravagant giving is practiced. Let's examine some giving stories to see what they can teach us.

Point #1: Extravagant Giving Will Exceed What is Expected

One of the most notable examples of extravagant giving is when the desperately impoverished, Macedonian believers chose to support the poor in Jerusalem. Paul in II Corinthians 8:1-5 describes the situation:

“...in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality. For I testify that...they begged us with much urging for the favor of participation in the support of the saints, and this, not as we had expected...”

Their giving was so extravagant that it even caught the apostle Paul off guard. These believers gave more than anyone expected. They gladly surrendered what little they still had left in their hidden vaults to help others.

Do you remember when Zacchaeus, the tax collector in Luke 19:1-10 had his literal “come to Jesus” meeting? This man who had gotten wealthy by stealing from others was so transformed that he chose to voluntarily repay all that he had stolen. The law required him to repay the amount stolen plus an additional

20%. (See Leviticus 6:2-5.). Zacchaeus, however, opened his hidden vault and volunteered to return four times what he had stolen - over three times more than the law required! Talk about extravagant giving. No one ever expected any “repayment” at all from Zacchaeus, much less that excessive of an amount.

But that’s not the end of the story. Zacchaeus then tells Jesus he is going to give away half of everything he has to the poor! Can’t you imagine how people responded to this news? “Yeah, right. That is really going to happen!” You see what had happened in his conversion is that he gave the key to his hidden vault to Jesus and now everything he had was on the table and available for deployment. He was not just going to give away some of his income, he literally had gone into wholesale liquidation mode which exceeded everyone’s expectations.

Then there were those affluent believers in the new, fledgling church of Jerusalem. We learn that many who were saved during the feast of Pentecost didn’t go home, but stayed in Jerusalem to keep growing in their faith and knowledge. Consequently, they used up all their supplies and only further swelled the number of needy in Jerusalem. When the believers with a surplus saw this huge need, Luke tells us in Acts 2:44-45 that “**they began selling their property and possessions and were sharing them with all....**”

How often today do we see believers with a surplus selling their homes, farms or rental properties, liquidating their retirement plans or emptying their savings to help those who have a shortfall? I think we would all agree this kind of wholesale asset liquidation to help others is far beyond what anyone would have expected then or even now. Yet, these affluent believers had opened their protected vaults making available considerable additional resources for the Lord’s use. It was so unexpected that Luke felt compelled to make note of it in his account of the church.

May I ask, have you ever given like this, even once? Have you ever opened up your hidden vault to the Lord and made such an extravagant gift that the recipients were speechless, amazed, overwhelmed and/or stunned by the unexpected size of the gift? Believers in the New Testament model this extravagant giving for us time and time again. In fact, in the lives of these New Testament believers this kind of extravagant giving was not the exception, it was the rule.

So, the first characteristic of extravagant giving is that it *exceeds what is expected!*

Point #2: Extravagant Giving Will Exceed What is Affordable

With this next extravagant giving characteristic, we again find ourselves learning from the Macedonian believers. Paul adds an additional description to their giving. He says, “*For I testify that according to their ability, and **beyond their ability** they gave...*” One indicator of extravagant giving is that you are giving more than you can “afford.” The world, your financial advisors and maybe even your family will tell you, “That is too much. You can’t afford to give that much away!” And that is just the point. It is when those with a worldly mind begin telling us that we are giving too much that we know our giving is just starting to be the right amount! The Bible repeatedly uses the descriptive term *sacrifice* to describe our giving to the Lord because in our giving we should be sacrificing something we really “need” for ourselves.



AN EXTRAVAGANT GIVER Sermon Four

Do you remember when King David wanted to make a sacrifice to the Lord and Araunah offered to give David everything he needed to make the sacrifice; the land, the wood, the altar, the animal, everything? David flatly refused his gracious offer because, he explains, “*I will not offer burnt offerings to the LORD my God which cost me nothing*” (II Samuel 24:24). The very idea of sacrifice is hard-wired into the concept of giving.

I think C.S. Lewis is right on point when he writes, “I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditures on comforts, luxuries and amusement, etc. is up to the standard common among those with the same income as our own, we are probably giving away too little. If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charities expenditures exclude them.”

Let me ask you, does your current giving “pinch or hamper” you at all?

Once we allow the mind and the heart of God to totally permeate *our* minds, *our* hearts and *our* lives, we will come to gladly embrace the idea that the more frugally we can live, the more extravagantly we can give!

So, the second characteristic of extravagant giving is that it *exceeds what is affordable!*

Point #3: Extravagant Giving Will Exceed What is Needed

Extravagant giving not only meets a need, it exceeds it. A wonderful example of this is seen in Paul’s response to the Philippians who had just sent him a gift to support his work. He gushes, “*I now have plenty and it is **more than enough**. I am full to overflowing because I received the gifts that you sent from Epaphroditus...*” (Philippians 4:18 CEB). The Philippian believers not only met Paul’s need, they exceeded it.

The same thing happened to Paul with the Corinthian church. In II Corinthians 9:12 he writes about their giving, “*For the ministry of this service is not only fully supplying the needs of the saints, but is also overflowing through many thanksgivings to God.*”

We cannot forget the well-known parable of the Good Samaritan in Luke 10:30-37. What makes this story so striking is the extent to which the Samaritan met this injured man’s needs. Jesus tells us he felt compassion for him, poured oil on his wounds and bandaged them up. He put the injured man on his beast to ride, leaving him to walk. He then took him to an inn and even provided additional aid to the man once they arrived.

Then the Samaritan goes “over the top” and exceeds this man’s immediate needs. He gives the innkeeper funds to take care of all his future needs while he recovers – telling the innkeeper that if those funds aren’t enough, when he comes back, he will make up the difference – literally giving the innkeeper an open line of credit to help this stranger during his recovery!

I was actually pondering this very story when my sister, who has advanced MS and is completely disabled, texted me and said, “Jay, I’ll cut to the chase, I need to borrow \$100. I will pay you back.” I knew that this



time, as in the past when she asked to borrow money, there was absolutely no way she could pay me back anything I would loan her. But this “exceeding what is needed” idea was fresh on my mind and it had already found its way into my heart. So, I texted her back and said, “Susan, I won’t *loan* you \$100...but I will *give* you \$200. You can use the \$100 for your immediate need and you can set the other \$100 aside in case you run short again.” Can I tell you how much fun it was to text that message to her? My sister texted back, “I am speechless, what can I say?” I told her, “Once you regain your speech, tell God, ‘Thank you,’ because it is His \$200 and He told me to give it to you.”

You might want to try this kind of extravagant giving for yourself. Find out what is needed and then exceed it! You see in this extravagant giving characteristic it is not the size of the gift that makes it extravagant, it is the size of the gift relative to the size of the need that makes it extravagant.

May I ask? Deep within your heart, locked away in that hidden vault of yours, don’t you secretly wish that you could be totally free to be extravagant in meeting and even exceeding someone else’s need? We just intuitively know, don’t we, that “life indeed” is found not in what we *keep* hidden away in our vault, but in what we *give* to bless and serve others!

So, the third characteristic of extravagant giving is that it *exceeds what is needed!*

Conclusion:

So, extravagant giving (1.) exceeds what is *expected*; (2.) exceeds what is *affordable*; and (3.) exceeds what is *needed*. If we really want to become one of the Lord’s obedient and extravagant givers, we need to open our minds, open our hearts and open our secret vault of hidden treasures to Him. And once we open ourselves completely to Him, He will begin transforming us into someone that people might just say acts an awful lot like Jesus. Now, wouldn’t that be a glorious way to finish out the rest of our days here on earth!

MORE ►

Additional sermon content on [out-of-control giving](#).



Introduction:

At first blush the idea of selfless giving seems pretty safe and nonthreatening. But the truth is that this selfless giving characteristic may be the most challenging and dangerous of them all. As you will see, depending on where people choose to “stand” when they do their giving may cause them to exchange their *eternal* reward for a temporal one.

Many believers have falsely concluded that the “safest” place to stand when giving is behind closed doors where no one can see who is actually doing the giving. However, finding a safe and effective place to stand when doing our giving is just not that absolute, simple or clean cut.

We need to understand that the key to personally embracing this selfless giver characteristic is not about knowing *where* to stand, it is about knowing *who* is doing the giving. To flesh this out further, let’s consider what Jesus and the New Testament actually teach us about selfless giving.

Point #1: A Selfless Giver Intentionally Avoids Praise

Let me begin by saying there is a huge difference between avoiding any praise for our giving and avoiding any *knowledge* of our giving. Many, I fear, have entirely missed the primary point Jesus was making when He told His audience how to give in Matthew 6:2-4. Here is what He actually said in His Sermon on the Mount:

“So when you give to the poor, do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, so that they may be honored by men. Truly I say to you, they have their reward in full. But when you give to the poor, do not let your left hand know what your right hand is doing, so that your giving will be in secret; and your Father who sees what is done in secret will reward you.”

Jesus, here, is not addressing the *method* of our giving (known vs. secret). He is addressing the *motive* for our giving (self-praised vs. God-praised). He is telling us here that when we give, we need to avoid at all costs getting praised for it. He does suggest here the most obvious way to avoid receiving any praise, that being keeping our giving a complete secret from everyone. And in some situations that may actually be the best way to ensure we avoid inappropriately accepting misdirected praise rightfully belonging to God.

Jesus, here, wants to make sure that when we give, we are standing out of the way of any praise and thanksgiving that *inevitably* comes as a result of giving. When a gift is made, someone is going to want to say, “Thank you.” He is warning us to avoid the “*honor of men*” when we give. Any praise from our giving is to be directed towards *Him*, not towards *us*.

Here are a couple biblical examples of this idea of avoiding praise. Paul and Barnabas in Acts 14:8-18 healed a lame man right in front of a huge crowd. Notice, Paul did not try to keep his gracious gift to this lame man a secret. However, when the crowd saw what happened they started *worshipping* Paul and Barnabas and when that happened they came “unglued!” They cried out to the crowds, “*Men, what are you doing? We*



are men just like you!" Paul realized the crowd had wrongly positioned them to be the recipients of the praise and glory for what had been done and he did all he could to avoid it.

Barnabas and several others in Acts 4:32-37 did some pretty substantial giving that everyone knew about. Everything was fine with these publicly known gifts because God was getting all the glory. Ananias and Sapphira in Acts 5:1-11 also wanted to be included in the same company with Barnabas and these other big givers. However, because their giving was motivated by getting recognition (praise) instead of motivated by meeting needs, it ended up costing them their lives. Standing in the wrong place in their giving was, for them, deadly.

Understanding this distinction between a gift being made known and who gets the praise for it is very clear in an earlier statement Jesus makes in this same sermon in Matthew 5:16. He tells the same audience, *"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."* You see, here Jesus is telling us to let our light shine, to do our giving and good works to be seen by men. Is He contradicting Himself in Matthew 5 and 6? I think not. We must look at the content of His entire sermon to clearly understand His primary point on giving – that being that *our* generous giving should compel people to give praise and *"glory to [our] Father who is in heaven"* and not to us here on earth.

Paul reinforces this same point in II Corinthians 9:13 when he writes about the Corinthians' giving to the poor, *"Because of the proof given by this ministry [of helping the poor], they will glorify God for your obedience to your confession of the gospel of Christ and for the liberality of your contribution to them and to all."* The Corinthians will do the giving and God will get the glory!

As selfless givers, our greatest desire should be to receive praise and honor for our obedient giving from our heavenly Father and not from our fellow man. We should most want to hear from Him, *"Well, done."*

Point #2: A Selfless Giver Never Expects Praise

As selfless givers we must be so focused on our role of obediently deploying God's funds for God's purposes that we find ourselves being quite surprised when anyone would even think about praising us for what God had done. For selfless givers, we might ask with some degree of surprise, *"What's the big deal? I didn't do anything."*

Jesus illustrates this selfless attitude so clearly in Luke 17:7-10 when he offers us a hypothetical scenario:

Which of you, having a slave plowing or tending sheep, will say to him when he has come in from the field, "Come immediately and sit down to eat"? But will he not say to him, "Prepare something for me to eat, and properly clothe yourself and serve me while I eat and drink; and afterward you may eat and drink"? He does not thank the slave because he did the things which were commanded, does he? So you too, when you do all the things which are commanded you, say, "We are unworthy slaves; we have done only that which we ought to have done."



This is the attitude of selfless givers. “*We are unworthy slaves; we have done only that which we ought to have done.*”

Let me illustrate this point with my own hypothetical scenario. Imagine a very rich man decides to give his nephew \$1,000,000 in cash. He calls his nephew and informs him that he is mailing him a certified letter with a cashier’s check in it for \$1,000,000 and the check will be arriving tomorrow. The next day the door bell rings and there before the nephew stands the postman. The nephew can barely contain himself as the postman asks him to sign for the letter. The postman then hands the young man the envelope. The young man immediately bursts forward grabbing the postman in an enthusiastic embrace, gushing with thanks at how generous he is and how much the nephew appreciates his kindness for giving him such a generous gift. He repeats over and over again, “Thank you, thank you, thank you, you are just so generous!”

What is wrong with this scenario? The truth is the postman did *indeed* give the nephew a cashier’s check for \$1,000,000. What is wrong is that the postman is getting all the credit and praise for making a gift that he merely delivered for someone else. I would guess the postman might have even been quite surprised by the nephew’s overflowing gratitude for simply making a normal delivery as part of his routine duties.

A selfless giver is so selfless in his giving – so “it is not about me” – that he doesn’t even *expect* to be praised for having done that which he ought to have done – that being faithfully delivering the directed gift for the One True Giver.

Point #3: A Selfless Giver Gladly Deflects Praise

God has called us as selfless givers to be both *reflectors* and *deflectors* – *reflecting* the glory of God and *deflecting* the praise of man. Succeeding in consistently living out either of these is a daunting task. Doing them both simultaneously *and* regularly, in my judgment, is clearly hopeless apart from the enabling power of the Holy Spirit working in us.

We must keep in mind that we live in a fallen world with fallen people who simply do not understand that there is only one Generous Giver in the entire universe and it isn’t you or me. James 1:17 expresses this plainly, “*Every good thing given and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation or shifting shadow*” – not some gifts, but every single “*good and perfect gift*” comes from the same Source.

So, when we give we need to *reflect* God’s glory and His image to those around us. We also need to simultaneously be ready to *deflect* man’s praise for whatever we may do which does reflect God’s goodness, grace and glory – what has come *through* us. And that is the key – it has only come *through* us, it has not come *from* us. We need to deflect all praise and thanksgiving back to the One who is the real giver of the gift.

Our joy and satisfaction will come in knowing that we have been *attentive* to the voice of the Holy Spirit and we have been *faithful* to deliver what He directed when and where He wanted it to go. In doing so, we have been good and faithful stewards! This profound joy and satisfaction ought to replace any desire on our part



to be praised or recognized for some minor part we played in the gift being delivered.

So, if our thinking is right and our hearts are right, it really doesn't matter if people know that we are the ones who actually delivered the gift. And even more, we don't care if anyone knows or not, because it is simply not about us. We are so singularly focused on the One who is *making* the gift and the one who was *receiving* the gift, who is *delivering* the gift is entirely irrelevant.

Our singular objective should be to use every giving occasion we can as an opportunity to reflect the glory of God to a world (and even a church) that so desperately needs to see His love and His grace and His generosity. And to actually see it reflected in someone who has compassionate eyes, willing hands, and a loving heart. This will never happen if we choose to do all our giving secretly from behind closed doors. However, when His gifts are known, the recipient gets to see not just a reflection of God, they will actually get to see God "*with skin on.*" What a sacred privilege.

Conclusion:

So, to be a selfless giver, we need to do all we can to avoid any praise for gifts God directs us to deploy. And on those occasions when man's praise is inappropriately directed towards us, we need to gladly deflect it to the rightful Recipient of all praise. If we will choose to become a selfless giver, it will make us a very useful reflector in the hand of the "*Father of lights.*"

MORE ►

Additional Sermon content on [never expecting praise](#)

MORE ►

Additional sermon content on [Matthew 6:2-4](#) (avoiding praise)



Introduction:

This expectant giving characteristic may be last in our **Better Way Giving Series**, but it is anything but the least of the six giving characteristics. In fact, it is this expectant giving characteristic that can turbo-charge our giving beyond anything we are currently aware of. You see, giving is not just about having the right attitude, or even about giving properly and effectively, it is also about having very specific expectations about what is going to happen when we give.

The New Testament is very clear that giving is not a one-way street – not done in a vacuum – isolated, with no results beyond the blessing to the receiver. Things literally happen in heaven and on earth when we give. When we fully comprehend this, expectations in our giving will soar. So let's examine the three New Testament giving expectations we ought to have each time we give.

Point #1: We Can Expect to be *Resupplied*

Let me ask you: If you knew that you had an *unlimited* supply of financial and material resources from which to give and regardless of how generous you were in deploying them you would never run out, would the amount you give change? In other words, if your “well” of material possessions could never run dry, would you gladly increase how much “water” you are drawing from it to quench the thirst of those who had too little to drink? I think we would all say, “Yes, I would definitely be more extravagant in my giving if this was the case.”

The good news is that this is the case. We do have a well from which to draw that will never run dry. Listen to what Paul says in II Corinthians 9:6, 8-10:

“Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed; as it is written, ‘He scattered abroad, he gave to the poor.

His righteousness endures forever.’ Now He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness”

Here, Paul is describing what I call the *Law of Resupply* – that God continues to resupply us enabling us to continue to deploy resources to serve others. Do not miss what he has said here: “*he who sows bountifully, reaps bountifully...that we might have an abundance for every good deed...and multiply your seed.*” We deploy, He resupplies – and often He resupplies us with even more than we actually deploy!

Can we be totally honest with ourselves? Our greatest fear in giving is that we might give away too much and end up not having enough for ourselves. You see, this *Law of Resupply* addresses this exact fear. It reassures us that we cannot give too much away. We cannot ever run out.



One of my favorite illustrations of this *Law of Resupply* is the story of R. G. LeTourneau, the man who designed and built the massive earth moving equipment that we see. By the latter part of his life, he was giving 90% of his income away and living on 10%. Yet, in spite of this, his net worth continued to climb. A gentleman once asked him, “Mr. LeTourneau, how is it that if you are giving 90% of all your income away, you continue getting richer?” His answer is classic. He said, “I shovel it out and God shovels it back, but God has a bigger shovel.” The *Law of Resupply* at work.

Remember what Anne Frank said, “No one has ever become poor by giving.” And do you know why? Because it is *impossible* to become poor by giving. The *Law of Resupply* is our “safety net” and God will never allow us to run out for ourselves because we gave too much away. Much like the widow of Zeraphath in I Kings 17 who used her last bit of flour and oil to give bread to the prophet Elijah, then prepared to lie down with her son and die of starvation. She didn’t know about the *Law of Resupply*. Because of what she had given to God’s prophet, God miraculously kept her jar of flour full and her jug of oil from ever running dry. She gave, God resupplied.

The spiritual and emotional challenge for us regarding the *Law of Resupply* is that we must first give in faith trusting that the *Law of Resupply* exists. In other words, we need to be fearlessly distributing what is already on our “gift card” before God is going to reload it for us for additional giving. This is one of the most powerful giving concepts in the entire Bible. We can expect to experience the *Law of Resupply*.

Point #2: We Can Expect to be Provoking

Unfortunately, the word “provoke” in our culture almost always carries with it a negative connotation. If someone “provokes” us, it is never a good thing. However, the New Testament uses the word in both a negative and a positive way. The word itself simply means to “stimulate or incite” someone to a response. For example, Paul tells fathers not to “*provoke your children to wrath*” (Ephesians 6:4). Hebrews 10:24 uses it in a positive light. It says, “*And let us consider one another to provoke unto love and to good works....*” This verse tells us that we should be provoking (stimulating or inciting) other believers to join us in our giving adventures – provoking them to excel in “*good works*.”

I have discovered that the single greatest motivator for encouraging others to give is to hear the stories of those who are doing it – who have already stepped out in faith and are doing some extraordinary and extravagant things with their giving – and have actually lived to tell about it!

Let me encourage those of you who are already extravagant givers to not mistakenly believe that by sharing your exciting giving stories with others that you will somehow “lose your heavenly reward” for doing so. If you are sharing your giving stories to stimulate and incite others to give more and not doing it to draw attention or praise to yourself, you are doing a very good thing. Share your exciting and often amazing giving adventures with others. Share how it tested your faith. Share the joy you have found in your giving. Invite and incite others to “come on in, the water is fine!”

I was at a conference a few years ago and a young man shared that at the previous year’s conference he



had been deeply challenged by the giving stories he heard. He told us that he wanted to experience the hand of God working through him like those he heard sharing their amazing giving stories.

So now, a year later, he was asked to share his giving story that was the direct result of him being provoked to give the year before. He shared that one day he was walking down the street and he saw an extremely, needy man crouched down on the sidewalk, just trying to stay warm. He walked over to the man and offered to *take* him to a restaurant for dinner. After dinner, he then took him to a clothing store and bought him a completely new set of clothes, a new coat and even new shoes. He then took him to a local hotel and told him that he could spend the night at the hotel, take a hot shower, sleep in a warm bed and enjoy a hot breakfast in the morning.

Then he went a little crazy according to his wife. This good Samaritan then told the hotel clerk that the man could stay at the hotel longer if he needed to and the clerk should put whatever room charges the poor man incurred on his credit card. He prayed a blessing over the poor man and left. I sat there listening, absolutely dumbfounded. This young man's compelling story of generosity simultaneously shamed and inspired me. It shamed me because even though God had given me hundreds of identical opportunities to be generous to a poor stranger, I had never even considered doing anything like what he did. It also inspired me because I wanted to experience the overwhelming joy that this young man had received from this selfless act of kindness. His giving story provoked me to get even more attuned to what God might want me to do with what He had me managing. You see, an expectant giver should always be attempting to provoke others to "*love and good works.*"

Point #3: We Can Expect to be Rewarded

One of the most overlooked teachings on giving in the New Testament is on its rewards. The New Testament is abundantly clear that we can expect to be rewarded by God in both this life and the next for what we faithfully deploy as He directs.

Consider just a couple verses:

1 Timothy 6:19, "*Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure **for themselves** as a firm foundation for the coming age, so that they may take hold of the life that is truly life.*"

Matthew 6:20, "*But store up **for yourselves** treasures in heaven...*"

Notice, who are we told to be storing up our treasures for. Not for God? Not for others? "*For ourselves!*" We get back in *heaven* what we give up on *earth*! What an incredible deal! You see, we don't really ever give anything away, we just send it on ahead. Even while our earthly balance sheet is being reduced by our giving, our heavenly balance sheet is being increased by the same amount. And now instead of only enjoying our stuff for a short time here on earth, we will instead get to enjoy it forever in eternity.

Here is the startling reality. **Whatever we give away, we do not give up.** When we give something away, we are guaranteed to have it for eternity! Absolutely incredible!

Now, contrast this “*treasures in heaven*” mindset with the mindset of the rich farmer in Luke 12 who decided that he was going to store up “for himself” treasures *on earth* instead of in heaven. God declares this man to be a “*fool.*” He had the right idea, storing up treasure for himself. However, he chose the wrong location to store his treasures. You see, *where* we choose to store our treasures makes all the difference in whether we will be viewed by God as a *wise man* or a *fool.*

But not only is there an *eternal* reward in our giving, there are also temporal rewards as well, Jesus is quoted by Paul in Acts 20:35 that “*It is more blessed to give than it is to receive.*” In other words, the giver gets back more than he gives. Solomon in Proverbs 11:25 confirms this as well, “*A generous person will prosper; whoever refreshes others will be refreshed.*” The giver is prospered as he gives what he has away.

It is clear, we should *expect* to be rewarded for our giving. It is part of God’s stewardship “deal.” God says, “You take care of others and I’ll take care of you!”

Giving is the one area of our lives where we should have exceedingly high expectations! We can expect to be *resupplied* for more giving; we can expect to be *provoking* others to greater giving; and we can expect to be *rewarded* for our faithful deployment of His material resources.

Conclusion:

If we will focus on incorporating all six of these **Better Way Giving** characteristics into our everyday lives, we can undoubtedly expect to someday hear from the Owner, “*Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.*” May we all learn to both live and give with this ultimate day in mind!



Additional sermon content on the Law of Resupply



Additional sermon content on rewards of giving



Additional Sermon Content on I Timothy 6:17-19

STEWARDSHIP MINISTRIES

BETTER WAY GIVING SERIES STUDY GUIDE

E.G. "JAY" LINK





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LESSON ONE • A MOTIVATED GIVER

L E S S O N O N E

A MOTIVATED GIVER

In this exciting series, we are going to examine six powerful New Testament giving characteristics to help you frame a solid, biblical basis for your personal giving. Too often, believers have been taught that the amount of their giving is determined by a mathematical formula and is an obligation they are required to pay. Clean and simple; not much thought; little needed interaction with God. The New Testament, on the contrary, paints a radically different giving picture for us. And admittedly, it is not clean or simple. It requires lots of thought and continuous interaction with God. I call it *Better Way* giving.

Just as in every area of the Christian life, the New Covenant provides us with a *Better Way* to live and a *Better Way* to give. The entire theme of the book of Hebrews is about this *Better Way* – a better hope (7:19), a better covenant (7:22), a better promise (8:6), a better sacrifice (9:3), a better country (11:16), a better possession (10:34) and a better resurrection (11:35). The book's whole message is that "God has provided something better for us" (11:40) – a *Better Way*! And this includes a *Better Way* to give.

If you will allow it to do so, this study can transform your walk with the Lord and set you free to give like you never dreamed you ever would or even could! And you will have more fun and experience more joy with this *Better Way* of giving than you ever imagined possible! So, let's get started on this life-changing journey by considering the first *Better Way* giving characteristic – *A Motivated Giver*.

The New Testament gives us three clear and compelling motivations for giving which serve as pillars upon which all the other *Better Way* giving characteristics rest. So, let's examine these three foundational giving motivations.

Better Way Giving is Motivated by God's Unconditional Love

When I find myself engaged in a conversation with an individual who acknowledges he is opposed to Christianity, my first question is usually, "What is it about God's unconditional love that you don't like?" They have never been asked this question before and they are really not even sure how to answer it. But I believe that God's unconditional love is a foundational expression of the gospel.

I personally find His absolutely relentless love for me to be so compelling that I cannot help but be drawn to Him by it. Nobody has ever loved me like that before and nobody ever will. Jesus expresses it this way in John 3:16, "For God so loved the world, that He gave..." So, how do we respond to such unconditional love? Jesus tells us in Matthew 10:8, "Freely you received, freely give." You see, you cannot freely receive God's love without freely giving it back. How can I not love back someone who has loved me that much? How can I not give back to someone who has given me that much?

The reason many believers are not significant givers is because they have never been significant receivers.

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They have never fully accepted God's extraordinary flow of unconditional love that constantly pours over them. I can tell you this. Until you fully receive God's unconditional love, you will never be passionately motivated to love Him back. Until we freely receive, we will never freely give. There is an old saying, "he who truly loves, gives all, yet sacrifices nothing." If you feel like you *are* making a sacrifice when you give to Him, you simply need to fall more deeply in love with Him.

Amy Carmichael made a quite profound observation when she said, "One can give without loving, but one cannot love without giving." Sadly, many believers give without loving. They have been ordered to give, manipulated to give, threatened to give or pressured to give. But that is the old way of giving. The *Better Way* is for *love* to become the driving motivation for our giving. Once we find ourselves hopelessly engulfed in God's unconditional love, we will really have no choice. We *will* be motivated givers!

Better Way Giving is Motivated by Jesus' Amazing Grace

God's unconditional love and Jesus' amazing grace are two sides of the same coin. God's love leads to Jesus' grace. Paul beautifully expresses this thought in Romans 5:8 when he says, "*But God demonstrates His own love toward us, in that while we were yet sinners, Christ died for us.*"

Do you remember when Jesus went to Simon the Pharisee's house to dine and a woman who was a known "sinner" came in and fell before Him, with her tears washed his feet, then dried them with her hair and then anointed His feet with expensive perfume. Simon was shocked and appalled that Jesus would even let a woman like that touch him. Jesus, knowing Simon's thoughts, confronted him. Here is the account:

"And Jesus answered him, 'Simon, I have something to say to you.' And he replied, 'Say it, Teacher.' 'A moneylender had two debtors: one owed five hundred denarii, and the other fifty. When they were unable to repay, he graciously forgave them both. So which of them will love him more?' Simon answered and said, 'I suppose the one whom he forgave more.' And He said to him, 'You have judged correctly.' For this reason I say to you, her sins, which are many, have been forgiven, for she loved much; but he who is forgiven little, loves little." Luke 7:40-47

You see, our motivation to give is directly tied to the degree of forgiveness we believe we have received. That is Jesus' very point to Simon. The more grace we receive, the more we are motivated to give. If, however, we see ourselves as generally good people who are just in need of some spiritual fine-tuning in a few areas of our lives and we are looking to Jesus to finish and polish up our goodness, we will find ourselves with little motivation to give because we simply do not see ourselves as we really are – as "*wretched and miserable and poor and blind and naked*" (Revelation 3:17). For these "good" people, how they live (and how they give) ends up looking much more like Simon the Pharisee than the sinful woman.

Unless we come to fully appreciate our desperate condition and the extraordinary extent of the heroic act of rescue that Jesus undertook to break us free from our eternal condemnation, we will miss one of the key, driving motivations for why we give to God – that being an outward expression of our unspeakable gratitude for His abundant grace "*which he lavished on us*" (Ephesians 1:8).

I can tell you this, once you come to understand the utter magnitude of Jesus' amazing grace, you will come to realize that any gift you make in response – no matter what the size – is going to be woefully inadequate



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and pathetically too small – even if you give Him all you possess!

The chorus of the old hymn *He Giveth More Grace* is so powerful. “His love has no limit. His grace has no measure. His power no boundary known unto men. For out of His infinite riches in Jesus, He giveth and giveth and giveth again.” How do you respond to this extravagant outpouring of unconditional love and amazing grace?

Better Way Giving is Motivated by the Spirit’s Guiding Freedom

Receiving God’s unconditional love and Jesus’ amazing grace frees us from the bondage of law keeping and its resultant condemnation! Paul confirms this in Galatians 5:1, “*It was for freedom that Christ set us free; therefore keep standing firm and do not be subject again to a yoke of slavery [the law].*” He adds in Romans 8:2, “*For the law of the Spirit of life in Christ Jesus has set you free from the law of sin and of death.*” Hallelujah, we are once and for all finally free from the bondage and the judgment of the law!

But now that we are no longer subject to the law, how can we know how we should live? Paul tells us in Galatians 5:18, “*...you are led by the Spirit, you are not under the Law.*” The Spirit of God is now living inside of us, guiding us, teaching us and empowering us. He serves as a kind of internal, spiritual “GPS system” to lead us in how we are to live *and* how we are to give. He also serves as the internal motivator, prodding and urging us in our giving. With His influence, we will now be able to give with both clarity and confidence because we are being guided by Him in when and where and how much and for what to give. What an exciting thought! The Holy Spirit and I teaming up to do something meaningful in the world!

Paul contrasts this New Covenant *Better Way* giving with the old way of giving in II Corinthians 9:7. He charges us, “*Each one must do just as he has purposed in his heart, not grudgingly or under compulsion...*” Notice, Paul says *Better Way* giving is determined by careful, thoughtful, personal consideration – which is *internally* determined by you and the Holy Spirit. He also cautions us to not get dragged back into the old way of giving – “*grudgingly or under compulsion*” – which is *externally* forced upon us by others.

You see, God wants our giving to Him and for Him to be a free will act, guided and encouraged by the Holy Spirit and gladly deployed by us. Paul in writing to the Corinthians about their giving tells them, “*I am not speaking this as a command...*” (II Corinthians 8:8). He also points out that the Macedonian church “*gave of their own accord*” (II Corinthians 8:3). Paul was not *ordering* believers to give. He was *inviting* believers to give. And that is the difference between *internally* motivated giving and *externally* motivated giving.

Let me give you a practical illustration of why having this freedom in our giving is essential. Men, let me ask you a question. What if your wife were to tell you that as a sign of your love for her, she expected one dozen long stem red roses placed on her kitchen table every Friday at noon. And, by the way, if you did not carry out this expression of your love as directed by her, you were going to suffer terrible, negative consequences. Let me ask you, how long would it take before getting your wife flowers every Friday would no longer be a joyful expression of your undying love for her? I suspect as a loving husband, you would carry out her “wishes,” or at least make sure that it got done (with or without your personal involvement). But I think we would all agree her demand would very quickly deteriorate into just a routine duty and/or something you would continue to do simply to avoid the inevitable “trouble” that awaited you if you failed to deliver her required gift on time and in the right number.

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This illustrates the old way of giving – giving out of duty, with a sense of obligation, with fear of possible retaliation, a thoughtless, habitual action that had no heart connection to the gift. *Better Way* giving, on the other hand, does not prescribe an amount, the timing or the nature of our gifts to God for this very reason, because as soon as a gift is expected or required, it sooner or later ceases to be a gift and becomes more like a payment. You see, God wants our gifts to Him to be *our* idea, in an amount that in some way appropriately reflects our unspeakable love and gratitude to Him. He wants us to give because we *want* to, not because we have to give.

So, you can see how these three *Better Way* motivations: (1.) God’s unconditional love, (2.) Jesus’ amazing grace and (3.) the Spirit’s guiding freedom present a radical paradigm shift from the old way giving. If we will fully embrace these three motivations for giving, we will no longer find ourselves grudgingly asking, “How much do I *have* to give?” We will, instead, find ourselves enthusiastically asking, “How much do I *get* to give?” It is this last question that we ultimately want to be the only question we ever think to ask!

DISCUSSION QUESTIONS

1. What is your initial reaction to this lesson?

2. Why do you think God’s unconditional love is such a compelling motivation for giving?

3. What is your response to the quote, “He who truly loves, gives all, yet sacrifices nothing”? Share a time in your life where you have seen this to be true.



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4. Read Luke 7:40-47 as a group and then share what struck you most about this story and how forgiveness compels us to want to give.

5. How is seeing ourselves as “wretched” sinners (Revelation 3:17) so important for us to fully appreciate Jesus’ amazing grace? How should this grace motivate us to give?

6. Share your reaction to this statement, “once you come to understand the utter magnitude of Jesus’ amazing grace, you will come to realize that any gift you make in response – no matter what the size – is going to be woefully inadequate and pathetically too small – even if you give Him all you possess!”

7. How do you think being free from the bondage and the judgment of the law motivates us in our giving?

8. How do you feel about the idea of trusting in the Holy Spirit to direct you in your giving? Read II Corinthians 9:7 and discuss what it means, “each one must do just as he has purposed in his heart.” Does this give us the freedom to not give at all if we do not want to?

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9. Share your reaction to the story about the man being expected to give his wife flowers every Friday or else! How do you think the wife's expectation dampened the joy and blessing of the husband making the gift of flowers to her?

10. How do you respond to the idea that God wants our giving "to be our idea, in an amount that in some way appropriately reflects our unspeakable love and gratitude to Him"?

11. Share what is going to change in how you think and how you give because of what you have learned in this lesson?



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L E S S O N T W O

A JOYFUL GIVER

Would the word *joyful* describe how you feel when you give? Many believers would answer that question, “No, not really.” And there may be several reasons for this. We may be giving with feelings of obligation or duty or simply because we don’t know how to say no when we are asked. It seems far too rare that people experience any high degree of joy in their giving. That is primarily because they are still giving the old way. Better Way giving produces an overflowing, sometimes even an overwhelming flood of joy as we enthusiastically deploy God’s resources, as the Holy Spirit directs, for a purpose that is on God’s heart, to make a meaningful difference in the lives of others. In fact, let me go so far as to say that if you are not experiencing great joy in your giving, it should be a clear indicator that something is definitely wrong with how or where you are giving.

The Bible is filled with wonderful illustrations of joy-filled giving. For example, when the impoverished Macedonians got over-the-top “crazy” in their giving, Paul tells us that their giving proceeded “*out of their overflowing joy*” (II Corinthians 8:2-3). Paul goes on to tell us in II Corinthians 9:7, “*God loves a cheerful giver.*” Think about it. *God loves* joy-filled givers. In fact, the word translated “*cheerful*” is the Greek word from which we get “*hilarious.*” So, what Paul is literally saying here is, “*God loves a hilarious giver!*”

So, how can we experience this kind of hilarious joy in our giving? I would suggest that there are two steps that are necessary for us to experience maximum joy in our giving. First, we need to get *positioned* to experience joyful giving. Second, we need to get *proactive* to experience joyful giving. The first is *internal* and the second is *external*. Let me explain them both to you.

Getting *Positioned* to Experience Joyful Giving

To be properly positioned to become a joyful giver we must totally surrender three foundational areas of our lives. And the more totally we are able to surrender them, the more perfectly positioned we will be to experience the greatest levels of joy in our giving.

1. We must surrender *ourselves*.

If we want to experience real joy in our giving, we need to voluntarily vacate our throne. Easier said than done, I know! As long as we insist on remaining the center of our own universe, we will never find the deepest and most profound levels of joy in our giving. Paul tells us plainly and painfully in Philippians 2:3-4, “*Do nothing from selfishness or empty conceit, but with humility of mind regard one another as more important than yourselves; do not merely look out for your own personal interests, but also for the interests of others.*” Paul also cautions us about an inappropriate overestimation of ourselves when he warns in Romans 12:3, “*I say to everyone among you not to think more highly of himself than he ought to think.*”

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Unless we are willing to abdicate our “most important person” status and fully surrender our needs and interests to the needs and the interests of others, we will never be properly positioned to experience the deepest levels of joy in our giving.

So, in position #1: The “king” voluntarily gives it up and becomes a *servant*. (See Matthew 23:11.)

2. We must surrender *our stuff*.

There is something incredibly liberating emotionally and spiritually when we finally come to embrace the realization that we own nothing. Everything, and I mean everything, we possess belongs to God. He succinctly expresses this truth to Job in 41:11 when He declares, “*Whatever is under the whole heaven is Mine.*” And He is still declaring this same message to us today. For many of us, we have absconded with God’s stuff and have claimed it to be our own. We need to return this stolen property back to the rightful Owner with our humble apologies for having taken it from Him in the first place.

Now, we will see that our “giving” is not about what of *my* stuff am I going to give to the Lord, it is about what of *God’s* stuff am I going to make available for His purposes. With this proper reorientation of our relationship to our stuff, we are now free to have the attitude that can say quite literally, “What is mine is yours and you can have it.” Because we understand that none of it is ours in the first place.

Jesus drives this point home further with this incredibly demanding statement, “*So then, none of you can be My disciple who does not give up all his own possessions*” (Luke 14:33). He says, total surrender of *all* your stuff is your only option if you want to be My disciple. The bottom line: we need to give it up – not necessarily the immediate *possession* of it, but the immediate *ownership* of it! As long as our hands are tightly gripping our possessions, *joyful* will rarely describe our giving experience. Corrie ten Boom understood this intense struggle to cling to our stuff and advised us to, “Hold everything in your hands lightly, otherwise it hurts when God pries your fingers open.” You will never experience joyful giving if God is always having to pry your fingers open to deploy some of His stuff. Remember, it is not a sin to possess things, but it is a sin for things to possess you. We need to surrender all our stuff.

So, in position #2: The “owner” voluntarily gives it up and becomes a *caretaker*. (See Luke 17:9-11.)

3. We must surrender *our security*.

Have you ever thought this before? “I need to be careful how much I give away because I don’t want to end up not having enough for myself?” If you have, you’ve got lots of company. My first response to this fear-based comment is, “Where is our trust – is it in our *provisions* or in our *Provider*?”

But just for the sake of discussion, let’s say you actually became so wildly generous that you ended up with no surplus, no reserves and not even enough to take care of your own personal needs for the future. Here is my question for you, “What would be wrong with living a hand to mouth existence, if it is God’s hand to your mouth?” Are we afraid to live such an open-handed life that we might get ourselves into a position that requires us to depend on God alone?



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Randy Alcorn nails this very point when he says, “Ironically, giving isn’t a *cause* for insecurity, but a *cure* for it.” Anne Frank knew this too. She said, “No one has ever become poor by giving.” But that is our perpetual fear, isn’t it? I don’t want to be so generous that I might run out of stuff for me. And then what would I do? You see, many believers want to experience a miracle from God, but no one wants to be in a position to need one!

William MacDonald takes this surrender of our security even one step further when he proposes, “God’s will is that we should be in a perpetual crisis of dependence on Him. We defeat His will when we lay up treasures on earth.” You see, we cannot allow trusting in God to be our *last* resort. It must be our *only* resort.

Unless we are willing to surrender what the world tells us is our source of security, we will likely be far more of a *fearful* giver than a *joyful* one – more of a *miserly* giver than an *extravagant* one.

So, in position #3: The “*secure*” voluntarily gives it up and becomes *vulnerable*. (See Matthew 6:25-34.)

Once we agree to surrender *ourselves*, *our stuff* and *our security*, we will then be properly positioned to become a joyful giver. Now, we are ready to get proactive in our giving!

Getting *Proactive* to Experience Joyful Giving

Let me give you three practical ways to really juice up the joy in your giving.

1. Give *Intentionally*

Far too often our giving is *reactive*. We give when we are asked or when we receive an appeal letter. If we want to experience maximum joy in our giving we need to intentionally go on the hunt for where to give. We need to live with open-minds, open-hearts and open-hands – consciously looking for opportunities to deploy some of God’s human or financial resources in places or people’s lives that He reveals to us need our support and/or involvement.

Let me suggest an exciting, new way to think about your giving. Here it is. “If I wait until I am asked to give, I have waited too long.” Our goal is to become so spiritually in tune to the world around us that we recognize needs and opportunities before we are ever even approached to help. I will tell you, this is an incredibly exciting way to live and give! By the leading and guidance of the Holy Spirit we are already there – ahead of the request for help or support – seeing the places to give before they even see us! Start praying, “Lord, show me where and when You want me to give!”

If you want maximum joy in your giving, start *intentionally* hunting for who and where to give!

2. Give *Passionately*

Look for ministries, people and causes that “light your fire!” What fires you up? God gives each of us a unique set of passions for a reason. Part of finding maximum joy in our giving is giving in places and ways that are aligned with our personal passions. We need to have a heart connection to what we invest God’s

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resources in. And let me assure you, it's really okay to say "No" to good ministries and causes that you are not personally passionate about. Giving where there is no passion will be dry and lifeless – joyless.

Here is the key. For maximum joy in giving, put your money where your heart is! (See Matthew 6:21.)

3. Give *Confidently*

Confident giving is critically important for us to experience maximum joy in our giving. Too often people give with little certainty that what they are giving will be used wisely and effectively. They often have even less of an idea what their gift is going to actually do. Many individuals and ministries are incredibly sloppy and inefficient with the gifts they receive. And since we all have limited resources with which to advance the Kingdom, we do not want to waste even one dollar of His resources by failing to make sure that these funds are stewarded carefully and efficiently.

Then, once you give, follow up to make sure your gift did what you gave it to do. Track your giving outcomes. There is nothing that brings greater joy in giving than actually seeing how people's lives have been blessed and changed and the Kingdom advanced because of your giving. Knowing that you are giving wisely and actually witnessing the life changing impact from your giving will dramatically increase your joy in giving!

So, to experience maximum joy in giving, give *confidently* and be sure to witness the outcomes!

When we proactively start giving *intentionally*, *passionately*, and *confidently*, the degree of joy we receive from our giving will just explode!

So, are you ready to get both *positioned* and *proactive* to experience maximum joy in your giving? If the answer is yes, then fasten your seatbelt because you are about to begin the joyful giving ride of your life!



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DISCUSSION QUESTIONS

1. What is your initial reaction to this lesson?

2. What is the greatest struggle you have with totally surrendering yourself to the Owner? Read Philippians 2:3-4 and discuss ways in which we can live like this on a daily basis.

3. Luke 14:33 says, "So then, none of you can be My disciple who does not give up all his own possessions." What is it going to take for us to want to follow Jesus more than to possess our stuff?

4. How do you react to Randy Alcorn's statement, "Ironically, giving isn't a cause for insecurity, but a cure for it"?

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5. William McDonald makes a very provocative statement, "God's will is that we should be in a perpetual crisis of dependence on Him. We defeat His will when we lay up treasures on earth." How do you harmonize this statement with how you are currently living and giving?

6. Would you describe yourself as being more of a fearful giver or a joyful giver? Why is that the case for you?

7. What most excites you and/or scares you about the idea of going "on the hunt" for where to give?

8. What do you think would happen to your giving if you were to start each day praying, "Lord, show me where and when You want me to give today"?

9. Share with the group the extent that your current giving does or does not excite you. What can you do to align your giving with your God-given passions?



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10. Share a story about when you gave and you actually got to see what happened as a result of your gift.

11. Share why seeing the outcome of your giving is so important and inspiring.

12. Share what is going to change in how you think and how you give because of what you have learned in this lesson?



L E S S O N T H R E E

A RELIABLE GIVER

When you hear the term *reliable giver*, you may think about how your church or your favorite ministry views your regular giving to them. But that is not the kind of reliable giver I am thinking about. Instead, I want us to consider whether *God* views us as *reliable givers*? In other words, when God sees a need or an opportunity that He wants to fund, how certain can He be that if He gets those needed funds to you that you would actually deliver them. So, the question we need to ask ourselves is, “Does God see me as a *reliable giver*?”

Let me frame this reliable giving characteristic with a question. How much would God have to get to you today for you to deploy \$10,000 for Him tomorrow? If He were to deliver \$10,000 to you today, would you be willing to deploy it all tomorrow? Or, might He need to give you \$100,000 in order for you to release the ten grand (the amount many churches would tell you that you “owe” God when you get \$100,000)? Or, might He have to give you \$333,000 before you would deploy the \$10,000 (the national average of giving by Christians)? I think you might agree that this question completely changes our perspective on what it means to be a *reliable giver*, doesn’t it?

Let me illustrate it another way. Imagine God has two stewards. He wants \$10,000 to be directed for a specific cause that is near and dear to His heart. He gives the first steward the needed \$10,000 and the steward obediently passes it all on as directed by God. The second steward receives the same amount but only chooses to deploy \$1,000 and decides to spend the rest on himself. Let me ask you, from God’s perspective, which one of these two stewards is the most *reliable giver*? Keep in mind this important truth: If we want God to get it *to us*, He needs to be confident that He can get it *through us*! A reliable giver lives and handles his material resources as if he’s a “pipe” – what comes to him, easily flows through him. He refuses to live and give like he’s a “bucket” with a small hole in it – of all that flows into him, very little actually escapes.

So, with these images in mind, let’s examine the three different reliable giving characteristics we find in the New Testament.

A Reliable Giver Is a *Committed Giver*

Most people miss the very first point Jesus makes in His teaching on giving in the Sermon on the Mount. He begins by telling his audience in Matthew 6:2, “*When you give...*” Notice, He does not say, “*If you give...*” You see, for a *reliable giver*, giving is not *if*, it is *when*. And as such, we must be committed to being obedient giving conduits, delivering what He wants, where He wants it and to whom He wants it to go.

In fact, a *reliable giver’s* commitment to give runs so deep that obedient *deployment* to others will be an even higher priority than immediate *consumption* for himself. The poor widow in Luke 21:1-4 illustrates this commitment so dramatically. She has only two coins left to her name. Yet, her commitment to *give* exceeds



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her commitment to *keep*. And so she gladly gives it all. Let me ask you, “Is this how you live and think – God first, me second?”

Here is a challenging, theoretical question to ponder. If this widow would have come to you prior to going to the temple and asked you if you thought she ought to give her last two coins to the Lord, leaving her with nothing at all, how would you have counseled her? Would you have told her to go ahead and give both coins to the Lord and keep nothing for herself? Or, would you have counseled her to *not* do that? I am guessing most of us would give the latter advice. And had she actually followed our “wise” counsel, we would have never heard of this woman or been inspired by her faith or her selfless commitment to giving. We would have robbed her of her greatest testimony and possibly the greatest spiritual moment of her life. When it comes to giving, whose counsel are *you* listening to?

A *reliable giver* is also glad to make giving commitments, as the Holy Spirit directs. He then faithfully trusts God to continue to provide the committed funds to fulfill those giving commitments. In II Corinthians 8:11, Paul had to challenge the believers there to finish their giving commitment to support the poor in Jerusalem. He tells them, “*But now finish doing it also, so that just as there was the readiness to desire it, so there may be also the completion of it by your ability.*” So, a *reliable giver* will be a committed giver.

A Reliable Giver is a *Consistent Giver*

In I Corinthians 16:2, Paul instructed the believers in Corinth on how to give. He tells them, “*On the first day of every week, each of you should take some of your money and put it in a special place. Save up as much as you can from what you are blessed with. Then you will not have to gather it all after I come.*” Here, Paul gives us three important giving directives. (1.) Be **Consistent** – “*On the first day of every week*” (2.) Be **Sacrificial** – “*Save up as much as you can from what you are blessed with.*” (3.) Be **Prepared** – “*Then you will not have to gather it all after I come.*”

In other words, consistent giving is a central part of how we handle God’s resources. For example, is our first thought when we receive an expected or an unexpected check, “How much of this money can we set aside to bless others when we see the opportunity?” Consistent, Sacrificial and Prepared! I can tell you that there is nothing more fun than having funds set aside in advance for giving and then to be on the constant lookout for where God wants those funds deployed!

What is so sad is that most Christians aren’t consistently and sacrificially prepared to give. Often the thought of giving only hits them as the offering plate is being passed on Sunday and they begin fishing around in their wallets for the bill of choice to drop in the plate. Is it any wonder this kind of unprepared giving produces no real blessing at all for the giver? And in fact may actually do more harm than good. What is even more tragic is how many believers only give when they actually attend a service. If they miss a week of worship, they also miss a week of giving and never even consider making it up when they do attend next.

Brothers and sisters, it shouldn’t be this way. To be *reliable givers*, we need to be *consistent* in our giving: We need to be *sacrificial* with our giving: And we need to be *prepared* for our giving.

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A Reliable Giver is a *Progressive Giver*

The old way of giving is *percentage* giving. Better Way giving is *progressive* giving. With the old way everybody, regardless of economic condition or financial capacity is taught to give the same fixed percent of their income. Unfortunately fixed percentage giving places the greatest financial burden on the poorest believers and places the least burden on those who make the most.

Let me illustrate what I mean. Imagine a poor widow barely surviving on a paltry \$12,000 a year of Social Security. Now envision a successful businessman making an impressive \$350,000 annually. If 10%, for example, is considered the fixed percentage, then the widow would be expected to give \$1,200 of her already inadequate income leaving her with a meager \$10,800 to exist on for the entire year. The businessman, on the other hand, after the same percentage giving still has \$315,000 left over to enjoy a quite comfortable lifestyle. You see, with the old way of fixed percentage giving the widow is *over-burdened* while the businessman is *under-challenged*.

Progressive giving, conversely, teaches that as my income climbs, I allocate an *ever-increasing* portion of what I receive for Kingdom use and an *ever-decreasing* portion for my personal use.

Jesus describes this progressive giving principle this way, "*From everyone who has been given much, much will be required; and to whom they entrusted much, of him they will ask all the more*" (Luke 12:48b). The more God *entrusts* to us, the more God *expects* of us!

One biblical example of progressive giving can be found in Acts 11:29. Believers who had a *surplus* voluntarily chose to deploy their surplus to help those who had a *shortfall*. Luke reports, "*And in the proportion that any of the disciples had means, each of them determined to send a contribution for the relief of the brethren living in Judea.*" Those who had more, gave proportionately more. Those who had less, gave proportionately less and maybe gave nothing at all.

A very wealthy gentleman once shared, "People always tell me that I am so generous because I give \$2 million a year away. But in proportion to my annual income of \$8 million, I am really not all that generous." And he is right. With the old way of fixed percentage giving as the measurement, his giving is over the top – 25%. But with the Better Way progressive giving, he is still proportionately giving way too *little* and proportionately consuming way too *much*. Remember, *our degree of generosity is not based on how much we give, it is based upon how much we have left over after we give!*

Let me give you a more normal scenario to illustrate this idea. Assume you currently make \$60,000 a year and deploy \$6,000 of that for Kingdom purposes – 10% giving.

Then, you get a big promotion and your income jumps to \$80,000 annually. Old way giving would apply the same fixed percentage to this new, surplus income. Progressive giving, however, calls you to increase the percentage. So, out of your \$20,000 increase, let's say the Holy Spirit directs you to give \$10,000 and keep \$10,000 for your personal use. Now you are giving 20%.

You get another big promotion and your income increases to \$100,000. With this new \$20,000 pay raise, you choose to allocate only \$5,000 to your personal use and allocate the remaining \$15,000 to Kingdom



LESSON THREE • A RELIABLE GIVER

giving. Now your giving has jumped to 31%.

Do you see how this progressive giving model works? As our income and assets continue to increase, what we *give* proportionately *increases* while what we *consume* proportionately *decreases*. Believe me, this is a very exciting way to live and give.

Let me say one last thing on this matter. There is no standard formula to calculate what your specific living-to-giving ratio should be. It will be different for everyone and even different for us at different times in our lives. You will discover the right number for yourself as you sincerely seek to align your mind and your heart with the mind and the heart of God. In that search He will reveal it to you.

Do you want God to see you as one of His most *reliable givers*? Then be (1.) *committed*, (2.) *consistent* and (3.) *progressive* in your giving? And in so doing you will now become a most valuable and effective tool for Kingdom impact in the hand of our Reigning King.

DISCUSSION QUESTIONS

1. What is your initial reaction to this lesson?

2. What do you think of the idea of God seeing you as a reliable giver? On a 1-10 scale how would you currently rate yourself as being one of God's reliable givers?

3. How would you rank your giving to God and His Kingdom in your list of financial priorities? What can we learn from the widow in Luke 21:1-4 who gave all she had?

LESSON THREE • A RELIABLE GIVER



4. On a 1-10 scale, how would you rank the following three giving directives Paul gives us in I Corinthians 16:2:

- _____ Consistent giver
- _____ Sacrificial giver
- _____ Prepared giver

Which of these three do you most struggle with and why?

5. How do you think your giving would change if you always had a certain sum of money already set aside for giving whenever the Lord showed you a place He wanted it deployed?

6. Why is the old way of fixed percentage giving over-demanding to the poorest and under-challenging to the richest among us? How does progressive giving fix this inequity? Read Acts 11:29 and discuss it.

7. What do you find most challenging about the idea of progressive giving – that being the more we make and have the more proportionately we give?



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8. Luke 12:48b says, "From everyone who has been given much, much will be required; and to whom they entrusted much, of him they will ask all the more." Compared to the rest of the world, how can this verse easily apply to everyone of us here in America? How does this statement challenge you?

9. What most excites you and/or most troubles you about the idea of making, say, 50% of your income available to the Lord to advance His Kingdom and serve His people?

10. What is both liberating and scary at the same time that God has given us no fixed formula that applies to everyone to calculate our specific living-to-giving ratio?

11. Share what is going to change in how you think and how you give because of what you have learned in this lesson?



LESSON FOUR

AN EXTRAVAGANT GIVER

Hidden deep within each of us is an emotional vault where we store our most valuable and precious treasures. We securely lock them away, carefully protecting them from exposure and worse yet, from loss. This vault is hidden so deeply within us that very few of us will even acknowledge to ourselves or to God that we possess such an emotional vault, much less give Him the combination to the lock and free access to anything and everything that is within it. For us, the contents of our vault are off limits to all. It makes no difference how rich or how poor we may be. Everyone has a secret vault. The only difference between us is the size of the vault and how much we have hidden away in it.

So, what does having this hidden vault have to do with extravagant giving? It has everything to do with it because it is from this “sacred,” hidden vault that extravagant giving will flow. Until giving includes our most hidden and precious treasures, we will not experience the personal life-transformation that comes from this extravagant giving. The key is that we must give God the combination to the vault and give Him full and unrestricted access to everything we own.

Sounds kind of scary, doesn't it? Do you know why? Because we all know that we really do have such a hidden vault inside us. And just the *thought* of opening up that hidden vault to God can be very unsettling. But this is exactly why we need to do it – because if we don't make God Lord of all, He will never be Lord at all.

The New Testament provides us with a host of compelling examples of believers who opened up their vault and gave extravagantly. These stories can both instruct and inspire us in how we can become extravagant givers too. There are three often repeated characteristics seen in these extravagant giving stories. One or more of them will always be present when extravagant giving is practiced. Let's examine some giving stories to see what they can teach us.

Extravagant Giving Will Exceed What is *Expected*

One of the most notable examples of extravagant giving is when the desperately impoverished, Macedonian believers chose to support the poor in Jerusalem. Paul in II Corinthians 8:1-5 describes the situation:

“...in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality. For I testify that...they begged us with much urging for the favor of participation in the support of the saints, and this, not as we had expected...”

Their giving was so extravagant that it even caught the apostle Paul off guard. These believers gave more than anyone expected. They gladly surrendered what little they still had left in their hidden vaults to help others.



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Do you remember when Zacchaeus, the tax collector in Luke 19:1-10 had his literal “come to Jesus” meeting? This man who had gotten wealthy by stealing from others was so transformed that he chose to voluntarily repay all that he had stolen. The law required him to repay the amount stolen plus an additional 20%. (See Leviticus 6:2-5.). Zacchaeus, however, opened his hidden vault and volunteered to return four times what he had stolen – over three times more than the law required! Talk about extravagant giving. No one ever expected any “repayment” at all from Zacchaeus, much less that excessive of an amount.

But that’s not the end of the story. Zacchaeus then tells Jesus he is going to give away half of everything he has to the poor! Can’t you imagine how people responded to this news? “Yeah, right. That is really going to happen!” You see what had happened in his conversion is that he gave the key to his hidden vault to Jesus and now everything he had was on the table and available for deployment. He was not just going to give away some of his income, he literally had gone into wholesale liquidation mode which exceeded everyone’s expectations.

Then there were those affluent believers in the new, fledgling church of Jerusalem. We learn that many who were saved during the feast of Pentecost didn’t go home, but stayed in Jerusalem to keep growing in their faith and knowledge. Consequently, they used up all the supplies and only further swelled the number of needy in Jerusalem. When the believers with a surplus saw this huge need, Luke tells us in Acts 2:44-45 that *“they began selling their property and possessions and were sharing them with all....”*

How often today do we see believers with a surplus selling their homes, farms or rental properties, liquidating their retirement plans or emptying their savings to help those who have a shortfall? I think we would all agree this kind of wholesale asset liquidation to help others is far beyond what anyone would have expected then or even now. Yet, these affluent believers had opened their protected vaults making available considerable additional resources for the Lord’s use. It was so unexpected that Luke felt compelled to make note of it in his account of the church.

May I ask, have you ever given like this, even once? Have you ever opened up your hidden vault to the Lord and made such an extravagant gift that the recipients were speechless, amazed, overwhelmed and/or stunned by the unexpected size of the gift? Believers in the New Testament model this extravagant giving for us time and time again. In fact, in the lives of these New Testament believers this kind of extravagant giving was not the exception, it was the rule.

So, the first characteristic of extravagant giving is that it exceeds *what is expected!*

Extravagant Giving Will Exceed What is *Affordable*

With this next extravagant giving characteristic, we again find ourselves learning from the Macedonian believers. Paul adds an additional description to their giving. He says, *“For I testify that according to their ability, and beyond their ability they gave...”* One indicator of extravagant giving is that you are giving more than you can “afford.” The world, your financial advisors and maybe even your family will tell you, “That is too much. You can’t afford to give that much away!” And that is just the point. It is when those with a worldly mind begin telling us that we are giving too much that we know our giving is just starting to be the right amount! The Bible repeatedly uses the descriptive term *sacrifice* to describe our giving to the Lord because in our giving we should be sacrificing something we really “need” for ourselves.

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Do you remember when King David wanted to make a sacrifice to the Lord and Araunah offered to give David everything he needed to make the sacrifice; the land, the wood, the alter, the animal, everything? David flatly refused his gracious offer because, he explains, *"I will not offer burnt offerings to the LORD my God which cost me nothing"* (II Samuel 24:24). The very idea of sacrifice is hard-wired into the concept of giving.

I think C.S. Lewis is right on point when he writes, "I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditures on comforts, luxuries and amusement, etc. is up to the standard common among those with the same income as our own, we are probably giving away too little. If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charities expenditures exclude them."

Let me ask you, does your current giving "pinch or hamper" you at all?

Once we allow the mind and the heart of God to totally permeate *our* minds, *our* hearts and *our* lives, we will come to gladly embrace the idea that the more frugally we can live, the more extravagantly we can give!

So, the second characteristic of extravagant giving is that it *exceeds what is affordable!*

Extravagant Giving Will Exceed What is Needed

Extravagant giving not only meets a need, it exceeds it. A wonderful example of this is seen in Paul's response to the Philippians who had just sent him a gift to support his work. He gushes, *"I now have plenty and it is more than enough. I am full to overflowing because I received the gifts that you sent from Epaphroditus..."* (Philippians 4:18 CEB). The Philippian believers not only met Paul's need, they exceeded it.

The same thing happened to Paul with the Corinthian church. In II Corinthians 9:12 he writes about their giving, *"For the ministry of this service is not only fully supplying the needs of the saints, but is also overflowing through many thanksgivings to God."*

We cannot forget the well-known parable of the Good Samaritan in Luke 10:30-37. What makes this story so striking is the extent to which the Samaritan met this injured man's needs. Jesus tells us he felt compassion for him, poured oil on his wounds and bandaged them up. He put the injured man on his beast to ride, leaving him to walk. He then took him to an inn and even provided additional aid to the man once they arrived.

Then the Samaritan goes "over the top" and exceeds this man's immediate needs. He gives the innkeeper funds to take care of all his future needs while he recovers – telling the innkeeper that if those funds aren't enough, when he comes back, he will make up the difference – literally giving the innkeeper an open line of credit to help this stranger during his recovery!

I was actually pondering this very story when my sister, who has advanced MS and is completely disabled texted me and said, "Jay, I'll cut to the chase, I need to borrow \$100. I will pay you back." I knew that this time, as in the past when she asked to borrow money, there was absolutely no way she could pay me back anything I would loan her. But this "exceeding what is needed" idea was fresh on my mind and it had already found its way into my heart. So, I texted her back and said, "Susan, I won't loan you \$100...but I



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will give you \$200. You can use the \$100 for your immediate need and you can set the other \$100 aside in case you run short again." Can I tell you how much fun it was to text that message to her? My sister texted back, "I am speechless, what can I say?" I told her, "Once you regain your speech, tell God, 'Thank you,' because it is His \$200 and He told me to give it to you."

You might want to try this kind of extravagant giving for yourself. Find out what is needed and then exceed it! You see in this extravagant giving characteristic it is not the *size of the gift that makes it extravagant*, it is the *size of the gift relative to the size of the need* that makes it extravagant.

May I ask? Deep within your heart, locked away in that hidden vault of yours, don't you secretly wish that you could be totally free to be extravagant in meeting and even exceeding someone else's need? We just intuitively know, don't we, that "life indeed" is found not in what we *keep* hidden away in our vault, but in what we *give* to bless and serve others!

So, the third characteristic of extravagant giving is that it *exceeds what is needed!*

Conclusion:

So, extravagant giving (1.) exceeds what is *expected*; (2.) exceeds what is *affordable*; and (3.) exceeds what is *needed*. If we really want to become one of the Lord's obedient and extravagant givers, we need to open our minds, open our hearts and open our secret vault of hidden treasures to Him. And once we open ourselves completely to Him, He will begin transforming us into someone that people might just say acts an awful lot like Jesus. Now, wouldn't that be a glorious way to finish out the rest of our days here on earth!

DISCUSSION QUESTIONS

1. What is your initial reaction to this lesson?

2. Do you have a hidden vault? What do you have hidden away in it? It's okay to be honest.

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3. What scares you the most about opening up your hidden vault to God and allowing Him access to everything in it?

4. The lesson says "if we don't make God Lord of all, He will never be Lord at all." What will happen to our spiritual lives if we choose to not allow God to be Lord of all?

5. Read the story of Zacchaeus in Luke 19:1-10. What is it about the giving of Zacchaeus that most troubles and/or amazes you? What is the difference between you and Zacchaeus and why?

6. Share a time in your life that you gave more than was expected? How did you feel about it?

7. How do you respond to C.S Lewis's comment that the only "safe rule is to give more than we can spare"? How does the idea impact you that there ought to be things we should like to do, but cannot do because our giving prevents us from doing or having them?



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8. Share a time when your giving exceeded the specific need that you were giving to? How did it make you feel?

9. Discuss the story of the Good Samaritan in Luke 10:30-37 and compare it to the way we live and give when we see people in need.

10. Since it is not the size of the gift that makes it extravagant, it is the size of the gift relative to the size of the need that makes it extravagant, how can all of us become extravagant givers regardless of how much or how little we have?

11. Share what is going to change in how you think and how you give because of what you have learned in this lesson?



L E S S O N F I V E

AN SELFLESS GIVER

At first blush the idea of selfless giving seems pretty safe and nonthreatening. But the truth is that this selfless giving characteristic may be the most challenging and dangerous of them all. As you will see, depending on where people choose to “stand” when they do their giving may cause them to exchange their *eternal* reward for a *temporal* one.

Many believers have falsely concluded that the “safest” place to stand when giving is behind closed doors where no one can see who is actually doing the giving. However, finding a safe and effective place to stand when doing our giving is just not that absolute, simple or clean cut.

We need to understand that the key to personally embracing this selfless giver characteristic is not about knowing *where* to stand, it is about knowing *who* is doing the giving. To flesh this out further, let’s consider what Jesus and the New Testament actually teach us about selfless giving.

A Selfless Giver Intentionally *Avoids* Praise

Let me begin by saying there is a huge difference between avoiding any *praise* for our giving and avoiding any *knowledge* of our giving. Many, I fear, have entirely missed the primary point Jesus was making when He told His audience how to give in Matthew 6:2-4. Here is what He actually said in His Sermon on the Mount:

“So when you give to the poor, do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, so that they may be honored by men. Truly I say to you, they have their reward in full. But when you give to the poor, do not let your left hand know what your right hand is doing, so that your giving will be in secret; and your Father who sees what is done in secret will reward you.”

Jesus, here, is not addressing the *method* of our giving (known vs. secret). He is addressing the *motive* for our giving (self-praised vs. God-praised). He is telling us here that when we give, we need to avoid at all costs getting praised for it. He does suggest here the most obvious way to avoid receiving any praise, that being keeping our giving a complete secret from everyone. And in some situations that may actually be the best way to ensure we avoid inappropriately accepting misdirected praise rightfully belonging to God.

Jesus, here, wants to make sure that when we give, we are standing out of the way of any praise and thanksgiving that *inevitably* comes as a result of giving. When a gift is made, someone is going to want to say, “Thank you.” He is warning us to avoid the “*honor of men*” when we give. Any praise from our giving is to be directed towards *Him*, not towards *us*.



LESSON FIVE • A SELFLESS GIVER

Here are a couple biblical examples of this idea of avoiding praise. Paul and Barnabas in Acts 14:8-18 healed a lame man right in front of a huge crowd. Notice, Paul did not try to keep his gracious gift to this lame man a secret. However, when the crowd saw what happened they started *worshipping* Paul and Barnabas and when that happened they came “unglued!” They cried out to the crowds, “Men, what are you doing? We are men just like you!” Paul realized the crowd had wrongly positioned them to be the recipients of the praise and glory for what had been done and he did all he could to avoid it.

Barnabas and several others in Acts 4:32-37 did some pretty substantial giving that everyone knew about. Everything was fine with these publicly known gifts because God was getting all the glory. Ananias and Sapphira in Acts 5:1-11 also wanted to be included in the same company with Barnabas and these other big givers. However, because their giving was motivated by getting recognition (praise) instead of motivated by meeting needs, it ended up costing them their lives. Standing in the wrong place in their giving was, for them, deadly.

Understanding this distinction between a gift being made known and who gets the praise for it is very clear in an earlier statement Jesus makes in this same sermon in Matthew 5:16. He tells the same audience, “*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.*” You see, here Jesus is telling us to let our light shine, to do our giving and good works to be seen by men. Is He contradicting Himself in Matthew 5 and 6? I think not. We must look at the content of His entire sermon to clearly understand His primary point on giving – that being that our generous giving should compel people to give praise and “*glory to [our] Father who is in heaven*” and not to us here on earth.

Paul reinforces this same point in II Corinthians 9:13 when he writes about the Corinthians’ giving to the poor, “*Because of the proof given by this ministry [of helping the poor], they will glorify God for your obedience to your confession of the gospel of Christ and for the liberality of your contribution to them and to all.*” The Corinthians will do the giving and God will get the glory!

As selfless givers, our greatest desire should be to receive praise and honor for our obedient giving from our *heavenly Father* and not from our *fellow man*. We should most want to hear from Him, “*Well done.*”

A Selfless Giver Never *Expects* Praise

As selfless givers we must be so focused on our role of obediently deploying God’s funds for God’s purposes that we find ourselves being quite surprised when anyone would even think about praising us for what God had done. For selfless givers, we might ask with some degree of surprise, “What’s the big deal? I didn’t do anything.”

Jesus illustrates this selfless attitude so clearly in Luke 17:7-10 when he offers us a hypothetical scenario:

Which of you, having a slave plowing or tending sheep, will say to him when he has come in from the field, “Come immediately and sit down to eat”? But will he not say to him, “Prepare something for me to eat, and properly clothe yourself and serve me while I eat and drink; and afterward you may eat and drink”? He does not thank the slave because he did the things which were commanded, does he? So you too, when you do all the things

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which are commanded you, say, "We are unworthy slaves; we have done only that which we ought to have done."

This is the attitude of selfless givers. "We are unworthy slaves; we have done only that which we ought to have done."

Let me illustrate this point with my own hypothetical scenario. Imagine a very rich man decides to give his nephew \$1,000,000 in cash. He calls his nephew and informs him that he is mailing him a certified letter with a cashier's check in it for \$1,000,000 and the check will be arriving tomorrow. The next day the door bell rings and there before the nephew stands the postman. The nephew can barely contain himself as the postman asks him to sign for the letter. The postman then hands the young man the envelope. The young man immediately bursts forward grabbing the postman in an enthusiastic embrace, gushing with thanks at how generous he is and how much the nephew appreciates his kindness for giving him such a generous gift. He repeats over and over again, "Thank you, thank you, thank you, you are just so generous!"

What is wrong with this scenario? The truth is the postman did *indeed* give the nephew a cashier's check for \$1,000,000. What is wrong is that the postman is getting all the credit and praise for making a gift that he merely delivered for someone else. I would guess the postman might have even been quite surprised by the nephew's overflowing gratitude for simply making a normal delivery as part of his routine duties.

A selfless giver is so selfless in his giving – so "it is not about me" – that he doesn't even expect to be praised for having done that which he ought to have done – that being faithfully delivering the directed gift for the One True Giver.

A Selfless Giver Gladly *Deflects* Praise

God has called us as selfless givers to be both *reflectors* and *deflectors* – *reflecting* the glory of God and *deflecting* the praise of man. Succeeding in consistently living out either of these is a daunting task. Doing them both simultaneously *and* regularly, in my judgment, is clearly hopeless apart from the enabling power of the Holy Spirit working in us.

We must keep in mind that we live in a fallen world with fallen people who simply do not understand that there is only one Generous Giver in the entire universe and it isn't you or me. James 1:17 expresses this plainly, "Every good thing given and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation or shifting shadow" – not some gifts, but every single "good and perfect gift" comes from the same Source.

So, when we give we need to *reflect* God's glory and His image to those around us. We also need to simultaneously be ready to *deflect* man's praise for whatever we may do which does reflect God's goodness, grace and glory – what has come *through* us. And that is the key – it has only come *through* us, it has not come *from* us. We need to deflect all praise and thanksgiving back to the One who is the real giver of the gift.

Our joy and satisfaction will come in knowing that we have been *attentive* to the voice of the Holy Spirit and we have been faithful to deliver what He directed when and where He wanted it to go. In doing so, we



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have been good and *faithful* stewards! This profound joy and satisfaction ought to replace any desire on our part to be praised or recognized for some minor part we played in the gift being delivered.

So, if our thinking is right and our hearts are right, it really doesn't matter if people know that we are the ones who actually delivered the gift. And even more, we don't care if anyone knows or not, because it is simply not about us. We are so singularly focused on the One who is *making* the gift and the one who was *receiving* the gift, who is *delivering* the gift is entirely irrelevant.

Our singular objective should be to use every giving occasion we can as an opportunity to reflect the glory of God to a world (and even a church) that so desperately needs to see His love and His grace and His generosity. And to actually see it reflected in someone who has compassionate eyes, willing hands, and a loving heart. This will never happen if we choose to do all our giving secretly from behind closed doors. However, when His gifts are known, the recipient gets to see not just a reflection of God, they will actually get to see God "*with skin on.*" What a sacred privilege.

So, to be a selfless giver, we need to do all we can to avoid any praise for gifts God directs us to deploy. And on those occasions when man's praise is inappropriately directed towards us, we need to gladly deflect it to the rightful Recipient of all praise. If we will choose to become a selfless giver, it will make us a very useful reflector in the hand of the "*Father of lights.*"

DISCUSSION QUESTIONS

1. What is your initial reaction to this lesson?

2. Read Matthew 6:2-4 and pay attention to why Jesus told the crowd to keep their giving a secret. Is He addressing the method of our giving or the motive for our giving? Why is this so important to understand the difference between these two?

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3. Why was it okay for Barnabas (Acts 4:32-37) to do his giving so that everyone in the church knew about it, but it was not okay for Ananias and Sapphira (Acts 5:1-11) to do their giving publicly?

4. What do you find most surprising about the idea that we should never even be expecting praise for the giving we do for the Lord? How do churches and especially ministries wrongly position us to be praised for our giving?

5. What was your reaction to the hypothetical story of the nephew and the postman?

6. Practically speaking, how are we to be both reflectors and deflectors – reflecting the glory of God and deflecting the praise of man?

7. Discuss James 1:17 and why keeping this verse in mind can be a spiritual safety net helping us keep a proper perspective on who is really doing the giving.



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8. Discuss how focusing on the One doing the giving (God) and the one who is doing the receiving helps us avoid getting over focused on the minor role we play in having simply delivered His gift.

9. What is gained when we get personally involved in giving instead of hiding behind a closed door and doing it anonymously? How does our personal involvement greatly enhance the impact of the gift on the receiver?

10. Discuss why seeking our praise from the Owner for our part in the giving is such an important focus for us?

11. What is going to change in your thinking and your giving because of what you have learned in this lesson?



L E S S O N S I X

AN EXPECTANT GIVER

This expectant giving characteristic may be last in our *Better Way Giving Series*, but it is anything but the least of the six giving characteristics. In fact, it is this expectant giving characteristic that can turbo-charge our giving beyond anything we are currently aware of. You see, giving is not just about having the right attitude, or even about giving properly and effectively, it is also about having very specific expectations about what is going to happen when we give.

The New Testament is very clear that giving is not a one-way street – not done in a vacuum – isolated, with no results beyond the blessing to the receiver. Things literally happen in heaven and on earth when we give. When we fully comprehend this, expectations in our giving will soar. So let’s examine the three New Testament giving expectations we ought to have each time we give.

We Can Expect to be *Resupplied*

Let me ask you: If you knew that you had an *unlimited* supply of financial and material resources from which to give and regardless of how generous you were in deploying them you would never run out, would the amount you give change? In other words, if your “well” of material possessions could never run dry, would you gladly increase how much “water” you are drawing from it to quench the thirst of those who had too little to drink? I think we would all say, “Yes, I would definitely be more extravagant in my giving if this was the case.”

The good news is that this *is* the case. We do have a well from which to draw that will never run dry. Listen to what Paul says in II Corinthians 9:6, 8-10:

“Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed; as it is written, ‘He scattered abroad, he gave to the poor. His righteousness endures forever.’ Now He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness.”

Here, Paul is describing what I call the *Law of Resupply* – that God continues to resupply us enabling us to continue to deploy resources to serve others. Do not miss what he has said here: *“he who sows bountifully, reaps bountifully...that we might have an abundance for every good deed...and multiply your seed.”* We deploy, He resupplies – and often He resupplies us with even more than we actually deploy!



LESSON SIX • AN EXPECTANT GIVER

Can we be totally honest with ourselves? Our greatest fear in giving is that we might give away too much and end up not having enough for ourselves. You see, this *Law of Resupply* addresses this exact fear. It reassures us that we cannot give too much away. We cannot ever run out.

One of my favorite illustrations of this *Law of Resupply* is the story of R. G. LeTourneau, the man who designed and built the massive earth moving equipment that we see. By the latter part of his life, he was giving 90% of his income away and living on 10%. Yet, in spite of this, his net worth continued to climb. A gentleman once asked him, "Mr. LeTourneau, how is it that if you are giving 90% of all your income away, you continue getting richer?" His answer is classic. He said, "I shovel it out and God shovels it back, but God has a bigger shovel." The *Law of Resupply* at work.

Remember what Anne Frank said, "No one has ever become poor by giving." And do you know why? Because it is *impossible* to become poor by giving. The *Law of Resupply* is our "safety net" and God will never allow us to run out for ourselves because we gave too much away. Much like the widow of Zeraphath in 1 Kings 17 who used her last bit of flour and oil to give bread to the prophet Elijah, then prepared to lie down with her son and die of starvation. She didn't know about the *Law of Resupply*. Because of what she had given to God's prophet, God miraculously kept her jar of flour full and her jug of oil from ever running dry. She gave, God resupplied.

The spiritual and emotional challenge for us regarding the *Law of Resupply* is that we must first give in faith trusting that the *Law of Resupply* exists. In other words, we need to be fearlessly distributing what is already on our "gift card" before God is going to reload it for us for additional giving. This is one of the most powerful giving concepts in the entire Bible. We can expect to experience the *Law of Resupply*.

We Can Expect to be *Provoking*

Unfortunately, the word "provoke" in our culture almost always carries with it a negative connotation. If someone "provokes" us, it is never a good thing. However, the New Testament uses the word in both a negative and a positive way. The word itself simply means to "stimulate or incite" someone to a response. For example, Paul tells fathers not to "*provoke your children to wrath*" (Ephesians 6:4). Hebrews 10:24 uses it in a positive light. It says, "*And let us consider one another to provoke unto love and to good works...*" This verse tells us that we should be provoking (stimulating or inciting) other believers to join us in our giving adventures – provoking them to excel in "*good works*."

I have discovered that the single greatest motivator for encouraging others to give is to hear the stories of those who are doing it – who have already stepped out in faith and are doing some extraordinary and extravagant things with their giving – and have actually lived to tell about it!

Let me encourage those of you who are already extravagant givers to not mistakenly believe that by sharing your exciting giving stories with others that you will somehow "lose your heavenly reward" for doing so. If you are sharing your giving stories to stimulate and incite others to give more and not doing it to draw attention or praise to yourself, you are doing a very good thing. Share your exciting and often amazing giving adventures with others. Share how it tested your faith. Share the joy you have found in your giving. Invite and incite others to "come on in, the water is fine!"

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I was at a conference a few years ago and a young man shared that at the previous year's conference he had been deeply challenged by the giving stories he heard. He told us that he wanted to experience the hand of God working through him like those he heard sharing their amazing giving stories.

So now, a year later, he was asked to share his giving story that was the direct result of him being provoked to give the year before. He shared that one day he was walking down the street and he saw an extremely needy man crouched down on the sidewalk, just trying to stay warm. He walked over to the man and offered to take him to a restaurant for dinner. After dinner, he then took him to a clothing store and bought him a completely new set of clothes, a new coat and even new shoes. He then took him to a local hotel and told him that he could spend the night at the hotel, take a hot shower, sleep in a warm bed and enjoy a hot breakfast in the morning.

Then he went a little crazy according to his wife. This good Samaritan then told the hotel clerk that the man could stay at the hotel longer if he needed to and the clerk should put whatever room charges the poor man incurred on his credit card. He prayed a blessing over the poor man and left. I sat there listening, absolutely dumbfounded. This young man's compelling story of generosity simultaneously shamed and inspired me. It shamed me because even though God had given me hundreds of identical opportunities to be generous to a poor stranger, I had never even considered doing anything like what he did. It also inspired me because I wanted to experience the overwhelming joy that this young man had received from this selfless act of kindness. His giving story provoked me to get even more attuned to what God might want me to do with what He had me managing. You see, an expectant giver should always be attempting to provoke others to "love and good works."

We Can Expect to be *Rewarded*

One of the most overlooked teachings on giving in the New Testament is on its rewards. The New Testament is abundantly clear that we can expect to be rewarded by God in both this life and the next for what we faithfully deploy as He directs.

Consider just a couple verses:

1 Timothy 6:19, "*Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.*"

Matthew 6:20, "*But store up for yourselves treasures in heaven...*"

Notice, who are we told to be storing up our treasures for. Not for God? Not for others? "*For ourselves!*" We get back in *heaven* what we give up on *earth*! What an incredible deal! You see, we don't really ever give anything away, we just send it on ahead. Even while our earthly balance sheet is being reduced by our giving, our heavenly balance sheet is being increased by the same amount. And now instead of only enjoying our stuff for a short time here on earth, we will instead get to enjoy it forever in eternity.

Here is the startling reality. *Whatever we give away, we do not give up.* When we give something away, we are guaranteed to have it for eternity! Absolutely incredible!



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Now, contrast this “*treasures in heaven*” mindset with the mindset of the rich farmer in Luke 12 who decided that he was going to store up “for himself” *treasures on earth* instead of in heaven. God declares this man to be a “fool.” He had the right idea, storing up treasure for himself. However, he chose the wrong location to store his treasures. You see, *where* we choose to store our treasures makes all the difference in whether we will be viewed by God as a *wise man* or a *fool*.

But not only is there an *eternal* reward in our giving, there are also *temporal* rewards as well, Jesus is quoted by Paul in Acts 20:35 that “*It is more blessed to give than it is to receive.*” In other words, the giver gets back more than he gives. Solomon in Proverbs 11:25 confirms this as well, “*A generous person will prosper; whoever refreshes others will be refreshed.*” The giver is prospered as he gives what he has away.

It is clear, we should *expect* to be rewarded for our giving. It is part of God’s stewardship “deal.” God says, “You take care of others and I’ll take care of you!”

Giving is the one area of our lives where we should have exceedingly high expectations! We can expect to be *resupplied* for more giving; we can expect to be *provoking* others to greater giving; and we can expect to be *rewarded* for our faithful deployment of His material resources.

If we will focus on incorporating all six of these *Better Way Giving* characteristics into our everyday lives, we can undoubtedly expect to someday hear from the Owner, “*Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.*” May we all learn to both live and give with this ultimate day in mind!

DISCUSSION QUESTIONS

1. What is your initial reaction to this lesson?

2. What most amazes you about the whole idea of the Law of Resupply?

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3. How does fear override faith and render the Law of Resupply inoperable in our lives?

4. Respond to R.G.Letourneau's comment, "I shovel it out and God shovels it back, but God has a bigger shovel."

5. What is the triggering activity for the Law of Resupply to kick in? Have you ever experienced the Law of Resupply operating in your life and giving?

6. How can you share your giving stories with others so they will become excited to experience what you have experienced in your giving?

7. Share what has been the most over-the-top giving story of your life.



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8. How do you respond to the statement, "Whatever we give away, we do not give up" – that they are returned to us as our reward for our faithful deployment of them here on earth?

9. What made the rich farmer a "fool"? What do we need to do to be sure we will not, like him, someday be considered a "fool" as well?

10. How do you respond to the idea from God that, "You take care of others and I'll take care of you!" What is for us the upside and the downside of this being true?

11. Share what is going to change in how you think and how you give because of what you have learned in this lesson?



BETTER WAY GIVING ASSESSMENT AND EVALUATION

Circle the number that best represents where you are in this area of your giving.
1 not at all: 5 I am doing it perfectly)

1. Better Way Giving Characteristic #1: **A Motivated Giver**

- | | | | | | |
|-----------------------------------------------------------------------|---|---|---|---|---|
| a. My giving is motivated by <i>God's unconditional love</i> | 1 | 2 | 3 | 4 | 5 |
| b. My giving is motivated by <i>Jesus' amazing grace</i> | 1 | 2 | 3 | 4 | 5 |
| c. My giving is motivated by the <i>Holy Spirit's guiding freedom</i> | 1 | 2 | 3 | 4 | 5 |

2. Better Way Giving Characteristic #2: **A Joyful Giver**

- | | | | | | |
|----------------------------------------------------------------------------------------------------|---|---|---|---|---|
| a. I have surrendered <i>myself</i> and <i>my stuff</i> to the Lord | 1 | 2 | 3 | 4 | 5 |
| b. I have surrendered <i>my security</i> to the Lord | 1 | 2 | 3 | 4 | 5 |
| c. I am an <i>intentional</i> giver.
(I am proactive in how and where I deploy God's funds) | 1 | 2 | 3 | 4 | 5 |
| d. I am a <i>passionate</i> giver
(I give to organizations and causes that I really care about) | 1 | 2 | 3 | 4 | 5 |
| e. I am a <i>confident</i> giver
(I know where the funds are going and I track the outcomes) | 1 | 2 | 3 | 4 | 5 |

3. Better Way Giving Characteristic #3: **A Reliable Giver**

- | | | | | | |
|--------------------------------------------------------------------------------------------------|---|---|---|---|---|
| a. I am a <i>committed</i> giver (Giving is one of my top priorities) | 1 | 2 | 3 | 4 | 5 |
| b. I am a <i>consistent</i> giver (Giving is a regular practice) | 1 | 2 | 3 | 4 | 5 |
| c. I am a <i>progressive</i> giver
(As my income goes up, my giving-to-living ratio does too) | 1 | 2 | 3 | 4 | 5 |

4. Better Way Giving Characteristic #4: **An Extravagant Giver**

- | | | | | | |
|--------------------------------------------------------------|---|---|---|---|---|
| a. When I give it commonly exceeds what is <i>expected</i> | 1 | 2 | 3 | 4 | 5 |
| b. When I give it commonly exceeds what is <i>affordable</i> | 1 | 2 | 3 | 4 | 5 |
| c. When I give it commonly exceeds what is <i>needed</i> | 1 | 2 | 3 | 4 | 5 |



5. Better Way Giving Characteristic #5: **A Selfless Giver**

- | | | | | | |
|-----------------------------------------------------------------------------|---|---|---|---|---|
| a. I consciously and intentionally avoid all praise for my giving | 1 | 2 | 3 | 4 | 5 |
| b. I never have any hope or expectation of being praised for my giving | 1 | 2 | 3 | 4 | 5 |
| c. I gladly deflect any and all praise for what the Lord directs me to give | 1 | 2 | 3 | 4 | 5 |

6. Better Way Giving Characteristic #6: **An Expectant Giver**

- | | | | | | |
|------------------------------------------------------------------------------------------------|---|---|---|---|---|
| a. When I give I expect to be <i>resupplied</i> to do more giving | 1 | 2 | 3 | 4 | 5 |
| b. When I give I expect to <i>provoke</i> others to get more excited and involved in giving | 1 | 2 | 3 | 4 | 5 |
| c. When I give I expect to be <i>rewarded</i> by God in both this life and the next for giving | 1 | 2 | 3 | 4 | 5 |

Your Score: How far are you in your giving journey?

- | | |
|----------|---------------------------------------------------------------------------------------------------------------------------------|
| 80 - 100 | Great job! You are really living out the life of a giver on a daily basis. |
| 50 - 79 | You are heading in the right direction in your giving, but you still have lots of room to grow. |
| 30 - 49 | You have begun your giving journey, but you will want to get more intentional, making it a central part of your Christian walk. |
| 0 - 29 | You need to start learning how to give. You need to move from being only a casual giver to where all the fun in giving is. |