

# Beyond Blessings 2

## Stewardship Sermon Contest Winners

This book contains  
winning stewardship sermons

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## Introduction

In my first district after seminary, I spent time following leads to connect with people who were interested in Bible studies. One of these leads turned out to be a man with whom I studied for a number of weeks. He seemed quite open and interested in Bible truth.

Then we came to the study of possessions, of tithe and offerings. Not long into the study he looked at me and said, “If God will pay my bills for me first, then I will pay tithe.”

I tried to point out how faith and trust meant that it should be the other way around—if we pay our tithe, then God will bless our finances. But no matter how I approached it, he didn’t want to see it that way.

After that visit, our studies became less frequent, and finally we stopped meeting. But I have thought about his statement for years and wondered what I could have said or done to help him understand and accept. Or is it possible that Christ was opening the secret door in his heart, much as He did for the rich young ruler?

Giving is a volatile topic for most of us. But it is a truth that needs more attention. For some, talking about faithful stewardship is like walking on thin ice. Reactions range from “All you want is my money!” to “Isn’t that trying to strike a bargain with God?” to “I gave faithfully for years, and God still let me go bankrupt.” Where is the balance? Where is the truth? Where is the blessing?

One thing is certain—we either steward our possessions faithfully or allow them to become a spiritual barrier between us and God.

To help us get a balanced understanding, *Beyond Blessings*, volume 2, offers another series of inspirational messages on stewardship. They are the result of the 2012 Stewardship sermon contest. Reading the stories in these sermons—or sharing them from the pulpit—will take us to the heart of stewardship. After reading these words, I wonder what stories you might be able to share.

John Mathews  
Director, North American Division Stewardship Department

# Contributors



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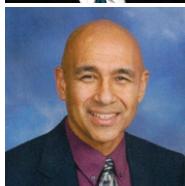
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# God's Stress Management Program for Money

Dick Bullock

Money is a major item of interest to most of us. We measure success in terms of money and possessions. We relate to others on the basis of their status and wealth. We often describe those who are “successful” in terms of their possessions—how much they’re worth, the size of their home, the cars they drive, and all the other bells and whistles that come with “success.” But have you noticed that we don’t describe our more “ordinary” friends in the same way? We don’t say, “You ought to see Bill’s little two-bedroom apartment and the Ford Taurus he drives!”

Why are we so impressed with money and possessions? Why do we so often equate money with success? Wouldn’t you agree that the most successful individual who ever lived is the Lord Jesus Christ? And yet He lay in a borrowed crib at the beginning of His earthly life, and He lay in a borrowed grave at its end. Between that beginning and that end, all He could say about His material possessions was this: “Foxes have holes and birds of the air have nests, but the Son of Man has no place to lay his head” (Matthew 8:20).<sup>1</sup>

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God has a much different view of material wealth than we do. In Luke 12:15, Jesus warns, “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.” Greed or covetousness is a strong desire to have more than we already possess.

We are bombarded today with advertising that has the sole purpose to create covetousness. According to those who track such things, in 2010 companies in the United States spent more than one hundred *billion* dollars on advertising, trying to convince us that Jesus didn’t know what He was talking about, trying to convince us that life does, after all, consist of the abundance of our possessions.

Seemingly, there is no end to that covetous desire in the human heart. No matter how much we have, most of us want more. Solomon, the wisest man who ever lived, understood this. He said,

Whoever loves money never has money enough;  
whoever loves wealth is never satisfied with his  
income.

This too is meaningless.

As goods increase,  
so do those who consume them.

And what benefit are they to the owner  
except to feast his eyes on them? (Ecclesiastes  
5:10, 11).

*“Whoever loves wealth is never satisfied with his income”?* Why not? Because there is always something else coming along to stir up our desire for more things. As much as we hate to admit it, our problem is not a lack of money; our problem is a covetous heart. How much debt, frustration, arguments, and anxiety we put ourselves through because we are not satisfied with what we have! Wasn’t this Lucifer’s problem in heaven? Wasn’t it Adam’s and Eve’s problem in the Garden of Eden?

And isn't it still the problem with us today?

What is the real value of money? How would you explain its value? For example, imagine that someone gave you a million dollars today. How would you feel? What would those million dollars be worth? How would you measure their value? If you took a million dollars—a stack of 10,000 one hundred dollar bills—deep into the jungles of New Guinea or the Amazon and gave them to a primitive tribe, what would those people do with them? How would they measure their value? Or suppose you gave a hundred dollar bill to a little two- or three-year-old child. What value would he put on it?

“Well,” you say, “he doesn't understand the value of money.”

He doesn't understand *whose* value of money? Let's get to the core of the issue. What is the primary purpose of money?

“To provide for our needs,” you say. If that's true, then we don't need the promise found in Philippians 4:19: “God will meet all your needs according to his glorious riches in Christ Jesus.” We don't need that promise, because money will do it for us. If money will meet our needs, then we don't need God to do so.

Does God need money to provide for our needs? No. How much money did the Israelites have to spend for food and clothing during the forty years they spent wandering in the wilderness? None! That was a pretty harsh climate, and they did some rough traveling, yet God reminded them in Deuteronomy 29:5, “During the forty years that I led you through the desert, your clothes did not wear out, nor did the sandals on your feet.” Did you know that the Bible says it's a sin to trust in money to provide for your needs?

“If I have put my trust in gold  
or said to pure gold, ‘You are my security,’  
if I have rejoiced over my great wealth,  
the fortune my hands had gained,  
if I have regarded the sun in its radiance

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or the moon moving in splendor,  
so that my heart was secretly enticed  
and my hand offered them a kiss of homage,  
then these also would be sins to be judged,  
for I would have been unfaithful to God on  
high” (Job 31:24–28).

For Job, trusting in money for his security is just as sinful as worshiping the sun or the moon! To look to money as our source of security and happiness or as the supplier of our needs is sin. Yes, God can use money to provide for our needs, but He certainly is not limited to that.

So what is the primary purpose of money? Is it to advance God’s kingdom? Look at Luke 9:1–4: “When Jesus had called the Twelve together, he gave them power and authority to drive out all demons and to cure diseases, and he sent them out to preach the kingdom of God and to heal the sick. He told them: ‘Take nothing for the journey—no staff, no bag, no bread, no money, no extra tunic. Whatever house you enter, stay there until you leave that town.’ ”

In Luke 10, Jesus sends out seventy-two evangelists with much the same instructions—no purse, no bag, no extra sandals. Surely they couldn’t have much success on that kind of budget, could they? Luke 22:35 provides the answer: “Then Jesus asked them, ‘When I sent you without purse, bag or sandals, did you lack anything?’ ‘Nothing,’ they answered.”

Does God need money to advance His kingdom? No. He can use it for that purpose, but His work is not dependent upon it. Zechariah 4:6 doesn’t say, “ ‘Not by might nor by power, but by money,’ says the LORD Almighty.”

If the primary purpose of money is not to supply our needs or to bankroll the kingdom of God, then what is its primary purpose? “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been

trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?" (Luke 16:10–12).

The primary purpose of money is for character development. In Matthew 25:14–30, Jesus tells the parable of the talents, "Again, it [the kingdom of heaven] will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey" (verses 14, 15).

Notice that the master didn't give his servants the money to supply their needs, nor did he give them any instructions as to what he wanted them to do with it. He gave the money to them as a test of their characters. Two of the servants realized the significance of being entrusted with the master's goods and began to use them in a way that would bring an increase to the master. But the third servant didn't have his master's interest in mind. He buried his talent and did as he pleased while his master was gone. When the master returned, he called in his servants to settle accounts, to see what they had done with his money. The first two had doubled what he had entrusted to them, and they were commended, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!" (verse 21).

The third servant, however, returned his master's money without gain or loss, excusing himself by saying that he knew the master to be a hard man who reaped where he had not sown. "So I was afraid," he said, "and buried your money. Here it is." The master judged him by his own words, "You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it

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back with interest. . . . Throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth” (verses 26, 30).

Was the master too harsh on the servant? No. Everything the servant had came from his master. He was willing to take from the master, but he was unwilling to unite his interest with the interest of the master and work to increase the master’s kingdom.

This is not just a story. Jesus introduced this parable by saying, “The kingdom of heaven is like this” (see verse 1). God gives us possessions to test our characters. How we manage money reveals whom we identify with most—God and His purposes or our own selfish interests. Money reveals where our loyalty lies, which master we serve.

Now, let me ask you a personal question. If you were to combine the value of all your assets—your cash, house, bank accounts, investments, cars, personal belongings, and so on—how much would you be worth? I would submit that no matter what that figure might amount to, your net material worth is exactly zero, because you don’t own anything! That’s what the Bible says:

The earth is the LORD’s, and everything in it,  
the world, and all who live in it (Psalm 24:1).

“I have no need of a bull from your stall  
or of goats from your pens,  
for every animal of the forest is mine,  
and the cattle on a thousand hills. . . .  
If I were hungry I would not tell you,  
for the world is mine, and all that is in it”  
(Psalm 50:9, 10, 12).

“ ‘The silver is mine and the gold is mine,’ declares the LORD Almighty” (Haggai 2:8).

Everything we have belongs to God; we can claim nothing as our own. "Yes," you respond, "technically God is the ultimate owner. But I'm the one who worked to get it all together." Notice God's answer to that: "You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' But remember the LORD your God, for it is he who gives you the ability to produce wealth" (Deuteronomy 8:17, 18).

If God is the Owner of all things, what is our relationship to Him and our responsibility for those things He has entrusted to our care? We are His stewards. We don't use that word, *steward*, very often today. We use the word *manager*. A steward is someone who manages the property or affairs of another. So you and I are managers of God's possessions. What an exalted position God has placed us in! When someone asks you, "What kind of work do you do?" you can answer, "I'm a manager for the King of the universe!"

Now, there are two kinds of managers. There are faithful managers—those who adopt the owner's interests as their own and who manage the resources given them as would the owner himself. And there are unfaithful managers—those who manage the resources given them according to their own interests and desires.

God invites us to join in a partnership with Him. As the Creator, He is the Owner of everything; we are His managers. A partnership is a two-way street. The Owner has a responsibility to supply us with things to manage. And, as managers, we have a responsibility to manage those things according to His wishes.

All of us are God's managers from birth, and we remain His managers as long as we live. We may be good managers or bad managers, but we are still managers—never owners. And as managers, we will have to give an account to God for how we have managed His goods. Much of the stress, frustration, and sin that we experience comes when we forget that

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we are managers and desire to be owners. For in our desire to be owners, we take on all the care and responsibility for those things that we want to own. This is very stressful, because we don't have the ability or the resources to deal with all the negative things that might happen nor do we have the power to prevent these things from happening. As God's managers, however, we are simply required to do our best to manage His goods according to His will. Whatever happens, then, it is God's responsibility, as the Owner, to take care of it.

God has given us a reminder of this owner-manager relationship. Just as the forbidden tree was a test for Adam and Eve in the Garden of Eden, so this reminder is a test of our loyalty to God. " 'Will a man rob God? Yet you rob me. But you ask, "How do we rob you?" In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,' says the LORD Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it' " (Malachi 3:8–10).

Notice some key points: First, we rob God by withholding our tithes and offerings. Second, doing this puts us under God's curse—not a position I want to be in! Third, if we make God first in our tithes and offerings, He will bless us beyond what we have room for. The phrase "the floodgates of heaven," or "windows" in the New King James Version, is used only one other place in the Bible—in the story of the Flood. There, God opened the windows of heaven, and before He shut them again the earth was covered with twenty feet of water! How would you like to be flooded like that with the blessings of God?

What are the tithes and offerings mentioned here in Malachi? Tithe is 10 percent of our increase that God claims as His, and He is the one who decides how it is to be used. It is "holy to the LORD" (Leviticus 27:30) and is to be used to



support the priestly ministry (see Numbers 18:21–24).

Offerings are what we give to God out of the 90 percent of income He allows us to keep. Offerings are used to carry on the various aspects of ministering God's grace locally and abroad. God doesn't set any minimum on what we give Him in offerings; He leaves that up to our gratitude and generosity. Thus, offerings are the real indicator of how closely our interests, as managers, are bound to the Owner's interests.

You may ask, "If stewardship means the management of life, why does the focus always come down to money?" It's because the largest nerve in the body runs from the heart to the pocketbook.

- Money represents security, and thus becomes the goal of nearly everyone from an early age.
- God knows how much covetousness and pride influence the sinful nature and how easy it is for our lives to revolve around money and possessions.
- Satan uses the love of money to pull us away from God. He makes money appear to be the most important element in life for success, pleasure, security, and status.

The question can legitimately be asked, "If God owns everything, why is He so concerned that we return tithe and give offerings?"

That's a fair question, and the Bible gives the answer. In Matthew 6:19–21, Jesus gives us an important life principle, "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."

Our hearts follow our treasure. God doesn't need our

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money; He wants our hearts! Notice also 1 Timothy 6:6–10: “Godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”

God puts a claim on our money, not because He needs it to bankroll His agenda, but because He doesn’t want us to self-destruct! He wants our hearts to be united with His in the great work of salvation so He can put an end to sin and come to take His people home. Where we invest our treasure, there our hearts will be also.

Look at verse 10 again. It doesn’t say that those who are eager for money have strayed from acknowledging the doctrines of the Bible. We often confuse believing in Bible doctrines with a trust relationship with Jesus. The two are not the same. Intellectual belief in doctrines cannot save us; only a trust relationship with Jesus saves. And how do you know whether you have a trust relationship with Jesus? Trust in Jesus always leads you to obey implicitly what He commands. Have you noticed how much harder it is to simply trust and obey when God’s commands come closest to the things you value most? Money is one of those areas.

There are only four areas in which we can spend God’s money—our needs, our wants, tithe, and offerings. If we use the Bible as our standard, what would be the order of priority for these four areas?

1. Tithe, because it is the portion God claims as His own in this partnership with us.
2. Offerings, because we haven’t given God

anything yet when we return His tithe to Him. He should receive the first fruits from our portion of income out of gratitude for all He has done and is doing for us.

3. Our needs. We have a responsibility to take care of the necessities in life.
4. Our wants—those things that are not necessities, but rather luxuries. There is nothing wrong with having some simple luxuries, but they should come from what is left over from the first three areas, not in place of them.

The line between needs and wants is a very difficult line for us to draw for many reasons. Proverbs 30:7–9 gives us some help on where the line should be:

“Two things I ask of you, O LORD;  
do not refuse me before I die:  
Keep falsehood and lies far from me;  
give me neither poverty nor riches,  
but give me only my daily bread.  
Otherwise, I may have too much and disown you  
and say, ‘Who is the LORD?’  
Or I may become poor and steal,  
and so dishonor the name of my God.”

That draws a pretty clear line between needs and wants, doesn't it? If we have anything beyond what we need for today, we have a degree of wealth. If we have less than we need for today, then we have a degree of poverty. That places most of us here today on the side of having a degree of wealth!

Keep in mind that partnership with God is a two-way street. When we make ourselves responsible for God's concerns, He makes Himself responsible for our needs. Listen to what He offers, “So do not worry, saying, ‘What shall we eat?’ or

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‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well” (Matthew 6:31–33).

We are the ones who, because of our selfishness, are restricting the blessings God wants to pour out on us. If we will become channels through whom Heaven’s blessings can flow for the salvation of the lost, God will keep the channels supplied. The apostle Paul tells us what the results of this kind of partnership with God will be:

God is able to make all grace abound to you, so that in *all things at all times, having all that you need*, you will abound in every good work. As it is written:

“He has scattered abroad his gifts to the poor;  
his righteousness endures forever.”

Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. *You will be made rich in every way so that you can be generous on every occasion*, and through us your generosity will result in thanksgiving to God (2 Corinthians 9:8–11; emphasis added).

If we will be faithful managers of God’s blessings, He will bless us richly in all things at all times so that we may richly bless others.

### Endnote

1. All Scripture quotations in this chapter are from the New International Version.

# Heaven's Math

Randy Robinson

For us Christians, God is very much a part of our lives. He is, or should be, involved in all that we are and do. We believe He is our Creator: “In the beginning God created the heavens and the earth” (Genesis 1:1).<sup>1</sup> We believe He is our companion and protector: “Surely I am with you always, to the very end of the age” (Matthew 28:20). We believe He owns everything: “Every animal of the forest is mine, and the cattle on a thousand hills” (Psalm 50:10). With such assurances as these, and many more like them, we would never want to remove God from our lives. Why would we want to expose ourselves to the ebb and flow of life without the God described in these passages?

The problem is that sometimes we *do* leave Him out. Sometimes we may do so inadvertently. But sometimes we leave God out of our lives intentionally, because we want to do our own thing; we want control or we think we have life under control. We want to depend on our own experience or expertise. But when life spins out of control and becomes unpredictable—or it presents seemingly insurmountable problems—what then? Can we rely on our own experience and expertise then?

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Let me illustrate. Maybe you've seen or heard of the TV show *Are You Smarter Than a Fifth Grader?* Along those lines, I'm going to ask you a few questions. Elementary math is the category for the first couple of questions. Here is the first question:  $4 + 7 = \underline{\hspace{1cm}}$ . Of course, the answer is *11*.

Here is the second question: If  $A = B$  and  $B = C$ , then  $A = \underline{\hspace{1cm}}$ . The answer is *C*. In school, we all learned that things that are equal to the same thing are equal to each other.

Here is the final math question: True or false? One hundred is greater than ninety. The answer is *True*. One hundred is certainly greater than ninety.

Now let's ask a couple of questions in the category of physics. Here is the first one: For every action, there is an equal and opposite \_\_\_\_\_. I remember learning the answer to this one early in my schooling. For every action, there is an equal and opposite *reaction*. It is one of Newton's laws of motion. Here is the last physics question: Resistance to change in motion is called \_\_\_\_\_. This question is a little harder; it's another of Newton's laws. The answer is *inertia*. Resistance to change in motion is called *inertia*.

All of these answers are facts. They can be demonstrated clearly and proved mathematically. We really don't have to think too hard about the statement "one hundred is greater than ninety" in order to see that it's a clear, verifiable fact. So let's use that mathematical expression  $100 > 90$  to represent your life when it is seemingly in control, when everything is as it should be from your perspective.

What happens, though, when your life is out of control? What happens when you face the impossible? What happens when you run out of resources? We could describe that situation as the opposite of the expression  $100 > 90$ . We could represent your out-of-control life as trying to force "ninety is greater than one hundred" to be true. Clearly it is not, and nothing you can do will make it so. When your bank account can pay only 90 percent of your bills, you're in trouble, and there is nothing you

can do in your own power to make “ninety is greater than one hundred” a true statement! So let’s use the expression  $90 > 100$  to represent your life when it is seemingly “out of control.”

Now, let us go back to the little exercise we did earlier and ask some math and physics questions—but this time we’ll add a twist. This time, we’ll insert God into the equations and expressions.

Let’s start with physics. Here is the first question: When God is in the equation, nothing = \_\_\_\_\_. Normally, nothing = *nothing*. But if we go to the Bible, we find,

By the word of the LORD were the heavens made,  
 their starry host by the breath of his mouth. . . .  
 For he spoke, and it came to be;  
 he commanded, and it stood firm (Psalm 33:6, 9).

And we also find, “By faith we understand that the universe was formed at God’s command, so that what is seen was not made out of what was visible” (Hebrews 11:3).

God did not need any raw materials, Home Depot, or anything else. He needed only to speak in order to create. So we can safely conclude that when God is in the picture, nothing = *something*.

Here is the second question: When God is in the equation, impossible = \_\_\_\_\_. There are many places we can go in Scripture to help us answer this question. Let’s go first to Mark 6:47–49, “When evening came, the boat was in the middle of the lake, and he [Jesus] was alone on land. He saw the disciples straining at the oars, because the wind was against them. About the fourth watch of the night he went out to them, walking on the lake. He was about to pass them by, but when they saw him walking on the lake, they thought he was a ghost. They cried out, because they all saw him and were terrified.”

I don’t know about you, but when I walk out into the waters of a lake, my feet stay on the ground. And if I walk far enough, I had better start swimming because the water will

go over my head. (Actually, as the years have passed, my feet *do* leave the ground, but I don't walk on water—I float!) But the story in Mark 6 says that when Jesus walked into the lake, He stayed on top of the water! Amazing! There was no illusion or trickery here such as we might see at a David Copperfield or Criss Angel magic show. Jesus really walked on water!

Another biblical example, Matthew 9:23–26, tells the story of Jesus raising a young girl from the dead. By all accounts, this poor little girl had died, and her dad was grief stricken. But he had faith in Jesus, and that faith proved to be well founded. Jesus arrived, dismissed the “mourners” (hired for such occasions), and “went in and took the girl by the hand, and she got up” (verse 25). She was dead, and Jesus raised her to life!

So from just these two biblical accounts, we can conclude that when God is a part of the equation, impossible = *possible*.

Let's turn to the category of math. Here is the first question. True or false? When God is in the equation, less is greater than more.

The Bible is full of references to help us answer this question. Let's start with 1 Kings 17, which recounts the story of Elijah and a widow. This poor widow and her son had run out of resources. Mom was preparing to use the last little bit of flour and oil to make a final meal for herself and her boy—and then they would die. What a pitiful situation! Along came Elijah, and wouldn't you know, he asked her to feed him their last little bit of food! It seems to be a terribly insensitive, callous request.

But the woman recognized Elijah as a man of God, and she trusted God. She fed Elijah, and the blessing she received from God through Elijah was ever-flowing containers of oil and flour!

What about Matthew 14? Here we have the story of Jesus preaching to a crowd. It was getting late, and the people were far from any source of food. Jesus asked His disciples for whatever food was available. All they could come up with was a few barley loaves and a couple of fish. Clearly this was not even close to enough to feed the five thousand men present along with their



wives and children. I'm sure that Peter could have devoured this little lunch all by himself and still been hungry!

What was Jesus thinking? But He took the lunch, laid it in front of Him, and asked God's blessing on it. Then He began breaking the food into bite-sized pieces. He continued to break the bread and fish into pieces until there was enough to feed everyone—and have several basketfuls left over!

These two amazing stories certainly indicate that the answer to our question is *true*! When God is a part of the equation, less truly is greater than more. The widow trusted that Elijah believed this equation, and she benefited from its being true. The disciples began to learn that with just a little in the hand of their Savior, less is more than enough!

So now we come back to the original question: Why would we want to dismiss God from any part of our lives? When life goes sideways and there seems to be no way out—in other words, when you somehow have to find a way to make *ninety is greater than one hundred* a true statement—God can make nothing = something. He can make less to be greater than more! He can turn the impossible into the possible.

We live in a time of fearful economic conditions. Our country and our world face nearly incalculable debt. Families are paralyzed financially, and relationships are strained and breaking because of it. Everyone is searching for answers to these problems. Yet as Christians, we have the answer directly in front of us. It can be expressed in the following very simple mathematical expression  $90 > 100$ .

"But, Pastor," you say, "I thought you used that expression— $90 > 100$ —to represent my life when it is out of control. You said there is no way to make that a true statement."

And you're right. That is what I said. But that was before we put God into the equation. When God is in the equation, *ninety is greater than one hundred* is a true statement!

Let us go to a text that has received a bit of a bad rap—one that is surrounded by a good deal of cynicism. Frankly, it

deals with an area that many of us have left God out of. It deals with the equation of our lives.

“ ‘Will a man rob God? Yet you rob me. But you ask, “How do we rob you?” In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me. Bring the whole tithes into the storehouse, that there may be food in my house. Test me in this,’ says the LORD Almighty, ‘and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it’ ” (Malachi 3:8–10).

I suspect quite a number of people have been bombarded with this text over the years. We might remember an old preacher, waving his index finger in our faces and reminding us that we have robbed God because we have not faithfully returned our tithes and offerings. Well, whether we like it or not, that old preacher was right. When we withhold tithes and offerings, we do rob God. It is an undeniable truth. The Bible is clear. But this text has sometimes been used as a club to shame or scare people into returning tithe. I don’t believe God wants anyone to use His Word as a club. I don’t believe God wants to shame anyone into doing anything. He wants to lift us out of our guilt and shame! God’s biddings are always accompanied by enablings. This passage is no exception.

Rather than use this text in a negative way, let’s “lift out” the positive, enable the part found in the tenth verse, and concentrate on that. In verse 10, God says “Test me in this . . . and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have enough room enough for it.” In other words, God is saying that “ninety is greater than one hundred!” God is saying that if you have faith enough to give Him a tenth of your earnings, then watch out, because blessings are going to come in such a flood that you won’t have enough room to contain them! This sounds like what happened to the widow who fed Elijah. Her oil and flour continued to replenish well past the containers’ capacity! The disciples learned this principle when they saw a single lunch turn into enough food

to feed more than five thousand people—with leftovers! The expression *ninety is greater than one hundred* really is a true statement!

Have you tested God? Have you gone to Him in prayer and said, “God, I am going to take You up on this promise. I am committed to giving You what You have asked for, but I really need You to keep Your promise to pour out abundant blessings, because according to my math, once I give this to You, I’m not going to have enough. I need ninety to be greater than one hundred! So I come to You on the strength of Your promise, respectfully and boldly asking You to keep it. After all, You did say ‘Test Me.’ ”

Have you ever prayed that prayer? Humanly speaking, that is a really hard prayer to pray—especially if you are short on resources. But let me ask you this: Isn’t it a little silly to go to God and say, “God, You just don’t understand! You know better than I do that my bank account is limited. My money runs out before my bills are paid—and yet You want me to give *more*? Don’t You know I can’t squeeze blood from a turnip?”

Isn’t it silly to go to the God who *can*, in fact, squeeze blood from a turnip, and walk on water, and raise the dead, and create something from nothing—and say to Him that He can’t make ninety be greater than one hundred? Does it not occur to you that He can do more with less? Do you not understand that with God, the impossible is possible and that He lives outside the parameters of your limited understanding regarding how far your resources will go? Do you not grasp that if you have faith, He *promises* that He will blow your mind with what He can do with limited resources?

Our human concerns and worries come from the  $100 > 90$  mind-set. Remember, that this mathematical expression represents “my life seemingly in control.” As long as we experience that reality, we *feel* OK. For us, God does not have to be in that equation in order for things to be all right. But when life goes awry, suddenly that equation doesn’t work anymore, and without God, we are lost! Our human math can’t accommodate the expression  $90 > 100$ . Our comfort resides in the

rational, logical situations under our control. The expression  $90 > 100$  is not one of those situations.

But God is not constrained by our reality. He rises above our perceptions of the logical, the rational, the accurate. And He is able to lift us above these perceptions as well. But that means we will have to trust that He is right. It means we will have to have faith in the seemingly illogical and irrational reality that God may bring to the situation. As faulty human beings, that is difficult to do. But when we have faith—even faith the size of a mustard seed—in a God who lives and works outside of our human reality, watch out! He will do amazing things!

There is a possible misconception that I need to address at this point. Until now, the discussion may have sounded as if we don't need God when life is running along in the  $100 > 90$  reality. That we need Him only when life slips into the  $90 > 100$  reality. Nothing could be further from the truth!

Please note that when life is running nicely in the  $100 > 90$  mode, we *feel* like our life is in control; we *feel* OK. But we need to remember that although God is not constrained by the  $100 > 90$  reality, He did create it. Although we may feel comfortable in that reality, the truth is that we need God then more than at any other time! Scripture makes a strong reference to this state of being, "I know your deeds, that you are neither cold nor hot. I wish you were either one or the other! So, because you are lukewarm—neither hot nor cold—I am about to spit you out of my mouth. You say, 'I am rich; I have acquired wealth and do not need a thing.' But you do not realize that you are wretched, pitiful, poor, blind and naked" (Revelation 3:15–17). When life is seemingly OK, we can easily lose track of our need for God. We can lose track of our real condition.

What we see through human eyes is not what God sees. When life without God is sailing along just fine from our perspective, the reality is that we are wretched, poor, blind, and naked! When God is absent from our lives, we are in a terrible condition—even if life seems good. And when life seems bad, we have no ability to correct things—if God is not there.

That is a sobering thought! God desperately wants us to see life through His eyes. He wants us to be able to depend on Him and trust Him through thick and thin, through good and bad, through times of plenty and times of famine. That means we must give Him our hearts for the long haul. We need to experience His mercy during difficult times and His leading during good times. We need to feel the joy of seeing how God makes *ninety is greater than one hundred* a true statement. When our human eyes see an empty bowl, God sees a container that is far too small to hold the blessings that are coming! When our eyes see a paycheck that won't make it until the end of the month, God sees an opportunity to keep His promise that He will provide overflowing blessings to His faithful believers.

But God can only make the offer; He cannot accept it for us. We have to reach out and take it in faith. We must trust what He says. We have to take Him at His word. He asks that we test Him. The next step is up to us. We can either trust that He will do what He says—or continue on, confined to the belief that the only reality in life is the reality that  $100 > 90$  and that the reverse is impossible.

Can we not take this step of faith? The Creator of the universe says, “Test Me. Please test Me.” Why would we ignore this invitation? Why would we ignore the fact that if we take Him at His word, He will pour out so much blessing there will not be enough room to contain it?

Sure, it will be challenging to take that first step. It's comfortable and verifiable to live in the reality of  $100 > 90$ . To live in the reality of  $90 > 100$  is dicey and untried. But like an infant taking her first steps, watching her daddy standing with open arms a few steps away and encouraging her to come to him, we can trust God to catch us as we take our first steps of faith.

#### Endnote

1. All Scripture quotations in this chapter are from the New International Version.

# The Loving Sacrifice

Gary Patterson

The unique thing about a sacrifice is that when we have made a real one, we don't even realize that it is a sacrifice. And the reason is that love counts no gift too great for the one who is loved. We mortgage the house to send the kids to school. We donate a kidney to spare the life of a family member. We give of our time and energy to advance the gospel to all the world. And we count it all joy. At remarkable times one may even die for a friend or loved one. As the apostle Paul observes, "Very rarely will anyone die for a righteous man, though for a good man someone might possibly dare to die. But God demonstrates his own love for us in this: While we were still sinners, Christ died for us" (Romans 5:7, 8).<sup>1</sup>

Unfortunately, our concept of sacrifice is often polluted with ideas from paganism. Paganism views sacrifice as giving up something or doing something in order to appease or bribe an angry god. And such an idea breeds a host of distressing concepts about God and our actions toward Him. For a start one might ask, "How much sacrifice is enough? How do I know when I am really sacrificing? Is it based on the amount I give?"

Obviously, the amount can't define sacrifice, or the wealthy would be the only ones truly able to sacrifice. And that is precisely the issue Jesus addresses in His observation regarding the poor widow's offering.

As He sat by the temple treasury, He watched the wealthy placing their supposed "sacrificial" offerings into the offering box with much pomp and ceremony. At times, some even hired trumpeters to play a fanfare to draw attention to their giving! But during a lull in this "sacrifice" carnival, a timid widow passed by and dropped in two of the smallest coins in circulation. Contrasting these gifts Jesus observed, "This poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on" (Luke 21:3, 4).

So that's it—we must give it all away! Just sign your paycheck when it comes and hand it over. After all, Jesus said to the rich young ruler, "Sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me" (Luke 18:22).

Do we reckon sacrifice, then, by how much we have left rather than how much we give? No. That would not be a consistent picture of either biblical history or present reality. There were wealthy followers of Christ in His day as there are today. And their gifts cannot be evaluated by calculating how much they had left after they gave.

How, then, do we measure a sacrifice? Is it by percentage? Do we calculate the tithe—10 percent of our increase as Scripture indicates—and call it an equal sacrifice for all? Or just to be safe, do we add an additional 10 percent—a double tithe—to be sure we are sacrificing enough? What about the person who makes a thousand dollars compared to the one who makes a million? The tithe leaves one with nine hundred dollars and the other with nine hundred thousand dollars. That hardly seems like "equal sacrifice," does it?

No. Measuring sacrifice by percentages still misses the point.

Perhaps in our search for an answer we should look at how painful it is to sacrifice. We've often heard the adage of offering appeals, "Give till it hurts." But isn't this a contradiction of terms—an oxymoron? If it hurts, is it really giving? This notion of "giving till it hurts" takes us back to the pagan concept of appeasement—a concept that led in Bible times to a gross misapplication of the principle of sacrifice. In fact, a close look at the sacrificial system in the Old Testament reveals that its intent was not to call people to give up their possessions, but rather to point ahead to the fact that God, in Christ, would give up His own life for sinners.

Cain's offering—fruit as a means of appeasing or buying off God's wrath—is rejected, while Abel's offering—the fat of a lamb, pointing ahead to the sacrifice of Christ in love—is accepted. Yet it cost Abel little to sacrifice the lamb. Sheep are among the most fecund of domestic animals, and the loss of one lamb was far from a disaster. There was little pain or loss on the part of Abel, other than the recognition that his sin was causing suffering to something other than himself. The point was not that he was giving up something of his own in order to atone for his sins—as it was in Cain's offering of fruit. Rather, the point was that in Abel's offering, something innocent was dying for and because of him. It was the imagery of redemption in microcosm.

But as those in the Old Testament lost sight of the original meaning of sacrifice, the offering of animals got all out of hand. In this context, one of the more difficult passages of Scripture to understand is the description of the dedication of Solomon's temple. Perhaps God accepted the ceremony in spite of its excess, rather than because of it. The chronicler records it thus, "King Solomon and the entire assembly of Israel that had gathered about him were before the ark, sacrificing so many sheep and cattle that they could not be recorded or counted" (2 Chronicles 5:6).

This scene is not attractive to our sensibilities. Can you



imagine the carnage? And it was not what God had in mind, either. The excess, the misconceptions, the appeasement rituals—all of these badly misrepresented God’s intent in instituting the sacrificial system. And we hear Him protesting this carnage through the prophets. Speaking for God, Isaiah compares Zion to Sodom and Gomorrah, saying,

“The multitude of your sacrifices—  
what are they to me?” says the LORD.  
“I have more than enough of burnt offerings,  
of rams and the fat of fattened animals;  
I have no pleasure  
in the blood of bulls and lambs and goats.  
When you come to appear before me,  
who has asked this of you,  
this trampling of my courts?  
Stop bringing meaningless offerings!  
Your incense is detestable to me.  
New Moons, Sabbaths, and convocations—  
I cannot bear your evil assemblies.  
Your New Moon festivals and your appointed  
feasts  
my soul hates.  
They have become a burden to me;  
I am weary of bearing them” (Isaiah 1:11–14).

Why, we may ask, would God be so strong in His rejection of these religious functions? Perhaps it is because of their pagan concept of appeasement, the self-righteous and works-oriented process of buying off God’s wrath against sin by deeds of obeisance. It’s bad enough to be a sinner, but to be a sinner under the guise of religious activities is even worse. Being right for the wrong reasons may be more dangerous than merely being wrong. At least, when one is just a sinner with no pretense of religion, he or she has the

potential of being open to God's appeals. But when we attach a religious piety to our pagan acts, believing that we can work our way to righteousness by the grotesque abundance of misguided "sacrifice," we are no longer even able to hear God's call over the noise of our own religiosity.

Amos is no more sanguine about the matter than is Isaiah. Also speaking for God, Amos says,

"I hate, I despise your religious feasts;  
I cannot stand your assemblies.  
Even though you bring me burnt offerings and  
grain offerings,  
I will not accept them.  
Though you bring choice fellowship offerings,  
I will have no regard for them.  
Away with the noise of your songs!  
I will not listen to the music of your harps"  
(Amos 5:21–23).

Then God explains why. Underneath this veneer of religiosity—these pagan appeasement rituals—was injustice, greed, selfishness, and the destruction of society. So God instructs, yes, pleads, "Let justice roll on like a river, righteousness like a never-failing stream!" (verse 24). Likewise, through Hosea, God implores, "I desire mercy, not sacrifice, and acknowledgement of God rather than burnt offerings" (Hosea 6:6).

While it is correct to say that God calls for a covenant with His people by sacrifice, yet it is a covenant based, not on *our* sacrifice, but on *His*. There is nothing we can do to purge ourselves from sin or save ourselves from its destruction—other than to accept God's sacrifice and enter a covenant relationship with Him. In the words of the great hymn "Rock of Ages,"

Not the labors of my hands

Can fulfill Thy law's demands;  
 Could my zeal no respite know,  
 Could my tears forever flow,  
 All for sin could not atone;  
 Thou must save, and Thou alone.<sup>2</sup>

God expresses His appeal to His covenant people clearly and logically, "Gather to me my consecrated ones, who made a covenant with me by sacrifice" (Psalm 50:5). And then to these covenant people He states,

"I have no need of a bull from your stall  
 or of goats from your pens,  
 for every animal of the forest is mine,  
 and the cattle on a thousand hills.  
 I know every bird in the mountains,  
 and the creatures of the field are mine.  
 If I were hungry I would not tell you,  
 for the world is mine, and all that is in it.  
 Do I eat the flesh of bulls  
 or drink the blood of goats?  
 Sacrifice thank offerings to God,  
 fulfill your vows to the Most High,  
 and call upon me in the day of trouble;  
 I will deliver you, and you will honor me"  
 (verses 9–15).

How then do we honor God? Again, it is clear. It is not the multitude of possessions surrendered that constitutes a sacrifice. It is not the slaying of animals or the deeds of sinners that atones for sin. Rather, it is the thankful heart that accepts the sacrifice made by God Himself. There is no other acceptable response than gratitude and love to God. Love is the only accurate measure of sacrifice.

Understanding the story of Abraham offering Isaac as a

sacrifice is a struggle. We may have seen it as the example of an ultimate willingness to give all to God. But maybe there is another point to the story. It is not so much that God needs to know whether Abraham will give up his own son. God already knows everything. Rather, the experience is to help Abraham learn about his own attitudes regarding sacrifice.

Due to the pagan society in which Abraham lived, perhaps this ludicrous notion of sacrificing one's own children had even seeped into his mind. God needed to show him that even such an extreme sacrifice would not be adequate to stem the tide of evil and resolve the sin problem. Only God's offering of Himself is enough.

When Isaac asks his father, "Where is the lamb for the burnt offering?" Abraham replies with an unknowingly prescient comment on the great principle of redemption, "God himself will provide the lamb" (Genesis 22:7, 8). God Himself would, indeed, provide the sacrifice—in a way Abraham did not perceive in his elusive answer. Not till the knife was raised and the voice of God's angel stayed this horrific act of appeasement did Abraham understand the meaning of it all.

The story ends with Abraham naming the mountain "the LORD will provide" (verse 14). Now Abraham finally understood the covenant. Finally he realized that even sacrificing one's own children is not adequate to stem the tide of sin. Only God's offering of Himself is enough. The sacrifice is not ours. It is His. Again as the great hymn states:

Rock of Ages, cleft for me,  
Let me hide myself in Thee;  
Let the water and the blood,  
From Thy riven side which flowed,  
Be of sin the double cure,  
Cleanse me from its guilt and power.<sup>3</sup>

It is so easy for our motives to become mixed or even

totally perverted. How may we know when our offerings have become self-absorbed and pagan—appeasement oriented rather than a means of expressing thanksgiving? Perhaps it is when we begin to worry over whether we are giving too much or too little. Perhaps it is when we desire to control the result of our “thanksgiving” by insisting that things be done our way or we will refuse to give. Is such giving really giving at all—or is it just religious blackmail and hostage taking?

A sure indication that we are becoming pagan in our sacrifices is when we think God will be impressed or appeased by our behaviors or when we want everyone to see how “generous” we are. The tragedy of this pagan influence in our religion is that we then become abusers—abusers of others, abusers of the church. Israel repeated this tragic corruption of its covenant relation with God again and again, both with Baal worship and with legalism. And we are prone to the same habits today—maybe with a modern spin, but variations on a theme from paganism nonetheless.

In Old Testament times, human sacrifice was considered acceptable—even mandatory—not only among pagans, but even, at times, in Israel. After all, human sacrifice is the ultimate, logical conclusion of an appeasement religion. Even the prophet Micah dabbles with this grotesque heresy in his search for an adequate appeasement offering. He inquires rhetorically:

With what shall I come before the LORD  
and bow down before the exalted God?  
Shall I come before him with burnt offerings,  
with calves a year old?  
Will the LORD be pleased with thousands of rams,  
with ten thousand rivers of oil?  
Shall I offer my firstborn for my transgression,  
the fruit of my body for the sin of my soul?  
(Micah 6:6, 7).

Did you notice the inflationary spiral in Micah's suggestions for appeasing God? He moves from a simple, undefined burnt offering to calves of a year old, to thousands of rams, to ten thousand rivers of oil. And finding none of these adequate, he finally offers the ultimate appeasement offering, the sacrifice of one's own child.

But, we might argue, wouldn't sacrificing one's own self be a greater sacrifice than offering one's children? Not so. It can be a relatively simple matter to give up one's own life in a fit of religious frenzy, but it's quite another thing to commit to sacrificing one's own child and to live with that decision. Yet, this is the logical conclusion of an appeasement religion.

When we recognize that our own attempts at resolving the sin problem are inadequate, we are forced further and further into extremes, until finally sacrificing our own children on the pagan altar of appeasement seems justifiable. This atrocity took place in distant times and places, but a form of it occurs today. Even in our own families and churches, where legalism and self-justification seek to appease an angry god, we continue to sacrifice our own children to these pagan deities. As a result, they become dead to religion and leave the church. Or if they remain, they exist in a living death without the assurance of the love of God.

Thank God Micah resolves his search for an adequate offering with his great statement of the response God desires from us to His love:

He has showed you, O man, what is good.

And what does the LORD require of you?

To act justly and to love mercy

and to walk humbly with your God (verse 8).

So we ask with a bit of frustration, "Is there nothing I can do to bring about this covenant of salvation but accept it? If the sacrifice is God's alone, what is there for me to do?"

And the answer is, “Yes, there is nothing you can sacrifice to bring about your salvation.” God has already made the sacrifice. But this does not mean that there is nothing you can do in this relationship.

First, you can accept it. And when you do, the wonders of God’s sacrifice of love surround you. God pours out His overcoming power to save you from the destructive folly of your natural, pagan self. He gave all. What else is there for you to do but give back to Him in loving response—all of yourself as a living sacrifice, as the apostle Paul puts it (Romans 12:1)? But what does this mean? How does this play out in real life? What would be the proper “thank offering” to God?

To begin with, there is the Sabbath. God wants to spend one special day each week with you. He wants you to be part of His loving community, the church. He does not want you to be alone in a hard world. He makes you “family.”

Then He wants you to take care of your body. He even calls it His temple (1 Corinthians 6:19). Certainly, you want to treat His property well. Not only that, but you live and feel so much better when you follow His plans for your life. And He wants you to care for His world and your brothers and sisters in it, making it a better place for us all to live.

He also asks you to give a tithe of your income and an offering of love. He has even promised to multiply your ability to participate in this partnership with Him as you do so. He opens the windows of heaven and pours out blessings.

How much will He ask? I don’t know. Perhaps for your own good and the advancement of His kingdom you may someday need to give up everything you have. You may be called to some distant place, far from familiar and comforting surroundings and friends. You may even be called to give your life. Granted, these are unusual requests, and God does not often call for such. But we are to give our all, even as He has given all for us. The choice is now His. We are to ask only, “Lord, what will You have me to do?”

What shall I give Thee, Master?  
Thou who didst die for me.  
Shall I give less of what I possess,  
Or shall I give all to Thee?

Jesus, my Lord and Savior,  
Thou hast giv'n all for me; . . .  
Not just a part or half of my heart,  
I will give all to Thee.<sup>4</sup>

Love is the answer. It is the answer to the question of how to evaluate God's sacrifice. It is also the answer to the question of our response. And when the final chapter of redemption is written, when restoration is complete, the song will remain the same throughout eternity:

When my pilgrimage I close,  
Victor o'er the last of foes,  
When I soar to worlds unknown,  
And behold Thee on Thy throne,  
Rock of Ages, cleft for me,  
Let me hide myself in Thee.<sup>5</sup>

#### Endnotes

1. All Scripture quotations in this chapter are from the New International Version.
2. Augustus M. Toplady, "Rock of Ages."
3. Ibid.
4. Homer Grimes, "What Shall I Give Thee, Master?"
5. Toplady, "Rock of Ages."



# Living in Denial

Randy Maxwell

Jesus was on His way to Jerusalem for the last time. He was on a mission—a mission of mercy for the human family that would cost Him His life on a cross intended for us.

Suddenly, His mission was interrupted by a man who came running up to Him and fell to his knees in a posture of servitude. Mark doesn't give the man a name or a title, but Matthew describes him as “young” (Matthew 19:22), which is also implied by his “running,” something an older man would never do. And Luke says he was a “ruler” (Luke 18:18), that is, a member of the honored council of the Jews. All three Gospel writers mention his wealth. Therefore, we have come to know this person kneeling before Jesus as “the rich young ruler.”

Touched by seeing Jesus bless the children, this young man desired to be blessed in the same way. He asked Jesus the most important question a human being can ask: “What shall I do that I may inherit eternal life?” (Mark 10:17).<sup>1</sup>

In reply, Jesus quoted several of the commandments of God and pointed out the necessity of keeping them. The young man affirmed his compliance with these commandments and then

wanted to know, “What do I still lack?” (Matthew 19:20). Though his life was morally pure and religiously orthodox, he was still unsatisfied. Something he had seen in the interchange between Jesus and the children eluded him, and he felt incomplete somehow.

If you’ve grown up in the church, perhaps you know what this young ruler was feeling. You never rebelled against the religion of your parents. You adopted the culture of your parents’ faith system and stayed in conformity to the rules and traditions of the same. You went to Sabbath School, memorized Bible verses, competed in Bible bowls, earned honors in Pathfinders, ate Veja-Links, attended academy, knew the twenty-eight fundamental beliefs (at least the major ones), were in church faithfully every Sabbath, and returned an honest tithe. You don’t lie, cheat on your income taxes, or run around with women (or men). Certainly, you’ve never killed anyone or stolen something that didn’t belong to you. Yet, you feel something is missing. What is it?

The rich young ruler had worked hard for everything he had gotten in life. He planned his work and worked his plan; life had rewarded him. He assumed that God and eternal life worked the same way. “Just tell me the plan, Jesus. I’ll work the plan and be rewarded with eternal life.”

“Jesus, looking at him, loved him” (Mark 10:21). Jesus saw that the young man was sincere in his pursuit of eternal life. He loved him. He loved him enough to tell him the truth. Sometimes love must be tough. Today, many of us have a wimpy notion of what love is. We think that to be loving means we can’t offend. That a person’s self-esteem is all important. That everyone must win a trophy. That the loving thing to do is to just let a person live a life of sin and not confront them.

But what would Jesus do? Well, look what Jesus *did*. Jesus loved this rich young man enough to pull him out of oncoming traffic. He loved him enough to tell him what he needed to hear. Jesus said, “You still lack one thing.”

Only one? The young man must have perked up. *I've been doing many things. If there is only one more, I've got it made.*

But a quick review of the commandments Jesus quoted shows that, with one exception, they are all negative. That is, they all deal with things you *don't* do. Is that how we define our faith—by the things we *don't* do? When the young man affirmed that he had kept all these commandments from his youth up, he was basically saying, “I’ve never done anyone harm in my whole life.” That may have been true, but the real question was, “What *good* have you done?” With all your possessions, with all your wealth, with all that you could give away, what positive good have you done to others? How much have you gone out of your way to help and comfort and strengthen others?<sup>2</sup>

Like many commandment-keeping, highly moral, letter-of-the-law Christians, this young man had a religion of “respectability” that mainly consisted in *not doing things*. But if that’s all your religion is, you’re like the servant who buried his master’s talent in the ground. Stewardship is more than *not doing things*; it is doing the best things with everything you’ve been given.

“One thing you lack,” Jesus told this young man. “Go your way, sell whatever you have and give to the poor, and you will have treasure in heaven; and come, take up the cross, and follow Me” (verse 21).

“Sell all that you have” (Luke 18:22). *Make a total commitment. Give up what you have so that you can receive everything I have.*

Jesus wanted to cure the young man’s “I-sight.” He wanted him to see that although he thought he was a commandment keeper, he was breaking the first—“You shall have no other gods before Me” (Exodus 20:3). The young man thought he wanted to be Jesus’ disciple, but he didn’t realize that the call to discipleship is a call to stewardship, and that the call to stewardship is a call to living in denial of self.

Jesus wanted all of the young man, but the young man

wanted only a part of Jesus. He didn't realize that a relationship with God is exclusive—that he couldn't serve two masters. What would he do?

“At this the man's face fell, and he went away sad, for he had many possessions” (Mark 10:22, NLT). He missed out on the greatest miracle of his life, because in spite of all the things he had been willing to do, he wouldn't do the most important thing—he wouldn't give himself completely to God.

What causes my face to fall? What does God ask of me that I think is too much to ask? This man went away sad because he had great possessions. But would I go away sad because I had great obsessions? Great amusements? Great fashions? Great ambitions? Great passions for sex, food, sports? For some people, giving up a TV program is too much to ask. For some, getting out of bed on Sabbath morning is too much. For others, thirty minutes to pray and study the Bible is too much. Our face and our faith fall at the call of stewardship, because we want the benefits of living with Jesus without the sacrifice of living in denial of self.

In his book *Not a Fan*, Kyle Idleman tells about extending an invitation to follow Jesus at the end of a message he preached on a mission trip to Africa. Two young men in their twenties accepted Christ and made a commitment to follow Him. The next afternoon these two young men showed up at the house where Kyle was staying, each carrying a bag over his shoulder. Kyle asked the local missionary why they were there. Kyle writes,

He explained that these two men would no longer be welcomed by their families or in their village. When I heard that, I was afraid that maybe this was going to be more than they would be willing to go along with. About that time the missionary said to me, “They knew this would happen when they made the decision.”

They were choosing Jesus over their families. They were choosing Jesus over their own comfort and convenience, and fans don't do that.

Followers are willing to deny themselves and say, "I choose Jesus. I choose Jesus over my family. I choose Jesus over money. I choose Jesus over career goals. I am his completely. I choose Jesus over getting drunk. I choose Jesus over looking at porn. I choose Jesus over a redecorated house. I choose Jesus over my freedom. I choose Jesus over what other people may think of me." A follower makes a decision every day to deny himself and choose Jesus . . . even if it costs everything.<sup>3</sup>

"Whosoever desires to come after Me," Jesus said, "let him deny himself, and take up his cross, and follow Me" (Mark 8:34). Jesus is looking for followers, not fans. Idleman describes fans as "enthusiastic admirers." A fan is the guy who goes to the local football game with his hair painted the school colors, brandishing a big foam finger, and shouting, "We're number one!" He's there to have a good time and cheer his team to victory, but other than the ticket price, it doesn't cost him anything to be there. He, himself, never gets in the game. And if he's a fair-weather fan, he'll take his foam finger and go home when things get tough for his team.

The church is full of foam-finger Christians—enthusiastic admirers but not self-deniers. The rich young man was an enthusiastic admirer of Jesus, but he wasn't willing to live in denial of self for Jesus.

Too many of us are trying to get to heaven on a technicality. We are like teenagers who are always asking, "What's wrong with . . . ?"—trying to get as close to the edge as possible, which really means trying to get as far from the will of God as possible without letting go completely. What does that mean? It means that we really don't care for the will of

God, but we know we're lost without it, so we'll take as little of it as we can—just enough to technically still consider ourselves Christians. But according to whose standard?

And here's the truth: if the will of God is so offensive to you that you are trying to get by as a Christian based only on a lukewarm technicality, you won't have to worry about falling over the edge; God will spew you out of His mouth! Living in Laodicea is living in spiritual denial; that is what it means to have a form of godliness while denying the power of godliness (see 2 Timothy 3:5). Stewardship is living in self-denial. God is calling you out of spiritual denial and calling you into self-denial. And it's only because He loves you that He asks this of you. Because He knows that selfishness will be your undoing. Ultimately, if you're unwilling to say No to self, you will be all too willing to say No to God.

Now, this is where the message gets very personal for me. A pastor friend sent me an excited text message, asking whether I'd read *The Cost of Discipleship* by Dietrich Bonhoeffer. He took a photo with his iPhone of the page he was reading and sent it to me. This is what I read:

Cheap grace is the grace we bestow on ourselves.

Cheap grace is the preaching of forgiveness without requiring repentance, baptism without church discipline, Communion without confession, absolution without personal confession. Cheap grace is grace without discipleship, grace without the cross, grace without Jesus Christ, living and incarnate.

Costly grace is the treasure hidden in the field; for the sake of it a man will gladly go and sell all that he has. It is the pearl of great price to buy which the merchant will sell all his goods. It is the kingly rule of Christ, for whose sake a man will

pluck out the eye which causes him to stumble;  
it is the call of Jesus Christ at which the disciple  
leaves his nets and follows him.<sup>4</sup>

I was sure I had a copy of the book and began searching the shelves in my library. As I scanned the spines, I soon became aware of the many book titles—titles about consecration, holiness, surrender, fixing the eyes on Jesus, revival, and so on. The longer I looked, the more I began to have a battle with myself. I had to ask myself, “Am I any better as a follower of Christ for having read all these books? Am I more consecrated, any holier? Any more revived or like Jesus because of them? Or am I just living a ‘respectable’ life, with self well protected and well preserved?”

I preach for a living. But there are times when a preacher can’t escape what Paul calls the “foolishness” of preaching (see 1 Corinthians 1:21). Why foolishness? Because so little seems to result from it. This series of sermons on stewardship has been hard for me because of the personal challenge it has presented to me concerning my time, talents, temple, and treasure. I’ve been thinking about what comes next, and I’ve been wondering whether it will have mattered that we took the time to do this series in the first place. I asked God this week, “Is anyone encountering You? Is anything worthwhile happening for the kingdom? Are we becoming more consecrated? More holy? More devoted? More engaged in mission? More passionate to serve the poor? More liberal in giving? Less worldly? Better overcomers of habits and addictions?”

And today Jesus is looking at me in love, and He is looking at you in love and saying, “One thing you lack.” I don’t know what that one thing is for you. But for me, it’s total surrender. For me, I find myself holding on too tightly to what I think is mine when it all belongs to Him. Are you and I going to go away sad today because we love our stuff more than we love God? Because we want foam-finger Christianity instead of the real thing?

It's not about works. Jesus didn't tell the young man to sell everything because that act would win him enough points to gain heaven. If it seems that Jesus has asked the impossible when He says, "Sell whatever you have and give to the poor, . . . and come, take up the cross, and follow Me" (Mark 10:21), then consider what He said to the disciples in verse 27: "With men it is impossible, but not with God; for with God all things are possible." That's grace. But it's not cheap.

Stewardship comes down to one thing: "Therefore, whether you eat or drink, or whatever you do, do all to the glory of God" (1 Corinthians 10:31). Won't you pray right now? And as you do so, consider the rich young ruler and ask yourself whether you're willing to live in denial. If you're willing to take up your cross and follow Jesus. If you find yourself struggling with the answer, God's grace is sufficient for you. It's not cheap, but it is available if you'll reach out and take it. Don't let your face, or your faith, fall. "With God all things are possible." Now is the time to live in denial of self.

### Endnotes

1. Unless otherwise indicated, all Scripture quotations in this chapter are from the New King James Version.
2. See William Barclay, *The Gospel of Mark*, rev. ed. (Philadelphia, PA: Westminster Press, 1975), 244.
3. Kyle Idleman, *Not a Fan: Becoming a Completely Committed Follower of Jesus* (Grand Rapids, MI: Zondervan, 2011), 145.
4. Dietrich Bonhoeffer, *The Cost of Discipleship* (New York: Macmillan, 1979), 45.



# Game Over

Doug English

I have an emergency stash of cash in my house. It's hidden away in a place no burglar would ever look, but I can lay my hands on it quickly if needed. I've had it there for a long time, but I don't have any definite plans for its use.

Just the other day I counted it up, and I was surprised at the total—\$14,632. That's not a life-changing amount of money. It's certainly not enough to retire on, but it's a lot more than I thought it would be.

You can do all right with that kind of money. You can buy property, and not just the cheap places, like Baltic Avenue. No, you can purchase Boardwalk, and fix it up properly. And if you happen to find yourself at a hotel in Marvin Gardens, you can easily afford it. In a world where two hundred dollars buys a railroad, \$14,632 goes a long way, so the multicolored money I have hidden at home in the game closet will easily cover unexpected expenses. The only problem is that I can't spend it in the real world outside the Monopoly game.

That's why I'm so free about telling you the details of my nest egg. Don't bother to break in and steal my loot. If you're

that desperate and that loony, I'll give you the whole stash. We don't play Monopoly that much anyway.

What's Monopoly money worth? Outside the game, it's worth nothing. You can't pay actual doctor bills or taxes with it. But inside the game, it's great, and the prices are quite reasonable. I know, you get paid only two hundred dollars for passing GO, but where can you buy a business like an electric company for one hundred and fifty dollars or build a house for one hundred? Certainly not in the real world. As soon as you leave the game, the deals are gone. Your water bill isn't four times the amount shown on the dice, and judges don't honor "Get Out of Jail Free" cards. It's just a game, and when the game is over, you go back to the real world.

But have you ever played Monopoly with someone who doesn't act like it's just a game? If they get elected chairman of the board and have to pay each player fifty bucks, they react like it really is fifty actual dollars. And if the dice don't fall in their favor, or if you won't make a deal to sell Park Place, they yell, pout, or cry. It's not much fun to play with people like that, is it?

When people lose their perspective in a game, it can carry over into the real world. It's pretty sad to watch two friends giving each other the silent treatment over something that happened in a board game. After all, when we put the pieces away, the winner is financially no better off than when the game started. Nobody owns a railroad or a hotel on Vermont Avenue. Only a delusional player would try to take Monopoly money to the grocery store, because when the game is over, you can't take it with you.

Now where have you heard that phrase before: *You can't take it with you*? Usually when someone says that, they're not referring to Monopoly money. They mean the real stuff—legal tender for all debts public and private. You can't take cash or other possessions from this world when life is over. When you die, the dollar is not the coin of the realm where

you are going. It won't buy you a place in heaven or bail you out of the other option. Truly, *you can't take it with you*.

Why, then, do so many people treat money as if it were a permanent asset? Why do they go through life in the real world like delusional Monopoly players, pretending that what they possess really matters or that it has real value when life is over? Why do they get so upset over business deals and inheritances and lose their composure with family members over things that have no value in the next world?

Jesus had a lot to say about these kinds of issues. Luke's Gospel tells of two brothers who were quarreling over property. It reminds me of playing Monopoly with my brother when we were kids. If we got into a dispute we couldn't settle, we'd call on Dad to arbitrate. After asking a few questions, he'd see the problem—we didn't understand something about the rules of the game. Similarly, this man who came to Jesus, asking Him to settle the quarrel with his brother, didn't understand the rules of life. He said to Jesus, “ ‘Teacher, tell my brother to divide the inheritance with me.’ Jesus replied, ‘Man, who appointed me a judge or an arbiter between you?’ Then he said to them, ‘Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions’ ” (Luke 12:13–15).<sup>1</sup>

Clearly, this man didn't understand the rules. Apparently, neither did his brother. In fact, it is likely that very few in the crowd surrounding Jesus that day understood the rules. Perhaps, neither do you.

Like most people, both then and now, these two brothers thought that the rules were to collect as much stuff as you possibly can in this life—land, cash, clothes, whatever. They thought, as do most people but few will admit it, that according to the rules, you are what you own. But Jesus told the man that these are not the rules at all. The rules are not mostly about money. In the game of life, what you own is entirely beside the point.

Of course, if you try to live in this world without money, you will quickly learn that it does have its uses. When I work, I expect to get money in return so I can purchase the food and shelter my family needs. That's the way the world works. So you can't say that life is not about money at all. But, according to Jesus, neither can you say that life is primarily about money, even though most of us act like it is.

When you play a board game with people who start to act as if it really matters, you want to say to them, "Hey! Calm down. This isn't real life; it's just a game." Well, that's essentially what Jesus was saying to this man: "Don't get upset over an inheritance, because it's just stuff, and life is more than what you own. An inheritance isn't real life."

Of course, it's pretty easy to see the point of not getting too upset over winning or losing when you're just playing a game. But an inheritance in real life is real money, with real value. Didn't the man who came to Jesus with his complaint have a point? Wasn't he right to consider this a serious matter? Let's take a look at the parable Jesus told about a rich man whose crops were so plentiful that he didn't have room to store them. After building bigger barns, he said to himself:

" 'You have plenty of good things laid up for many years. Take life easy; eat, drink, and be merry.'

"But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'

"This is how it will be with anyone who stores up things for himself but is not rich toward God" (verses 19–21).

There is a phrase that perfectly fits the situation Jesus describes here in this parable: *game over*! When the board game is finished, what happens to the money you have accumulated?

It goes back into the box. There is no point taking it into the real world, where it has no value.

Well, the game was over for the rich farmer. He never built those bigger barns. He didn't get the chance to enjoy the life of leisure he imagined. And he didn't take any of his wealth with him. When the game is over, you can't take it with you.

Where did he make his mistake? After all, most of us are planning for retirement. Doesn't "bigger barns" sound like careful estate planning? Was this farmer wrong to enjoy what he had worked for so hard? Was he wrong to plan so he could slow down a bit as he entered his golden years?

But notice the phrase Jesus used at the end of the parable: "This is how it will be with anyone who stores up things for himself but is not rich toward God" (verse 21).

Like so many others, the farmer didn't understand the rules. Assets do have a part in our lives, but life is not about accumulating wealth. It's about using our assets properly while we have them. In many ways, people who don't understand the rules use money to keep score instead of using it for the right purposes.

We need to understand the fact that wealth is an illusion in the long run. The money that you use for necessities, the money that you have in your retirement account, the money that you put into the offering plate—it is all like the Monopoly money I have in my game closet at home. None of it has any value when the game is over.

Do you know what a "wasting asset" is? It's an economic term, and it refers to something that has tangible value, but whose value diminishes over time. So the sooner you use a wasting asset, the more value you will realize from it.

Think of it in terms of bananas. Bananas have tangible value, because you can eat them. If you find them on sale for twenty-five cents a pound, that's a bargain, and you would probably buy them. But you should buy only as many bananas as your family can eat before they go bad. Over time,

the bananas will lose all their value, so you have to consume them before they become worthless.

However, if you find canned peas for twenty-five cents a can, you can buy as many as you want. You don't have to worry about them spoiling. They are a tangible asset that retains its value over time, as opposed to bananas, which are wasting assets that lose all their value over time.

Now, what sort of assets do you have tied up in your retirement account, your home, and your cash on hand? The truth is, they are wasting assets. If you don't use them now, they will ultimately lose all value to you, because when it's "game over" for you, you can't take them with you.

So, despite what the world teaches us about possessions, what are the real rules? *The first rule is what you own is not what you are.* As Jesus said, "A man's life does not consist in the abundance of his possessions" (Luke 12:15).

*The second rule is all possessions are wasting assets, worthless to us the moment life is over.*

*The third rule is wealth is for sharing.* As long as we have possessions, we should use them properly. Only a fool builds up for himself without remembering to be rich toward God.

Those are the real rules about wealth and possessions. But like my brother and me, arguing long ago about a Monopoly game we didn't understand, most people don't know the rules. The man in the Luke 12 didn't understand these rules. His brother, who was refusing to share the inheritance with him, didn't understand the rules. Most of the people in the crowd, who were hoping, no doubt, to hear how Jesus settled the matter, didn't understand the rules. And judging by what you can read any day in any newspaper, most people living in our world today don't have a clue about these rules. No wonder they get so upset about inheritances, the condition of the financial markets, and what they have stored up in barns or banks.

And I will confess that I struggle to remember the rules,

too, much of the time. I have been known to fret over my retirement account and second-guess financial decisions, and do all the other things people do when we forget that “a man’s life does not consist in the abundance of his possessions” (verse 15). I’m capable of acting like those people who shouldn’t be allowed to play board games because they don’t understand that they really aren’t that important.

But I’m not alone in this. It’s a very human tendency. That’s why Jesus cautions us, “Watch out!” (verse 15). We have to be constantly on guard that we don’t forget the simple rules regarding possessions:

1. What you own is not what you are.
2. All possessions are wasting assets.
3. Money is for sharing.

So, whatever God generously shares with us, we must use wisely. Don’t go through it too fast, but don’t hang on to it too tightly, either. Don’t get caught up in chasing after more. And especially, remember God in every use. After all, Jesus did not say that the man who built the bigger barns made his mistake by forgetting all about God. He said that his failure was in *not being rich* toward God.

Now, I know what a lot of you are thinking, *If I follow these rules, won’t I have less for myself as I go through life?*

When I’m tempted to think like that, it does me good to read what Jesus says next to His disciples. He said it to those twelve men, but it also applied to the man who was quarreling with his brother and to the listening people in the crowd. It applies to everyone, including you and me, who are so apt to forget the real rules regarding our possessions:

Then Jesus said to his disciples: “Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear.

Life is more than food, and the body more than clothes. Consider the ravens: They do not sow or reap, they have no storeroom or barn; yet God feeds them. And how much more valuable you are than birds! Who of you by worrying can add a single hour to his life? Since you cannot do this very little thing, why do you worry about the rest?

“ . . . But seek his kingdom, and these things will be given to you as well” (verses 22–26, 31).

Is God really able to take care of me so well that I don’t need to worry about food or where I will sleep or what I will wear? If I seek His kingdom first, placing it above all other earthly concerns, no matter how important those other concerns may seem to be, is He really going to see to my most basic human needs? As you contemplate the full meaning of what Jesus is saying here, it’s not hard for you to hear a voice shouting inside your head, *But I have to make sure my family and I can eat, sleep indoors, and have something to wear! That’s my responsibility as an adult!*

It’s only human to think such things. Society tells us to take responsibility for ourselves and see to our own needs. We become so accustomed to worrying about meeting our basic needs that we start to think that the rules of the game are to grab as much stuff as we can. Just like the man who built bigger barns, we worry about our needs and long for a day when we will have enough to not worry.

But that day—the day we can stop worrying about such things—arrives the moment we decide to seek first the kingdom of God and let Him take care of these concerns that He has claimed as His own responsibility. That day arrives when we understand that all the food, clothes, houses, and money in the world are just wasting assets that have no value where we are planning to go, when we start living like this world is a temporary situation, similar to a game that we put back in



the box. And because it is so easy to forget all these things, God tells us repeatedly in His Word, “Don’t worry.”

After Jesus finished reminding the people (and us) not to worry, He told them (and us) what to do with wasting assets and what investments to make: “Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also” (verses 32–34).

There it is: treasures in heaven. What I have here is wasting away, so the best use of it is to help others as long as I am here. My real wealth is in those things that don’t wear out—things such as streets of gold, mansions of glory, and access to the tree of life. My real retirement fund is one that I cannot outlive, even though I will live forever. No one can steal my real possessions from me. When I have that kind of treasure, my heart cannot possibly be concerned over temporary wealth that can get eaten up by inflation, spent down to zero, or stolen by cybercriminals.

If I understand the truth about what the world calls wealth, and if my real treasure is treasure in heaven, then I don’t need to worry about my money or my possessions any more than I worry about losing \$14,632 worth of Monopoly money from my hall closet. If I understand what Jesus is really saying here, then I can live securely knowing that when it’s “game over” for me, I will have a place in His kingdom.

#### **Endnote**

1. All Scripture quotations in this chapter are from the New International Version.

# Jesus Wants It All

Mark Witas

Last week, about sixty of our church members went through a pretty moving experience. Beginning on Monday morning, we read the Bible nonstop, out loud, from cover to cover.

What a wonderful experience it was to hear the inspired story of God and man—from beginning to end. As I read and as I listened, I was moved from elation to sadness to wonder and to frustration. I heard people laugh and sigh, and I had a few people say, “Pastor, do I have to read this out loud?”

When we got into the Gospels, there were a few sections that were particularly interesting to me. They have to do with our topic today, and I’d like to share them with you. Here’s one:

Now large crowds were going along with Him;  
and He [Jesus] turned and said to them, “If anyone  
comes to Me, and does not hate his own father and  
mother and wife and children and brothers and  
sisters, yes, and even his own life, he cannot be My  
disciple. Whoever does not carry his own cross and  
come after Me cannot be My disciple. . . . So then,

none of you can be My disciple who does not give up all his own possessions” (Luke 14:25–27, 33).<sup>1</sup>

Here’s another one,

“Do not think that I came to bring peace on the earth; I did not come to bring peace, but a sword. For I came to SET A MAN AGAINST HIS FATHER, AND A DAUGHTER AGAINST HER MOTHER, AND A DAUGHTER-IN-LAW AGAINST HER MOTHER-IN-LAW; and A MAN’S ENEMIES WILL BE THE MEMBERS OF HIS HOUSEHOLD.

“He who loves father or mother more than Me is not worthy of Me; and he who loves son or daughter more than Me is not worthy of Me. And he who does not take his cross and follow after Me is not worthy of Me. He who has found his life will lose it, and he who has lost his life for My sake will find it” (Matthew 10:34–39).

When we think of Jesus and His ministry here on earth, our thoughts don’t usually turn to these particular verses, do they? We think of Jesus as the great uniter, Jesus as the healer, Jesus as the restorer—not Jesus as the divider. So what is Jesus saying here? What is His message to you and me as we read these often-skipped-over sections of the Gospels?

When I read these verses, I come away with a question: Exactly, what is it that Jesus wants from me? What do I need to do or give up if I want to go to heaven some day?

A couple of people in the Bible actually asked Jesus that very question. Turn with me to Luke 18.

A ruler questioned Him, saying, “Good Teacher, what shall I do to inherit eternal life?” And Jesus said to him, “Why do you call Me good? No one is good except God alone. You know the

commandments, ‘DO NOT COMMIT ADULTERY, DO NOT MURDER, DO NOT STEAL, DO NOT BEAR FALSE WITNESS, HONOR YOUR FATHER AND MOTHER.’ ” And he said, “All these things I have kept from my youth.” When Jesus heard this, He said to him, “One thing you still lack; sell all that you possess and distribute it to the poor, and you shall have treasure in heaven; and come, follow Me.” But when he had heard these things, he became very sad, for he was extremely rich. And Jesus looked at him and said, “How hard it is for those who are wealthy to enter the kingdom of God!” (verses 18–25).

Great! So Jesus wants my money. He wants *all* of my money. I knew it! Every time I go to church, all they want is my money!

Well, not so fast.

There was another person in the Bible who asked Jesus the exact same question—“What must I do to inherit eternal life?” But this time Jesus gave a completely different answer:

On one occasion an expert in the law stood up to test Jesus. “Teacher,” he asked, “what must I do to inherit eternal life?”

“What is written in the Law?” he replied.  
“How do you read it?”

He answered: “ ‘Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind’; and, ‘Love your neighbor as yourself.’ ”

“You have answered correctly,” Jesus replied.  
“Do this and you will live.”

But he wanted to justify himself, so he asked Jesus, “And who is my neighbor?” Luke 10:25–29, NIV).

In reply, Jesus told the story of a man who was robbed and left for dead. A priest and a Levite—church leaders—passed by and left him there. But a Samaritan, who should have been his enemy, bandaged his wounds, took him to an inn, and took care of him.

Jesus asked,

“Which of these three do you think was a neighbor to the man who fell into the hands of robbers?”

The expert in the law replied, “The one who had mercy on him.”

Jesus told him, “Go and do likewise” (verses 36, 37, NIV).

So, what does Jesus want from me? He wants me to give poor people all my money, and He wants me to be nice to people I don’t even want to associate with—is that what these two stories are telling us?

If not, what *does* Jesus want from me?

Let’s contrast these stories about the rich young ruler and the inquiring legal expert with two more stories found in the Bible. In the first, Jesus is sitting in the temple court: “He looked up and saw the rich putting their gifts into the treasury. And He saw a poor widow putting in two small copper coins. And He said, ‘Truly I say to you, this poor widow put in more than all of them; for they all out of their surplus put into the offering; but she out of her poverty put in all that she had to live on’ ” (Luke 21:1–4).

Jesus observed this poor widow giving her all, meager though it was, and praised her for her gift. This was in sharp contrast to what He said about the people who were giving much larger gifts to the temple treasury.

Now let’s look at interesting story from Scripture. It’s found in 1 Kings 17. The prophet Elijah is on the run from

a wicked king and queen who want his head. He's looking for a place to stay and food to eat. He approaches a widow at Zarephath and asked her to share her food.

“As surely as the LORD your God lives,” she replied, “I don’t have any bread—only a handful of flour in a jar and a little oil in a jug. I am gathering a few sticks to take home and make a meal for myself and my son, that we may eat it—and die.”

Elijah said to her, “Don’t be afraid. Go home and do as you have said. But first make a small cake of bread for me from what you have and bring it to me, and then make something for yourself and your son. For this is what the LORD, the God of Israel, says: ‘The jar of flour will not be used up and the jug of oil will not run dry until the day the LORD gives rain on the land’ ” (1 Kings 17:12–14, NIV).

Here is a woman who is so destitute that she is preparing to make her last meal with the final bit of food left in her cupboard. And God asks her to exhibit enough faith to use that last bit of food on His prophet rather than on herself and her son! “Oh! And if you do, I’ll make sure you will never go hungry again!”

Right!

I wonder whether she thought, *What gall God has to ask me for my last morsel of food! Where was God when my husband got sick and died? Where is He when my son and I go to bed hungry each night? And now He wants my last bit of food? That’s some demanding God!*

It must have taken an amazing amount of faith for this widow to mix up that final batch of bread, the only food she had left, cook it—and hand it to the prophet of God! But she did it. And she was rewarded for her faith.

What does Jesus want from me? What does He want from you?

Here's my simple answer to that question: Jesus wants your all. He wants everything. He doesn't want a part-time lover; He wants a complete commitment. Jesus doesn't want *some* of your money; He wants *all* of your money—and your body and your time and your relationships and your hobbies and your heart. All of it.

Jesus wants it all.

“Hear, O Israel! The LORD is our God, the LORD is one! You shall love the LORD your God with all your heart and with all your soul and with all your might. These words, which I am commanding you today, shall be on your heart. You shall teach them diligently to your sons and shall talk of them when you sit in your house and when you walk by the way and when you lie down and when you rise up” (Deuteronomy 6:4–7).

What does Jesus want from you and me? He wants everything. No story in Scripture better illustrates this than the story of Abraham.

When God first approaches Abraham, He gives him a promise and He makes a request of faith.

The promise is that Abraham will become a great nation; he will have kids. The request is that Abraham pick up and leave his family, his country, and everything he knows to go to a destination that God will reveal to him when he gets there. And in an amazing act of faith, Abraham gets up and leaves!

As we read the story of Abraham, we see that his journey of faith is all about submitting one thing after another to the rulership of God. Finally, in one of the strangest conversations between man and God ever recorded in Scripture,

we come to Genesis 17. Abraham has trusted God enough to move to a strange country; he's exhibited trust in God by tithing his increase. But there is one part of his life with which Abraham hasn't trusted God. He hasn't trusted God to provide him with a son.

After all, he's old. Sarah is old. They've been trying to have children for years, and nothing has happened. Abraham tries to adopt his head servant as his heir, and God says "No." He sleeps with his Egyptian maidservant and has a child by her—and God says "No."

God tells Abraham that Sarah is going to have his child, and Abraham laughs.

So God gives Abraham a sign that will be a physical reminder that he needs to trust God with absolutely everything; God gives Abraham the covenant of circumcision.

God says, "Abraham, you've shown that you trust Me with your money by giving Me a tithe of it. Now I will require a tithe of your very body. Circumcise yourself so that every time you look down, you will be reminded that you need to trust Me with everything."

Jesus wanted Abraham's everything. Jesus wants our everything.

Look what happened when Abraham learned to trust God with everything. Look at how God provided: "Then the LORD took note of Sarah as He had said, and the LORD did for Sarah as He had promised. So Sarah conceived and bore a son to Abraham in his old age, at the appointed time of which God had spoken to him. Abraham called the name of his son who was born to him, whom Sarah bore to him, Isaac. Then Abraham circumcised his son Isaac when he was eight days old, as God had commanded him. Now Abraham was one hundred years old when his son Isaac was born to him" (Genesis 21:1–5).

Abraham learned to trust God, but it was a journey of faith, just as you and I are on a journey of faith. But Abraham



wasn't finished with this incredible journey, was he?

Fourteen years after Isaac was born, God visited Abraham and made the most outlandish request that anyone could ever make of a human being. God said, "Abraham, I want you to take your son up on the mountain, make a big pile of stones, tie up your son, place him on that big pile of stones, cut his throat, and burn him as a sacrifice to Me!"

Can you imagine that? After all that Abraham has been through to get Isaac in the first place, now God wants him to slaughter him and burn him as a sacrifice?

If you or I were to receive a message like that from God, I'm pretty sure we'd check ourselves into a loony bin!

Yet, incredibly, for the first time in his life, Abraham didn't waver in his faith. He got up and did what the Lord asked him to do. No questions. He just trusted. And once again, the Lord provided.

Jesus wants our everything. He wants your body, your work, your time, your TV, your time in the car, the time you spend sleeping, your marriage, your relationships, your food, your money, your church life, and your children.

Jesus wants your all.

And what gives Jesus the right to ask for our all?

He gave His all so that He could ask us for our all so that He could give us everything in return.

When we give Him our all, which in the scope of things really isn't very much, the return we get for our investment—well, let's just say it's worth it.

#### **Endnote**

1. Unless otherwise indicated, all Bible quotations in this chapter are from the *New American Standard Bible*.

# Widow, Widow, Down the Hall

Buz Menhardt

Tucked away in the gospel record are several true giving lessons. Let's read a story in Mark 12.

Jesus had been in an intense discussion with the Pharisees and lawyers. They had challenged Him theologically, asking Him what He considered to be the greatest commandment (verses 28–34). In return, Jesus had openly rebuked their hypocritical practices (verses 38–40). Then Mark records that following this rather pointed interaction, “He [Jesus] sat down opposite the treasury, and began observing how the people were putting money into the treasury; and many rich people were putting in large sums” (verse 41).<sup>1</sup>

Jesus was sitting in the treasury area of the temple—no doubt in the Court of Women. For it was in this court that there were thirteen trumpet-shaped boxes in which the people could put their offerings. Each offering box was designated for a special purpose; the funds placed in that box were restricted for a particular use in supporting the services, sacrifices, and operations of the temple.<sup>2</sup> For example, all the money from one trumpet was used to buy corn, wine, or oil for the sacrifices. It was just

like the different lines on our tithe envelopes today.

Jesus watched the parade of people file through the court and pass by the offering trumpets. The text says He was observing. Noticing. Analyzing.

Jesus was people watching. Not in a casual manner just to pass away the time. He was looking to learn something. He was watching with purpose.

In Jewish religious thinking, giving a donation was important. To give alms and to be righteous were considered to be one and the same. During the synagogue services, an offering for the poor was taken, and often the donors wanted others to see how much they were giving.<sup>3</sup> In Jesus' day it wasn't unusual for a person who wanted to do a good deed and bring a blessing upon his family to buy water and give it to thirsty people in public places. The giver would stand by the water dispenser and say, "O thirsty ones, come drink. Bless me, who gives you this drink."<sup>4</sup> All of which means that it was commonplace in Jesus' day for Jewish people to call attention to themselves when they gave a gift.

So Mark tells us that Jesus "sat down opposite the treasury, and began observing how the people were putting money into the treasury" (verse 41). He observed how the people were giving. He watched their method.

Many of the rich brought large sums of money, which they presented with great pageantry. They wanted everyone to see their righteousness. There was considerable display among these big donors. They hired trumpeters. Announcements were broadcast to call attention to the gift and the giver. Earlier Jesus had condemned such practices in His sermon on the mount (Matthew 6:1-4).

Truth be told, if a person calls attention to his piety, he usually is not pious.

The Jewish leaders misused their influence. First, they gained the confidence of wealthy widows, and then they instructed the women that it was a sacred duty to devote their

property to religious purposes. After the leaders received control of the property, they used it for their own benefit. Then to cover their dishonesty and to appear righteous, they offered long public prayers and gave large sums of money with great show.<sup>5</sup>

It is interesting to watch how people give. Sitting on the platform in church—the preacher’s point of view—it’s possible to observe how the multitude gives! We are different about our giving than were the Jews. Most of us give with secrecy. We fold our paper money and conceal it in the palm of our hand so no one can tell that we’re putting in only a dollar! By the way, have you ever given the *largest* bill from your wallet or purse? Why do we so often give the smallest?

Some tithe envelopes have a wide flap that covers the giver’s name and the amount. If an envelope doesn’t have that kind of cover, we place our offering envelope in the plate upside down. We prefer discretion; the Jews liked display.

From His vantage point opposite the treasury, Christ saw the large sums of money being given. He heard the announcements. He listened to the trumpet fanfares. Not only did Jesus notice the method of giving, He also noticed the motive. He counted the commitment, not the coins—the cause, not the cash. He determined the desire, not the dollars—the reason, not the revenue. He monitored the motive, not the method. Jesus sees everything. He takes it all in. He observes how you give.

If the motive is selfish and the money is big, a blessing is missed. If the motive is pure and the money is big, a blessing is measured. But if the motive is pure and the money is small—miracle of miracles—a blessing is multiplied! For God can do a lot with a little! He regards things we can never see. He is able to read the heart as well as the receipt. As Jesus watched the people giving their offerings in the temple, “a poor widow came and put in two small copper coins, which amount to a cent” (Mark 12:42).

*Widow, widow, down the hall,  
Jesus saw her in a shawl.*

He saw a poor widow. The Pharisees paid attention to *rich* widows—those with huge estates and large portfolios. But Jesus noticed a poor widow.

Her attire gave away her widowhood because it was common at that time for widows to wear garments that identified them as such.<sup>6</sup> Her clothes may have been patched and re-patched, revealing she was poor. She may have had a tattered, well-worn look. She may have been reduced to begging.

Maybe she was unskilled and usually unemployed. All Mark says is that she was poor. Poor is a desperate way to be, especially when you are a widow.

Her poverty put her on the back porch of society. Her womanhood gave her little place in a male-dominated world. Being a widow meant that very few would pay attention to her. But even poor widows are noticed by the Lord. He sees everything and everyone. He knows your position and place. No one is overlooked. Everyone has the opportunity to experience His love and acceptance.

Here was a poor widow in the house of God. Worse even than her poverty, perhaps, was her widowhood. She didn't have a husband. She didn't have the intimate companionship of a spouse. She knew the unending blackness of a lonely night. She knew the damp hollowness of an empty house. She knew the painful misery of eating meals in solitude. No one to share with. No one to do for. No one to care about. Lonesome, neglected, unwanted, unloved. Yet this poor widow was in the house of the Lord.

I am glad there is room for widows in the house of God, aren't you? If you are without a family and spouse, I want you to know that there is a place for you in this house of God! And if you know of a widow in God's house, would you give her the assurance of your friendship? The apostle James

reminds us that in God's sight, pure, undefiled religion consists in visiting widows and orphans and helping to relieve their distress (James 1:27).

We could certainly understand if Jesus had found this poor widow in the cemetery instead of in God's house. In the cemetery, staring teary eyed at her husband's grave marker, carried away from reality by the depths of her discouragement.

We could sympathize if Jesus had found her somewhere in the sludge and slop of sin—keeping company with derelicts and drug addicts. Trying to drown her sorrows and memories with just one more.

We wouldn't be surprised to find her in debate with Jesus, putting Him to the test with tough questions. Looking for some reason to believe, but never straying far from the haunting question: "If God really loves me, why did He allow my husband to die?"

But Jesus didn't see her at the graveside or the tavern or the debate hall; He saw her in God's house. She didn't go to church to catch up on the latest gossip. She didn't go to see who was with who and who wasn't. Or to notice what everyone else was wearing. I'm sure the choir or even the sermon wasn't her reason for going. She went because she knew that there, in the temple, was where she could meet with God. It wasn't the people or the priests; the sacrifices or the service; the feast or the fellowship. She went to the temple because there she could meet with God.

Seeing familiar faces at church gave her a sense of family. Hearing the music of the Levites softened her heart. Recalling the redemption of her people helped her remember the gift of salvation and sense the power of God.

It's amazing, isn't it? Think about it. The priests weren't priestly. The Pharisees weren't fair. The Sadducees were sacrilegious. The church was corrupt. But this woman could attend church and still receive God's blessings! She still could meet God there.

This particular day she was in the temple. Maybe she had come for devotions and prayer. Maybe she had come to watch the ceremonial services. Whatever the reason, something happened that day to her heart. The power of God came close and touched her. The truth of the sanctuary service was confirmed to her, and she wanted to give something in support of the temple ministry.<sup>7</sup>

In that big church, with the thousands of other worshipers, she felt blessed. Accepted. Loved. Forgiven. The joy of heaven brightened her corner of the world.

As she left the Court of the Women, she passed by those offering trumpets. She remembered how during her lonely nights God's promise had proven sure: I "will not leave you nor forsake you" (Deuteronomy 31:6, NKJV). She paused and praised God, because even though she had suffered much at the hand of depression, she knew God's peace, for His Word says, "Thou wilt keep him in perfect peace, whose mind is stayed on thee" (Isaiah 26:3, KJV). Though she was without family and home, she rejoiced and remembered God's promise: "They shall build houses and inhabit them; and they shall plant vineyards, and eat the fruit of them" (Isaiah 65:21, KJV).

Even though she was a widow, living below the poverty line, God had blessed her. Her heart sang glory to Him in the highest. She praised Him from whom all blessings flow.

It was in this place, God's house, she had met her Savior. Her wedding had been blessed by one of the temple priests. Her children had been dedicated here. She knew God's presence could still be sensed in His house.

Crossing into the courtyard, she came upon those offering trumpets. She said to herself, "I've been blessed by the Lord. Surely I can give something to help the work of His house, this house where I have been blessed."

Her purse was light, and her pockets were empty. All the money she had was on her person—two small coins that by

today's standard were worth less than a penny.

She fumbled them between her fingers as many others brought their large gifts. She watched enormous amounts of heavy gold coins—enough to sustain her for a lifetime—being dropped into the offering trumpets. The enemy of all souls whispered doubts of selfishness. “Your offering is so small. What difference will those two mites make, anyway? Why that man just put in two thousand dollars!”

Softly, at first, came her answer, growing with clarity and conviction. “But look how God has given me the small things—enough food, enough clothes, air to breathe, sunlight to behold, birds to hear, a smile to share. He has blessed me with small things!”

“OK, maybe you have been blessed with small things. So why not give a small gift? Keep one coin. After all, you have to eat something tonight, don't you? God won't mind if you play the game: ‘One for the Lord; one for me.’ ”

“God has kept me safe in this society that shuns widows. He has provided for my every need. I have learned that it's better to trust in Him than in money. My confidence is in Him, not these coins. I believe in the service of this temple.”

“You believe in the service of this temple? Don't you know how corrupt the priests are? They misuse the offerings. They grow fat and rich because of people like you. They cover their dishonesty with a religious facade.”

“I know all that. But I am responsible for my actions, and they are responsible for theirs. In spite of their corruption, I met God today in the church, and I will be responsible in returning my offering. I can't walk by these offering baskets and not give, knowing how God has so freely given to me.”

And then the widow put in her two small, copper coins. In doing this she caught the eye of Jesus and heard the Lover of all souls say, “Truly I say to you, this poor widow put in more than all the contributors to the treasury; for they all put in out of their surplus, but she, out of her poverty, put in all she



owned, all she had to live on” (Mark 12:43, 44).

She heard His words of affirmation, and tears of joy filled her eyes. She felt her act was understood and appreciated.<sup>8</sup> She had just given all she had, but she had received a blessing from God in the flesh. You can never outgive the Lord!

*Widow, widow, down the hall,  
The gift you gave was very small.*

The Pharisees gave out of their surplus; she gave her surplus. They gave from their extra; she gave her extra. They gave from their vacation money; she gave her daily money.

*Widow, widow, down the hall,  
The gift you gave was very small.*

What if you gave your extra—your extra after the tithe? Now I know many of you might be saying, “Pastor, you don’t understand. I don’t have any extra! We always have more month than money. There just isn’t any extra.”

But all of us have a little extra. How about that \$2.99 for a daily comfort drink? Or what about that \$4.99 magazine? Or the movie rental? Or the iTunes download or the smartphone app? What if you gave your extra?

Many of us never think about an offering for church, even though we are quick to spend the jingle in our pocket for something sweet.

When I was in the seminary, a doctoral student suggested that if every Seventh-day Adventist church member in North America was a faithful tithe giver, the tuition at all of our schools would be free. I think he was right.

If we all did our faithful part, what a blessing that would be! And if we would be willing to give our extra—after tithe, and bills, and savings—if we dedicated our extra to the service of the Lord, what a blessing that would be!

*Widow, widow, down the hall,  
Jesus saw her in a shawl.*

*Widow, widow, down the hall,  
The gift you gave was very small.*

*Pharisee, Pharisee, standing tall,  
You gave your gift with trumpet call.*

Remember, if the motive is selfish and the money is big, a blessing is missed. If the motive is pure and the money is big, a blessing is measured. But if the motive is pure and the money is small—miracle of all miracles—a blessing is multiplied!

Diane Gordon writes about a place many of us have been—down to the last dime, when God steps in on time. Here's how she tells her story:

I hadn't bought groceries for some time. Now the cupboards were almost bare, and I knew I had to find some money somewhere to buy a few essentials. In 1985, things on our Alberta farm were very tight. We managed to pay our bills, but it wasn't easy. I planted a big garden, did a lot of mending and sewing, and always checked the secondhand stores before buying new clothes. Despite my best efforts, things seemed to be getting worse and worse.

A few years earlier I had renewed my commitment to the Lord after leaving the church for nearly fifteen years. My non-Adventist husband did not understand my new lifestyle and values. When I refused to help in extra farm chores on the Sabbath, he would shrug his shoulders and say he hoped this was a passing fad.

Tithing was a problem. To avoid conflict, I had resolved to give to the church 100 percent of my monthly government family allowance check, as this was my money to spend as I wished. But in this crisis, when I found the latest family allowance check in the bundle of mail, I didn't know what to do. Yes, I had promised God to return all of this check to the church, but if I did, I wouldn't have money to buy groceries. And there was no promise of other money in the immediate future, either.

I struggled all morning unable to make a decision. Finally, at noon I endorsed the check and sealed it in a tithe envelope for offering on Sabbath morning. I would keep my promise to God regardless of our needs. I then took my three children in the car and drove to town. I had arranged for a small, personal accounting job to work on for the next few weeks. This would give me some money in a month or so.

When I picked up the set of books, the lady insisted that she prepay me for the job! Never before or in the years since have I been paid in advance for an accounting job. But this time, when I really needed the money, God honored my commitment to Him and provided me with grocery money in a way I never would have guessed.<sup>9</sup>

*Widow, widow, down the hall,  
Jesus saw her in a shawl.*

*Widow, widow, down the hall,  
The gift you gave was very small.*

*Pharisee, Pharisee, standing tall,*

*You gave your gift with trumpet call.*

*Jesus, Jesus, heard them fall,  
He blessed the one who gave her all.*

God has given to you. What have you given to Him?

### Endnotes

1. Unless otherwise indicated, all Bible quotations in this chapter are from the *New American Standard Bible*.
2. William Barclay, *The Gospel of Mark* (Philadelphia, PA: Westminster Press, 1975), 302.
3. Ibid., 187.
4. Ibid., 188.
5. Ellen G. White, *The Desire of Ages* (Mountain View, CA: Pacific Press® Publishing Association, 1940), 614.
6. Siegfried H. Horn, *Seventh-day Adventist Bible Dictionary* (Washington, DC: Review and Herald® Publishing Association, 1960), 1144.
7. See White, *The Desire of Ages*, 615.
8. Ibid.
9. Ronald Knott, *Over and Over Again! 2* (Silver Spring, MD: North American Division of Seventh-day Adventists, 2000), 51.

# Finding Contentment: The Key to Healthy Stewardship

Ruber J. Leal

Are you truly content today? If so, what is your contentment based on? How long do you think your contentment will last?

For most people, true contentment is a mystery. Why a mystery? Because very few people have found true contentment. Have those in poverty found contentment in their lack of earthly possessions? Have the wealthy been able to buy true contentment? You see, contentment is not found in poverty nor purchased by wealth, and if that is the case, then the million-dollar question becomes, What is contentment?

Look up *contentment* in the dictionary, and you'll find a definition something like this: "the state of being satisfied." But what does that mean? Does being satisfied mean owning all the items in your shopping cart? Does it mean having all your wishes come true?

Recently, I read about a young girl, Christina, who developed a rare cancer of the nervous system when she was only eight years old. As her ninth birthday approached, someone asked her what she wanted as a birthday present. Christina thought it over for a long time and finally answered, "I don't know. I have two sticker

books and a Cabbage Patch doll. *I have everything!*"<sup>1</sup>

Is it possible to develop a contented heart like Christina's?

Let's read what Paul has to say about contentment in his letter to the Christians in Philippi, "Not that I speak in regard to need, for I have learned in whatever state I am, to be content: I know how to be abased, and I know how to abound. Everywhere and in all things I have learned both to be full and to be hungry, both to abound and to suffer need" (Philippians 4:11, 12).<sup>2</sup>

I really like how *The Message* paraphrases this passage, "Actually, I don't have a sense of needing anything personally. I've learned by now to be quite content whatever my circumstances. I'm just as happy with little as with much, with much as with little. I've found the recipe for being happy whether full or hungry, hands full or hands empty" (verses 11, 12, *The Message*).

Did you notice that the apostle Paul writes, "I have *learned* . . . to be content" (verse 11; emphasis added)? Apparently, contentment is something that we can learn; we can teach ourselves to be content. But to learn it well, we will need a good recipe.

As we consider the subject of stewardship, we will see that one of the key elements to becoming a faithful steward of our resources is to learn true contentment. The reason why so many people in this generation are wasting so much of their time, so many of their resources, and so much of their own health is because they are trying to find something they have lost or never had—a sense of contentment.

We want to talk about how to become a faithful steward through being content, but before we do, we need to identify some "contentment killers" for Christians.

*1. Forgetfulness.* As Christians, the real purpose of our lives is to serve God. Forgetting this, or focusing on something else as the purpose of life, is a real "contentment killer." In Jesus' encounter with the devil in the wilderness, Satan tried to cause Him to forget the real purpose of His life on earth, "And he [Satan] said to Him [Jesus], 'All these things I will give You if You will fall down and worship me.' Then Jesus

said to him, ‘Away with you, Satan! For it is written, “*You shall worship the LORD your God, and Him only you shall serve*” ’ (Matthew 4:9, 10; emphasis added).

One of the enemy’s most successful traps is to make us believe that we must follow the current expectations of society in order to be truly content. If he can achieve that, we will easily forget why we are here and our purpose in life as Christians. And it is so easy to adopt the enemy’s suggestions. It’s so easy to adopt the world’s goals—“more, bigger, and still more.” Then, when we find ourselves not having “more, bigger, and still more,” our contentment is crushed; Satan has won the battle.

*2. Regression.* In today’s society, it isn’t normal to cut back or step down. Once we attain a certain level of income or spending, we consider it a sign of failure if we can’t maintain it or increase it. Regression—cutting back, stepping down—is a “contentment killer.” Even in the face of certain disaster, we must maintain the image. Many families that suffer a job loss will try to continue to maintain their style of living through debt rather than risking the stigma of regression.

Years ago a couple came to me for financial counsel and told me they had seventy-thousand dollars in credit card debt! When I asked them how this situation had gotten so out of control, they said that when they had both lost their jobs, they couldn’t face living at a lower standard than they were used to. So to keep up their style of living and to keep up with their friends, they continued living as they had before, as much as possible, except that now they were doing so through credit card debt.

Some of us find it difficult to accept that life sometimes requires setbacks so we can rethink our priorities.

John the Baptist understood that regression can be OK. When his disciples reported to him Jesus’ success, John responded, “He must increase, but I must decrease” (John 3:30). Jesus clearly warns us, “Take heed and beware of covetousness, for one’s life does not consist in the abundance of the things he possesses” (Luke 12:15).

3. *Abundance*. If regression—cutting back—can be a “contentment killer,” so can abundance. The majority of warnings in Christ’s messages were to the wealthy, not to the poor. In poverty, the issues are usually in stark contrast—needs or wants, honesty or dishonesty. But for the wealthy the issues are much more subtle and complex. In society today, our anxieties and worries are related less to the *lack* of things than they are to the *loss* of things. Insurance in this country is a multibillion-dollar industry.

In 2004, the World Health Organization and Harvard Medical School released a study of major depressive disorders in fourteen countries. To my surprise, the United States topped the list, with 9.6 percent of the population experiencing bipolar disorder, major depressive disorder, or chronic minor depression over the course of a year. Compare that with a rate of 0.8 percent in Nigeria! The article reporting this study explained the high rate of depressive disorders in the United States by citing “the pressure of achieving the American dream, the desire to live better than our parents, and through hard work, to earn big bucks.”<sup>3</sup>

Ronald C. Kessler, professor of health care policy at Harvard Medical School and the principal investigator for this study, says that this American mentality “sets people up for failure” and “is more prominent in the U.S. than in other countries.”

The wisest and richest man in history learned this lesson the hard way and left us this counsel: “He who loves silver will not be satisfied with silver; Nor he who loves abundance, with increase. This also is vanity” (Ecclesiastes 5:10).

So we’ve seen that the major “contentment killers” are forgetfulness, regression, and abundance. Let’s see if we can discover, from the Bible, the main ingredients in a recipe for learning true contentment. What elements can we incorporate in our lives that will bring contentment to our hearts and enable us to be faithful stewards of all that God has entrusted to our care?

1. *Live a holy, moderate life*. “Therefore, since all these things



will be dissolved, what manner of persons ought you to be in holy conduct and godliness?” (2 Peter 3:11).

We must learn to live by conviction, not by circumstances. When things become difficult and the media is bombarding us with the message that the way to solve our problems is to accumulate more possessions, we need to have clear convictions and values that will guide our emotions and impulses. When we learn to live moderately, we can actually develop the habit of saving. A habit of saving will help us be prepared when emergencies come and prevent us from constantly using credit—digging into money that is not ours—in order to cope.

When we let spiritual principles guide our lives and when we have developed good habits of saving, then we have laid the groundwork to set our long- and short-term goals in motion. We need to remember that God wants us to live modestly well—not oppressed by debt.

2. *Establish a habit of giving.* “Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life” (1 Timothy 6:18, 19).

I have never seen people more content in life than those who have developed a giving spirit. Giving is life. Giving is the foundation of God’s nature and His kingdom. “God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life” (John 3:16). In its various forms, the word *giving* appears more than a thousand times in the Bible. This tells us that giving is an important part of God’s nature and that it should be an important part of our lives as well.

Susan was full of life and full of contentment, and I knew why. As soon as she would find out that there was some need in the church, she would call me and say, “Pastor, I’ll give; I’ll help, but with one condition. This must remain between just you, me, and God. I don’t want people to know I’m the one helping.” One day she gave five thousand dollars for a church project, and I asked her, “Are you sure you don’t need

a receipt? That's a lot of money to give anonymously."

"No, I don't," she replied. "It makes me happy to give." Now, Susan was not a wealthy person. However, I noticed that the more she gave, the more stories she would have to tell about how blessed she was. God was always providing miracles for Susan. Her experience taught me that giving is not just for the wealthy; it's for the faithful.

3. *Develop a thankful attitude.* "Likewise the soldiers asked him [John], saying, 'And what shall we do?' So he said to them, 'Do not intimidate anyone or accuse falsely, and be content with your wages' " (Luke 3:14).

We cannot develop a thankful attitude if we keep comparing ourselves with others.

Unfortunately, our society teaches us to compete against each other and to compare ourselves with our neighbors and friends. Every TV advertisement is a parade of competition: "This car is better; this company is better, this product is better." But thankfulness is a state of mind, not an accumulation of assets.

Until you can truly thank God for what you have and be willing to accept God's provision for your life, contentment will never be possible.

4. *Trust God's promises.* "Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, '*I will never leave you nor forsake you*' " (Hebrews 13:5; emphasis added).

A. W. Tozer wrote, "The man who has God for his treasure has all things in One."<sup>4</sup> Those who have learned to trust in God's promises are able to always keep a smile in their hearts.

Hudson Taylor, the founder of the China Inland Mission, was facing a lack of finances in his ministry. He retreated to his office and read the Bible awhile, then prayed awhile, and then looked at the finances. Then, again, he prayed awhile, read the Bible awhile, and looked once more at finances. This continued for several hours. When he finally left his office, his wife asked, "What are we going to do?"

With a smile on his face, he answered, “We have twenty-seven cents and all the promises of God! What more do we need?”<sup>5</sup>

5. *Seek God.* “Lord, show us the Father, and it is sufficient for us” (John 14:8).

This statement, spoken by Philip, one of Jesus’ disciples, is one of the most powerful statements on contentment to be found in Scripture. Philip is saying that our ultimate satisfaction lies in seeking God, finding God, and experiencing God. I believe that is why Paul could reach such levels of contentment. It is a condition that every Christian should desire.

Let’s seek God, praying daily with our families. It’s our privilege to lift up our souls to God in prayer in all places and at all times, whatever we may be doing. This is how Enoch walked with God. Jeremiah gives us a wonderful promise from God Himself, “ ‘You will seek Me and find Me, when you search for Me with all your heart. I will be found by you,’ says the LORD” (Jeremiah 29:13, 14).

God promises that if we sincerely seek Him, we will find Him. And when we do, He will give us genuine contentment and the strength to deal with even the most difficult trials.

We began this chapter by reading Philippians 4:11, 12, but I purposely stopped there and didn’t read verse 13, which is one of the most well-known texts in the Bible. After speaking about being able to find contentment in life no matter the circumstances, the apostle Paul sums up the result in verse 13: “I can do all things through Christ who strengthens me.” Does it come as a surprise to you that this well-known text is connected with contentment?

True contentment comes as a gift of God, not from the accumulation of “stuff.” True contentment is something that is granted to us through the power of Christ who lives in us and enables us to do all things through His strength.

John Tauler, the German preacher and theologian, one day met a beggar. “God give you a good day, my friend,” he said.

The beggar answered, “I thank God I have never had a bad one.”

Tauler then said, “God give you a happy life, my friend.”

“I thank God,” replied the beggar, “that I am never unhappy.”

In amazement, Tauler said, “What do you mean?”

“Well,” said the beggar, “when the weather is fine, I thank God; when it rains, I thank God; when I have plenty, I thank God; when I am hungry, I thank God. And since God’s will is my will, whatever pleases Him, pleases me. Why should I say I am unhappy when I am not?”

Tauler looked at the man in astonishment. “Who are you?” he asked.

“I am a king,” said the beggar.

“Where then is your kingdom?” Tauler wanted to know.

“In my heart,” the beggar answered quietly.<sup>6</sup>

True peace and true contentment come to those whose mind is stayed on the Lord—to those who trust Him fully and unconditionally. As God’s stewards, let us follow His example. He emptied heaven in the gift of His Son. And the Lord Jesus, who was immeasurably rich in all things, became incomprehensibly poor for us, so that we, who were desperately poor in sin, might be made inconceivably rich through His grace.

### Endnotes

1. Erma Bombeck, “Me Have Cancer?” *Reader’s Digest*, April 1993, 96–98.
2. All Scripture quotations are from the New King James Version.
3. Allison Van Dusen, “How Depressed Is Your Country?” *Forbes*, February 16, 2007, [http://www.forbes.com/2007/02/15/depression-world-rate-forbeslife-cx\\_avd\\_0216depressed.html](http://www.forbes.com/2007/02/15/depression-world-rate-forbeslife-cx_avd_0216depressed.html).
4. A. W. Tozer, *The Pursuit of God* (Harrisburg, PA: Christian Publications, 1948), 13.
5. E. Myers Harrison, *Heroes of Faith on Pioneer Trails* (Chicago, IL: Moody Press, 1945), 184.
6. See William Barclay, *The Gospel of Matthew*, Daily Study Bible (Louisville, KY: Westminster John Knox Press), 300, 301.

# Partners With God

Eliezer A. Graterol

From Haiti, considered to be one of the poorest countries in the Western Hemisphere, comes the story of Edmund. Edmund's church was having a Thanksgiving festival, and each member had been invited to bring a special love offering. Although Edmund did not attend the festival, he sent his love offering—thirteen dollars—in an envelope with his name written on it. In Haiti, thirteen dollars represents three months' income for a working man. Would you be willing to give three month's pay as an offering? That's what Edmund did for the Lord and for his church.

Curious why Edmund hadn't shown up for the festival, an American missionary decided to visit him. He was wondering about the "large" gift Edmund had given. Where had the money come from? The missionary discovered that Edmund had sold his horse in order to give thirteen dollars to the Lord in that special offering. "But why didn't you come to the festival?" he asked.

Edmund hesitated; he didn't want to answer. After a long period of silence, he finally said, "I would have come, but I had no shirt to wear."<sup>1</sup>

Edmund understood David's words in Psalm 24:1, "The earth is the LORD's, and everything in it; the world, and all who live in it."<sup>2</sup> Since God is the owner of everything there is, He calls us to be faithful stewards of His environment, His people, His message, and His resources. A practical definition of stewardship is the total surrender of all we are and all we have to the King. In order to become faithful stewards of the owner and master of the universe, we need to learn the principle of giving. As stewards, we are called to surrender our energy, intellect, emotions, time, and money to God. That's easy to say, but it is incredibly hard to accomplish in practice.

One of the first words my two-year-old daughter, Layla, learned to speak was *my*. The curious thing is that most of the time, she used this small but complex word to refer to things that didn't actually belong to her! The reality is that unless I teach Layla the connection between surrender and giving everything to God, society will increase and shape her innately selfish spirit. As Ed Reid says, "Our capitalistic society emphasizes ownership and the accumulation of possessions."<sup>3</sup>

Society says, "Yes, using the personal pronoun *my* is all you need. The more you have, the more you are loved, appreciated, and important." However, in God's kingdom things are organized differently. In fact, it was Jesus Himself who said, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions" (Luke 12:15). Additionally, Ellen White comments, "Hoarded wealth is not merely useless, it is a curse."<sup>4</sup>

Writing to his spiritual son, Timothy, the apostle Paul gave him counsel regarding a Christian's attitude toward money and wealth. In this counsel are at least ten principles we should consider carefully as we think about our own relationship to these issues. We need to think about these carefully, because Christians are called to live a higher standard than the world. We need to remember that we are stewards, not

owners. And Paul's counsel is especially important in these days when we and society have been facing one of the most severe financial crises of recent history.

Let's look at Paul's counsel to Timothy—and us—regarding wealth and our relationship to it. Paul refers to individuals of a corrupt mind who think godliness is a way to get rich. No, Paul says, we brought nothing into the world and we can take nothing out of it. The love of money, he says, is the root of all evil.

But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness. Fight the good fight of the faith. Take hold of the eternal life to which you were called when you made your good confession in the presence of many witnesses. In the sight of God, who gives life to everything, and of Christ Jesus, who while testifying before Pontius Pilate made the good confession, I charge you to keep this command without spot or blame until the appearing of our Lord Jesus Christ, which God will bring about in his own time—God, the blessed and only Ruler, the King of kings and Lord of lords, who alone is immortal and who lives in unapproachable light, whom no one has seen or can see. To him be honor and might forever. Amen.

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 the life that is truly life (1 Timothy 6:11–19).

In these verses, Paul outlines at least ten important principles regarding a proper Christian attitude toward money and possessions. They were important in Paul's day, and they are just as important for us today.

1. *Godliness with contentment represents true wealth* (1 Timothy 6:6). At first glance, this verse might seem to be encouraging mediocrity or a lack of ambition. But the apostle is talking here about the importance of godliness—integrity—as a virtue that Christians should pursue even above financial gain. As a matter of fact, compromising integrity for the sake of money has been one of the biggest curses of today's generation. In addition, Paul emphasizes that a Christian should cultivate contentment regardless of the challenges or circumstances he or she faces. And Paul exemplified this in his own life. He says to the Christians at Philippi, "I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength" (Philippians 4:11–13). Integrity with contentment is what constitutes true wealth.

2. *We brought nothing into the world, and we can take nothing out of it* (1 Timothy 6:7). We should think carefully on this single line before we dare to consider sacrificing our faith, family, or health pursuing wealth and possessions. None of us wants to end up like King Solomon who exclaimed too late,

I amassed silver and gold for myself, and the treasure of kings and provinces. . . .

Yet 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 (Ecclesiastes  
2:8, 11).

3. *If we have food and clothing, we should be happy and grateful with that (1 Timothy 6:8).* Again, one could see this statement as undercutting efforts and aspirations for improving one's condition in life. However, we need to be honest and recognize that the opposite is much more of a problem today. Today, success is associated with such names as Jaguar, Land Rover, Dolce & Gabbana, Chanel, and Prada. A faithful steward should not measure his or her success by luxury brands and the finer things of life. A look at conditions in many third-world countries, as well as in the poorer areas of our own country, should give us strong reasons to be happy and grateful for what we have.

4. *The desire for riches is a temptation that causes ruin and destruction (1 Timothy 6:9.)* As an immigrant to the United States, I have seen, firsthand, dozens of people who came to this great nation driven by a thirst for money and possessions. After a while, misery and sadness are apt descriptions of their lives, families, and health. The prophet Habakkuk painted a vivid picture of the reality experienced by those who have an insatiable desire for riches.

He is arrogant and never at rest.  
Because he is as greedy as the grave  
and like death is never satisfied,  
he gathers to himself all the nations  
and takes captive all the peoples (Habakkuk  
2:5).

5. *The love of money is the root of all kinds of evil (1 Timothy 6:10).*  
Everything that supplants our love for God and His kingdom

becomes a curse, even if it is a good thing in itself. This is certainly the case with money. Paul is clear that money is not evil; it is the *love* of money that is the problem. The attitude an individual takes toward money makes all the difference. A reporter once asked the oil magnate John D. Rockefeller, “Mr. Rockefeller, you’ve built a powerful empire; when are you going to quit working?” Rockefeller replied, “When I get a little bit more.” Solomon, one of the richest kings of ancient Israel, said, “Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless” (Ecclesiastes 5:10).

6. *The love of money has caused many to lose sight of their faith (1 Timothy 6:10).* Undoubtedly, the greatest evil caused by the love of money is leaving behind one’s relationship of love with God. When God, through Moses, asked Pharaoh to let His people go so that they might worship Him in the desert, Pharaoh doubled the amount of their work, arguing they were lazy. He intended to break their hold on God through hard work. He wanted to so burden them that they would forget the importance of worshiping God (Exodus 5:1, 4, 5–9).

Likewise, the pharaoh of this age, Satan, has been using the same strategy and obtaining good results. When money and accumulating possessions become the focus of our attention, our faith and love for God will soon vanish. The Bible counsels us, “Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you’ ” (Hebrews 13:5).

7. *Righteousness, godliness, faith, love, endurance, and gentleness—these constitute true wealth (1 Timothy 6:11).* Almost in the middle of His famous sermon on the mount, Jesus said, “Seek first his [God’s] kingdom and his righteousness, and all these things [our material needs] will be given to you as well” (Matthew 6:33). Pursuing all the virtues the apostle mentions in 1 Timothy 6:11 will bring positive and eternal results.

8. *God is the One who provides for us (1 Timothy 6:13).* Here

in verse 13 Paul declares a wonderful truth—it is God, and God alone, who gives life to everything. God has promised to sustain us, provide for our basic needs, and bless us “according to his glorious riches in Christ Jesus” (Philippians 4:19). Therefore, God—not money—should be our priority. In fact, God is the one who makes possible our financial success and prosperity. Moses said, “Remember the LORD your God, for it is he who gives you the ability to produce wealth” (Deuteronomy 8:18).

9. *Put your hope in God, never in wealth (1 Timothy 6:17).* Wealth is uncertain. It can disappear suddenly, like sand between your fingers. But even if it were not so uncertain, money is unable to satisfy our deepest needs or bring real meaning to our lives. The Creator of heaven and earth, on the other hand, will always fill our hearts with joy, peace, hope, love, and grace. These things are priceless.

10. *The importance of generosity (1 Timothy 6:18, 19).* As we have all faced the pressures of the recent financial downturn, I’m sure you have had to make some radical choices in order to adjust your budgets. If you are in need today because you don’t have a job or because you are not making enough money to pay your bills or because you just filed for bankruptcy, please remember that despite your limitations and need, there will always be people less fortunate than you. Along with this reality comes the command to help others and become a blessing to those in need.

Seven years ago, Professor Daniel Groody published an article based on years of research, in which he compressed the population of the entire world into a single village. Groody’s article is dealing with globalization and its negative effects, but his description of poverty and people’s need is very profound for our discussion as well. By 2005, the world’s population had reached 6.5 billion; if that population were reduced proportionally to one small village of a hundred people:

- There would be sixty Asians, fourteen Africans, eleven Europeans, fourteen Americans (North, South, Central, and Caribbean), and one Australian or New Zealander.
- Fourteen would speak Mandarin as their first language, five English, five Spanish, three Hindi, three Portuguese, three Bengali, two Russian, two Japanese, one Arabic, and one German. The other sixty-one would speak Indonesian, Italian, Korean, Thai, Vietnamese, French, and many other languages.
- There would be thirty-three Christians; twenty Muslims; fourteen atheists, agnostics, or nonreligious individuals; thirteen Hindus; thirteen following a variety of other religions; six Buddhists; and one Jew.<sup>5</sup>

In this village of one hundred people the resources are distributed unevenly. The richest person in the village possesses as much as the poorest fifty-seven combined. Fifty do not have a reliable source of food and are hungry some or all of the time and suffer from malnutrition. Forty do not have access to adequate sanitation. Twenty-six live in substandard housing or are homeless. Thirty-three have no electricity, and another thirty-three have only limited access to it. Eighteen are unable to read; fifteen have no access to safe drinking water. Only sixteen have access to the Internet; twelve own an automobile, and only two have a college education. Overall, nineteen struggle to survive on a dollar a day or less, and forty-eight live on two dollars a day. Professor Groody concludes, “In brief, two-thirds of the planet’s population lives in poverty.”<sup>6</sup>

All this means that if you eat at least a couple times during the day, if you have a roof of any kind over your head and a bed to rest on, if you have water, electricity, Internet, and one

car, you are among the small minority of rich people among all those billions living on this globe. As a poor woman in Bangladesh said, “Wellbeing is a full stomach, a time for prayer, and a bamboo platform to sleep on.”<sup>7</sup>

Edmund, the Haitian who gave three months wages as a love offering, is a vivid model of what it means to be a steward and not an owner of God’s goods. He gave sacrificially to God in spite of the challenges he was facing to make a living. Through the power of the Holy Spirit, you and I can surrender everything we have to the King of kings and Lord of lords. Let’s be vigilant to avoid one of the enemy’s most successful temptations—the temptation of consumerism. Ask God to release you from the grip of a material preoccupation, so that you can spend time with Him—both quantity time and quality time.

On July 9, 1992, the *Adventist Review* published an account of recent baptisms in the formerly closed country of Albania, the poorest of Europe. Thirty-two individuals were baptized in Tirana after a three-week reaping series. One of these was a lady named Meropi Gjika. Meropi had waited fifty-one years for the opportunity to be baptized! She had embraced the gospel truth as a result of the preaching of a Seventh-day Adventist missionary sent from Boston in 1930. At that time Meropi had joined a company of twelve believers, but she could not be baptized. By 1992, Meropi had lived through decades of adversity, war, and persecution. However, her faith survived, and her stewardship commitment remained unbroken. For twenty years prior to her baptism she had received a pension equivalent to four dollars a month. She had set aside the tithe every month for all those years.

She told the evangelist that she had been praying to God through the years that she would not die until she was able to see the fulfillment of three dreams—being baptized, returning all her tithe and offerings, and seeing a church built in her hometown. God granted her requests.<sup>8</sup>

Let's seek first God's kingdom and His righteousness.  
That is the way to become truly wealthy.

#### Endnotes

1. John Piper, *Let the Nations Be Glad* (Grand Rapids, MI: Baker Academic, 1993), 126.
2. Unless otherwise indicated, all Scripture quotations in this chapter are from the New International Version.
3. G. Edward Reid, *It's Your Money! Isn't It?* (Hagerstown, MD: Review and Herald® Publishing Association, 1993), 13.
4. Ellen G. White, *Christ's Object Lessons* (Hagerstown, MD: Review and Herald® Publishing Association, 1941), 352.
5. Daniel G. Groody, "Globalizing Solidarity: Christian Anthropology and the Challenge of Human Liberation," *Theological Studies* 69 (May 2008): 253.
6. *Ibid.*, 29.
7. Bryant L. Myers, "Poverty and Human Flourishing," *Fuller Theological Seminary Theology News and Notes* 57, no. 1 (2010): 4.
8. Bettina Krause, "Albania: A Woman of 'Great Faith and Obedience' Dies," Adventist News Network, February 19, 2001, <http://news.adventist.org/all-news/news/go/2001-02-19/albania-a-woman-of-great-faith-and-obedience-dies/>.

# Do You Want to Be Rich?

Jonathan P. Michael

As a child, did you ever wish you would grow up to be rich? Maybe you're still wishing that!

According to the 2012 Global Wealth report put out by the Boston Consulting Group, there were approximately 5.1 million households in the United States considered to be worth at least a million dollars as of the end of 2011. Furthermore, in terms of multimillionaires, some 2,928 households were found to have private wealth totaling more than one hundred million dollars. And an elite group of 363 households possessed private wealth of more than one billion dollars.<sup>1</sup> This count may have missed your household though, because just a few months ago, *Forbes* magazine announced there are actually 425 billionaires located in the United States.<sup>2</sup> This discrepancy in the number of billionaires may just reflect a difference in the exact criteria and specifications used, but how many of you wish you could be among them, no matter the criteria?

There is no shortage of people longing to be counted among the wealthy! The idea fascinates many of us, no doubt. During the 1999 to 2000 TV season, *Who Wants to Be a Millionaire?*

ranked as the number one TV show in the United States, with almost thirty million people tuning in to watch, and the show continues to this day. To date, thirteen contestants have actually won a million dollars or more.<sup>3</sup> Who will be next, and when? Will it be you?

I'm sure we can all imagine what we would do if we suddenly won or earned an extra million dollars, but is it wrong for a Christian to *want* to be rich? The Bible definitely seems to be telling us that if a Christian wants to be rich, then he or she should beware! "People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction" (1 Timothy 6:9).<sup>4</sup>

The apostle Paul goes on to counsel us: "For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs" (verse 10).

Notice Paul says "the love of money is a root of all kinds of evil" and that being "eager for money" can lead us astray. Paul especially points out, in 2 Timothy 3:1–5, that in the last days, people will be lovers of themselves and lovers of money—instead of being lovers of God. Clearly, love of money is an identifying mark of our times, but the question is, Are you and I falling prey to it?

You see, true Christians—those born-again believers who are experiencing a transforming relationship with Jesus Christ and who are seeking to wholeheartedly follow their Lord and Savior—have only one love that dominates their hearts and lives, and it is not a love of money. This one love, planted deep in the center of their being by the power of the Holy Spirit, leads them to love God with all their heart, soul, mind, and strength—and to love their neighbor as themselves. If this love is not being planted and fertilized daily in our hearts by God, and if this love does not become the first priority in all our pursuits and goals, then a love for other



things will quickly take its place. This is the danger of wealth. If we want to be rich and if we love money more than we love God and other people, then the Bible is telling us to beware!

Having said that, it is certainly not wrong to be wealthy if we are so blessed by God. But the psalmist states, “Though your riches increase, do not set your heart on them” (Psalm 62:10). Our hearts are to remain set on God and what it means to truly know and follow Him. Instead of pursuing possessions and loving money, we are first and foremost to pursue our relationship with God and love Him above all.

Moses calls us to “remember the LORD your God, for it is he who gives you the ability to produce wealth” (Deuteronomy 8:18). But Moses also reveals to us the danger involved. He says, “You may say to yourself, ‘My power and the strength of my hands have produced this wealth for me’ ” (verse 17). Instead of remembering the Lord, it’s easy to forget Him and attribute our wealth to our own abilities. This is why the Bible warns us to beware, for wealth may lead us to forget God. And this is when the devil gains a very unfortunate foothold in our lives!

Long ago, according to Gordon MacDonald, the king of Siam (what we now call Thailand) had a unique, yet effective, strategy for defeating his enemies. He would send them “a white elephant . . . a live, albino elephant.” Because these animals were considered sacred in that culture, the king’s enemies would suddenly find themselves under the oppressive obligation of taking care of the gift. Such an immense focus of “time, resources, energy, [and] emotions” would ultimately lead the enemy to destruction. MacDonald then asks, “Could it be that Satan has made just such a gift to many of us in today’s Christian churches? Most every believer in America is rich by the rest of the world’s standards, so perhaps our prosperity has come by our acceptance of the ‘white elephant of wealth’ . . . the self-focused ‘good life’ that consumes most of our energy and has the potential to slowly destroy us.”<sup>5</sup>

Many of us might have a hard time believing we are already rich, but let me suggest to you that if you drove a car to church this morning, if you exist on more than just a few dollars a day, if you enjoy electricity in your home and running water from a faucet in your kitchen, if you have more food in your pantry than you will eat today—then you are rich according to this world’s standards and are already among the wealthy of the world. It may not be enough to talk about the dangers of *wanting* to be rich; we may need to focus also on the dangers of *already being wealthy*! Could it be that you and I have already been given the white elephant of wealth?

But what exactly are the dangers of wealth and riches to the Christian life? Paul clarifies this for us: “Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy” (1 Timothy 6:17, NKJV). God not only gives some the ability to produce wealth, He also wants them to enjoy it appropriately. But the danger is that we will begin to “trust in uncertain riches” instead of trusting in the living God, our Savior.

A few years ago, Karthik Rajaram was a forty-five-year-old financial manager with an MBA who had once made more than \$1.2 million in a London-based venture fund. In 2006, he sold a house for a profit of almost another half-million dollars. However, according to the *Los Angeles Times*, he lost his job, and then he ended up losing everything when his finances were wiped out by a stock market collapse. On Monday, October 6, 2008, police entered his home and found six family members fatally shot, the murder weapon still clutched in Karthik Rajaram’s hand. The suicide note he left behind said he felt he only had two options—kill himself or kill himself and his family. For some reason, he decided the second option was more honorable, so he murdered his family and then committed suicide.

Instead of absolute despair due to trusting uncertain

riches, may we challenge and encourage one another, more than ever in these last days, to turn toward Jesus in absolute trust and dependency! Even if we don't lose everything at some point, may we never trust in the false sense of security that wealth is so prone to give. In fact, given wealth's ability to seduce us into a false sense of security, it may be even more dangerous to our spiritual well-being if our riches *don't* fail!

Notice how over and over the Bible warns us to "beware" if we have wealth or if we want to be rich. Jesus says, "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" (Luke 12:15, NASB).

Then Jesus told the parable of the rich man who could only build bigger places to keep his riches. Then he said to himself, " '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?' " (verses 19, 20, NASB).

This man gained the world, but forgot the living God—or had never felt his need for Him. He trusted in his wealth and possessions and lost his soul in the end. Death has a way of clearly delineating our attitude toward wealth—and God.

One of the most famous death masks of all time was discovered in 1922 in Egypt, on the west bank of the Nile, by the archaeologist and Egyptologist Howard Carter.<sup>6</sup> It belonged, of course, to the mummy of Tutankhamun.<sup>7</sup> We probably know him best simply as King Tut! King Tut's tomb is the best preserved and most intact tomb of the Egyptian pharaohs ever found in the Valley of the Kings. Its splendors—including a gilded wooden figure of the goddess Selket, lamps, jars, furniture, jewelry, gold, silver, and treasures of all kinds—are among the most traveled artifacts in the world. It is argued that no museum exhibition has captured hearts and minds like King Tut's, and because of this it is poised to become the most successful exhibition in history.<sup>8</sup>

I'm sure there is much we could learn from such an exhibit, but at their most basic level, what do all these treasures and artifacts really say to us today? At the very least they reveal the pharaoh died an extremely wealthy man. But could it be that King Tut was buried with all his treasures because he believed he could take it all with him after death and that it would somehow make a difference for him in eternity? If so, he clearly was mistaken, for his riches have ended up on display. The graves of many of the pharaohs were quickly despoiled by greedy grave robbers or have come to rest in a museum somewhere. As Paul says, "For we brought nothing into the world, and we can take nothing out of it" (1 Timothy 6:7). The pharaohs were not able to take their riches with them, and their wealth did nothing to secure or benefit their eternal destiny.

Jesus drives this point home for us at the end of His parable of the rich fool: "This is how it will be with anyone who stores up things for himself but is not rich toward God" (Luke 12:21). Jesus says that if you want to be rich or if you find yourself already among the wealthy, and if you're only storing up things for yourself—then beware! All your wealth and possessions will be left behind and might actually cost you eternity!

Notice that in this warning Jesus speaks of being "rich toward God." What is He saying? What exactly does it mean to be "rich toward God" instead of storing up things for ourselves?

We could probably launch a never-ending sermon series trying to answer this question, but right now let's focus on three key points—three important truths—that will help us define what it means to be "rich toward God."

*Truth 1: If we are going to be truly rich toward God, we must beware and be on our guard against greed.* We've already looked at this point. Jesus says, "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" (verse 15,

NASB). There's nothing wrong with having riches and being wealthy as a result of God's blessings, but riches come with a warning. Beware, lest you put your trust in your possessions and material prosperity. Beware, lest you set your heart on your riches and forget—or never truly sense—your personal need of a Savior.

*Truth 2: In order to be among those who are truly “rich toward God,” we must believe.* In James 2:5, we are told to be “rich in faith.” Peter tells us our faith is much more precious than gold (1 Peter 1:7). If we are ever to discover what it truly means to be “rich toward God,” we must believe in Him and have faith in His eternal plan for our lives. In the blood Jesus shed on Calvary's cross, we see the superabundant provision He made for our redemption and the forgiveness of all our sins “in accordance with the riches of God's grace” (Ephesians 1:7). Because of the ongoing intercessory ministry of Jesus as our Advocate and Great High Priest at God's right hand, we can have confidence that He will “purify us from all unrighteousness,” that He is able to “save completely those who come to God through him,” and that our continuing faith will be “richly rewarded” (1 John 1:9; Hebrews 7:25; 10:35). If we are ever going to be “rich toward God,” we must believe that God has already richly provided for us in Christ Jesus!

To believe also means that we learn to *trust* God. We have already seen in 1 Timothy 6:17 that “those who are rich in this present age [are] not to be haughty, nor to trust in uncertain riches but in the living God” (NKJV). In Luke 12, directly after telling the parable of the rich fool, Jesus invited His listeners to trust that the heavenly Father would provide for them just as He does the ravens and the lilies (verses 22–30). If we're going to be “rich toward God,” we must believe His rich promises and trust His provisions for all our needs.

*Truth 3: To be “rich toward God” means to be generous!* After counseling those who want to be rich to beware and to believe, the Bible also challenges them to be generous: “Command them

[those who are rich] to do good, to be rich in good deeds, and to be generous and willing to share” (1 Timothy 6:18).

Not only are we to be rich in faith, but we are also to be “rich in good deeds,” “generous and willing to share” our wealth and possessions. In Luke 12, Jesus describes generosity in these terms: “Give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys” (verse 33). When we are generous and use our means to bless others in need, God says we are laying up treasure in heaven, treasure that is eternal, treasure that will never run out, wear out, or be stolen or destroyed.

God tells us a minimum of one-tenth of our increase should be faithfully returned to Him as tithe. But notice that the tithe, one-tenth of our income, is the *minimum* God requires of us as faithful stewards. If we want to truly be “rich toward God,” then He calls on us to give not just one-tenth, but to be generous! In light of the ongoing ministries, community outreaches, and evangelistic efforts funded by our local church, the Bible invites us to be rich toward God by being generous. To those who honor Him by returning the tithe and by being generous in offerings, God promises rich blessings. He says, “See if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it” (Malachi 3:10).

Today Jesus is challenging us. He says, “If you want to be rich, then be rich toward Me—beware of greed, believe in Me, and be generous in supporting My work and helping others.”

Stanley Tam was a person who learned what it means to be rich toward God. In the mid-1950s, Stanley gave control of his struggling business to God by placing 51 percent of the stock in a private foundation. If God chose to prosper the business, Stanley would use 51 percent to spread the gospel around the world. At the time Stanley made this decision, he was making only fourteen dollars a week! After his decision,

God did indeed prosper the business.

Stanley guarded his heart against greed and believed God's promises. He decided that 51 percent was not enough. If God was indeed the Owner of all, then Stanley reasoned maybe he should be even more generous! He and his wife, Juanita, longed to be rich toward God, so they decided to put 100 percent of the company stock in the foundation, draw a relatively moderate salary from the business, and then donate all of the profits to God and others!

What do you think? Did God throw open the floodgates as promised and pour out a blessing? Well, over the past fifty years, Stanley's company has generated more than \$115 million in profits that have been given to the Lord and to others! Today, Stanley Tam is in his nineties, still rejoicing in what it means to lay up treasure in heaven and to truly be rich toward God!<sup>9</sup>

Today, Jesus is challenging each of us: "If you want to be rich, then be rich toward Me. Will you beware of greed and be on your guard against trusting in the uncertainty of riches? Will you believe in the riches of My grace toward you in Christ Jesus? And will you respond by being rich in faith to trust in My ability to provide for your needs as you keep Me first and foremost in your love and priorities? And will you be generous by going beyond returning a faithful tithe so that you may also be rich in good works by your liberal offerings to support My work and this world's needs?"

If so, God promises that you will be laying up eternal treasures in heaven. If you really want to be rich, decide today to truly be rich toward God!

#### Endnotes

1. Jorge Becerra et al., "Global Wealth 2012: The Battle to Regain Strength," Boston Consulting Group, <http://www.bcg.com/documents>

/file106998.pdf. See also Josh Sanburn, “Number of Millionaires in U.S. Decreases but Spikes Worldwide,” *Time*, June 5, 2012, <http://business.time.com/2012/06/05/number-of-millionaires-in-u-s-decreases-but-spikes-worldwide/> and Emily Jane Fox, “Number of Millionaires See a Decline in Wealth,” *CNN Money*, June 4, 2012, <http://money.cnn.com/2012/06/01/news/economy/american-millionaires/>.

2. See Kerry A. Dolan and Luisa Kroll, “Inside the 2014 Forbes Billionaires List: Facts and Figures,” *Forbes*, March 13, 2014, <http://www.forbes.com/sites/luisakroll/2014/03/03/inside-the-2014-forbes-billionaires-list-facts-and-figures/> and Kerry A. Dolan and Luisa Kroll, “Forbes 400,” *Forbes*, September 20, 2014, <http://www.forbes.com/forbes-400/>. See also *Wikipedia*, s.v. “Billionaire,” last modified April 26, 2015, <http://en.wikipedia.org/wiki/Billionaire>.

3. See *Who Wants to Be a Millionaire*, <http://millionairetv.dadt.com/> and *Wikipedia*, s.v. “Who Wants to Be a Millionaire (U.S. Game Show),” last modified May 4, 2015, [http://en.wikipedia.org/wiki/Who\\_Wants\\_to\\_be\\_a\\_Millionaire\\_\(U.S.\\_game\\_show\)](http://en.wikipedia.org/wiki/Who_Wants_to_be_a_Millionaire_(U.S._game_show)).

4. Unless otherwise indicated, all Scripture quotations in this chapter are from the New International Version.

5. Gordon MacDonald, *Generosity: Moving Toward Life That Is Truly Life* (Alpharetta, GA: National Christian Foundation, 2009), 36.

6. Google Images, s.v. “death mask king tut,” <http://www.google.com/imghp>.

7. Pronounced either as “toot’n-kah-m’n” or as “toot-ahnk-uh-MOON”; the first is the popular pronunciation, but the second may reflect a little more closely the god after which he was named and is considered by some to be the more correct pronunciation. Check out HowJsay.com, s.v. “tut-ankhamen,” <http://www.howjsay.com/index.php?word=tutankhamun>.

8. See “The Discovery of King Tut,” Premier Exhibitions.com, <http://www.kingtut.org/>; *Wikipedia*, s.v. “Tutankhamun,” last modified May 5, 2015, <http://en.wikipedia.org/wiki/Tutankhamun>.

9. MacDonald, *Generosity*, 60, 61.



# The Great Giveaway

Jason Belyeu

Imagine a typical work day. Before you leave the house, your cell phone rings. The person on the other end of the line says that you are one of five finalists in a radio contest and that you could win ten thousand dollars this afternoon. This is not a scam or a prank. Your eyes dilate, your heart rate increases, and a huge smile comes across your face. You never thought this would actually happen when you filled out that online entry form some time ago. The phone voice continues, “If you receive another phone call from this number this afternoon, act excited. You’ve won something!”

Then the caller asks you one simple question: “If you win the ten-thousand-dollar prize, what will you do with the money?”

What would you say? Would you make a down payment on a new car? Take a dream vacation? Make some home improvements? There are so many possibilities!

Before we answer that ten-thousand-dollar question, let’s consider a great giveaway of biblical proportions, one so impressive it is recorded in all four Gospels. It was the week prior to Jesus’ death at Calvary. He and His disciples were in Bethany, a place

where Jesus usually enjoyed the hospitality of Mary and Martha. But this time, there was someone else who wanted to make Jesus his guest of honor. “Then one of the Pharisees asked Him [Jesus] to eat with him. And He went to the Pharisee’s house, and sat down to eat” (Luke 7:36).<sup>1</sup>

Now, it wasn’t unheard of for a Pharisee to ask Jesus to eat with him, but it was unusual. Eating with someone was a sign that you gave them your approval. The majority of Pharisees *disapproved* of Jesus. They tested Him and plotted to kill Him. So what would make this particular Pharisee want to invite Jesus to a meal in his home?

Matthew’s and Mark’s Gospels (Matthew 26:6; Mark 14:3) provide the answer. This Pharisee, Simon, had once had leprosy. In Jesus’ day, leprosy was a feared disease that progressed in intensity. First, pale lesions grew on the skin, followed by weakened muscles. Finally, the extremities went numb. Without the ability to feel, a leper wouldn’t know when he had injured himself. Wounds would go untreated, infection would set in, and those injured, infected body parts would slowly rot away.

That sounds pretty bad, doesn’t it? But it gets worse. Leprosy is contagious. A person who contracted leprosy in Jesus’ day had to leave his spouse, his children, his parents, his business, his community—to live with other lepers. He wouldn’t grow old with his spouse. He would never attend his children’s weddings or be present at his parents’ funerals. The rest of his days would be spent with other lepers, some of whom had a more advanced case of the disease and more disfigured bodies. These served as a daily reminder of what he would soon become.

That sounds terrible, doesn’t it? But it gets even worse. No physician or medicine could cure leprosy. If a person contracted leprosy, he knew that for the rest of his days he would have to cry out, “Unclean! Unclean!” if anyone came near, only to watch them flee in horror. He knew he would be

isolated, stigmatized, disfigured, and feared before he finally died of the disease.

But Simon was spared this awful fate. We don't know how Jesus healed Simon. Two chapters before he recounts the story of Jesus eating at Simon's house, Luke tells how Jesus healed a leper simply by touching him (Luke 5:12–14). There is no indication that this leper was Simon, the Pharisee. And no matter how Jesus delivered Simon from his terrible disease, it explains why this Pharisee would invite Jesus to be the guest of honor at a meal in his home. You would expect Simon to show his gratitude to the One who had spared him from isolation and disfigurement, to the One who had cleansed him and given him a new life. Certainly Simon would take an inventory of all Jesus had given him and honor Him greatly.

But this dinner party is noteworthy not because of the host's actions. Instead, we remember it because of one party crasher and her great giveaway. "And behold, a woman in the city who was a sinner, when she knew that Jesus sat at the table in the Pharisee's house, brought an alabaster flask of fragrant oil, and stood at His feet behind Him weeping; and she began to wash His feet with her tears, and wiped them with the hair of her head; and she kissed His feet and anointed them with the fragrant oil" (Luke 7:37, 38).

The Gospel of John tells us that this "sinner" was Mary Magdalene (John 12:3). Mary, from whom Jesus had cast out seven demons (Mark 16:9; Luke 8:2). Mary, whom some believe Jesus shielded from a firing squad with stones in hand (John 8:1–11). Mary, whose brother Lazarus Jesus had brought back to life (John 11:1–41). Jesus was gracious to Mary, doing for her what she could never do for herself! So Mary responded in appreciation with a great giveaway.

Mary's giveaway was great because her gift was precious. Mark 14:3 tells us her alabaster flask was filled with spike-nard, an extremely expensive oil that came from a flowering

plant grown high in the Himalayan mountains of China.<sup>2</sup> Mary's vial cost at least three hundred denarii (Mark 14:5), which was almost a year's wages for a common laborer. Minimum wage for a laborer at that time was one denarius for a full day's work (Matthew 20:2).

So what might be the value of that oil in today's money? If we take today's minimum wage, the hourly rate we pay for a common laborer, and multiply it by an eight-hour work day, times three hundred workdays a year, we get approximately seventeen thousand dollars. Can you imagine spending that much money for a bottle of perfume—only to use it all on one person, at one time?

Some of you may be wondering, *How could Mary have a flask of perfume worth so much money?* Well, remember in biblical times wealth was not usually stored in banks. People would bury their money in the ground for safekeeping (Matthew 25:25) or retain their wealth in items of great worth (Matthew 6:19–21). So when Mary poured out the perfume on Jesus' feet, she could have been pouring out her precious life savings. It was a great giveaway!

But her gift was great not just because of its value. It was great also because Mary gave it personally. She was willing to crash Simon's party in order to anoint Jesus. No surrogate, no servant would ever adequately demonstrate her appreciation. This was personal. It was a great giveaway!

And there was still another reason Mary's gift was a great gift. Not just because of its value. Not just because she gave it personally. But it was great also because she gave it in passionate appreciation for what Jesus had done for her. Mary had taken inventory. She had counted her blessings. And she realized how much Jesus had given her. A heart overwhelmed with gratitude made her eyes overflow with tears. She anointed Jesus from head to toe (Mark 14:3; Luke 7:38). With total disregard of custom and cultural taboos against such public displays by women, she let down her hair and

wiped Jesus' feet with it while she kissed His feet incessantly! No one could question Mary's love, appreciation, and devotion to Jesus. Hers was a great giveaway!

But Simon was dismayed. "Now when the Pharisee who had invited Him [Jesus] saw this, he spoke to himself, saying, 'This Man, if He were a prophet, would know who and what manner of woman this is who is touching Him, for she is a sinner' " (Luke 7:39).

Why is Simon dismayed? We need to note at this point that Luke tells this story differently than do the other Gospel writers. Matthew and Mark both specifically refer to Simon as "Simon the leper" (Matthew 26:6; Mark 14:3). Yet Luke, who was a physician, makes no mention of Simon's medical history of leprosy. Instead, Luke wants us to know that Simon is a Pharisee. He mentions this fact four times before he gives us his name—Simon. In Jesus' day, Pharisees were seen as the epitome of righteousness. They were religious; they were commandment keepers; they were righteous. Luke is painting a picture of Simon as "a saint" in contrast to Mary Magdalene, a "sinner." And he tells us that the saint is disgusted that Jesus allowed a sinner to touch Him.

Do you recall how Jesus had healed a leper only two chapters previous in Luke's Gospel? "Then He [Jesus] put out His hand and *touched him* [the leper], saying, '... Be cleansed.' Immediately the leprosy left him" (Luke 5:13; emphasis added).

Perhaps Jesus had healed Simon in the same way—by touching him. If so, how ironic it is that Simon expressed his dismay over Jesus being touched by a "sinner," an unclean person! Simon believed that Jesus was a prophet of God, because Jesus had touched him in his unclean state of leprosy and healed him. But then, having been healed of this loathsome, horrible disease, he began to question whether Jesus was truly a prophet of God, because He allowed a sinner to touch Him! In other words, Simon believed that saints—even unclean, leprous saints—are worthy to be touched by God,

but that sinners are unworthy of God's touch, because they are unclean. Jesus confronted Simon's belief and his sense of entitlement by telling him a parable:

"There was a certain creditor who had two debtors. One owed five hundred denarii, and the other fifty. And when they had nothing with which to repay, he freely forgave them both. Tell Me, therefore, 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 rightly judged." Then He turned to the woman and said to Simon, "Do you see this woman? I entered your house; you gave Me no water for My feet, but she has washed My feet with her tears and wiped them with the hair of her head. You gave Me no kiss, but this woman has not ceased to kiss My feet since the time I came in. You did not anoint My head with oil, but this woman has anointed My feet with fragrant oil. Therefore I say to you, her sins, which are many, are forgiven, for she loved much. But to whom little is forgiven, the same loves little" (Luke 7:41–47).

Jesus wanted Simon to realize that the saint is on equal footing with the sinner. Both Simon and Mary had a debt that neither of them could ever pay. In spite of Simon's position as "a saint," the *only* reason his debt was paid was because of Jesus' graciousness.

Jesus confronted Simon with the fact that he loved little, because he didn't realize how great a debt he actually had owed. If Simon had taken inventory, he would have appreciated Jesus with a generosity that would have surpassed Mary's great giveaway.

Simon should have honored Jesus with heartfelt passion, in person, and with precious gifts. That is the point Jesus made when He told Simon, “*You gave Me no water, you gave Me no kiss, you did not anoint My head with oil. But look what this sinner did.*” Jesus was not accusing Simon of being completely negligent with his hospitality.<sup>3</sup> Jesus was pointing out that in light of all that Simon had been given, he should have personally shown his appreciation by washing Jesus’ feet instead of having servants perform that task. With all Simon had been spared, he should have shown his passion for Jesus by kissing Him in front of everyone. With all that Simon had to look forward to, he should have anointed Jesus’ head with precious perfume instead of letting his servants anoint Jesus with cheap, common olive oil.

Those who are forgiven a great debt should demonstrate great love in response. And yet Simon “the saint” failed to realize just what Jesus had done for him. Simon honored Jesus with a feast out of a sense of obligation. *Jesus healed me; I must do something to recognize that.* Simon did what was right. Surely his conscience was going to bother him if he didn’t do something to say “Thank You.” But Simon’s heart and actions did not show true appreciation.

“Pastor,” you say, “you have certainly helped me understand this story better, but what does this have to do with my life?”

Remember that ten-thousand-dollar question I posed at the beginning of this sermon? I asked, “What would you do if you won all that money?” Would you be an obedient “saint” and return a thousand dollars in tithe to the Lord, because it is the right thing to do? Or would you take an inventory, count your blessings, and give away your prize to honor Jesus in a way that is personal, passionate, and precious?

You see, for too many of us “saints” life goes by so fast that we fail to count our blessings and name them one by one. Or we fail to acknowledge at all that what we have comes from

God. We may feel entitled to our blessings, especially monetary ones. “After all,” we say, “I earned it.” But as saints, we know what is right, what is honest, and what is required—counting out 10 percent of our blessings and returning our tithe. Yet for saints even tithing can become an automatic, autopilot routine in our personal finances. If we are not careful, even tithing can become disconnected from our hearts and disproportional to the blessings God has bestowed.

When was the last time you took an inventory of where you are now in life? When was the last time you considered carefully where God has brought you from and where He has taken you? When was the last time you were so overwhelmed with God’s graciousness that you wanted to honor Jesus as Mary did? The degrees you have accumulated, the promotions you’ve earned, the escalation of your income, the return on wise investments you’ve made, your business expanding or your practice thriving—when you take stock of it all, do you, like King Nebuchadnezzar say, “I built that!” (Daniel 4:30)? Or after taking stock, are you in awe like David who said, “Who am I, O Lord God? And what is my house, that You have brought me this far?” (2 Samuel 7:18). Have you been moved by God’s grace to give away something great to honor Him?

A childless Hannah, moved by God’s grace when she bore Samuel, gave him away to the Lord (1 Samuel 1:20–28). David, overwhelmed at how God took him from fields of sheep to fields of battle to the palace as king, vowed to give away much of his fortune to build the Lord a greater house (2 Samuel 7:1, 2; 1 Chronicles 22:1–5; 29:1–5). The apostle Paul’s sidekick, Barnabas, after he learned of Jesus’ grace, sold the property he owned and gave away the proceeds, laying them at the feet of the apostles (Acts 4:36). And Mary, overwhelmed with Jesus’ grace, gave herself away at Jesus’ feet.

Maybe now is the time for each of us to count our blessings and honor the Lord in appreciation with a great giveaway of our own.



You say, “Pastor, you must not watch the news. I *do* count my blessings. I’m aware of God’s goodness to me, and it does stir my heart. But right now, in this economy, this is no time for anyone to be making a great giveaway. You should have preached this sermon a few years ago. My great giveaway to the Lord will be made when my will is read.”

Well, I do watch the news, and it is because I do that I believe that *now* is the time for God’s people, in response to His grace, to make their great giveaways—rather than holding on to what we have to get us through life, only to be generous with God in death after we have no use for our money. I believe we actually have more to gain by letting go than by holding on.

Hannah gave away Samuel, her only child, with no guarantee of having another. And God blessed her with three sons and two daughters (1 Samuel 2:21). It was immediately after David voiced his resolve to build the temple that God promised him that his house and his kingdom would never end (2 Samuel 7:1–17). And after David gave from his retirement account for the temple, the princes of Israel responded to his generosity by outgiving David (1 Chronicles 29:1–9). After Barnabas made his great giveaway, he journeyed with Paul, and God performed miracles and wonders through Barnabas (Acts 11:22–30; 15:12). After Mary’s great giveaway, Christ said, “Wherever this gospel is preached in the whole world, what this woman has done will also be told as a memorial to her” (Matthew 26:13). “As far as the gospel extended, Mary’s gift would shed its fragrance, and hearts would be blessed through her unstudied act. Kingdoms would rise and fall; the names of monarchs and conquerors would be forgotten; but this woman’s deed would be immortalized upon the pages of sacred history.”<sup>4</sup>

I believe there is more to gain by letting go than by holding on. It was a May afternoon when Pastor John<sup>5</sup> received a phone call from Dave Ramsey, a nationally syndicated radio

personality. Ramsey's thirty-thousand-dollar on-air giveaway contest was ending, and he was calling to tell John that he had just won the ten-thousand-dollar grand prize! Live, on the radio, Ramsey asked Pastor John, "What are you going to do with all that money?" And listeners nationwide heard the pastor reply, "I'm going to give it all to my church's building fund. Winning would be grace, and I would pass grace on to someone else."

Pastor John didn't mention that his church was going to have to abandon its present building plans. He had arrived at this church only recently to find that the members, like those in many churches, had planned on building a dream church that they couldn't afford. So Pastor John gave the ten grand with no idea how the members were going to get a building of their own.

A few months later, Pastor John's church purchased a shopping center with a better location, more parking space, and three times the square footage of the original "dream church." And the members were able to buy it for a hundred thousand dollars less than the original asking price!

There is more to gain by making a great giveaway than by holding on to what we have.

A few months later, a young couple, Kyle and Eve, learned what Pastor John had done. Eve thought about the last ten years of her life. How she had learned about tithing as a new Adventist. One Sabbath, an elder had challenged anyone who wasn't tithing to test God. "If God doesn't bless you," the elder had promised, "I'll give you a tithe refund." So Eve had tested God, and she had seen that He was good. Looking back on that decision, Kyle and Eve saw how, by God's grace, they had prospered both relationally and financially. The couple took an inventory, recognizing all that God had done for them. And they made their own great giveaway in appreciation for God's grace to them. They took their whole bonus check and mailed it to Pastor John's church as a donation to

its building fund. The amount was a dollar-for-dollar match of Pastor John's original giveaway—another ten thousand dollars.

There is more to gain by making a great giveaway than by holding on to what you have.

Two years after their great giveaway, Eve became pregnant with their first child. She and Kyle finally had the blessing they had longed for.

There is more to gain by making a great giveaway than by holding on to what you have.

What might be gained if you did more than just what was required? What if, as a response to God's grace, you made a great giveaway now to pay down your church's mortgage? Do you know what a church free of debt can do for the kingdom of God? Almost anything it wants! More than what it is doing now!

There is more to gain by making a great giveaway than by holding on to what you have.

What might be gained if you did more than just what was required and made a great giveaway now for scholarship endowments at your church school or academy? Potential evangelists and church leaders who need an Adventist education now could get it.

There is more to gain by making a great giveaway than by holding on to what you have.

What might be gained if you did more than just what was required and made a great giveaway to support missionaries who are risking their lives to introduce the gospel in countries that have not yet heard the name of Jesus Christ? Jesus' soon return could be hastened now by helping to get the gospel to all the world.

There is more to gain by making a great giveaway than by holding on to what you have.

You will know this for sure only if you are willing to slow down, to count your blessings, to take inventory, and to take

stock of who Jesus is, how much He loves you and has done for you in spite of who you are. You will know this for sure only as you realize the depths of where Jesus has taken you from and the heights to which He is now taking you, and let yourself be so overwhelmed by His grace that you cannot help but respond in gratitude with a great giveaway of your own. And despite the news and the economy, your example of making a great giveaway of your own that is personal, passionate, and precious will inspire others around you to do the same. And then you will know for yourself how much more there is to gain because you gave away.

### Endnotes

1. All Bible quotations in this chapter are from the New King James Version.
2. Francis D. Nichol, *The Seventh-day Adventist Bible Commentary*, vol. 5. (Hagerstown, MD: Review and Herald® Publishing Association, 1978), 762.
3. Ibid., 763.
4. Ellen G. White, *The Desire of Ages* (Mountain View, CA: Pacific Press® Publishing Association, 1940), 563.
5. The names in this incident (other than that of radio personality Dave Ramsey) have been changed for confidentiality, but the facts of the story actually happened just as they are told here.

# In the Father's Heart

Dan Solis

Imagine for a moment that you have been invited to a large royal palace. A chauffeur drives you in a limousine through a remotely controlled, fifteen-foot-tall iron gate, the only opening in the twelve-foot-tall stone wall that embraces the entire estate. The long, cobblestone, tree-lined driveway passes acres of manicured lawn, elaborate gardens, and a cascading waterfall before culminating in a circular drive, in the center of which is an impressive free-flowing fountain. Your driver stops beneath the neoclassical portico that hangs over the circular drive at the entrance to the palace. He opens the limousine door and ushers you up the polished marble steps through the oak-framed, leaded-glass doors into the chandeliered gallery, where you wait on intricately woven Persian rugs for your Host.

Once your Host arrives, He begins a guided tour through the palace. You are enamored by the high ceilings, the intricately detailed trim, the carving on the spiral staircase, and the antique classical furnishings. Your Host, however, draws your attention away from those embellishments to the portraits of His children, which fill the palace walls, decorate the fireplace

mantel, and are freely displayed in every room. Stories about His children flow from this Father's heart as He recounts the journeys and adventures of each one. In each account, a similar theme emerges, centered on the loving relationship and concern the Father has for His children. He tells you about the mountaintops and the valleys His children have encountered and how He was there with them through each step of the journey.

At one portrait He wears a proud smile and at another a generous grin. Another picture elicits a boisterous laugh, and yet another, a hushed moment. There are other portraits, however, that cause your Host to choke up a bit as tears trickle down His cheek. At these, He pauses momentarily before completing the narrative. Regaining His composure, He shares how this child refused His help in a financial crisis, how another returned His letters unopened although they contained the very support this child needed, and how yet another gave up on his Father's love, because another child made him feel that their Father had rejected him.

You can't miss the irony. Here in the most beautiful palace in the world there is brokenness and sadness—a mourning Father whose only wish is that His children would trust Him completely. Nevertheless, let's not forget those earlier stories, the ones that brought smiles to the Father's face. These are stories of trust through difficulties, memorable victories amidst forbidding circumstances. These are stories no less miraculous and intriguing than the narratives of Joseph and Esther.

Perhaps all of this doesn't strike you as the typical opening to a stewardship sermon. Perhaps it should. Stewardship is essentially a trust relationship with God. The very core of the concept of stewardship is rooted in the biblical concept of faith. Too often stewardship sermons have fallen into one of the three following approaches.

Some stewardship sermons try to cajole people into giving.

Many years ago I worked with an internationally acclaimed evangelist. Toward the conclusion of his series he invited the crowd to a special afternoon service that he designed as an opportunity for the young associate evangelists (ministerial students and beginning ministers) to utilize their talents. Each part of the special service was conducted by one of these associates—including the offering appeal. The student who called for the offering asked a series of responsive questions designed to elicit an enthusiastic audience response. Finally, he asked those in the audience to raise their hands high if they were happy. While their arms were still aloft, he added, “OK ushers, hit ’em while they’re happy!”

Although God does love cheerful givers, cajoling people is an inadequate presentation of the trusting relationship that genuine stewardship entails.

Another approach in stewardship sermons employs shame and fear as motivational tools. Such sermons are strong on “shoulds” and sometimes contain implied threats about what will happen if listeners fail to give liberal offerings and return an honest tithe. This approach is sometimes justified on the basis of results. And it *can* cause short-term gains in a church’s bottom line. Fear, however, cannot motivate for very long and runs contrary to the principles of love and trust upon which authentic stewardship is built.

A third approach in stewardship sermons focuses on promised rewards. This is perhaps the most tempting, because there are elements of biblical truth undergirding this approach. The logic runs something like this: God promises blessings for those who faithfully return 10 percent of their income plus freewill offerings. If those listening will accept God’s offer, they will realize these blessings in great abundance. Conversely, those who refuse to participate will necessarily exclude themselves from these blessings. Such sermons can boast, “I’ve got Bible texts for it!” Certainly chapters such as Malachi 3 come to mind. Apart from minimizing the

genuine trusting relationship that tithing should represent, the danger in this approach is that greed can become the motivation for returning tithe and offerings. In other words, “I’ll turn in my money to see how much I can get out of it.” The principles of love and trust are missing from the equation when greed and a mechanical understanding of tithing replace the proper emphasis on the Father-child relationship.

What, then, forms the sure, uncompromising foundation on which we can build a biblical understanding of stewardship? Because love and trust are the bedrock upon which genuine relationships are built, we must ask: Why should we love God? What is it about Him that calls forth our love and trust? The biblical answer is threefold: First, God created us. Second, He redeemed us. Third, He provides for us.

*God as Creator.* God alone is worthy of our praise, trust, and love because He created us. This concept is expressed in one of the shortest of all the psalms. Psalm 134 calls on us to “lift up your hands in the sanctuary and praise the LORD” (verse 2).<sup>1</sup> The reason becomes apparent in the next verse, in which God is extolled as “the Maker of heaven and earth” (verse 3). David personalizes this understanding of creation in Psalm 139:

For you created my inmost being;  
     you knit me together in my mother’s womb.  
 I praise you because I am fearfully and wonder-  
     fully made;  
     your works are wonderful,  
     I know that full well.  
 My frame was not hidden from you  
     when I was made in the secret place.  
 When I was woven together in the depths of the  
     earth,  
     your eyes saw my unformed body.  
 All the days ordained for me



were written in your book  
before one of them came to be (verses 13–16).

He goes on to express his appreciative response of love and trust for the God who created him:

Search me, O God, and know my heart;  
test me and know my anxious thoughts.  
See if there is any offensive way in me,  
and lead me in the way everlasting (verses 23,  
24).

The apostle Paul recognized the universal appeal of this concept of God as the Creator. Speaking to the pagans of Athens, he appealed to them by pointing to God's creatorship. "The God who made the world and everything in it is the Lord of heaven and earth and does not live in temples built by hands. And he is not served by human hands, as if he needed anything, because he himself gives all men life and breath and everything else" (Acts 17:24, 25).

Paul says that it is on this basis—the creatorship of God—that He calls on us to love and serve and trust Him. "God did this so that men would seek him and perhaps reach out for him and find him, though he is not far from each one of us" (verse 27). Belief that God is our Creator is a foundational principle of Christian stewardship. We belong to God, together with everything we own. He does not need our tithe or offerings, for indeed, He already owns them. He does not need anything from us because He has the absolute power to create anything He wants or needs. In this relationship with the Creator, *we* are the ones who are privileged to demonstrate our love and trust in meaningful ways through our care of those things God has placed in our trust.

When I return a faithful tithe, I am demonstrating my trust in God's ability to create everything that I need—not

necessarily everything I may want due to cravings unnaturally stimulated by incessant advertising. When I care for my body or those things that God has placed in my care, I am acknowledging that these are all God-created and therefore worthy of my careful attention. When I care for the natural world around me, being environmentally respectful of God's creation, I am showing appreciation for those things that God has provided for my enjoyment.

*God as Redeemer.* Paul also based his understanding of Christian stewardship upon Christ's redemptive work—the second of the biblical answers to the question, Why should I love and trust God? Paul writes,

Because of his great love for us, God, who is rich in mercy, made us alive with Christ even when we were dead in transgressions—it is by grace you have been saved. And God raised us up with Christ and seated us with him in the heavenly realms in Christ Jesus, in order that in the coming ages he might show the incomparable riches of his grace, expressed in his kindness to us in Christ Jesus. For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God—not by works, so that no one can boast (Ephesians 2:4–9).

Not only are we indebted to God for creating us, we are twice indebted, because Christ has redeemed us by sharing His life as our crucified Lord. Peter echoes this thought, recalling the sacrifice of Christ in these words, “Concerning this salvation, the prophets, who spoke of the grace that was to come to you, searched intently and with the greatest care, trying to find out the time and circumstances to which the Spirit of Christ in them was pointing when he predicted the sufferings of Christ and the glories that would follow” (1 Peter 1:10, 11).

Using the metaphor of the temple cornerstone, Peter then goes on to describe the response we should have to this grace God has shown us. This builds to a crescendo that culminates in the next chapter:

You are a chosen people, a royal priesthood, a holy nation, a people belonging to God, that you may declare the praises of him who called you out of darkness into his wonderful light. Once you were not a people, but now you are the people of God; once you had not received mercy, but now you have received mercy.

Dear friends, I urge you, as aliens and strangers in the world, to abstain from sinful desires, which war against your soul. Live such good lives among the pagans that, though they accuse you of doing wrong, they may see your good deeds and glorify God on the day he visits us (1 Peter 2:9–12).

Several years ago, our son was drifting away from God. His actions and lifestyle showed that he carelessly disregarded the gifts and talents God had entrusted to him. Life centered about himself; God had no active role in his life. His associates seemed to have a similar disregard for God's role in their lives. Returning from his workplace one day, our son encountered extremely strong winds. He went onto the right shoulder of the highway. Then he instinctively overcorrected and lost control of his vehicle. The car rolled three times, and he was ejected onto the pavement. The emergency medical technicians and trauma nurses who arrived on the scene later told us that they seriously doubted that he would survive.

They brought him to the nearest hospital, only to be told that it wasn't equipped to handle injuries as serious as those he had sustained. He was taken by Life Flight to another

hospital. When we left town to travel to this second hospital, we didn't know whether he would be alive when we arrived. Most of his ribs had been broken; his spinal column was damaged; gravel was embedded in his skull; and the extent of his head trauma was not immediately discernible.

Those tense, anxiety-filled first days gradually gave way to new information about his injuries. He would recover, but it would be an extended process. First, he was transferred to a rehabilitation hospital in yet another city. Weeks later, he returned home to continue his rehabilitation. For months he had to be driven everywhere. He suffered from excruciating headaches. He was unable to work. The medical bills began arriving. Unfortunately, he had allowed his automobile insurance to lapse and was not covered under any other insurance policy. It was twenty thousand dollars here, sixty thousand dollars there, and forty thousand dollars somewhere else. The air transportation alone exceeded a year's salary. We desperately wanted to help him, but we realized that if we sold our home and cars and added the value of all our other meager earthly possessions, we couldn't come even close to caring for the bills that were piling up daily. And it wasn't just the medical bills. The interest on our son's school loans and his personal credit was accumulating. Because he was unable to work, he couldn't make payments on these obligations.

But alongside the negative dilemma of the medical payments and other debts, another drama was unfolding—a positive one. Being incapacitated for months could have been a discouraging, even depressing experience. However, our son was finding time to reflect upon the direction his life had been going—and had gone for many years. He began reflecting on Christ's mercy in sparing his life. He thought carefully about the sacrifice Christ had made on his behalf. He marveled at the prayers and support he was receiving from believers all over the country. His heart was melting against the warmth of Christ's mercy so beautifully demonstrated at Calvary and

in the lives of those who had accepted Christ's sacrifice.

God was issuing a private altar call to our son. And that call was being quietly accepted. Today, unbelievably, he would be the first to tell you that he is thankful that the accident happened. Although he still suffers side effects from the accident trauma that make learning more difficult than it used to be, he is completing a degree in elementary education, which will give him an opportunity to utilize his talents in youth ministry on a professional basis. He already has plans for graduate school after completing his bachelor's degree. He lives the message that Peter and Paul expressed so eloquently regarding God's redemptive grace. Because of the salvation Christ has provided for us, we can experience renewed joy, because we belong to Him.

Am I surprised that our son systematically includes God in his financial stewardship through tithes and offerings? Not at all! When he rededicated his life to God, he did so without reservation. Now that he belongs to God, everything he has belongs to God. This is the experience of every believer who truly acknowledges that salvation is God's gift—not the product of our good behavior. No one who is truly converted can consider withholding from God that which belongs to Him, because when a person surrenders to God, he or she surrenders *all*.

Although our son does not tithe from a greedy motivation, anxious for what he can get, he has received incredible financial blessings. In event after event, too numerous to chronicle here, the mountain of medical bills has been thrown into the sea! To this day we do not know fully how some of his bills were forgiven or paid. We do know that God honors His promises and helps those who cannot possibly help themselves. We have seen insurmountable medical indebtedness, hundreds of thousands of dollars, disappear as quickly as fog dissipates before the morning sun. We don't tithe to manipulate God or obligate Him to bless us. What foolishness! But

as we have trusted Him in our darkest hour, we have seen Him work miracles and honor the promises made through the prophet Malachi. Incredibly, all our son's medical bills have been paid, and progress is being made on paying the accumulated interest on unpaid debts occasioned by his long layoff from work.

*God as Provider.* As God's people stood on the borders of the Promised Land, Moses gazed into the future. Knowing that God would provide abundantly for His people, Moses felt compelled to advise them regarding the third biblical principle of Christian stewardship—that we are indebted to God, not only for Creation and Redemption but also because He provides for us daily. Moses had witnessed the miracle of daily manna. He had watched water emerge from nowhere as God miraculously provided. For forty years God had cared for the needs of millions of people in a desert wilderness. They had had every opportunity to learn total dependence upon Him. Now it was time for them to inherit the Promised Land, filled with all they would need.

When you have eaten and are satisfied, praise the LORD your God for the good land he has given you. Be careful that you do not forget the LORD your God, failing to observe his commands, his laws and his decrees that I am giving you this day. Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, then your heart will become proud and you will forget the LORD your God, who brought you out of Egypt, out of the land of slavery. . . . You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he

who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today (Deuteronomy 8:10–14, 17, 18).

As Moses suggested, God's abundant provision would not always be appreciated. Psalm 106, written years later, details Israel's ingratitude:

They believed his promises  
and sang his praise.

But they soon forgot what he had done  
and did not wait for his counsel.  
In the desert they gave in to their craving;  
in the wasteland they put God to the test  
(verses 12–14).

Nebuchadnezzar's vainglorious statement regarding his accomplishments (Daniel 4:28–30) is another glaring example of humans taking credit for God's abundant provision. God, however, is not amused. He understands that whenever human beings trust in themselves, He is unable to lavish on them His richest blessings. How many are wealthy with this world's goods, but anxious about the future? How many have overflowing barns, but empty hearts? How many boast wealthy bank accounts, but impoverished heavenly ones? How much better is Christ's counsel, "Do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?'" For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself" (Matthew 6:31–34).

Now imagine for a moment that as the Father conducts

His guest through His glorious, heavenly palace, they come to *your* portrait. What is your heavenly Father saying to His guest as He views your picture? Is He telling him how the two of you walked side by side through thick and thin? Is He sharing the surprising miracles that He was able to work in your behalf, because you trusted Him completely when deep down you felt like giving up? Is He smiling because every morning you wake up rejoicing that He is your Creator, and every night you retire at peace because you know that He is your living Redeemer? Is He telling His guest how He enjoys providing for your needs because, like the cheerful givers of Corinth and the good stewards described by Matthew and Luke, you multiplied the resources placed in your care in order to help others and make your world a better place? Try to experience stewardship from God's perspective. It's not about your money. He doesn't need it. It's not about your accomplishments, but rather it's about what He wants to accomplish in you.

Now stop imagining and *believe* that you're a child who trusts in God and one in whom God can trust. That is the relationship known throughout the Bible as stewardship.

#### Endnote

1. All Scripture quotations in this chapter are from the New International Version.