

Money: Thoughts for God's Steward

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Chapter 1: What is money?

“Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny” (Mark 12:41, 42).

In everything—your thoughts, your Bible study, your life—it is of the greatest consequence to find out what the mind of Christ is. It is important to think as Jesus thought, to feel just as Jesus felt. In the words of Jesus there is guidance and help. In the words of Jesus there is the answer to all of life's problems—stress, health, relationships, time, and even money. To know the mind of Jesus is to know what Jesus has to say about issues that are important to you.

Rich or poor, money is a big part of our lives. And Jesus had a lot to say about money.¹ First, you need to know exactly what Jesus thought. Then, you must act *just* as He would. This is not easy to do in today's world because the general assumption is that you cannot be important and influential when you think and act like Jesus. But you can! Don't be afraid! If you really want to find out what Jesus says about money, come to Him with an open, empty mind. Come to Him with a sincere, honest heart. Come to Him praying, “Teach me, Christ Jesus, how to possess and use money.”

Close your eyes and see Jesus in the temple that day. He leans against the wall, close enough to see what is going on at the treasury box. Carefully, He watches people bring their money up to the front. Standing beside Him is the church treasurer who is also watching, except that his eyes are glued to the treasury box. But what is Jesus watching? While watching the money go into the box, He also weighs each gift in God's balance. Jesus sees the act from a heavenly perspective and then places a heavenly value on every offering.

Today in heaven Jesus still holds the heavenly balance. On every gift given in worship, Jesus bestows a blessing for now and eternity. Money is part of worship. And just like the rest of your worship, your money must be watched over by God and watched over by His word.

Money, a test of character

It is not easy to express all the connotations of money. How do you define money? Money is the standard of value in today's world. It is the result of labor, enterprise, and shrewdness. It determines society and standards of living. It can bring you property, luxury, and even fame. It can buy influence and power. It is also a blessing from God. No wonder we love money! We often seek it above all other things. Sometimes we even worship it. For many, money has become more than a standard of living; it is a standard for our self-worth. We tend to value ourselves according to how much money we have.

In this world you are often judged by your money. But did you know that even in heaven you are judged by your money? You are judged by your money in both places;

yet the principles of each place are different. The world asks, “*What* do you own?” Heaven asks, “*How* do you use what you have?” The world thinks more about the money getting; Christ considers the money giving. And when you give, the world asks, “*What* are you giving?” Christ asks, “*How* are you giving?” The world looks at the money and its amount; Christ looks at you and your motive.²

You see, this in the story of the poor widow: Many gave a lot of money, but they gave out of their abundance. There was no real sacrifice in their giving, for they gave from a life that was full and comfortable. Their giving did not cost them anything! In their giving there was neither love nor devotion to God. Their offering was part of an easy, traditional religion. The widow, on the other hand, put in two small copper coins. Out of her nothingness, she gave all—without reserve—to her God. Without holding back anything, she gave God her all. She gave in the spirit of Christ’s own self-sacrifice. She gave in the spirit of Christ who, being rich, became poor for our sakes.

But you may say, “If God really wanted us to give as the poor widow did, why did He not give us a clear commandment?” How gladly we’d give our money then, wouldn’t we? If only we had a command to make us give God our money! But that kind of obligatory giving will only bring the spirit of the world into the church. That kind of giving would emphasize *what* we give. And that is just what Christ does not wish—and will not have. He wants the generous love that gives without being asked. He wants every gift to be warm and bright with love, a true freewill offering. If you want the Master’s approval, you must do as the poor widow did: You must put all at His feet for Him to use as He sees fit. Your giving must be a spontaneous expression of a love that, like Mary’s, cannot help but give—for no other reason but for love. What was the attitude that drove

Mary to give? She gave from an attitude of gratitude. She gave from a life that was touched by grace.

Money, a means of grace, faith, and love

Jesus didn't just stand there watching the widow and the rest of the people pour money into the treasury. Instead He called His disciples to come and listen while He talked to them about the giving that was going on. He could have kept His thoughts to Himself. But He didn't. He wanted to guide the disciples' giving and our giving. Listen carefully to what Jesus says. Listen with a real desire to learn. Listen well, so your giving will have more influence in your growth in grace than you can imagine.

The spirit of the world is “the lust of the flesh, the lust of the eye, and the pride of life.”³ Money seems to be the primary means the world has for gratifying its desires. Of you and I, Christ says, “They are not of the world, as I am not of the world.” In our spending we must act not on worldly principles, but on biblical ones. Our money needs to be used for spiritual purposes, for things that will last through eternity, for what is pleasing to God. “Those who belong to Christ Jesus have crucified the sinful nature with its passions and desires” (Galatians 5:24). The best way you can crucify your sinful nature is to never use money to gratify it. Conquer every temptation by filling your heart with thoughts of the spiritual power of money. Keep the flesh crucified; refuse to spend a penny on its gratification. Just as much as money spent on self strengthens self-interests, money given to God overcomes the world and the flesh.

Your whole life, especially your faith walk, can be strengthened by the way you deal with money. It is easy to be so engrossed in making money and making more

money. And when that happens, the heart is dragged down and bound to earth. Only faith can give you continuous victory over the temptation to make more and more money.⁴ Every thought acknowledging the danger of money, every effort to resist the lure of money, every loving gift to God—all these enable you in your faith walk. When you look at things from God's perspective, you will see all your material things for what they really are. You will see them as limitations of this earthly world. This is how money that passes through your hands can be a daily education in faith and heavenly-mindedness.

Money can also strengthen your capacity to love. In order to grow, love has to be exercised. Money gives you opportunities to carefully and sympathetically consider the needs of those around you. Every time you get a call for money, every time you respond in Christlikeness, there will be a stirring of a new love, and the aid to a fuller surrender to its blessed claims.

Money can be a means to enrich a continuous relationship with God. Through money you can surrender your all to Him. Through money you can prove the earnestness of your heart to walk before God in self-denial, faith, and love.

Money, a power for God

How wonderful Christianity is! It takes money, the symbol in this world of power, of self-interest, covetousness, and pride, and changes it into an instrument for God's service and glory.

Think of the poor. Money, through hands of love, can bring happiness to the helpless millions. God has allowed the rich and the poor to coexist in this world that

there may be mutual dependence among men. In giving and receiving charity, there is abundant room for the blessedness of doing and receiving goodness. Jesus says, “It is more blessed to give than to receive” (Acts 20:35). What a Godlike privilege it is then to have the power to meet the needs of others, to make hearts gladder with the money God has given us. What a blessed religion Christianity is that makes the money we give away a source of greater pleasure than when we spend it on ourselves! Spending on yourself is for the moment and satisfies only your selfish nature; giving in love has eternal value that doubles happiness, both in others and in you.⁵

Think of the church and its work in this world. Think of the men and women who need to turn to God. Could it be your money in the offering plate—the money given in the right spirit—that will receive the stamp of Heaven’s Mint? What will your money do? Gifts of faith and love don’t just go into the Church’s treasury; they go into God’s treasury and are paid out again in “heavenly goods.”

Jesus immortalized the widow’s offering. With His words of recognition and approval, her copper pennies will shine through the ages, brighter than the brightest gold. Her offering has been a blessing to millions in the lesson it has taught. If your offering is your all, if your offering is your gift, if your offering is given in all honesty, your offering has God’s approval, God’s stamp, and God’s eternal blessing.

We all like to know where our money is going.⁶ Instead, we need to take time to allow the Holy Spirit to show us that Jesus is in charge of the Heavenly Mint, stamping every true offering, and then using it for the Kingdom! Surely then, our money would begin to shine with a new luster. We would say with total conviction: “The less I spend

on myself and the more on my Lord, the richer I am.” And we would see the widow as richer in her gift and her grace than the richest around her.

Money, a means to heaven

Jesus often referred to money. In the parable of the unjust steward He said, “I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings” (Luke 16:9). In the parable of the talents He said, “Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest” (Matthew 25:27). The man who had not used his talent lost everything. In the parable of the sheep and the goats, it is those who, in Jesus’ name, cared for the needy and the wretched, that hear the words, “Come, you who are blessed by my Father; take your inheritance, the kingdom prepared for you since the creation of the world” (Matthew 25:34).

This does not mean we can purchase heaven. This does not mean our money buys the rungs of the ladder that connects earth to heaven. You can never purchase heaven with either money or works. But through giving you can cultivate and prove your love for Christ, your love for others, and your devotion to God’s work. So your money can, in fact, prepare you for heaven.

There are many who would give a million dollars and more to buy heaven and holiness. If only they knew how wondrously money can put them on the path of holiness and heaven. Money given in the spirit of self-sacrifice, love, and faith brings rich and eternal rewards. Every day, give as God blesses, give as God asks. Give and watch heaven come nearer to you.

The Christ who leaned against the temple wall watching the treasury box, is your Christ. And today He watches you and your gifts. What you give in whole-hearted devotion and love, He accepts. And like He taught His disciples, He will teach you how to give, and how much to give. Through Him you will learn to give lovingly and truthfully.

How easily the power of money can be misused. Money is the cause of so much temptation and sin, sorrow and eternal loss.⁷ But when it is received, administered, and distributed at the feet of Jesus, the Lord of the Treasury, money becomes one of God's best channels of grace. In this, too, we are more than conquerors through Him who loved us.

Chapter 2: The Holy Spirit and Money

At Pentecost, the Holy Spirit came upon those gathered, taking control of their “whole” life. Those with the Holy Spirit were totally under the inspiration and leading of the Spirit. There was nothing they could be or do without being moved by the Spirit. So, naturally, all of their material possessions and property were also subjected to the control, inspiration, and leading of the Holy Spirit. All of a sudden their income, their budget, their perceived needs were governed by new principles.

If you, as a Christian, really want to know what the Holy Spirit expects of you and your money, begin by reading the book of Acts.

The Holy Spirit controls money

“All the believers were together and had everything in common. Selling their possessions and goods, they were generous to those in need. So much so, that there was no one needy among them. It was not uncommon for those who owned lands or houses to sell them, bring the money from the sales, and put it at the apostles’ feet to be distributed to anyone who had a need” (Acts 2:44, 45; 4:34, 35). Without any command or instruction, merely in the joy of the Holy Spirit and the love of the heavenly treasures that now made them rich, they spontaneously parted with their possessions.⁸ They gave without questioning where the money was going. They merely responded to the prompting of the Holy Spirit and brought all they had to be used by the disciples in the name of God.

Had the early church begun in any other way, the result would have been tragic, a terrible loss. The story of Pentecost is proof that when your heart is filled with the Holy Spirit, there is no longer room in its chambers for earthly possessions. Money can only have value in its capacity to prove love and do service for God and fellowmen. The fire from heaven that finds you at the altar and consumes your sacrifice, finds your money too, and makes it holy to the Lord.

So, here's the secret of true Christian giving: The joy of the Holy Spirit. Evaluate your giving, both past and present. How much of your giving has stemmed from habit, from personal motive, from a need to feel important, from a want for power? And how much of your giving has stemmed from the stirring of the Holy Spirit that dwells in your heart? The secret of true giving is the joy of the Holy Spirit. The heart filled with the Spirit makes your gift a sweet-smelling sacrifice to God and a blessing to you.

In most every church there is a cry for more money, the complaint that people spend more on themselves than on the church, the concern that the gospel is not spreading as fast as it could. What is this all about? All this is simply proof of the limited measure of the Holy Spirit in the Church. If there isn't enough money in your church, it's not because the believers are poor; it is because hearts are not filled with the Holy Spirit. Fill your heart with the Spirit, and the treasury will always be full. Before you pray for more money in the church, pray for yourself. Pray fervently, asking earnestly that your whole life may be lived in the joy of the Holy Spirit. Pray that your life will be so completely and absolutely yielded to the Holy Spirit's reign, that all your giving will be a spiritual sacrifice through Jesus Christ.⁹

The Holy Spirit dispenses money

The Holy Spirit can bring money into the church treasury—more money than you can imagine. However, there is danger in crediting all money received to the workings of the Holy Spirit. Although it is true that the Spirit does move you to give, money alone is never proof of the Spirit's presence. Money alone is not your strength and blessing. The power of the Holy Spirit can be seen even when there is no money to show for. The Holy Spirit may use your money, but He is divinely independent and can exist without it. And so the church must be willing to be guided into this double truth: *The Holy Spirit has a claim on all our money, yet the Holy Spirit's mightiest works may be accomplished without it.* The Church must never beg for money as if it were the secret to strength, the solution to problems.

Consider the apostles. They were “poor, yet making many rich; having nothing, and yet possessing everything” (2 Corinthians 6:10). Peter said of himself, “Silver or gold I do not have, but what I have I give you. In the name of Jesus Christ of Nazareth, walk” (Acts 3:6). The disciples came to such revelations about themselves from having walked with Jesus. They knew the mind of Christ. They had learned to think and do just as He would. While on earth, Jesus set an example of holy poverty for his disciples. Jesus' life was the perfect example of a life of explicit trust in God.¹⁰ He showed us how having heavenly riches makes us free of earthly goods. Can we, who have not had the privilege of actually “walking” with Jesus as the disciples did, really understand Jesus' life of trust? Yes, we can! We can be like Paul, who did not have the privilege of walking with and learning from Jesus, yet was taught these truths by the Holy Spirit.

The same Holy Spirit that was with Jesus, the disciples, and the apostle Paul, is with us today. The same Holy Spirit can take hold of His people today. When this happens, some will give, making themselves poor, in the living faith of the incomprehensible worth of their heavenly heritage and in the fervent joy of the Spirit. Even the poor will give and learn to cultivate more fully the joyful consciousness: “Silver or gold I do not have, but what I have I give you. In the name of Jesus Christ of Nazareth, walk.” And some who are not called to give all, will also give with an unknown liberality, because they will begin to see the privilege of giving all and long to come as near as they can to that fervent joy. The result will be a true church—a church that gives willingly and abundantly, yet not for a moment trusts in its money; a church that honors most, those who have the grace and strength to be followers of Jesus Christ in His poverty.¹¹

The Holy Spirit tests money

Not all money, even when the Holy Spirit moves, is given under the influence and inspiration of the Holy Spirit. There will always be people who give for reasons of their own. However, we must remember that all money is given under God’s holy supervision. And from time to time, the Holy Spirit reveals to the heart what is lacking or wrong in the giving. “Barnabas sold a field he owned and brought the money and put it at the apostles’ feet. Now a man named Ananias, together with his wife Sapphira, also sold a piece of property. With his wife’s full knowledge he kept back part of the money for himself, but brought the rest and put it at the apostles’ feet” (Acts 4:36-5:2). What made Ananias’ gift such a crime? Ananias was a deceitful giver. He gave God only part of his pledged money and only part of his heart. He claimed to have given all, but he did not. He gave part, expecting credit for all. In the Pentecostal Church, the Holy Spirit was

the author of giving; and by holding back, Ananias and his wife had sinned against the Holy Spirit.

The Spirit watches and judges all our giving. Was there a time when you knowingly gave less than you pledged? Was there a time you said you didn't have enough to give, but your spending proved otherwise? Sometimes, although we say all our money is God's, we hold on to it in the name of being stewards. We say we will dispose of it as He directs, and yet the amount we spend on God's work when compared to what we spend on ourselves proves that we are not stewards—but owners instead.

How big a sin is withholding your tithes and offerings? “Technically,” you may not be guilty of crucifying Jesus Christ as was Judas, or Caiaphas, or Pilate; yet you can be an accessory to murder just as they were. In withholding from God what is His to begin with, you are, in essence, crucifying Christ to the cross. Nothing can save us from this danger except the fear of ourselves, the full and honest surrender of all our opinions and arguments, the giving up of all our justifications for how much we keep and how much we give.¹²

Could it be that Ananias pledged to give simply because he saw people like Barnabas selling all he had to give to God's church? Maybe Ananias' motive was to outdo Barnabas? Perhaps he was more interested in making the headlines as the biggest donor! How often we are more interested in people's opinions of us than in God's judgment of us. How often we forget that God values our gifts based on the fullness of our heart and not the weight of our purse. Unfortunately, the church has done much to

foster the worldly spirit that values gifts by what they are in men's sight, and forgets what they are to the Christ who searches the heart!

Be filled with the Spirit. Let the Holy Spirit teach you to give every gift in total consecration of your life to God.

The Holy Spirit rejects money

“When Simon saw that by the laying on of the apostles' hands, the Holy Ghost was given, he offered them money saying, ‘Give me also this power’”(Acts 8:18-19). But Peter said, “May your money perish with you, because you thought you could buy the gift of God with money” (Acts 8:20)! The attempt to gain power or influence in the Church of God through money brings destruction.

Ignorant of the spiritual and unworldly character of the Kingdom of Christ, Simon callously tried to buy the power of the Holy Spirit. How little he knew whom he was dealing with. Yes, they were men who needed money both for themselves and for others. But the Holy Spirit had such control over the apostles that money meant nothing to them.

Would that the same could happen today! May the money perish rather than have a say in God's Church. May the money perish rather than encourage the thought that the rich man can acquire a place or power. May the money perish rather than sway a ballot.¹³

Has the Church been faithful to this truth in the solemn protest against the claims of wealth? Over the centuries, the generosity of the apostles has been replicated in the Church by many. But unfortunately, too often the rich have been given honor, power, and influence over the functions of the church. Unfortunately, money has taken the place of grace and godliness. This grieves the Spirit and injures the Church.

It is so easy to be engulfed by the power of the spirit of this world. The human mind, with its natural inclinations, is so easily influenced by the world. The grip of this world is too strong to be free of your own. The only way to be rid of the tentacles of this world is to be filled with the Holy Spirit. Only the Holy Spirit can make you completely dead to all worldly ways of thinking. Only He can fill you with the presence and power of God.

Pray for faith in God's awesome power. Believe that the Holy Spirit is God's gift to the Church for strength and finances. Believe that money can indeed be kept under Christ's feet and under yours—all the time, recognizing that its worth is only in God's heavenly ministry.

Chapter 3: The Grace of God and Money

“For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich” (2 Cor. 8:9).

In 2 Corinthians we see Paul making a collection among the Christian Gentiles in Corinth for their Jewish brethren. He begins his appeal by pointing out the heavenly worth of our earthly gifts. He unfolds principles that ought to excite us as we offer our money in God’s service. He uses the Macedonian Christians as an example of generous giving. In fact, he makes them a prime example for all generations to come. Through them, he shows what God’s grace can do in the collection of money. Through them, Paul points us to the immense, deep joy available when we give at the Spirit’s inspiration. Through them, Paul illustrates how we can be Christlike when we give to the glory of God.

Grace gives with love

“And now, brothers, we want you to know about the grace that God has given the Macedonian churches” (2 Corinthians 8:1). The word *grace* appears eight times in 2 Corinthians 8 and 9. Six of these occurrences are in the context of giving.

We all have some idea of what *grace* means. Grace describes the magnitude of God’s love toward us. Grace is a part of God within us that moves us to act in compassion toward others. Grace is the force, the power, the synergy of Christian life. Grace comes alive in us through the Holy Spirit. We use phrases like “steadfast in

grace,” “grow in grace,” “seek for grace,” “exceeding grace,” et cetera, and we pray continually that God will increase and magnify His grace in us.

We must always remember the law of the Christian life: *No grace can be truly known or increased unless it is exercised and acted out.* We know so much about grace, yet we often separate it from our use of money. Using our money for others is one way in which grace can be expressed and strengthened. Here’s why: Grace in God is His love and compassion for the undeserving and unworthy. His grace is wondrously free. His grace results in His constant giving, regardless of merit. God finds joy in giving. And when God’s grace enters your heart, you will find the same joy in giving. Grace can teach you to look at money as a Godlike power for doing good, even if it means impoverishing yourself while enriching others. To experience grace, you must exercise giving. Give, conscious of the grace of God working in you.¹⁴

Grace gives with generosity

“Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity, for I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints” (2 Corinthians 8:2-4). What a picture! What proof of the power of grace! When the Gentiles in Macedonia heard the need of their Jewish brethren in Jerusalem—men unknown and despised—they were at once ready to share what they had. So they gave of their own free will, beyond their power. They gave so much that Paul had to tell them to stop giving!¹⁵

It is amazing how much easier it is for the poor to give. That's because they are not hardened by the deceitfulness of wealth. The poor learn early of the futility of self-reliance; they learn early to trust God for tomorrow. The liberality of the poor amounts to little when weighed in the balance of the world; their gifts seem so small and insignificant. We tend to assume that since the poor are accustomed to having little, their giving doesn't make much of a difference. Yet the very fact that they give with so much ease is what makes their gift precious to God. The giving of the poor, from the little they have, is like that of an innocent, dependent child who has not learned to accumulate and hoard. God has chosen the poor of the world to teach the rich the lessons of liberality.

If only the spirit of the Macedonian church would fill our churches today; if only we had the grace to give beyond our power; if only the Macedonian giving became the law of Christian liberality, then there would always be a surplus in our treasury.

Grace gives with joy

“Their overflowing joy and their extreme poverty welled up in rich generosity.” In the Christian life, joy is not something you feel once in a while. Unlike time and season, joy is not something that comes and goes. The Christian feels joy all the time. Joy is the index of the Christian's health and whole-heartedness. The Christian's joy is the outward sign for everyone to see that Christ is ever present in his or her life. The joy that comes with the continuous presence of the Holy Spirit will permeate your everyday activities, even your trials. This joy no one can take away from you. This joy inspires your giving, making your money an offering of sacrifice. And, as you give joyfully, the giving itself becomes a fountain of continuous joy to you. This is what happens when you partner with

Him who said, “It is more blessed to give than to receive.” If only we really believed in the truth of Jesus’ statement.

When the Israelites brought their gifts for the temple, “the people rejoiced, because with a perfect heart they offered willingly to the Lord; and David the king also rejoiced with great joy.”¹⁶ The joy we get from giving will carry us through every day, while we unceasingly give our gifts of money, words, and service. God has planted deep within you—within every person—the instinct of happiness. This instinct cannot help but be drawn to what gives happiness. So fill your heart with the faith of the joy of giving.

Grace gives in surrender

“They gave themselves first to the Lord and then to us, in keeping with God’s will” (2 Corinthians 8:5). This verse is the most beautiful expression of stewardship. Before doing anything else, the Macedonians gave of themselves to God. Giving yourself to God first is the truest form of stewardship. It is also the basis of salvation. When you give yourself to the Lord, you automatically give Him access to all you have. Giving things you have is easy when you have already given what is most difficult to give—your heart, yourself. What is your money worth when you have not given yourself to God? It is worth nothing! Oh, yes, it may add another wing to the church or pay for an extra pew, but in the balance of heaven it is not worth even a fraction of a penny. You see, giving has no merit in itself. Giving is the renewal and carrying across of the first great act of self-surrender. When God’s steward places money in the offering plate, it is not just a financial obligation; it is a reconsecration of the heart to God.¹⁷

You must give yourself before you give your money. This alone can lift your giving out of the ordinary level of Christian duty, and truly make it the manifestation and the strengthening of God's grace in you. We are not under the law, but under grace; yet so much of our giving—be it money or anything else—is done because of what is expected of us. Where is the relationship with God in such giving? Where is the grace? A truly consecrated life is a life lived moment by moment in God's love. When you live a life in God's love, everything that seems difficult will come easy; and you will give the money you have with the right spirit and in an act of worship. "The abundance of [your] joy [will] abound to the riches of your liberality."

Grace gives in Christlikeness

Consider the oak. Every branch, leaf, and blossom gets its life from the same strong root that bears the stem. The life in the fragile bud is the same as in the strongest branch. Similarly, we are branches of Christ, the Living Vine. The very life that lived and worked in Him can be in us.¹⁸ How crucial it is then that we know and understand the core, the very center, of Christ's life! Only when we really know Jesus intimately can we intelligently and willingly yield ourselves to Him. And here is the crux of Jesus' life: "Though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich." To make us rich in heavenly blessings, Jesus impoverished Himself. The widow gave in the same spirit that Jesus gave His life for us; she gave all she had. Here is the kind of grace that must work in us. There is no other mold in which Christlikeness can be cast. Little did the Macedonians know that they were merely acting out the workings of the Spirit and grace of Jesus in them. How amazing that the simple gifts of these poor people become the teaching of giving! We need to pray every day that the Holy Spirit will have the same control of our heart, our money, and our

possessions. And that the grace of our giving will be, in some truly recognizable degree, the reflection of our Lord's. We need to bring our giving to the cross before we drop it in the offering plate! We need to acknowledge Jesus' death as the only power that makes us want to give! We need to make others rich through our poverty! Imagine our lives like Paul's, "poor, yet making many rich."

Grace gives from the heart

"You were the first not only to give but also to have the desire to do so. Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means" (2 Corinthians 8:10, 11). We all know about the gap in Christian living, the gap between the willingness and the actual doing. This gap most definitely exists in the matter of giving. We often wait for a time when we are better off and more able to give.¹⁹ And in the meantime, that wish, the fancied willingness, deceives us. Soon what frequently happens is that even when we do have the means and the ability to give, we put off giving for a more convenient time and somehow never get around to giving. Many consider themselves truly liberal because they have many plans to give.

The message is very clear to us: "Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means." When the Spirit is not in control, you will find yourself thinking of many great and generous deeds, but fulfilling none of them. When the controlling agent is your human heart, and not the Holy Spirit, you will find yourself making many plans but never building any monuments. Only the Holy Spirit within you can *will* you and *make* you give. However, this does not happen automatically when you become a Christian. This is

a result of spiritual exercise in your Christian life. You need to practice giving in to God. You need to consistently let the Holy Spirit control your will. It is through practice and spiritual exercise that Godliness grows. When you find that your giving does not meet the standards of the Scriptural model of the widow's offering, when you find that your giving is not an outpouring of a liberal and joyous heart, beware! Stop in your tracks! It's time to re-evaluate your life, your priorities, and your loyalties. Check the condition of your heart. Is your heart in complete surrender to our Lord? Do your actions in giving and living reflect the gift of the cross?

Grace gives to meet God's approval

“For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have” (2 Corinthians 8:12). The Bible teaches us this principle in every possible way. The God who sees your heart is the same God who judges your gift. Just as well as He knows the thoughts of your heart, He knows your capacity to give. And when His spirit rules in your heart, He gives you the blessed consciousness that makes you live a life that meets the approval and acceptance of heaven. All of the world's judgments of the value of your gift are reversed in heaven. A love that gives liberally and in proportion to what it has receives the Father's approval and love. Take your giving out of the commonplace and the everyday life. Refuse to give what appears to satisfy you. Instead pause and rejoice in God's call to give. Rejoice in the Holy Spirit who shows you how much to give and teaches you how to give. Only when you do this will you receive the heavenly seal of approval.

Grace-giving brings unity

“Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: ‘He who gathered much did not have too much, and he who gathered little did not have too little’” (2 Corinthians 8:13-15). This text is a ray of heavenly light on the subject of offerings. It shows us how money becomes the bond between the Christians of Jerusalem and those of Corinth. Money brings the two groups together as one, just as Israel was one people. Just as both the weak and the strong gathered manna together, so it must be with the body of Christ. There is a divine purpose behind why God imparts earthly wealth with an unequal hand.²⁰ He wants our love, not money, to be the power that restores equality. While givers are called to love, to help, and to experience the blessedness of giving, receivers, out of the abundance of their hearts, will bless their helpers. In this way, what is seen as God’s unequal hand is what puts order in this world—except that it is not God, but us, who can bring about that order. We do this by redistributing, by sharing our abundance of wealth and heart. The divine purpose of some of us having more wealth than others is to create opportunities in this world for love to work, for love to cultivate and to prove the power of the Christlike spirit.²¹

What a call for Christians! What a commission we are given! It is our responsibility to bring equality through the power of a Christlike spirit. Where can you find this Christlike spirit? Go to the cross! It is only at the foot of the cross that you will find it. It is only at the cross that the spirit of selfish contentment can be banished forever.

Imagine the reaction of this secular world if we were to go about sharing with others what God has given us. What new, previously never thought of, value of money will people have now? How will opinions of God change? What will the world see in the money we share? The same thing will happen as it did when the Macedonians and Corinthians gave and gave and gave. Here are the lessons we can learn from them:

1. Give in abundance, the rewards will be abundant.
2. Give, not of necessity or grudgingly; God loves a cheerful giver.
3. Give, trusting in God; God will make all grace abound.
4. Give to bring glory to God through the thankfulness of those you bless.
5. Give to testify to God's giving.

What a world of holy thought and heavenly light is opened up for us through the gifts of the Macedonian and Corinthian Christians! They must be our example in our giving. Start making a difference today. Yield to Him who became poor for us. Give to Him every self-interest and every self-indulgence that has chained you prisoner for too long. Ask His Spirit to guide your spending and your giving. Do this and you will see how money spent for the Lord blesses this world, how money becomes an instrument and exercise of grace, how money turns into a treasure that lasts for eternity.

Chapter Four: The Poverty of Christ.

“For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich”

(2 Corinthians 8:9).

What does the phrase, “through His poverty” mean? Does it mean He freed Himself of all heavenly and earthly possessions that they may be ours? Does it mean that He took our place to walk on earth that we may one day enjoy the comforts of heaven? Or perhaps there’s a deeper meaning. Does it imply that Jesus’ poverty is the very path we all must travel to fully experience the riches of heaven? Perhaps, just as Jesus needed to come down to this earth in poverty of both spirit and body to die to the world, to open for us the way to heavenly treasures, we too need to walk in His footsteps. Perhaps it is only through His poverty working in us, only through partaking of His poverty, that we can enjoy the riches God wants us to experience. In other words, is the poverty of Jesus something just for Jesus as Savior or is the poverty something we, His disciples, are to also share in?

Christ’s poverty, the proof of love

There is absolutely no situation in life when we cannot look to the character of Christ as an example. So look at the holy poverty of Christ and see what lessons you can learn. What about our right to possess and enjoy the riches of earth? Is this part of God’s plan for us? For the Church? Or is it possible that the lack of faith in the beauty and blessedness of Jesus’ poverty is part of the cause of our spiritual poverty? Is our lack of Christ’s poverty the cause of our lack of His riches? Is it sufficient to focus only on the

fact that “For your sakes He became poor” and ignore the flip side of the relationship equation, that “For His sake [you] suffer the loss of all things”?

So many questions, so many suppositions! You can find the answers to all of them in Jesus’ example. Let the Holy Spirit unfold the glory of Jesus’ blessed character. In prayerful contemplation, fix your heart on Jesus. Unless you wait for the Holy Spirit to give you illumination, you cannot really understand the poverty of Jesus. First of all, you must see the reason behind Jesus’ poverty. Why did Jesus live as He did? He could have lived on earth as a wealthy landlord, giving liberal gifts to all those around, sharing his abundance with those less fortunate. Now that would have been a good example, don’t you think? Or He could have come as a middle-class citizen with a moderately, comfortable income—just enough to keep Him from dependence and homelessness. His life as such would have been an excellent example of contentment—an example of being satisfied with what you have and not wanting more. Either way, He would have taught His people of all ages precious and much-needed lessons on sharing with this world. What a sermon His life would have been! But, no! There was a divine purpose and necessity in Jesus’ life of poverty—reasons that have to do with His work for us as our Savior and reasons closely connected with His own personal life as a man doing the work His Father set Him out to do.

Jesus chose to be poor. Christ’s poverty is proof of His perfect humility. He was willing to descend to the lowly depths of human misery and to share to the fullest degree all the consequences of sin. Throughout history, the poor have always been despised, while the rich have been sought and honored. Christ chose to become one of the despised and neglected.²²

Christ's poverty is proof of His love, because love delights in giving. Perfect love demonstrates itself by giving. The poverty of Christ expressed the truth of self-sacrificing love. His love held nothing back. His love sought to win us through the most absolute self-denial on our behalf.²³ Christ's poverty was His foundation to be able to completely sympathize with us and help us in all the trials that come to us in this world. The majority of this world struggles with poverty. Christ came to identify with the majority. The millions who feel despised and deprived can have the assurance that Jesus knows exactly how they feel. Through Christ, the poor can stop feeling downtrodden and unfortunate. Through Christ, we can go through this school of life on earth, experience all that comes our way, exercise our faith in God the Father, Jesus the Son, and the Holy Spirit our helper. We can do all this because Christ has been an example before us. Christ has been there and done that! And because He has, we can walk this journey knowing that God's faithfulness to us will be riches in heaven.

Christ's poverty, the assurance of victory

Christ's poverty was part of His ammunition in gaining victory over the world. As our Redeemer, He proved that His kingdom is not of this world—He did this through His poverty. Jesus proved to us that there is no fear or threat in death, that there can be victory without help from the wealth and strength of money. But these are obvious reasons why Jesus came amidst poverty and rejection. Beyond the obvious, there is a deeper spiritual significance in Christ's poverty. You can see this in Jesus' training to be the Son of Man.

Christ's poverty was part of that suffering through which He learned obedience and was perfected by God as our High Priest. For us human beings, poverty is always a trial. That's because we were originally made to be kings and possessors of all things. And to have less than what we might have access to costs us suffering. Christ's human nature was not a mere appearance or a show. There never was one so intensely human as Christ Jesus.

Poverty implies dependence on others. Poverty means contempt and shame, and often bringing want and suffering. Poverty always lacks the means and power of earth. Jesus felt all of this as a man. And it is through all of this kind of suffering that God the Father worked out His will in His Son. And it is through this suffering that the Son proved His submission to and total trust in His Father.

Christ's poverty was part of His school of faith—a school in which He first learned and then taught men. It is in this school that Jesus learned that life is more than eating to survive, that “man does not live on bread alone, but on every word that comes from the mouth of God” (Matthew 4:4). In His own life on earth, Jesus had to prove that God and the riches of heaven can indeed satisfy man more than anything else on earth. Jesus had to prove that trusting in God for earthly things is not vain. Jesus had to prove that we only need as much as God chooses to bless us with.²⁴ In Jesus we see the power that comes with the preaching of the Kingdom of Heaven when the Preacher Himself is the evidence of its sufficiency. Christ's poverty was one of the marks of His entire separation from the world. His poverty was proof that He was of another world and another spirit.

The fruit of the knowledge of good and evil was pleasant to the eye and pleasant to taste. In fact, it was so good that it overpowered this world with sin. Similarly, the great power of the world over men is in what money can bring. But Christ came to conquer this world. He came to battle against the prince of this world, to cast him out of this world, and to win this world back to God. Jesus fought the battle by refusing every temptation, by refusing every worldly gift and aid. So you see, the poverty of Christ was no chance or accident or external circumstance: It was an essential element of His holy, perfect life; it was the secret of His power to conquer and save; it was His path to the glory of God.

Christ's poverty, the example of discipleship

If your goal is to be Christlike, must you not also share in the poverty of Christ? How far should you follow Christ's example of poverty? Study what Christ taught His disciples. When He said to them, "Come, follow me, and I will make you fishers of men" (Matthew 4:19), He called them to share His poor and homeless life. He called them to live like He did—in a state of complete dependency on God and the kindness of men. Many times Jesus used forceful, strong expressions about forsaking all, renouncing all, losing all. The disciples understood God's expectations. They knew what they were in for. They could see the long haul ahead of them. And so they left their nets, forsook their customs, and even walked away from their homes, saying like Peter, "We have left everything to follow you!" (Matthew 19:27).

The call of Christ to come after Him is often applied as if it were the call to repentance and salvation. But this is not the case. Repentance and salvation are personal happenings—just between you and God. The call to follow Christ is not limited to a

personal commitment. The principles of Christ's call have a universal effect.²⁵ But before you respond to the call, before you apply the principles of the call, you must first understand the original meaning of the call. Jesus handpicked a band of men to live with Him in the closest possible fellowship. Living with Jesus, these men were under Jesus' training and well aware of the conformities of His life. It was essential to live like this—focused totally on Jesus—for them to receive the Holy Spirit, for them to become true witnesses for Jesus and the life He lived. This is what was expected of them. So just as it was the condition for Jesus, the disciples too had to surrender all property and accept a state of poverty. They had to empty themselves completely before they could be filled with the heavenly riches. And this filling up with heavenly riches is not something that happened with any gentleness or subtlety. No! Heaven, its riches and desires, filled these men with such a power, such an overwhelming force, that they had found their sole purpose in life—to leave all and follow Him.²⁶

It was different for Paul. Without any express command (at least we are not told of any), the Spirit so possessed him that heaven became real and glorious to him. And the power of all that was clear to him was so great that it banished every thought of property or position from his mind. The power was so great that he said and did things the average person is not capable of doing. That's because he lived to reflect Christ. And only in reflecting Christ could he describe himself as “poor, yet making many rich; having nothing, and yet possessing everything” (2 Corinthians 6:10). Both in his life and writings, Paul's renunciation of worldly things is proof of his immense pleasure in eternal things. In Paul, just as in Christ, poverty was the natural consequence of the all-consuming passion he felt, and that made him a channel through whom the Invisible Power could flow full and free.

The history of the Christian church tells the sad story of how increasing wealth and worldly power has caused a proportionate loss of the heavenly gift the church has been entrusted with. The contrast to the Apostolic Church is illustrated in the following incident:

Amazed at all the wealth he saw when he first visited Rome, Pope Thomas Aquinas said, “We can no longer say, ‘Silver and gold have I have none.’”

“No indeed” was the cynical response, “Nor can we say ‘What I have that give I thee. In the name of Jesus Christ of Nazareth rise up and walk.’” Earthly poverty and heavenly power were closely allied; now this link had been broken.

Through the years the conviction has become more and more clear that only a return to poverty can break the bonds of earth and bring the blessings of heaven. And seeing this correlation, many tried to find a primary place for poverty in church pulpits. Many wove poverty into their preaching and practice—in an attempt to recreate the days of the Pentecostal Church. But most of their efforts were met with temporary success and soon gave way again to the terrible power of the great enemy—the world.

There are many reasons for this failure. Firstly, members didn’t truly understand that in Christianity it is not an external act or state that profits, but only the Spirit that animates. The words of Christ were forgotten: “The kingdom of God is within you.” They expected from poverty what only Jesus through the Holy Spirit could accomplish. They sought to make a law of poverty as a means to get money from those who have no

inner calling or capacity to imitate Christ. They sought to invest poverty with the mantle of a peculiar holiness, thereby offering a reward for this higher perfection. The church taught that, while what is commanded in the Gospel is the duty of all, there are certain acts or modes of living that are left to the choice of the disciple. To follow these counsels would be to go beyond the call, to do more than the job description required. To follow these counsels means more than simple obedience, a work of superfluous extravagance having special merit. Out of this grew the doctrine that the church has the power to dispense the surplus merit of some saints to those lacking merit. And in many instances this is how poverty became a new source of self-righteousness—many made covenants with wealth, casting its dark and deadly shadow over those it promised to save.

At the time of the Reformation, poverty had become so desecrated as part of the great system of evil that the church had to fight against it in getting rid of the errors. And in doing so, it cast out the truth as well. Since that time it is as though the church has never really stopped to think about the true meaning and power of poverty as taught by Jesus and his apostles. Even today there are those who experience the blessedness of possessing nothing, of giving up all in implicit trust in God. Yet the corporate church body has failed to find the right expression for its faith in the spirit of Christ's poverty as a power and as one of the gifts God gives to some of us. It is not difficult to present Bible truths to meet the views of people.

The error then was to say that the highest conformity to Christ was not a matter of duty, but of option. The Bible tells us, "Anyone, then, who knows the good he ought to do and doesn't do it, sins" (James 4:17). Wherever God's will is known, it must be

obeyed. The mistake would have been avoided if, all along, we had maintained a difference between knowledge and spiritual insight—if we had lived making decisions based on spiritual insight rather than worldly knowledge. We all are given different gifts and abilities. Each of us responds and grows at a different pace. The difference is not in how each person finds the most inner conformity to Christ, but in the way we externally display that conformity for the rest of the world to see Christ.

Christ's poverty, the passage to liberty

During the three years of His public career, Jesus gave every waking hour of every day to His Father's work. He did not work to pay His bills or buy His food, but to further His Father's cause. He chose disciples who would share in this vision and do as He was doing. He wanted men who would also forsake everything to be in the service of the Kingdom of God.²⁷

As employment requirements, as admission to this inner circle, Christ demanded something He did not expect from those who came seeking salvation. As men who were to share in the work and the glory of the new Kingdom, they were required to share with Him in the poverty that owns nothing for this world.

This kind of calling is not a matter of law; it is a matter of liberty. We need to understand that word *liberty*. Too often Christian liberty is spoken of as our freedom to do as much or as little as we wish, to keep from sacrificing our own will or our enjoyment of the world. But the real meaning of *liberty* is quite the opposite. True love asks you to be as free as possible from self and the world so that you can bring your all to God. Instead of asking, "As a Christian, how free am I to do as I wish?" you will be

asking “As a Christian, how free am I to follow Christ to the very end?” Does the freedom we receive from Christ really give us the liberty—within a love that longs for the closest possible likeness and union with Him— to forsake all and follow Him? Don’t we need as much as Jesus and His disciples did when they were on earth? Shouldn’t we be proof that those who give up earthly possessions because they set their hearts on heaven’s treasure, can count on God to provide all things needed on earth?

What we need is a unanimous confession of worldliness—both in the church and in the Christian life. We need to protest against the subtle but major claim that the world makes on us. In many countries hundreds of millions are spent on luxuries, while God’s work lies in waiting. Statistics abound about what would happen if all Christians were only moderately liberal. All these are mere suppositions. Such statistics and arguments are meaningless because you cannot magically make every so-called Christian give. The solution is not in the rich man’s wallet, but in his heart. The solution does not lie in every person who claims to be Christian; it lies in the true disciple who strives to be Christlike.²⁸

For a moment look at Jesus’ inner circle of followers. Jesus demanded more of them than He did of others. It is of His disciples that Jesus expected poverty. It is of the innermost circle of God’s children, those who truly understand the riches of grace and have completely surrendered to it, that the Holy Spirit inspires and strengthens to bear His poverty. Just as the Spirit was with the disciples, He is with us today. Only the Holy Spirit can work out traits of Christlikeness within us. What is needed today is a deeper revival among God’s people. What we need is faith that Pentecost can happen again.

Imagine the blessings waiting to be poured on all who wait for the Holy Spirit in anticipation—to receive His teaching, to know His mind, and to reflect His holy likeness. You can be part of Jesus’ inner circle today. And just as it happened the first time, the inner circle today will prove the power of His presence and pass it on to the outer circles—to those who have accepted the gift of the cross but have not responded to the call to be disciples. Men, of moderate means, who may feel no calling to the poor life, will be influenced by the power of the example of you, the disciple, and feel compelled to sacrifice far more comfort and enjoyment in Christ’s service than they ever did before. And the rich will see the danger signals God has set along their path (Luke 18:25; Matthew 6:19-21; 1 Timothy 6:9, 10, 16), and will also share in Christ’s poverty—the rich will set their hearts more intensely on the treasures of heaven. The examples of Christ’s inner circle will urge everyone they come in contact with to experience what it means to be rich in faith, rich in good works, rich toward God, and to see themselves as heirs of God, heirs of the riches of grace, and the riches of glory.²⁹

“For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich” (2 Corinthians 8:9). Jesus’ poverty is more than an object of our faith; it is the passage through which we all have access to the riches of heaven. The key to the passage is to know, experience, and follow Jesus.

Christ’s poverty, the exercise for trust

Partaking in the poverty of Christ is the most effective aid to your spiritual life. It helps you rely completely on God; realize the absoluteness of His presence and interest in the most insignificant things of daily life; and make trust in God the motivating factor

in your life. Because it is not possible to claim God's intervention in every day needs when you are not consciously walking in obedience to God's will, only an implicit trust in God can link your soul to God's will with the closest of ties. Depending on God for everything you need, communing with Him from moment to moment, and being conscious of His involvement in your life will elevate your spirit above the temporal, and teach you to be content, to rejoice, to praise—regardless of circumstances.³⁰

How contradictory to the spirit of this world! There is nothing the Christian life suffers more from than the subtle and indescribable worldliness that comes from the burdens and the possessions of this life. This world exercises its hidden but terrible power, slowly and subtly lulling you to a stupor. To awaken and shake out of this deep sleep you need more than preaching, more than ordinary Christian liberality. Today, more than ever, there is a need for the Holy Spirit to enable us and make us unimaginably blessed like our Lord. With the power of the Holy Spirit, we will be enabled to give up everything of the earth, to fully possess, prove, and proclaim the sufficiency of heavenly riches and the satisfaction they bring. The protest against the spirit of this world will become the loudest proclamation of the kingdom of heaven, the self-evidencing revelation of how heaven can take possession even today.

Imagine what a life like this would do for our perception of Jesus! We would adore our Lord for coming as a servant. We would worship Him as the most perfect reflection of God's humility and love. We would understand that His poverty was an integral and essential part of His servanthood. The love of money and self has been a barrier to such an understanding. When self is on the battlefield, there is no rest because the heart is never appeased—It wants more and more and more. But when you accept

the call to participate in the holy poverty of Christ, you put the Kingdom first and self last. Your love for Jesus will plant in you a desire to be as much like Him as you possibly can.³¹ In Jesus, the external and internal were in such harmony that the connection was no accident—one was the perfect and fit expression of the other. How blessed are they who, by the power of the Holy Spirit, represent the image of Christ, and keep alive the memory of the holy poverty of Christ. How blessed are they who, by the power of the Holy Spirit, live a life filled with grace.

What power this poverty of Christ has to make others rich! His poverty in us is a blessing to others. Many in the church who have not felt the call may one day be stirred and strengthened by the lives of those who hear and respond to the call. When some testify to the wondrous blessing of conforming to Christ's holy poverty, others will feel urged, in the midst of their wealth, to respond more than they did before. Christian giving will be more than just liberal in amount; but it also will be liberal in spirit, in readiness, and in cheerfulness.³² When you embrace the poverty of Christ, many will be made rich. Just as a specialist makes it possible for us to benefit from his many years of study and experience, through your love and exemplary life of Christ's poverty, the church will be all the richer. Through you the poverty of Christ will get a place in many hearts where it was never known before.

Do you now see more clearly your part in God's great plan? Do you see how part of God's victory in overcoming the world can be your victory as well? All it takes is faith in God's plan.

Now we must remember that all do not have the same calling. God does not expect every one to give up every earthly possession. He knows the limitations of each of us. So then how are you to know what your calling is? You can so easily allow ignorance, prejudice, self-indulgence, worldliness, or human wisdom and unbelief to sway you. You could also easily be kept away from the simplicity of the perfect heart and be blinded from the full light of God's perfect will. Where can you find the safety zone where nothing obstructs you from hearing the call of God? How can you confidently count on Divine guidance and approval without the static interference of this world and the needs of yourself?

George Ferguson, while lying on his deathbed, spoke of a text he had been meditating on: "Though your sins be as scarlet, they shall be as white as snow." As he contemplated on this verse, a voice questioned him, "Do you know what *white as snow* means? Can you attain *white as snow* by yourself?" And Ferguson responded, "No Lord, I do not really understand how my sins could become as white as snow. And no, Lord, I cannot do it myself." And the voice spoke to him again "Are you willing to let me do it for you?" Yes, Lord," he responded "By your grace, I am willing to let you do all you can."

Ask yourself these three questions in guiding you to your specific calling

1. Do you know the heavenly poverty of Jesus Christ? What was it in Jesus, in his disciples, in Paul, in His saints of the later days? Is this something you can identify with certainty in your life? No you cannot for in spite of your intelligence and understanding, the bottom line is that you—on your own—know nothing of the poverty of Christ. Even if God were to open your eyes to see the spiritual glory of Jesus in His poverty, comprehend the

Divine glory expressed in Christ giving up all, know how infinitely beautiful it was to all the holy angels and how pleasing it was to the Father—even then, you would understand only a fraction of what it is all about. If you see the heavenliness and Christlikeness that heavenly poverty would bring into your life, you would say, “ I have spoken of things I really don’t know anything about. It’s only through God’s glory that He has made me see a glimpse of what it is about.”

- 1) Can you attain the heavenly poverty of Jesus Christ? Can you, in the likeness of Jesus, give up everything in the world for God and your fellowman? Do you think you can, on your own, find joy in total dependence on God? No you cannot! There is nothing you can attain on your own. But the same power that worked in Jesus can work in you. Ask God to reveal to you through His Spirit what the true nature of the poverty of Jesus is, and then to work in you as much of it as you can bear. Be sure of this—the deeper your entrance into His poverty, the richer you are.
- 2) Are you willing to take on the heavenly poverty of Jesus Christ? When this last question comes to search your heart, what will your answer be? Will it be “by Your grace, Lord, I am willing and ready”? You may not have the answer to all the complications of your life. You may dread bringing upon yourself sacrifices and trials you could not bear. But don’t be afraid. You are giving yourself up so that God’s perfect love can work out His perfect will in you. From where you are you cannot see the strength and riches God has in store for you. But when you yield, in all your simplistic, human comprehension, to the leading of the Lord, you will find that the fellowship of His suffering brings God’s glory and fellowship here on earth.

We are made loveless by our possessions—Elizabeth of Thuringia

Things are to be used and God is to be loved. We get into trouble when we begin to use God and love things.—Jay Kesler

It doesn't take large quantities of money to come between us and God; just a little, placed in the wrong position, will effectively obscure our view.—A. W. Tozer

¹ "Jesus talked a great deal about money. Sixteen of the thirty-eight parables were concerned with how to handle money and possessions. In the gospels, an amazing one out of ten verses (288 in all) deal directly with the subject of money. The Bible offers 500 verses on prayer, less than 500 verses on faith, but more than 2,000 verses on money and possessions."—Howard Dayton, Jr.

Prayer and faith play major roles in your spiritual life. Yet Jesus spent more time talking about money than He did about prayer and faith. Why do you think Jesus spent so much time talking about the effect of money in our lives? In what way can money affect your spiritual life? List three negative effects money has in your personal life. Then have a spiritual mentor or friend help you with a practical plan to help you combat the hold money has on you.

² ". . . in determining winners and losers in God's economic system, it is the quality of financial management, not the quantity of finances managed, that matters most. *Godly financial stewardship is a matter of how, not how much. . . . Give God your heart, not your money.* God desires far more that our motives be to honor Him with our spending and giving than that we give mounds of money. Money does not matter much to God; motive does."--Ray Linder, *Financial Freedom* (Chicago, IL: Moody Press, 1999), p. 33.

In what specific ways can you apply this principle when you work on your personal budget? How can you ensure that your financial plans are flexible enough to allow God's will be fulfilled in your life? List at three changes you can make in your every day spending that will allow God to have more control in how your income is used.

³ "Imagine having everything your eyes desired. Everything! Don't leave anything out; include the wildest dreams you have ever had. Now, try to imagine the despair that would come in realizing that, in spite of having everything you wanted, you were completely and utterly unhappy.

"That was Solomon's conclusion. The richest, wisest king of his time--of any time (2Chronicles 1:12)--he gained everything his eyes desired. He devoted his life to the accumulation of people, power, and things and got *everything* he wanted. His conclusion? 'Utterly meaningless! Everything is meaningless' (Ecclesiastes 1:2)." --Ray Linder, *Financial Freedom* (Chicago, IL: Moody Press, 1999), p. 61

"On the other hand, the apostle Paul was able to experience the great gain that comes from contentment, learning 'to be content whatever the circumstances' (Philippians 4:11). This contented state must have been evident to all, or else the apostle's life would have lacked the integrity necessary to support his testimony of the life-changing power of a relationship with Christ." Ray Linder, *Financial Freedom* (Chicago, IL: Moody Press, 1999), p. 63

Look around your home. Let your eyes and heart take a quick inventory of all your possession. Then rate your contentment level, 1 being the depths of discontentment and 10 being the bliss of wanting nothing more. Next, sit down to prayerfully write a paragraph that describes how you would like to see yourself in five years.

⁴ How are faith and money related? In what ways can faith be a "tool" to use in the process of accumulation and distribution of assets (Hebrews 11:6 and Deuteronomy 8:13, 14)? What do you think would happen to the church that does not incorporate faith into the collection and spending of money?

Imagine that you could look into Heaven's vault. Compare your deposit there with those you have made in your personal bank account. What role has faith played in both your heavenly and earthly deposits? Today, make a pledge to yourself. Beginning today, strive to let faith—and not your bank balance—determine what you deposit for God.

⁵ "The crucial test' of stewardship . . . is whether the prosperous are obeying God's command to bring justice to the oppressed.' This observation comes from paying careful attention to the Scriptures, especially those that tend to make us feel uncomfortable. "-- Paul Borthwick, "Becoming a Global Giver," *Discipleship Journal*, Issue 120, 2000.

Read the following texts: Ps 112:1-9; Prov. 31:20; Amos 2:6-8; Matt. 25:31-46; Luke 16:19-31. Then make a list of individuals or organizations in your community that can benefit from your resources. Plan one specific way you can give of yourself on a regular basis.

⁶ "When we trust God to lead our giving, we don't have to feel responsible to make giving decisions based on how we think our gifts will be used. Our responsibility is to be obedient to God, not to determine whether or not recipients will use our gifts wisely."--Gracie Malone, "Can You Spare Some Change?" *Discipleship Journal*, Issue 106, 1998.

Read the story of creation in Genesis 1 and 2, specifically looking for examples of God in ultimate control of this earth and His created beings. Now, reflect on why—in spite of these examples—human beings have a hard time letting God be in control. What steps can your family take to let God be more in control of your life? Your finances?

⁷Money, if misused, as in the case of the rich young ruler (Matthew 19:16-30), can be an object of devotion and idolatry. Love of money has separated families and shattered friendships. Countless marriages have split up over the love of, or the misuse of, money. Christians, therefore, must assess *why* they accumulate money in light of God's principles."—Larry Burkett, *More Than Finances* (Chicago, IL: Moody Press, 2000), p. 249.

What does "accumulating money in light of God's principles" mean to you? What does this principle allow/disallow you to do? In what ways is this practical advice? What, if any, role does commonsense play in this method of saving money? Can you see yourself consistently following this advice? In a short paragraph explain why or why not.

⁸ "We must be careful not to reduce our giving to a mechanical science but leave room for the Holy Spirit to lead us to give beyond what we had planned.

"On the most basic level, sacrifice could mean choosing a lower standard of living so we can give more away. It could also mean giving away extra income, such as an end-of-year bonus, an unexpected windfall, or an unusually high tax return, rather than spending it on ourselves.

"On a deeper level, sacrifice means realizing that all we have is the Lord's. We should be willing to let Him direct our giving. We may boldly sing, 'Take my silver and my gold: not a mite would I withhold,' but when God calls us to sacrifice, we find out if we really mean those words."-- Paul Borthwick, "Becoming a Global Giver," *Discipleship Journal*, Issue 120, 2000.

Make time for your family to meet together in total consecration to God. At that time, ask for the Holy Spirit's guidance as you decide what "sacrifices" can be made by the family to support a specific mission project. Write out your commitment and display it in places where every family member can read it.

⁹ "When physical pain or life's difficulties shout so loudly that they threaten to drown out the Holy Spirit's soft voice, I've learned to turn to Isaiah 40:31: 'But those who hope in the Lord will renew their strength.' The Hebrew word used here for *hope* has given me a deeper understanding of what it means to trust God with my pain.

"That word I *quavah* and it means to bind together, often by twisting. It refers to the process of making a rope. In Isaiah's day, people made ropes by taking one strand of material and twisting it around many other strands.

"When I bring life's pain to the Lord in prayer, I imagine that in one hand I hold my hurts and needs. In the other hand I hold specific promises of God. In prayer, my promise hand encloses my hand of pain and need. This ropes me to God, creating hope and confidence in His care. To rephrase Isaiah: 'Those who hope [quavah] in the Lord by wrapping a hand of need in a hand of promise will renew their strength.'--Marie Sontag, "How Can I Trust God When I Hurt?" *Discipleship Journal*, Issue 103, 1998.

What other word pictures, besides the rope, help you understand the hope that comes with the presence of the Holy Spirit?

¹⁰ "You see, when we talk about perfect trust, we're talking about what gives us roots, character, the stability to handle the hard times. Trusting God doesn't alter our circumstances. Perfect trust in Him changes us. It doesn't make life all rosy and beautiful and neat and lovely and financially secure and comfortable. But trust

that is rooted in an abiding faith in God makes all that real in us—secure, relaxed, and calm against insuperable odds.”—Charles Swindoll, *Perfect Trust* (Nashville, TN: J. Countryman, 2000), p. 69.

In the space below, journal your memory of a tough time in your life when trust in God’s power and love carried you through. Next, call a family member and share the experience as a testimony of your spiritual walk with the Lord.

¹¹ In institutions, organizations, and even churches, it is not uncommon to see “memorials” that honor big givers—plaques, pews, gardens, etc. that are named after the giver. What are the possible dangers—both to the church as well as to the giver—when we honor big givers and ignore true disciples? Reflect on this problem, asking that the Holy Spirit be close to the fundraisers of our church.

¹²“So what is the right level of giving? The answer can be found in the following two tests: *The test for unacceptable giving*. 'Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver' (2 Corinthians 9:7). Ask yourself what you would feel if you did not give. If you would feel relief, then your giving is reluctant and is not acceptable. If you feel guilt, then your giving is under compulsion and it is also not acceptable. *The test for acceptable giving*. 'They urgently pleaded with us for the privilege of sharing in this service to the saints' (2 Corinthians 8:4). If you would feel a loss of joy from not giving such that you would plead for your right to give, then your giving is acceptable and has passed the test of good and faithful stewardship.”-- Ray Linder, *Financial Freedom* (Chicago, IL: Moody Press, 1999), p. 58, 59.

Using these two tests, draft a pledge to God, submitting to Him all of your resources.

¹³ It is important to remember that power of money and position in the political world has no parallel with what happens within the church organization. "The purpose of money is to acquire freedom for others in the eternal world, not to acquire freedom for ourselves in the temporal world. What God wants us to do with our money is to use it in such a way that others will be brought into God's kingdom." --Ray Linder, *Financial Freedom* (Chicago, IL: Moody Press, 1999), p. 21.

Look up the following texts and write down how this can happen in your family, community and in the world: Joshua 24:15; 1 Timothy 5:8; Galatians 6:6; 1 Timothy 5:17; Matthew 28:19

¹⁴ “Grace is the antidote to materialism. Grace is never a show-off that calls attention to itself. The overwhelming wonder of all God has done for us and given to us washes us with quiet gratitude. A rhythm then comes in with his visitations of spiritual plenty. His grace comes and goes, furnishing us with everything beautiful in life. Suddenly we awake to the wonder, and feel ashamed that we have lived so long never thanking him for his abundance.”—Calvin Miller, *Into the Depths of God* (Minneapolis, MN: Bethany House Publishers, 2000), p. 39, 40.

Contemplate on the showers of grace in your life and respond in the form of a prayer letter to God.

¹⁵ “When we take interest in people and endeavor to meet their need, we must ask ourselves, As we commune with others, are we communing with Christ? Are we listening to His voice, allowing Him to guide us in every way? While trying to satisfy the needs of others, do we at the same time allow Him to meet our own? Are we anchored securely and strongly in Him? Yes, we must reach out and minister to others, but we must do so from a position of strength in Christ, and not from one of personal weakness. Only Christ alone is sufficient for the great challenges of helping with the diverse and difficult needs all around us!”—Philip G. Samaan, *Christ’s Way of Reaching People* (Hagerstown, MD: Review and Herald, 1990), p. 79.

Study the following texts: Isaiah 58:10; Proverbs 15:8; Proverbs 22:9; 1 Timothy 6:18; Hebrews 13:16. Why do you think it is important for an attitude of generosity and grace to accompany giving?

¹⁶ Your offering must be a part of your worship to God. The giving of offerings should bring you great joy. What new habits can you develop to make help make your offering a part of your worship? How can you teach this to a young child? What creative methods can a church use to make the collection of offerings and tithe a more worshipful experience?

¹⁷ "Jesus tells us that our hearts and our treasures are directly linked: 'Where your treasure is, there your heart will be also' (Mt. 6:21). Thus, if we want to develop a heart for world missions, we should direct our earthly treasure that way as well. Giving to missions and worldwide concerns enhances our prayer for missions. Although it sounds harsh to admit it, we tend to pray more for the ministries that are connected to our checkbooks. We pray for what we pay for!"--Paul Borthwick, "Becoming a Global Giver," *Discipleship Journal*, Issue 120, 2000.

It is human tendency to feel more attached to something you have a financial responsibility to. This is not all bad. You can use to strengthen you spiritually. Besides regular offerings and tithe, identify a special project for you and your family to support financially. Then watch both the project and your spiritual life be enriched by this financial attachment.

¹⁸ "I tell you the truth, anyone who has faith in me will do what I have been doing. He will do even greater things than these because I am going to the Father. And I will do whatever you ask in my name, so that the Son may bring glory to the Father. You may ask me for anything in my name, and I will do it" (John 14: 12-14).

Rewrite this promise, making it personal. How can you claim this promise and make it real in your life? What is the one thing that you wish you could just as Jesus would? What are the dangers of focusing on what you want to do without the permission of God?

¹⁹ "Like Jack's beanstalk, our obligations seem to grow overnight. We are trapped in a rat race, not just of acquiring money, but also of meeting family and business obligations. We pant through an endless series of appointments and duties. This problem is especially acute for those who sincerely want to do what is right. With frantic fidelity we respond to all calls to service, distressingly unable to distinguish the voice of Christ from that of human manipulators. We feel bowed low with the burden of integrity."--Richard J. Foster, *Freedom of Simplicity* (New York, NY: Harper & Row, 1981), p. 4.

Browse through the Psalms and glean verses of encouragement and promise that ensure you of God's presence and voice in your life. Paraphrase the verses as personal messages directly from God to you.

²⁰"Money is all-pervasive in modern life. It gets mixed up with everything. It is, however, the most indispensable of all the tools we have; we could not exist for a day without using it or having others use it for us." --William R., Phillippe, *A Stewardship Scrapbook*, (Louisville, KY: Geneva Press, 1999), p. 15.

Giving is more than just pulling out of your pocket what's left of your money. Giving is about dipping into God's abundant reservoir to share with all—without the tensions of your own survival and comfort. What kind of discipline is needed to do this? What level of faith and trust is needed to be successful in such giving? Picture yourself living in such a state of sharing and giving. What are your apprehensions? List them down. Then, hand them over to the Lord in prayer.

²¹ "If imitation is the sincerest form of flattery and actions speak louder than words, then our highest form of worship is when we imitate God by the act of sacrifice. God showed Himself to be the ultimate steward when He made a commitment to others through the sacrifice of His Son to bring Himself glory. The apostle John wrote that God 'gave his one and only Son that whoever believes in him shall not perish but have eternal life' (John 3:16).

"Made in the image of God, servants most reflect that image when we make sacrifices--giving up some part of ourselves--for the sake of others. This indeed is our highest form of worship." Ray Linder, *Financial Freedom* (Chicago, IL: Moody Press, 1999), p. 45.

What is the role of sacrifice in your life? How would your family and friends react to a drastic change, such as the giving up of an expensive hobby, in your life? Write down one extravagance that you may consider giving up. Now write down what heavenly things you think can take the place of the sacrifice you've made. Challenge yourself to try it out!

²² The heavenly concept of "the first shall be last and the last shall be first" is exemplified in the supreme example of the widow and her gift of her all, her two mites. Following her example, there have been many, since then, who have responded similarly to Jesus' love. Mary Magdalene is one such person. While the world considered her scum of society, Jesus honored her giving of her all to her Master.

Think of other biblical characters who exemplified the concept, "The first shall be last and the last shall be first." Who, in your life, has gone the extra mile to express love to you? How can you be like Jesus in your response? Think of a specific way you can show appreciation to that person.

²³ "The fuel for Jesus' ministry was love. He drew from the power source of His Father's love through prayer. Love fueled by prayer enabled him to transcend the limits of human emotions, circumstantial barriers, the demand of His followers, and the antagonism of the Jewish officials. Jesus' love for the Father and His constant communication with Him focused His ministry with clarity, simplicity, and power."-- Dudley Delffs, "The Power to Serve," *Discipleship Journal*, Issue 100, 1997.

The energy to begin, to do, and to complete a job is fueled by one or a combination of three things: Need, Obligation, and Love. What are the differences between each? What is your primary source of fuel that

enables you to do what you do? To work where you do? To serve your neighborhood and community? What if Jesus had taken up His cross only out of a need to fulfill prophecy or an obligation to save us from sin? Write down how different your spiritual walk would be with such a savior.

²⁴ “Are you afraid to give Jesus all of your personality? All of your time? All of your money? All of your love? All of your will? All of the control of your life? Are you afraid that if you give everything to Him, and He in turn asks you to give to others, that you will somehow come up short? That you will end up with less?

“In the end, the disciples had more than they had had in the beginning! After giving it all away, they had much more than if they had selfishly hoarded their resources for just themselves.”—Anne Graham Lotz, *Just Give Me Jesus* (Nashville, TN: Word Publishing, 2000), p. 149, 150.

When perplexed by the worries for the future, Jesus asks us to look to nature for consolation. What lessons can you learn from nature about letting God be control of your life?

²⁵ “Our freedom from sin allows us to serve other. Before, all our serving was for our benefit, a means to somehow get right with God. Only because the grace of God has been showered upon us are we enabled to give that same grace to others. Luther expresses this thesis in his famous paradox: 'A Christian is a perfectly free lord of all, subject to none. A Christian is a perfectly dutiful servant of all, subject to all.' Through the grace of God alone, and not by any work of righteousness on our part, we come into the glorious liberty of the Gospel. We are all lords and kings and priests, as Luther put it. We are set free from the law of sin and death.”-- Richard J. Foster, *Freedom of Simplicity* (New York, NY: Harper & Row, 1981), p. 62

Responding to God’s call is not merely about a relationship but of relationships. It’s not just about walking with God but about living with other. It is a call to discipleship. Maintaining an intimate relationship with Christ is often times easier than it is to be Christlike to your neighbor. The link between the two relationships is the impact the gospel story-- the story of the Cross—has on your life.

Examine your path of discipleship. Who are your companions on this journey? Are you helping them find Jesus? If you are not, take time to focus on someone in your life who could benefit from your walk with the Lord.

²⁶ Hesitancy, fear, confusion, etc are human tendencies. Jesus’ disciples were filled from head to toe with all these tendencies—and more! Who would have thought that the mixed-up group of men would go on to change the world! By themselves, they could not have done it. There was no power within them that could have made it all happen. It was the power of the Holy Spirit in them. The Holy Spirit removes the human and replaces it with the divine.

List the human tendencies that rage within you, the elements that wear you down. Acknowledge that in spite of all your natural tendencies, the power of the Holy Spirit can cause you to do wondrous things. Make a wish list of all that you would like to do for your Father God. And let the Power to the work.

²⁷ Should Jesus walk through your neighborhood today, looking for disciples, would he choose you? And if He did, how would the job description read? Using the following passages, create a job description for yourself: Matthew 5:1-7:28; Mark 8:27-10:45; Luke 9:23-26, 57-62; Luke 14:25-33; Luke 10:25-37; John 8:31, 32; John 13:34; John 15:8

²⁸ “The struggle for victory over unChristlike attitudes and harmful habits is a continual one. To grow in self-control, we need a change of heart in order to change our habits. We need a renewed passion to live to please Christ alone. As in all aspects of the Christian life, Jesus Himself is our center, our love, our reason. Our obedience to Christ is not a teeth-gritting attempt to measure up to an impossible standard; rather, it grows out of a deep love relationship with Him.”--Joyce Sackett, “Help! I Did it Again!” *Discipleship Journal*, Issue 114, 1999

How can you continue to measure yourself by Heaven’s standard of living rather than the World’s? What are the magnets of your lifestyle, your priorities that keep pulling you towards the World? What do you think if the role of obedience in this kind of a struggle? How are faith and obedience related? Reflect on the need for mega portions of faith to kick into your life when God expects more of you than you can rationally give.

²⁹ Consider a large, international corporation watched closely by Stock Exchanges around the globe. Suppose that only an elite few of the corporation had access to all the “inside” information. How important would these men be to the economic world! Being on the “inside,” knowing the “workings,” of an organization that has the attention of the world is a very important position—one that comes with great power.

The disciples were on the “inside” too. They had access to things that others did not have. What made the chosen 12, different from the other people that associated closely with Jesus? What set them apart? What are the advantages of being part of the inner circle? The disadvantages? Reflect how you can be part of Christ’s inner circle.

³⁰ “God tailors unique opportunities for each of us to obey His Word, to love Him, and to love others. Obedience in the moment simply requires us to seek God in prayer and submission with the attitude described in Proverbs 16:9: ‘In his heart a man plans his course, but the Lord determines his steps.’”--Lisa Marzano, “Too Busy to Obey?” *Discipleship Journal*, Issue 111, 1999.

List the opportunities that came your way in the past that you either chose to ignore or genuinely did not have the time to consider. Imagine how these opportunities would have affected your life had to taken them. What changes can you make to your schedule to allow room for unexpected opportunities? How can you guard yourself from the danger of assuming all opportunities are from God? What kind of support structure can you develop to keep your life balanced?

³¹ “Sometimes when we read the words of those who have been more than conquerors, we feel almost despondent. I feel that I shall never be like that. But they won through step by step by little bits of wills, little denials of self, little inward victories by faithfulness in very little things. They became what they are. No one sees these little hidden steps. They only see the accomplishment, but even so, those small steps were taken. There is no sudden triumph”—Tim Hansel, *Holy Sweat*, (Nashville, TN: Word Publishing, 1987), p. 130.

What are the battles in which you would like to be “conqueror?” How does self get in the way of your spiritual journey? Have a spiritual mentor help you develop a plan to crucify self and exalt God.

³² True giving, joyous giving is infectious. Like the widow and her two mites, your giving can also affect eternity. Your giving can be a story that will be told and retold to inspire others to experience a faith walk with God. Imagine what would happen if everyone in your neighborhood followed you as an example of giving? What kinds of changes will take place? Are you comfortable with your giving, knowing that there are others looking to you as an example?