

Financial Integrity and Accountability in Churches and Ministries

In 2 Corinthians 8, Paul advises the church at Corinth about the proper handling and distribution of church funds—and the need to do so in an above-board and accountable fashion. The Corinthians were collecting a substantial offering to be distributed to the poor in distant Jerusalem. Paul assures them that Titus, whom they knew to be a man of integrity, and another highly regarded man (unnamed in the text) had been “chosen by the churches to accompany us as we carry the offering” (2 Corinthians 8:19).

Paul also mentions a third Christian brother, a man with equally impeccable credentials, who would watch over the carrying of the funds. Titus and these two men, who were to join Paul and his group, formed a company to be trusted in handling and distributing the offerings (2 Corinthians 8:22-23).

Paul assures the Corinthians that his group would administer the funds “in order to honor the Lord himself and to show our eagerness to help” (2 Corinthians 8:19). Paul did not resent the direct participation of the other two character-approved men in this process of watching over the funds. On the contrary, he welcomed it. In fact, it is likely he initiated their involvement.

Any Christian leaders who resist financial accountability make themselves suspect. Leaders who put too much trust in themselves should not be trusted by others.

I spoke with a Christian leader who had been caught embezzling funds. His downfall came when he was in a personal financial crisis. Because of a lack of checks and balances, he was able to “borrow” money easily from an account that didn’t belong to him. He rationalized that he would pay it back later. Many financial disasters could be avoided by setting up careful procedures that take into account our natural tendency to sin.

I know of a large church where all contributors’ checks are stamped: “Pay to the order of Grace Church, or John Smith, pastor” (not real names). At best, this

procedure generates suspicion. At some point, it will almost certainly present a serious temptation to this pastor. Someday, it may result in his downfall, heartache to the church, and damage to Christ's reputation. All unnecessary, if only proper precautions had been taken.

Paul says, "We want to avoid any criticism of the way we administer this liberal gift" (2 Corinthians 8:20). He went out of his way to include other character-approved men—both from inside and outside his own group.

Paul also says, "We are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men" (2 Corinthians 8:21). Here are two important safeguards for preserving financial integrity and accountability:

First, we need to take pains to do what is right. A system of financial accountability may seem awkward, time-consuming, or a nuisance. At times it may seem unnecessary. But it is right, and therefore we must take pains to establish proper checks and balances.

Second, it's not enough for a leader to say, "My conscience is clear before the Lord." Our actions must be above reproach, "not only in the eyes of the Lord but also in the eyes of men." Whatever system of collecting and distributing funds we choose, it must involve awareness and accountability, with a plurality of character-approved men or women (preferably not chosen by each other but by a church or constituency). Although two character-qualified family members might appropriately sit together on a board, there's no place for the sort of nepotism that makes some organizations top-heavy with under-qualified relatives and childhood friends who look the other way instead of fostering accountability.

One of the most telling questions to ask in any church or ministry is this: Who has the courage and authority to tell the decision makers that what they are doing is unbiblical?

According to global missions researcher David B. Barrett, an estimated \$16 billion was embezzled by the world's Christian churches in the year 2000, with an estimated \$75 billion embezzled between 1980 and 2000. Barrett recommends that "Christians need to tighten up the scrutinizing of all funds holding their monies and to insist on all the accepted safeguards and controls and on all the strictest procedures."¹

How financially transparent is a ministry? Do the leaders conceal salaries, expenditures, and sources of income? When they make bad decisions, do they admit and correct their mistakes or cover them up? Responsible kingdom investors should ask these questions, as part of the "Nineteen Questions to Ask before You Give to Any Organization" listed on pages 277–278.²

In light of the serious consequences of past carelessness, the leaders of every church and ministry should review the necessary steps they must take to be (and to appear) financially above reproach in the eyes of God and men—even if the steps are unprecedented and inconvenient.

ECFA AND OTHER ACCOUNTABILITY ORGANIZATIONS

The Evangelical Council for Financial Accountability (ECFA) was established in 1979. It comprises more than one thousand charitable, religious, and educational organizations that are qualified for tax-exempt, nonprofit status. The ECFA monitors its members, investigates alleged abuses, and issues public reports.³

The ECFA upholds “Seven Standards of Responsible Stewardship,” including an orthodox doctrinal statement, a responsible board of directors, annual audits, and the avoidance of conflicts of interest.⁴ The council requires every member organization to comply with twelve standards for fund-raising. These include communicating honestly, honoring of donor intent, and specific reporting on projects for which gifts are solicited. It also prohibits percentage compensation for fund-raisers and bars the principals of any organization from receiving royalties for any product used for fund-raising or promotional purposes.⁵ The ECFA maintains that “good charities willingly answer tough questions” and has formulated a Donor’s Bill of Rights.⁶

Certain ministries, including the one I direct, have legitimate reasons for not belonging to the ECFA. In our case, I’m the only full-time employee of our small ministry, and the cost of audits and other procedures to qualify for ECFA membership, which would be minimal to a larger ministry, is prohibitive for some small ministries. However, from the very beginning of Eternal Perspective Ministries, we have taken seriously the ECFA guidelines and have sought to comply with them voluntarily, even as a nonmember organization. (Our board and accountant carefully review our financial practices, and our books are open to those who inquire.)

Accountability to outsiders is important. But it must begin internally with wise and careful choices of leaders. It must include a commitment to plural leadership that does not leave one person, or one commanding individual surrounded by passive ones, in a position to embezzle, squander, or use funds for his or her personal benefit.

The spending patterns of some Christian organizations are exemplary. They are conscious of God’s ownership of their assets and the fact that financial gifts have been given to them by other stewards who are sacrificing to further God’s kingdom. These ministries spend their money carefully and thoughtfully with a view toward the purpose for which it has been given.

Other Christian organizations think nothing of providing expensive cars for their executives, booking first-class flights around the world, accommodating their staff in luxury hotels, and wooing donors at \$200 dinners. Funds are contributed to ministries in good faith by people who assume they’re being used carefully. Every organization needs staff members who are vocal advocates for the ministry’s donors and beneficiaries.

Smart Money and *Forbes* magazines have issued annual “best in the nation”

charity rankings. They've reduced their assessment criteria to three simplistic ratios, with various weightings to determine which charity is most efficient. However, the ratios are not the same for each publication, and even where they correspond, they are calculated or weighted differently.

Money magazine gives its own ratings, relying on calculated ratios and a grading system to identify those it considers most worthy of support. But such ratios can be misleading. For instance, the American Red Cross received more than \$500 million in contributions following the September 11 terrorist attacks without spending very much on fund-raising. When they later admitted that only \$100 million was going to victims' families, there was public outrage.⁷ Yet when the Red Cross was rated against other charities, they scored very well—not because they were really more efficient but because they had received so much free public exposure.

Ministry Watch is a program of Wall Watchers, dedicated to comparing and ranking ministries, and giving information in areas that include efficiency and transparency.⁸ Because its rating system is based on financial data derived from each organization's IRS Form 990 or audited financial statements, the playing field is theoretically level for every charity. However, there are many intangible qualities that cannot be measured by looking at financial data alone. Efficiency of operation, for example, is very different from effectiveness of mission.

In the nonprofit sector, it is very challenging to evaluate ratios and other numerical performance criteria. Although I applaud Wall Watchers and others for trying to hold ministries accountable, there is no substitute for personal interaction with a ministry to evaluate its mission, sense firsthand its heartbeat and vision, and assess its true accomplishments.⁹

Surveys indicate that 70 million people may be refraining from giving to nonprofit organizations because they don't know enough about them.¹⁰ With 50,000 new charities emerging each year, accountability is critical. Still, donors must realize that some organizations that are ranked high by certain standards are not doing as vital or Christ-centered work as some that may be ranked lower.

APPENDIX **B**

The Use of Ministry Funds for Buildings

Are buildings a legitimate ministry expense? If so, what kinds of buildings and how many? Some churches have buildings that are worth little more than a typical private home of one of their members. Others have more than \$100 million worth of land and buildings (and some parachurch ministries have even more). Can this extensive accumulation of material wealth be justified in the light of the world's needs?

In his book *The Golden Cow*, John White tells a story that reflects my own thoughts about buildings:

Many years ago I stood one night in the rain, looking wonderingly at the walls of what was then the China Inland Mission headquarters in London. I had read many CIM books . . . and had been thrilled and quickened by the way God had supplied the mission's needs "through prayer to God alone." That night as I looked at the dirty but solid brick wall, I reached out my hand to touch it. It seemed like a holy thing. Not that the CIM was anything other than a human organization blessed and used by God. But to me the walls were an awesome and tangible monument to the reality of God's response to faith. It was as though God himself had put them there. "This is what God did," I said, glowing warmly, feeling the solidity of the wet bricks as awe stole over my whole body. "A solid monument to God's response to faith." There are many so-called monuments to faith around the world today. People would like us to believe that God raised them in answer to believing prayer. I don't think so. Many are monuments to human ingenuity, to public-relations know-how and clever advertising, to skill in milking Christian suckers. And because we would not need to depend on public-relations know-how and clever advertising if we truly believed in God, I suppose it is correct to say that the buildings of which I speak are monuments to unbelief rather than monuments to faith. We view them with understandable (but culpable) pride. We have made it. We need nothing. May God have mercy on us!¹

Spending money on buildings for ministries is inherently neither right nor wrong. In some cases, God is surely glorified through the financing, construction, and use of a building. In other cases, through massive indebtedness, disunity, extravagance, pride, and misuse God is dishonored.

I hear people criticize local churches for their buildings. “If that money had been given to the poor or used for missions, far greater things could be accomplished.” This is sometimes true. On the other hand, by providing for a growing congregation’s needs, a building can serve purposes of evangelism and edification, broadening and deepening the home base so that much more money, prayer, and personal involvement are ultimately given to missions and to the poor than otherwise would have been.

I’ve been on both sides of the building quandary. As a young believer, sitting in a congregation, I was uninspired by building projects. I thought my money could be better placed directly into missions, so I gave almost all of it to parachurch groups. I made much of the fact that the early Church had no buildings. I now see this to be a much less relevant argument, because God has put us in a different place and time than the first-century Church, with our own distinct needs and opportunities.

During my fourteen years as a pastor, my perspective changed. I saw not only the centrality of the local church, but also how buildings can be valuable tools that effectively facilitate ministry. Often it makes as much sense for a church to build a building as for a growing family to find a house that is adequate for its needs.

Over the years, our church buildings have been in constant use. Our twenty-year-old main building is used for worship on Saturday nights and Sundays, and for everything from weddings and funerals to basketball and school recess throughout the week. We’ve conducted Sunday school classes everywhere, including staff offices and storage rooms. Classrooms built for twenty sometimes house fifty, so we’ve kept building. Youth groups meet on different nights of the week, because there’s insufficient room. Every classroom—and even a kitchen—has been used for our grade school. Without a doubt, this practical facility has greatly enhanced our ministry and our presence in our community.

Some years ago, we built a church office and ministry center. When we moved out of rented trailers into the office building, we found our communication and efficiency greatly enhanced, and we could better meet the needs of our people.

Yes, we could function without our buildings—just as a family could get by without their house by using tents or living at the neighbor’s. We used rented facilities for the first five years of our church and did fine. Yet we found they prevented us from many significant ministries that our own buildings have allowed. I believe that these practical and attractive—but not extrava-

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gant—buildings have been a wise use of church funds and a true investment in eternity.

On the other hand, we must continually be careful that the construction of a building doesn't detract from our giving to meet needs and evangelize our community and the world. We must consciously battle the rationalizations that turn churches and organizations away from building Christ's kingdom to building their own. Certainly, something is desperately wrong when a church spends more money paying interest on its construction loans than on world missions. If missions spending declines during a building program, this reflects poorly on a church's priorities.

I don't believe that any church should spend millions of dollars on buildings without prayerfully considering whether it might be better to plant daughter churches instead. Of course, daughter churches need facilities too, but the freshness and vitality of a new work with new leaders is often a cost-effective alternative to expensive buildings, which sometimes cause a loss of ministry focus and can undermine the effective development of new church leaders.

Rick Warren, pastor of one of the largest churches in America, says this about church buildings:

It is a serious mistake to think that everything the church does—worship, discipleship, ministry, evangelism, and fellowship—must be done within the four walls of a church building. In fact, I'm convinced that church buildings are a major barrier to exponential growth and that massive building programs are often a waste of money.

Currently there are several dozen extremely large church buildings being planned and built in America, but I believe they are the last of the dinosaurs. History has proven over and over that future generations never fill the cavernous temples of previous generations. For instance, every time Spurgeon's Tabernacle was rebuilt (three times) it was downsized. The list of empty great cathedrals would be quite long. God wants to do something new in each generation. He blesses anointed people, not buildings.

We also need to remember that the period of fastest growth for Christianity was during the first 300 years—when there were no church buildings at all. And today all of the rapidly exploding church-planting movements around the world are multiplying without having a physical church building.

Buildings should be tools for ministry, not monuments. I've said repeatedly to our congregation that Saddleback will never build a building that could not be torn down if it prevented us from reaching more people. Churches should focus on building people, not building buildings! That's what being purpose-driven is all about. It's a people-building process. Build your people before your steeple.

Our resistance to building buildings has been one of Saddleback's values since its inception twenty-one years ago. One of the goals we set at Saddleback was to prove that you don't need to build a building in order to grow a church. That's why we waited until after our congregation was averaging more than 10,000 in attendance before we built our first building! I think we proved our point. Just because you are growing does not mean you should build a new or larger building. . . .

We enlisted and connected over 2,000 new people (who were not in any of our existing groups) into new Bible study groups in a single weekend. We would have never even considered numbers like that if we were trying to place them all on our campus.

I am absolutely opposed to building ANY size of facility that will only be used once or twice a week. It is poor stewardship of God's money to build a facility just because the pastor wants to speak to everyone at one time.

In fact, here's a little secret: Only pastors like really huge church services!

Normal people prefer more moderate-sized services, large enough to make the singing great, but not an overwhelming crowd. That's why I'd rather have a building of 200 and fill it with five services than have a 1,000-seat auditorium that is filled only once a week and then left empty the rest of the week. . . .

I encourage you to experiment and look for ways to reach and grow people faster and cheaper, without buildings. Don't let traditional methodology, or brick and mortar, or the lack of it, keep you from focusing on what matters most—changed lives!²

To the extent that a church facility can be attractive and yet still functional and economical, I favor attractive buildings. I appreciate the desire to create a worshipful atmosphere. But worship doesn't require extravagance. Whether in the church or in a parachurch ministry, I believe that buildings should be built only as necessary, soundly but economically, and in such a way that they allow maximum ministry use, which means much more than one day a week.

Buildings present a danger of externalizing the church, making us forget that we—not the facilities we build—are God's dwelling place. Whenever the Church views worship facilities as Israel viewed the temple, she takes a dramatic step backwards.

Opulent edifices are often monuments to the ego of one man, organization, or congregation. Considering the opportunities to invest in eternity, reach the lost, and care for the poor—thereby bringing glory to the only One who deserves it—such buildings, in my opinion, have no place among God's people.

Lending Money, Charging Interest, and Co-signing a Loan

There are many possible motives for lending money. One is to meet another person's need; another is to profit from the loan by charging interest. Nothing is inherently wrong with lending. It's a mark of God's blessing to be in the position to make a loan (Deuteronomy 28:12). The righteous is one who gives and lends (Psalm 37:21, 26). God approves of the generous person who lends freely (Psalm 112:5).

In certain cases, lenders graciously forgave debt (Matthew 18:32-33). In Israel, every fifty years was the year of Jubilee, in which all debts were forgiven (Deuteronomy 15:1-3; Nehemiah 10:31).

Jesus states that when we lend we're not to expect repayment (Luke 6:34-35). However, the borrower is morally obligated to make the payment (Psalm 37:21). But we, in the spirit of giving, are to lend as we might give, expecting nothing in return. If we would force repayment, we shouldn't loan in the first place.

Built into the disciples' prayer is the well-known but seldom practiced phrase, "Forgive us our debts, as we also have forgiven our debtors" (Matthew 6:12).

The lender must evaluate the character of the borrower. To distribute money into the hands of a drug addict, compulsive gambler, or cultist is irresponsible. Furthermore, we should weigh whether a loan is what the prospective borrower really needs. Given the many dangers of debt, are we really helping other people by indebting them to us? Loaning money to bail out someone who is lacking financial discipline is like trying to put out a fire with gasoline.

We should calculate the effects of the loan on our relationships. Although we may imagine that lending money will endear people to us, experience often proves the opposite. One of the best definitions of a distant friend is "a close friend who owes you money." If someone irritates you and you wish never to see him again, give him a loan!

CHARGING INTEREST

In the Old Testament, stipulations governed borrowing and lending. Although collateral could be held, it was forbidden to hold an essential security, such as a garment needed for warmth on cold nights (Exodus 22:26-27; Deuteronomy 24:10-17).

Charging interest is the means by which a lender profits from a borrower. This was common practice in Babylon, Rome, and many ancient cultures. In Israel, interest could be charged to foreigners, but not as a means of exploitation (Deuteronomy 23:19-20). Loans to fellow Jews were always to be interest free (Exodus 22:25; Leviticus 25:35-37; Deuteronomy 23:20).

Whether interest is charged or not, there should be a spirit of graciousness in lending (Deuteronomy 15:8, 10). No one should take advantage of another person's misfortune. We must loan primarily to help the borrower, not to help ourselves. We're not even to take our brother to court to recoup our losses, because it's better to experience loss than to bring conflict with a brother before unbelievers (1 Corinthians 6:1-7).

Israel had a largely noninflationary economy. A lender's money was worth the same to him when it was returned as when he loaned it. Perhaps in an inflationary economy interest might be charged to match the inflation rate. But even if this isn't done, the gracious heart won't quibble about minor losses when his purpose in lending is to extend grace, not demand repayment.

Throughout church history, Christian teachers have taken a strong position against exacting usury on a loan in order to make personal profit. Whereas usury is thought of today as charging excessive interest, the word actually meant charging any interest. Ambrose, the fourth-century bishop of Milan, said, "If anyone commits usury, he commits robbery and no longer has life." John Calvin declared that professional moneylenders should be banned from the church. Martin Luther said, "After the devil there is no greater human enemy on earth than a miser and usurer, for he desires to be above everyone."¹

Nevertheless, Jesus spoke without condemnation of gaining interest by deposit to a moneylender (Luke 19:23). Although this was a reference in a parable and doesn't necessarily imply approval, it seems unlikely he'd use something he believed was wrong as a positive illustration.

It appears that charging interest isn't wrong per se. It might be appropriate for lending institutions but not for individuals if they're loaning to fellow believers to help meet their needs. If interest is charged, perhaps it should be at no more than the current inflation rate.

There's a time to lend, a time to give, and a time to do neither. If the need isn't legitimate, I should neither give nor lend. If the need is legitimate, not the result of an unwise choice in which there's a lesson to be learned, I might give instead of lend. If, on the other hand, the need is real but a gift would contribute to someone's irresponsibility or loss of dignity, a loan might be the best solution.

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I must be careful not to encourage my brother's indebtedness unless incurring the debt is absolutely necessary. The last thing a person in debt needs is more debt. When the needs are legitimate, a Christian policy ought to be to give freely. When the situation merits it, I may make a loan but only in the same helpful spirit as I would give a gift.

SIGNING FOR ANOTHER PERSON'S LOANS

Co-signing is assuming responsibility for the debts of another in order to assure a creditor that the borrower won't default on payment. If the person for whom I have co-signed doesn't make the payments, I become legally responsible for the entire liability.

Scripture is very clear about co-signing—we are told not to do it:

He who puts up security for another will surely suffer, but whoever refuses to strike hands in pledge is safe. (Proverbs 11:15)

Do not be a man who strikes hands in pledge or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you. (Proverbs 22:26-27)

In fact, if we have already put up security for our neighbor we're told that we should go to the creditor, humble ourselves, plead, and allow ourselves no sleep until we are freed from the obligation, like a gazelle from a hunter or a bird from a fowler's snare (Proverbs 6:1-5). To assume responsibility for the debt of another is to demonstrate poor judgment (Proverbs 17:18). If you doubt this teaching of Scripture, consider that no less than 50 percent of co-signers end up paying back part or all of the other person's debt!²

When I sign for someone else, I am saying, "I will answer for all of this person's financial decisions, wise or unwise. I'm now legally and financially accountable for whatever he chooses to do."

If your desire is to help someone, give him the money outright, loan it to him—or offer him sound advice. More often than not, he shouldn't be going into debt in the first place. When someone asks you to co-sign, the best favor you can do—both for him and for yourself—is simply to say no.

Practical Guidelines to Control Spending

For many people, spending money is an addictive behavior similar to alcoholism or gambling. With compulsive spending, the true enemy lies within. We need to replace our preoccupation with short-term gratification and make our spending decisions from a long-term perspective. We must replace our self-indulgence with self-control, which is a fruit of the Holy Spirit (Galatians 5:23). “Like a city whose walls are broken down is a man who lacks self-control” (Proverbs 25:28). Without self-control on the inside, our lives are made vulnerable to innumerable assaults.

The following guidelines are designed to help you exercise self-control in spending. They can help you become a better steward of God’s resources and free funds to use for kingdom purposes:

1. Realize that nothing is a good deal if you can’t afford it. Paying \$120,000 for a house that is worth \$150,000 sounds like an excellent deal. Paying \$80 for a pair of barely used skis that cost \$400 new seems like a great deal. But if we can’t afford them, it simply doesn’t matter. It’s always a bad choice to spend money on a “good deal” we can’t afford.

2. Recognize that God isn’t behind every good deal. Suppose we can afford it. Does that mean we should buy it? Self-control often means turning down good deals on things we really want because God may have other and better plans for his money.

3. Understand the difference between spending money and saving money. Saving is setting aside money for a future purpose. Money that’s saved stays in our wallet or in the bank. It can be used for other purposes, including our needs or the needs of others. Money that’s spent leaves our hands and is no longer at our disposal. As I said in chapter 17, if we buy an \$80 sweater on sale for \$30 and think we’ve just saved \$50, we simply don’t understand the concept of saving. Where is the \$50 we think we saved? It doesn’t exist. All we’ve done is spend \$30. If we keep “saving” like that, we’ll soon be broke!

4. Look at the long-term cost, not just the short-term expense. If we buy a nice stereo, we’ll also end up buying a lot of CDs. If something breaks, we pay to get it

repaired. If we buy a new car, we fret about dents and buy insurance to fix them. If we acquire a “free” puppy, we immediately have to start spending \$20 a month on dog food—and the next thing we know we’re putting \$1,200 into a fence and paying \$400 to the veterinarian to stitch up its wounds from a dog fight. Over the course of a year or two, we may spend several thousand dollars on our free puppy. (As a dog lover, I speak from experience!) Count the cost in advance. Everything ends up being more expensive than it first appears.

5. Pray before you spend. When something’s a legitimate need, God will provide it. How often do we take matters into our own hands and spend impulsively before asking God to furnish it for us? How often do we buy something—whether we consider it a “want” or a “need”—a week or a month before God would have provided it for free or at minimal cost, if only we’d asked him?

My friend wanted a good exercise bicycle. He even picked the exact model, a Tunturi with a retail price of \$350. But instead of going out to buy it, he told me he was praying that God would provide him that exact bike. By not spending the money, he would have more to give. A few days later I was in a thrift store and was stunned to see a Tunturi bicycle, the exact model my friend wanted. It looked like it had never been used. I called my friend and he got the exact bicycle he had asked for, paying \$25 instead of \$350.

I did something similar when I finally gave up trying to purchase an original 1947 *Time* magazine with C. S. Lewis on the cover. I had bid for it on eBay a number of times, but it always moved out of my price range. One evening, having lost another bid, I thought, *Lord, I’m wasting my time. I’ve asked you to help me win a bid, but I’ve never asked you to actually provide the magazine. It’s a small thing, and I probably shouldn’t want it this much. But I’m asking you for it. If you want me to have it, you’re going to have to provide it at no cost.*

I was virtually certain I’d never get it, but it felt good to surrender my desire to the Lord. Some time later, a person who’d read a few of my books, seeing how often I quoted C. S. Lewis, gave me the magazine! I couldn’t believe it—until I remembered how I’d prayed for it. God graciously provided for me, at no cost, this thing I didn’t need, but wanted. Had I bid enough money to get it earlier, I’d never have been so touched by God’s answer to my prayer.

Often we either buy what we want or forgo what we want when there’s a third alternative: ask God to provide it for us. If he doesn’t provide it, fine—he knows best. But why don’t we just give him a chance?

Waiting eliminates most impulsive buying. Many things that are attractive today hold no interest two months later. Look at garage sales and you get the picture. Setting a waiting period gives God the opportunity to provide what we want, to provide something different or better, or to show us that we don’t need it and should use the money differently.

6. Examine every purchase in light of its ministry potential. Every time we spend

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money, we gain something and lose something. What we lose isn't merely money but what could have been done with the money if used in another way. When we spend \$20—or \$100 or \$1,000—on something, we must weigh the value of these things against what the same money could have done if used another way—for instance, to feed the hungry or to evangelize the lost.

I don't say this to induce a guilt trip but to indicate the obvious—whenever money is used one way it prevents it from being used another. We must weigh and measure the various alternatives of how we use God's money. I sometimes choose to spend money on unnecessary things that still seem good and helpful. Sometimes I feel good about it; sometimes it seems questionable. Often, however, there's a clear line that I feel would be wrong for me to cross. For instance, I cannot justify spending thousands of dollars on jewelry when that same money could keep people alive or reach them with the gospel. I'm not saying it's wrong for anyone else to have nice jewelry. I'm saying that jewelry, like everything else, must be subjected to the scrutiny of conscience, the Holy Spirit, and God's Word. I'm sharing my convictions about my life and stewardship. You don't answer to me, but to God. None of us should impose our personal standards on others, but we should ask God to direct us when it comes to handling his money.

7. Understand and resist the manipulative nature of advertising. Responsible spending says yes to real needs and no to most “created” needs. We have far fewer needs than we believe. The temptation to overspend is immense. Advertising thrives on instilling discontent. Its goal is to create an illusion of need, to stimulate desire, to make us dissatisfied with what God has provided. People earn master's degrees in persuading us to buy things we don't need. Advertising enlarges our wants by telling us, “You need this car,” “You won't be loved unless you wear these kinds of clothes,” and “You won't have fun unless you use this product.”

Advertising is seductive and manipulative. It programs us. We must consciously reject its claims and counter them with God's Word, which tells us what we really do and don't need. We should withdraw ourselves from advertising that fosters greed or discontent. That may mean less television, less flipping through sales catalogs and newspaper ads, and less aimless wandering through shopping malls.

8. Learn to walk away from things you want but don't need. Once I received a large, unexpected check. After giving a portion to the Lord, I still had \$2,000 left. Before long, I was out looking at something I'd wanted but had never been able to justify. The price tag said \$1,995. I examined it, comparison shopped, came back the next day, and seriously considered buying it. But in my heart there wasn't peace when I considered what that money could do for God's kingdom. Finally, I decided I shouldn't make the purchase. When I turned and walked away, something unexpected happened. I was suddenly filled with a deep sense

of relief and joy. I hadn't realized how this item had possessed me. To be free of it was the first blessing; to know the eternal difference the money would make was the second blessing. (I know godly people who own this same item—which I'm deliberately not identifying. You might have the same experience in regard to something I own but God doesn't intend for you to own.)

9. Realize that little things add up. Like water from a leaky faucet, money trickles through our hands. The little drips don't seem like much, but they add up to gallons. One dollar here and ten dollars over there; a hamburger here and a mocha there; video rentals and rounds of golf and extra tools and new clothes. These things may seem inconsequential, but they add up to hundreds of dollars per month and thousands per year that could be used for kingdom purposes. If a swimming pool is full of leaks, you can pump in more water, but it will never be enough until the leaks are fixed. We can take in more and more income, but until we fix the little leaks in our spending habits, we'll never be able to divert the flow of money for higher purposes.

10. Set up a budget and live by it. Imagine you entrust a large sum to a money manager, telling him to take out only what he needs to live on and then wisely invest the bulk of it on your behalf. A few months later, you call him to see how the investments are doing. Embarrassed by your call, he admits, "There are no investments. None of your money is left." Shocked you ask, "Where did it all go?" Sheepishly, your money manager responds, "Well, I can think of some expenses here and there, but for the most part I really can't say. There was this and that, and next thing I knew, it was all gone."

What would you think? How would you feel? How does God think and feel when at the end of the month nothing's left from the money he entrusted to us, and we don't even know where it went? If some of us ran a corporation and handled its money like we do God's, we'd go to prison!

"Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever" (Proverbs 27:23-24). Flocks and herds are the rancher's basic units of wealth. God is saying, know what your assets are and know where they go.

We must get a grip on our management of God's assets. If we don't have well thought-out plans for what to do with God's money, rest assured that thousands of other people do have plans for it. If we don't harness it ourselves, others will end up with it and we'll end up having a garage sale.

Two practical steps can greatly help us get a grip on our spending: recording expenditures and making a budget. These steps will help us detect problem areas by clarifying our spending habits. They will foster a healthy dialogue about what we do with our money and help us develop careful spending habits. This will improve our mental and marital health because financial disorder is one of the leading causes of personal and familial stress.

For some, the most practical way to budget is the envelope system. When

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paychecks are cashed, the cash goes into envelopes with designations written on them: food, gas, garbage, entertainment, clothing, etc. If it's the tenth of the month and nothing's left in the entertainment envelope, no more movies or eating out. If we overspend in one area we must underspend elsewhere to compensate. (But if instead we spend the clothing money, it's going to catch up with us when we need to buy clothes.) The envelope system teaches us that there's a bottom to the well, that resources are limited. That's an invaluable lesson.

I recommend that you pick up one of the practical books on finances that deals with budgeting.¹ Such books show how to make a careful record of expenditures so you can find out where your money's going. Meanwhile, you can determine where you think it *should* be going. This will be the basis for your budget, which will include how much you've determined to give and to save and how much is available for spending.

Living on a budget will free up lots of money. I've met with families who follow a budget and do fine on an annual income of \$18,000. I've met with others who make \$20,000 a month and are always in financial crisis. It's not how much money we make, but how we handle it that matters.

Should Giving Always Be Kept Secret?

In chapter 16, I suggest that we share testimonies about giving in order to help the body of Christ grow in the grace of giving. I once objected to this type of disclosure—as many still do—because Jesus says, “But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you” (Matthew 6:3-4).

When he received an automated tax receipt from his church indicating he’d given no money the previous year, one man was outraged. He said he was obeying Scripture by not letting his left hand know what his right hand had given. *Giving was to be so secret, he thought, that even he shouldn’t know how much he was giving.* A closer look at this passage, and the rest of Scripture, demonstrates this is not a valid interpretation.

In Matthew 6, Jesus deals with motives, something the religious elite often failed to examine. He starts with the broad category of “acts of righteousness,” then moves to three such acts—giving, prayer, and fasting. This is not an exhaustive list. In their teaching, rabbis often spoke in groups of threes. Jesus could have added Bible reading, feeding the poor, or raising children. Today, we might include going on mission trips or attending a particular college or church. The idea is that any “act of righteousness” (or badge of spirituality) can accord us spiritual status in the eyes of others.

The most important verse, the one that sets up the entire passage, is the first: “Be careful not to do your ‘acts of righteousness’ before men, to be seen by them” (Matthew 6:1). The operative phrase is “to be seen by them.” This is not a prohibition against others becoming aware of our giving, prayers, fasting, Bible study, feeding the poor, missions work, or church attendance. Rather, it’s a command not to do these things *in order to* receive the recognition of men. Jesus continues, “If you do [that is, if you do good things to win human approval], you will have no reward from your Father in heaven.” The problem isn’t doing good things with reward in mind—it’s *looking for the reward from men rather than from God.*

Then Jesus says, “When you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by men” (Matthew 6:2). Trumpet blowing may seem silly. There’s no record that this was actually done. It seems to be satirical or humorous, a caricature of less obvious (to us anyway) things we do to get attention. But Christ’s focus is the reason for which hypocrites draw attention to what they’ve done: “to be honored by men.” Again, Christ’s argument is not that our giving should never be seen, but only that we should never divulge or flaunt it in order to get human recognition. When that happens, “I tell you the truth, they have received their reward in full” (Matthew 6:5).

If we give in order to get men’s praises, we’ll get what we seek—college wings named after us, dinner invitations from heads of ministries, our names inscribed on pews or bricks, appointment to boards, or seeing our names on a plaque and in the newspaper. But in getting what we seek, we will lose what we should have sought—God’s approval.

Let’s look at the verses we started with: “So when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret” (Matthew 6:3-4).

This is a figure of speech. It’s hyperbole, a deliberate overstatement, which would have been immediately clear to the hearers. That Christ’s command cannot be literal is self-evident, because a hand lacks the ability to know anything, and the person’s brain would inevitably know what both the right hand and the left hand were doing. There is no center of intelligence in one hand as opposed to the other, nor is there an ability for the brain to withhold information from one hand while disclosing it to the other. We aren’t able to throw a switch so that we don’t know we’re giving or that we have given.

So what’s Christ’s point? Do your giving quietly, unobtrusively. Don’t cough loudly just as you’re giving. Don’t slam-dunk your offering in the plate. Drop your check in the offering or send it in the mail without drawing attention to yourself. Fold the check. Keep the envelope sealed. Give in a spirit of humility and simplicity, as an act of worship. Don’t give in order to get your name on a list. Don’t give in a spirit of self-congratulation. Don’t dwell on your gift, fixating on it, building a mental shrine to yourself. In other words, don’t make a big production out of it, either in view of others or in the privacy of your own heart.

This verse cannot mean that we should—or even that we can—be unaware of our own giving, any more than we could be unaware of our praying, fasting, Bible reading, or evangelism. To suggest that it does would remove the discerning, thoughtful elements of giving, praying, fasting, and all other spiritual disciplines.

Can this verse mean it’s always wrong for others to know that we’ve given? No. Acts 2:45 tells of Christians selling possessions and giving to the needy. Did

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other people know who had done this? In many cases, the answer would be obvious. These people knew each other—if you no longer had your prize camels, coat, or oxcart, people would figure out why. Acts 4:32-35 tells us about more people liquidating assets. Most names, which would mean nothing to us, aren't recorded, but they were surely known at the time.

But some givers were named even for our benefit. Acts 4:36-37 tells us that Barnabas sold a field and brought the money to the feet of the apostles. If Barnabas was looking for status and prestige, his motive was wrong. But it's certainly false to say that it was wrong for others to be made aware of his gift, because Scripture itself reveals it! Barnabas's act of generosity was commonly known among the believers and was publicly and permanently recorded in Acts.

Did public recognition tempt others to give for the wrong motives? Absolutely, as we see in the very next passage (Acts 5:1-11). Ananias and Sapphira gave for the wrong reasons. Then they lied to make their gift look better than it was. But the possible abuse of something doesn't nullify its legitimacy. The body of Christ can benefit from seeing open models of generous giving such as Barnabas's. The world can benefit from seeing the generosity of the Church as an attractive witness to the grace of Christ. The risks of disclosing a person's giving are sometimes outweighed by the benefits of disclosure.

Earlier in the same sermon, Jesus says, "Let your light shine before men, that they may see your good deeds and praise your Father in heaven" (Matthew 5:16). Here we are *commanded* to let men see our good deeds—and not to hide them. Giving is a good deed, isn't it? This passage and Matthew 6 balance each other. There's a time for giving to be seen, but only at the right time and for the right reasons.

We need to stop putting giving in a class by itself. If I give a message on evangelism, biblical interpretation, or parenting, I run the risk of pride. But it may still be God's will for me to share with the church what God has taught me in these areas. Paul speaks of himself as a model: "Follow my example, as I follow the example of Christ" (1 Corinthians 11:1). I could write books and do public speaking for the wrong reasons, even though I ask God that this wouldn't be the case. I could send e-mails with wrong motives, to seek man's approval, not God's. But I write books and speak and send e-mails anyway, partly because if we were to refrain from doing everything we could do with a wrong motive, we'd never do anything at all. (If your pastor only preached when there was no temptation to pride, he'd never preach.)

If Christ established a principle in Matthew 6:2-4 that other people should never know what someone gives, then the members of the early Church violated it in Acts 4:36-37. There's no way around it. Numbers 7 lists the names of donors to the tabernacle. First Chronicles 29 tells exactly how much the leaders of Israel gave to build the temple, then it says, "The people rejoiced at the willing response of their leaders, for they had given freely and wholeheartedly to

the Lord” (1 Chronicles 29:9). Philemon 1:7 is likely a reference to Philemon’s generous giving, and 2 Corinthians 8:2-3 is definitely a reference to the Macedonians’ generous giving. As we seek to understand the meaning of Matthew 6:2-4, we must consider the full counsel of Scripture, as revealed in these other passages.

In Matthew 6, it’s clear that whatever’s true of giving is also true of praying and fasting. Jesus says in verse 6, “When you pray, go into your room, close the door and pray to your Father, who is unseen.” He’s swinging the pendulum away from the self-conscious, self-serving, image-enhancing prayers for which the Pharisees were notorious. But did he mean that all prayer must be private? No. Scripture has many examples of public and corporate prayer. Every time a pastor or worship leader prays in church, every time parents pray with their children, or husbands pray with wives, or families pray before dinner, or someone prays with the person being led to Christ, it demonstrates the falseness of the notion that it’s always wrong to be seen or heard by others when you pray.

Jesus tells us to pray in secret, and God will reward us (Matthew 6:6). Yet gathering for group prayer is certainly important (Matthew 18:19-20). God wants us to pray secretly sometimes but not others. He wants us to give secretly sometimes but not others. It all comes down to the motives of our hearts and the purpose of disclosure.

Just as Matthew 6:6 doesn’t mean it’s always wrong to let others hear you pray, Matthew 6:3-4 doesn’t mean it’s always wrong to let others be aware of your giving. Because Jesus groups giving, praying, and fasting as the three acts of righteousness in this passage, whatever applies to one applies to the others.

When the poor widow gave, she gave publicly—Jesus could actually see the two coins. He used her as a public illustration (Luke 21:1-4). So, it was right that she gave in public, and it was right that people were told the exact amount of her gift. Her motives were right. The public disclosure did nothing to nullify her good heart.

Though confidentiality in giving records makes sense, it creates another temptation. Many believers take advantage of the veil of privacy by using it as a cloak for their disobedience in not giving. With all of today’s talk about accountability, what are we doing in churches to hold each other accountable to generous giving? People may notice if you don’t obey the command in Hebrews 10:25 to attend church, but how will they notice if you fail to give?

The body of Christ needs to let its light shine before men, and we need models of every spiritual discipline. We dare not let the risk of our pride keep us from faithfully disclosing God’s work in this area of our lives. And if we must be silent to avoid our own pride, we should support others who can humbly testify to Christ’s faithfulness in their giving.

God looks at the heart. He alone knows the real motives for our giving

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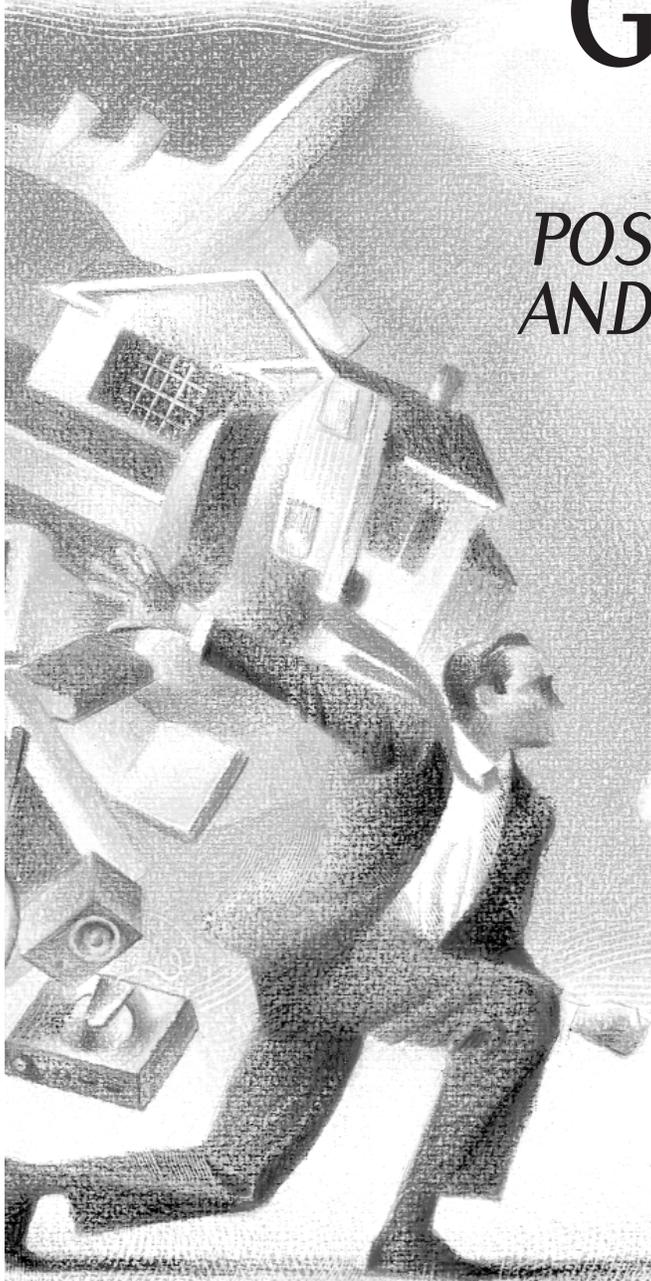
(1 Corinthians 4:5). Scripture never says that a giver receives no eternal reward simply because others know about his gift. Donors could be known yet still have given to please God not men.

More than anything, what may force us to swallow our pride is talking about giving when it runs the risk of appearing that we're patting ourselves on the back. Our motive for not talking about our giving is not always humility. Sometimes it's fear, doubt and, yes, even pride. To vulnerably express to others where we are on our pilgrimage to generous giving can be an act of humility. We must always check our motives, but it certainly doesn't have to be an act of pride.

We shouldn't brag about our Bible study, prayer, evangelism, parenting, or giving, but neither should we cover it up. It's easier for people to follow footprints (what we do) than commands (what we say). If we aren't willing to openly and humbly discuss our giving, how can we expect to raise up givers? The church has plenty of examples of consumers—we need to see examples of givers. Hebrews 10:24 tells us to “spur one another on toward love and good deeds.” We can only be spurred on by what we can see.

STUDY GUIDE

FOR
MONEY,
POSSESSIONS,
AND ETERNITY



LESSON ONE

Why Is Money So Important to God?

Reading Assignment: preface, chapter 1

What does the Bible say about our money?

Why does the Bible devote so much attention to money and possessions?

How we relate to money and possessions is the story of our lives. What we need on this journey is a road map to help us understand God's perspective and to teach us to make eternally significant decisions. The key to our use of money and possessions is having a right perspective—an eternal perspective. In this lesson, we'll look at some key Scriptures to help us unlock God's view of our finances and economic goals.

Read and discuss the following passages of Scripture. (Depending on the number of people in the group, you can divide into subgroups of three or more, assigning each one a passage to study for ten to twelve minutes before reporting their answers back to the larger group. The reports should be limited to five minutes each.)

1. Luke 3:7-14. In this passage, John the Baptist forcefully exhorts a crowd of questioners about how to live—and how to give.

a. Luke 3:11. Based on this verse, to whom do our possessions and wealth belong? How does our possession of wealth imply a responsibility apart from our own enjoyment?

b. Luke 3:12-14. What special responsibilities do people have who work with money? What is the responsibility of everyone who is paid to work?

c. Based on Luke 3:7-14, what can we conclude about the money and possessions entrusted to us? What are the dangers of using them wrongly?

2. Luke 19:1-10. What principles about the proper use of money can we draw from the story of Jesus and Zacchaeus?

3. Matthew 19:16-30. In this passage, Jesus tells a rich man to take a radical step in regard to his wealth. What can we conclude about wealth and our willingness to depend on Christ?

4. Acts 19:18-20. In this passage, we see a radical response to ill-gained or inappropriate wealth. In what situations might new (or mature) Christians today be prompted to take such steps?

5. Acts 2:42-47. This passage records an example of true community in the context of Christian fellowship. What principles can we draw from this passage that will help us discover what God intends our attitudes and actions to be concerning money and possessions?

6. Acts 4:32-35. How should our gratefulness to God for our salvation prompt unusual generosity far beyond the requirements of Old Testament law?

In the following lessons, we'll be seeking to form a biblical view of God's plan for how we use our money and possessions to further his kingdom.

PRAYER: Lord, grant us a glimpse of your perspective about money, possessions, and eternity. Help us to understand your plan for us—and for all you've entrusted to us.

LESSON TWO

Asceticism and Materialism: Two Wrong Ways

Reading Assignment: chapters 2 and 3

Money is always evil.

Money is always good.

These two perspectives of money are equally incorrect. Still, we must examine them carefully to come to a biblical understanding of money and possessions. In this lesson, we'll consider two opposing worldviews: asceticism and materialism.

Read and discuss the following passages of Scripture. (Depending on the number of people in the group, you can divide into subgroups of three or more, assigning each one a passage to study for ten to twelve minutes before reporting their answers back to the larger group. The reports should be limited to five minutes each.) Each of the following passages sheds special light on the concept of asceticism, the idea that what's spiritual is good and what's physical is evil.

1. Proverbs 30:8-9. What does Scripture say about denying material goods? What kind of spiritual harm can asceticism cause?

2. Luke 7:36-50. What does Jesus say about the enjoyment and appreciation of material gifts? How are the spiritual values of love and forgiveness connected with a physical act of kindness in this story?

3. 1 Timothy 4:3-5. What are the keys to a proper use of the gifts we have been given?

4. 1 Timothy 6:17. How does this passage create a balanced alternative to materialism and asceticism?

5. Discuss other examples of misguided asceticism (from *Money, Possessions, and Eternity* or other sources). How do they differ from the wise balance of Scripture?

6. Luke 12:15. If asceticism isn't the answer to how we should treat material things, what about the opposite extreme: materialism? Jesus clearly warns against materialism: "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). What does this warning mean to you? How does it relate to your choices and priorities?

7. Luke 12:13-21. Read the parable of the rich fool and discuss the following statement: Greed isn't a harmless pastime; it's a serious offense against God. Just as one who lusts is an adulterer (Matthew 5:28), and one who hates is a murderer (1 John 3:15), so one who is greedy is an idolater (Colossians 3:5). What is it about greed that makes it idolatry? Use anecdotes from the book or other sources to illustrate.

8. Luke 16:19-31. Read the parable of the rich man and Lazarus and discuss the "doctrine of reversal": the fact that in eternity many people will find themselves in the opposite condition to what they experienced during their life on earth. Role-play a dialogue between a modern-day rich man (perhaps a CEO or financial advisor) and a "Lazarus" (a poor or homeless person). How should the doctrine of reversal affect our view of our present society?

PRAYER: Lord, all things come from you, and your own do we give back to you.

LESSON THREE

The Dangers of Materialism

Reading Assignment: chapter 4

Read the following passages of Scripture and discuss them in light of the following statement: *Materialism consists of the two things that God hates most—idolatry and adultery.* (Depending on the number of people in the class, you can divide into groups of three or more, assigning each group a passage to study for ten to twelve minutes before reporting their answers back to the class. The reports should be limited to five minutes each.)

1. Isaiah 57:3-9; Jeremiah 3:1-10; Ezekiel 16:1-48. The Old Testament prophets were quick to point out Israel's unfaithfulness, which was demonstrated by their turning to idols. In what ways have possessions become idols or "mistresses" to us today?

2. Ecclesiastes 2:1-11. Emptiness and meaninglessness are the fruit of unbridled materialism. What are some examples in our society of the emptiness produced by excessive greed? If possible, identify pictures in magazines that illustrate a loss of meaning. (Hint: The more "sophisticated" the magazine, the more ads you'll find for empty luxuries, shown by models with jaded expressions.) How was Solomon uniquely qualified to draw conclusions about materialism?

3. 1 Timothy 6:9-10. What does this passage say about a life devoted to money and possessions? What does it say about the effects of such a life on our faith in God?

4. Read and discuss the following quotes by five wealthy men. What strikes you about these statements?

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John D. Rockefeller: "I have made many millions, but they have brought me no happiness."

W. H. Vanderbilt: "The care of \$200 million is enough to kill anyone. There is no pleasure in it."

John Jacob Astor: "I am the most miserable man on earth."

Henry Ford: "I was happier when doing a mechanic's job."

Andrew Carnegie: "Millionaires seldom smile."

5. Isaiah 10:1-3; Jeremiah 5:27-28; 15:13; Hosea 12:8; Amos 5:11; Micah 6:12. Why is the righteous rich man such a rare phenomenon?

6. List adjectives or phrases to complete the following sentence: Materialism is _____.
(Ask each class member to contribute at least one word or phrase.)

PRAYER: Lord, grant us eyes to see the lure of money and possessions for what it really is—and to desire you more than ever.

LESSON FOUR

Materialism, the Church, and the Gospel

Reading Assignment: chapters 5 and 6

In Micah 3:11, the Lord decries the fact that priests and prophets alike were corrupted by money. In 1 Peter 5:2, Peter reminds church leaders that they are to be characterized by an eagerness to serve, not a greed for money. Paul insists that no lover of money is qualified to be a church leader (1 Timothy 3:3). So, how did materialism creep into the church to do the damage it is currently doing?

Preachers of the gospel of materialism may think they're justified in connecting prosperity with the Christian life—but what's the true picture?

1. The following passages describe a link between material wealth and God's blessing. Read and discuss, then choose one key word from each passage.

Abraham—**Genesis 13:1-7**; Isaac—**Genesis 26:12-14**; Jacob—**Genesis 30:43**; Joseph—**Genesis 39:2-6**; Solomon—**1 Kings 3:13**; Job—**Job 42:10-17**.

2. Deuteronomy 15:10; Proverbs 3:9-10; 11:25; Malachi 3:8-12.

What blessings are promised to those who give faithfully of their finances?

3. Deuteronomy 28. The Old Testament warns against the dangers of wealth. What curses will overtake those who don't obey God?

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4. Psalm 37:35-36; Ecclesiastes 7:15; Luke 15:1-2; John 9:34. Christians are not the only ones who experience prosperity. Consider the Pharisees of Jesus' day. How do their lives show that prosperity does not imply spirituality?

5. Matthew 10:16-20; Mark 10:42-45; Luke 14:33; John 15:18-20; 2 Timothy 3:12; 1 Peter 5:9. According to these verses, will Christians always be prosperous?

6. Matthew 5:45; 19:23-24. What did Jesus teach about the doctrine of prosperity?

7. Philippians 1:29; 2:5-11; 3:7-8. What was the apostle Paul's view of prosperity?

PRAYER: *Father, grant us your peace concerning what you've provided for us, and help us use it to your glory.*

LESSON FIVE

The Two Treasuries: Earth and Heaven

Reading Assignment: chapter 7

Jesus always had two kingdoms in mind—two treasuries, two perspectives, and two masters. We can store up treasures either on earth or in heaven. What we value most—the temporal or the eternal—will determine what we do with God’s money.

1. On what basis does Jesus argue against storing up treasures on earth? On what basis does he argue for storing up treasures in heaven? (Hint: On the basis of right versus wrong or smart versus stupid?) Why is this significant?
2. Agree or disagree: *Jesus says we shouldn’t store up treasures for ourselves.* If you agree, explain why. If you disagree, revise the statement to make it accurate.
3. Why do we gain a vested interest in whatever we put our treasures into?
4. **Matthew 6:21.** According to Jesus, how can we develop more of a heart for the poor, the lost, suffering Christians, or others in the Church?
5. We will “invest” in whichever kingdom we choose. List various ways in which people invest in this world. Then list ways to invest in God’s kingdom.

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6. Matthew 13:44. What does it mean for Christians today to “sell all we have” to seek ultimate heavenly treasure? If someone in the group has read *The Treasure Principle* by Randy Alcorn, ask him or her to summarize the message of that book.

7. Philippians 3:7-11. What does Paul say about the treasure of this world? In what ways is Christ himself our treasure as Christians? In what sense are others our treasure? Is it right to consider eternal rewards our treasures?

PRAYER: Lord, help us to learn how to relocate our treasures from earth to heaven.

LESSON SIX

The Steward's Task

Reading Assignment: chapters 8 and 9

Webster's dictionary says that a steward is someone employed to manage domestic concerns; a fiscal agent; one who supervises the provision and distribution of funds. We are called to be stewards of God's estate, agents of our eternal spiritual welfare and the welfare of others. Read the section titled "The Lost Sense of the Eternal" (pages 108–109). Pray together David's prayer in Psalm 39.

1. Proverbs 24:12; Jeremiah 17:10; Acts 17:31; Romans 2:12-16; 1 Peter 4:5. What are some characteristics of God, our Master and Judge? What are the implications of these characteristics for our daily conduct?

2. Matthew 10:28; 13:40-42; 25:41-46; Mark 9:43-44; Luke 16:22-31. What words come to mind to describe the horrors of hell?

3. Revelation 5:11-13; 7:15; 19:9; 21:19-21; 22:5; Luke 22:29-30. What do these verses say about what awaits the believer after death? What words would you use to describe heaven?

4. Review the two charts on page 127. Are there degrees of reward in heaven? Discuss the relationship between regeneration and rewards. (This discussion will help summarize many of the points of chapter 9.)

5. Matthew 6:1-18. Discuss how the three disciplines of fasting, giving, and prayer can help us to forgo our own possessions, power, and pleasure in this life and accomplish higher purposes for God's kingdom.

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6. Are possessions, power, and pleasure always bad, or can they be good? How can we prove from Scripture that they are sometimes good? Make a chart of Possessions—Power—Pleasure, listing things in each category that have their “down” side as well as an eternal up side.

PRAYER: After listing as many items as possible under question 6, close in conversational prayer around the room, asking for wise stewardship of all these things.

LESSON SEVEN

Stewards and Pilgrims

Reading Assignment: chapters 10 and 11

Stewardship is not a subcategory of the Christian life. Stewardship is the Christian life. What is stewardship? It is the use of all that God has entrusted to us: life, time, talents, money, possessions, family, and his grace.

1. Luke 16:1-13. Read the parable of the shrewd manager, often called the “unrighteous steward.” See page 142 for several different interpretations of the parable. What do you think the passage means? What message do you get from it for your life?

2. Luke 16:10. Jesus says, “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.” What does this mean?

3. Luke 16:11-12, 17, 19. Identify the key word in each of these verses.

4. Matthew 25:14-30. Read the parable of the talents. How does this parable support the central teaching of Luke 16?

5. Luke 19:11-27. Read the parable of the ten minas. What further insights into stewardship do we find here?

6. On one side of a chart write “The Master.” On the other side, write “The Servant” or “Steward.” In the appropriate places, list the “lessons concerning the master,” found on page 147, and the “lessons concerning the servant,” found on pages 148–149.

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7. Read together the overall lessons from the stewardship parables on pages 149–150. Which of these lessons strikes you as being particularly significant at this point in your life?

8. Besides the two kingdoms, Scripture teaches us there are two covenants and two “countries” (this world and our heavenly home). Because we have not yet reached our true home, we are “pilgrims” on earth, a foreign country. Material things are valuable to pilgrims, but only as they facilitate their mission. If you are a Christian, what are the implications of the fact that heaven, not earth, is your home? How should that affect your giving and financial decisions?

9. Agree or disagree: “In the truest sense, Christian pilgrims have the best of both worlds.” We have joy whenever this world reminds us of the next, and we take solace whenever it does not.

PRAYER: Lord, help us to be faithful ambassadors as we serve you on this foreign soil, never forgetting that although we are headed home, we’re not there yet.

LESSON EIGHT

Tithing and Giving

Reading Assignment: chapters 12 and 13

The tithe is a tenth “of everything from the land, whether grain from the soil or fruit from the trees” (Leviticus 27:30). It belongs to the Lord, not to us. It applies to *everything*, not only to some things. It is holy, to be set apart and given to God, and used for no other purpose.

1. Malachi 3:8-10. Is it possible to rob God of what is rightfully his? Notice that Malachi makes reference not only to tithes but also to freewill offerings. Can we rob God by withholding offerings?

2. Genesis 14:20; 28:22; Deuteronomy 14:23. Notice how tithing began with Abraham and Jacob. What is the stated purpose of tithing?

3. Matthew 23:23; Luke 11:42. Jesus supported tithing, as shown in his dialogue with the Pharisees, but he expected more than outward obedience. What does Jesus say should accompany tithing?

4. What does the author mean when he says that tithing is the “floor” of giving and the “training wheels” of giving?

5. Acts 2:44-45; 4:32-37. The early Christians often went far beyond tithing to share all that they had. Does New Testament “grace giving” lower the Old Testament bar of tithing—or raise it? Why do you suppose the average American Christian gives only one-fourth as much as what was required of the poorest Israelite?

6. Look up each of the following passages and explain what it says about how we are supposed to give. Also, for each reference, explain the specific context and intent:

Mark 14:3-9; 1 Corinthians 16:2; 2 Corinthians 8:11; 2 Corinthians 9:7; 2 Corinthians 8:5; Mark 12:43-44; Acts 11:29; 2 Samuel 24:24; 2 Corinthians 8:3; Matthew 6:1, 4; James 2:1-5.

7. **Go back to Malachi 3:8-10.** Can you think of anywhere else in Scripture where God invites us to test him? God seems to be saying, “Would you just obey me and give me a chance to show you how I’ll bless you?” Have you tested God with tithing and generous giving? If so, what have you learned? If not, what’s keeping you from giving God a chance to show what he can do in this area?

8. **Luke 6:38.** What is Jesus saying? In light of this passage, how would you respond to someone who says, “God’s promise to provide financially for givers was only intended for Israelites under the law”?

9. There is honest debate about whether tithing is a biblical or logical starting place for Christian giving, but there should be no debate about voluntary giving, which is clearly practiced in both the Old and New Testaments. Do you think many people need the training wheels of tithing to get them going on the bicycle of giving?

PRAYER: *God, grant us your grace to learn the practice and the joy of giving back to you.*

LESSON NINE

Giving—Reaching Out to the Needy

Reading Assignment: chapters 14 and 15

Caring for the poor is a major theme of Scripture.

1. Leviticus 19:9-10; Deuteronomy 15:10-11. Read aloud these admonitions from the Mosaic Law concerning provisions for the poor. Why are we to give to the poor? What do these verses tell us about God? What do these verses tell us about our situation on earth?

2. Luke 19:8; 10:36-37. If every person is our neighbor, as Jesus taught, what are the specific lessons we can learn from these verses? Compare them to **Proverbs 19:17; 22:9; 28:27.**

3. Luke 4:18-19. Jesus came to preach the gospel—the good news—to the poor, the blind, and the oppressed. Read aloud the parable of the banquet in **Luke 14:12-23.** How does this story parallel our situation today in which the needy seem more open to a gospel of help and hope?

4. How does our understanding of the parable of the banquet affect our personal responsibility of giving? In light of Christ's priorities, how do we evaluate the many good causes that constantly solicit donations? How can we use our understanding to help influence our church's giving to such funds?

5. Review page 254 and discuss some wise guidelines for Christians raising and using funds. Examine the list of qualities for evaluating a ministry

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or parachurch organization (see pages 277–278). Why is each of these important in relation to biblical teaching and standards?

6. As individuals, and as a church, how might we grade ourselves on our eternal perspective regarding life, ministry, and resources?

PRAYER: *Lord, grant us clarity of purpose, wisdom of action, and faithfulness in our giving.*

LESSON TEN

A Faithful Lifestyle

Reading Assignment: chapter 16

Do we as Christians have a right to earn large amounts of money? If we make a lot of money, do we have a right to hold on to it? Are we called to give up all of our wealth and “live by faith”? Is there such a thing as a “happy medium” lifestyle? Concerning these questions, Scripture gives us helpful guidelines for the making, using, and giving of what we possess.

1. Read and discuss the following verses. How does the wisdom of each verse apply to our lives today? **Proverbs 12:11; 13:4; 14:23; Ecclesiastes 9:10; 1 Thessalonians 4:11-12; 2 Thessalonians 3:10; Titus 3:14.** God’s way for us to earn money is to work! But then what should we do with this money? Discuss the section on private ownership of property (see pages 282–283).

2. Mark 1:16-20. What Christian lifestyle is implied here?

3. Mark 2:14-15. How does this approach differ in its style of discipleship?

4. Mark 8:34-37. What do these verses say about our “cross,” once we have determined what it is? Must following Christ in this radical way always affect our money and possessions?

5. Mark 10:17-31. Discuss the two common errors in interpreting this passage (page 287).

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6. 1 Timothy 6:17-19. Must all wealthy people give up being rich? What must they do “on every occasion”?

7. According to Peter H. Davids, “A biblical lifestyle will necessarily recognize itself as being in opposition to the prevailing values and lifestyle of its culture. It is informed by a different view of reality.” What does this mean?

PRAYER: Thank you, Lord, for your true view of reality and the power to give and to serve you in keeping with that reality.

LESSON ELEVEN

Borrowing, Saving, Investing

Reading Assignment: chapters 17, 18, and 19

If you are using this study guide as part of a classroom curriculum, ask three students to read one of the assigned chapters and report to the class the main findings that the author presents about these important topics of financial accountability.

1. Chapter 17:

- a. What does Scripture say about debt?

- b. What are the most likely pitfalls for Christians, or for churches, facing a question of borrowing or lending?

- c. How could getting out of debt become a spiritual issue?

2. Chapter 18:

- a. When is saving good stewardship?

- b. What are the dangers of hoarding?

- c. What should be our view of retirement—our use of time and money in that period of life and our setting aside money for it? Is this an issue where it's not "all or nothing at all"? but striving to find a biblical balance?

- d. Does a Christian really need insurance? Why or why not? In what cases is insurance a good idea, and in what cases might it be a bad idea?

3. Chapter 19:

- a. Is gambling compatible with the Christian life? Is there really any harm in buying a lottery ticket or placing small bets at a casino?

- b. What does Scripture teach about investments?

- c. Should high-risk living be part of a Christian's life?

- d. In the light of eternity, to whom does our wealth belong—us, our heirs, or God? Does this have implications for where God might want us to leave his wealth? What is the difference between Hebrew culture and ours when it comes to the meaning and impact of inheritance?

PRAYER: *Lord, teach us day by day to value your entrustments (not gifts) of money and possessions, to be good stewards of what appears to be ours, and to be able to let go of it as you call us to do so.*

LESSON TWELVE

Materialism in the Christian Family

Reading Assignment: chapter 20

Scripture states that it's the responsibility of parents to make basic material provision for their children. To neglect to provide for our families is to deny our faith and be judged worse than an unbeliever (1 Timothy 5:8). Jesus rejected any "spiritual" explanations of not caring materially for one's family (Mark 7:9-13).

1. In chapter 19, Randy Alcorn rejects the notion that Christians should normally leave large amounts of money to their adult children. He asks, "What would you think if your money manager died and left all your money to his children?" Do you agree or disagree that, more often than not, unearned income hurts rather than helps people?

2. Do you agree or disagree with this idea: *Parents should demonstrate their equal love for their adult children by leaving them equal amounts of money and possessions.*

3. Albert Schweitzer points out, "There are only three ways to teach a child. The first is by example, the second is by example, the third is by example." This is an overstatement—but how much truth does it contain? Give some illustrations in your life or that of your children or grandchildren.

4. The house you live in, the schools your children attend, the car you drive—all speak a message to your children. What is that message? Is it possible that they can send different messages depending on how you view and use them?

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5. What is your lifestyle saying to your children about the importance you place on material things in relation to God's work and God's kingdom?

6. In what way does giving break the stranglehold of materialism?

7. What did you learn from your parents about giving? What did you teach—or are you teaching—your children about giving? If your children are older, what suggestions would you offer to parents of younger children when it comes to raising children to be givers?

PRAYER: Lord, open our eyes to what we find difficult to see—anything that could become an idol and turn us from your will. We ask this for our children's sake as well as our own.

LESSON THIRTEEN

The Bottom Line

Reading Assignment: chapter 21 and conclusion (and selected appendixes)

If you are using this study guide as part of a classroom curriculum, bring pens or pencils and plain white paper for your students for this class session.

1. Review chapter 21 and the conclusion.
 - a. What statements do you consider most significant?

 - b. Which statements do you disagree with?

 - c. What do these chapters make you want to do?

2. Ask each person to write a letter to their child(ren) or another person over whom they have responsibility or influence that summarizes the lessons about Christian financial responsibility. (Make it clear that no one will be required to read his or her letter aloud, so they are free to be as candid as possible with their advice and admonitions. However, you may want to allow time at the end of class—about fifteen minutes—for volunteers who want to share some of the conclusions they've reached and how they were able to share them in specific situations with their children.)

3. Ask groups to read their own letters to themselves silently (pretending they were written to them by a parent or mentor twenty or thirty years ago and supported by the example of a life of spiritual and financial accountability), and answer the following questions: How would your life be different if you had known these things? What can you still do to put some of these principles into practice?

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4. Which appendix did you find most interesting? Choose one of the appendixes that you believe contains important material. Summarize it or pick an underlined section to read from to the group.

5. Read aloud the final section of the book, "Coming to Grips with Eternity," on page 422. Substitute this adapted prayer for the last two lines:

PRAYER: *Lord, may what will be most important to us five minutes after we die become most important to us now.*

NOTES

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Chapter 2: The Weakness of Asceticism

1. Philip Yancey, *Money* (Portland, Ore.: Multnomah, 1985), 3.
2. Quoted by Leland Ryken, *Worldly Saints* (Grand Rapids, Mich.: Zondervan, 1986), 63.
3. Richard Foster, *Money, Sex, and Power: The Challenge of the Disciplined Life* (San Francisco: Harper & Row, 1985), 24–25.
4. Eugene Peterson, *Working the Angles: The Shape of Pastoral Integrity* (Grand Rapids, Mich.: Eerdmans, 1987), 9–10; and Dallas Willard, *The Spirit of the Disciplines: Understanding How God Changes Lives* (San Francisco: Harper & Row, 1988).
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2. Gwen Kinkead, "On a Fast Track to the Good Life," *Fortune* 7 April 1980, 74–84.
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4. A. W. Tozer, *The Pursuit of God* (Harrisburg, Pa.: Christian Publications, 1958), 21–22.
5. *Merriam Webster's Collegiate Dictionary*, 10th ed., s.v. "materialism."
6. Michael S. Hamilton, "We're in the Money: How Did Evangelicals Get So Wealthy, and What Has It Done to Us?" *Christianity Today*, 12 June 2000, 36.

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1. Herbert Schlossberg, *Idols for Destruction* (Nashville, Tenn.: Nelson, 1983), 88–89.

2. Aurelius Augustinus, *Confessions*, IX, 1.
3. Leland Ryken, *Worldly Saints* (Grand Rapids, Mich.: Zondervan, 1986), 62.
4. Blaise Pascal, *Pensées*, (thought #425), trans. W. F. Trotter (New York: E. P. Dutton, 1958), 113.
5. John Steinbeck, quoted in Richard Halverson, *Perspective*, 24 June 1987.
6. Thomas Carlyle, *On Heroes, Hero-Worship, and the Heroic in History* (1840), quoted in *Bartlett's Familiar Quotations*, 15th ed. (Boston: Little, Brown and Company, 1980), 474.
7. Quoted in Bruce Wilkinson, "Walk Thru Eternal Rewards" seminar and notebook (Atlanta, Ga.: Walk Thru the Bible Ministries, 1987).
8. Aaron Beck, *The American Journal of Psychiatry*, May 1985.
9. The actual figure on the test was \$40,000, but that was in 1985. A closer current equivalent would be \$50,000.
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12. David E. Neff, "Drunk on Money," *Christianity Today*, 8 April 1988: 15.
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16. John Wesley, quoted in Charles Edward White, "Four Lessons on Money from One of the World's Richest Preachers," *Christian History* 19 (summer 1988): 21–22.
17. Randy Alcorn, *The Treasure Principle: Discovering the Secret of Joyful Giving* (Sisters, Ore.: Multnomah, 2001), 51.

Chapter 5: Materialism in the Church

1. Michael S. Hamilton, "We're in the Money: How Did Evangelicals Get So Wealthy, and What Has It Done to Us?" *Christianity Today*, 12 June 2000: 36.
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2. John White, *The Cost of Commitment* (Downers Grove, Ill.: InterVarsity Press, 1976), 47.
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3. For material on heaven and eternal rewards, including common questions and answers, see “Eternity” on our Eternal Perspective Web site at www.epm.org.
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2. Gene A. Getz, *A Biblical Theology of Material Possessions* (Chicago: Moody Press, 1990), 65–66.
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5. Irenaeus, quoted in John David, *Your Wealth in God's World* (Phillipsburg, N.J.: Presbyterian and Reformed, 1984), 113.
6. *Dictionary of Christian Antiquities*, vol. 2, quoted in Fletcher Spruce, *You Can Be a Joyful Tither* (Kansas City, Mo.: Beacon Hill Press, 1966), 19.
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25. Read the full article at www.epm.org/givquest.html.
26. Eternal Perspective Ministries is happy to recommend a wide variety of organizations—working in different ministries in various parts of the world—in which we firmly believe. We don’t want your money, but we’ll gladly help you contact the kinds of ministries in which you might have a special interest and who will use the funds you contribute to God’s glory. See our list at www.epm.org/orgs.html, or contact us at 503-663-6481, or 2229 East Burnside #23, Gresham, OR 97030.

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