

REVISED AND UPDATED

MONEY POSSESSIONS AND ETERNITY



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Preface to the Revised & Updated Edition

Much has changed since 1988 when I finished the original edition of this book. For instance, I had to delete present tense references to the Iron Curtain! What hasn't changed is that wealth has continued to increase in the Western world, despite some economic downturns, while at the same time poverty has increased in underdeveloped nations. Meanwhile, in the United States, watching others compete to make money has turned into a national pastime. The television program *Who Wants to Be a Millionaire?* set ratings records, followed closely by the various installments of *Survivor* (sort of a "*Gilligan's Island* meets *The Millionaire*"). And, since 1988, state lotteries have collected billions of dollars from citizens seeking a big payoff.

Something else that hasn't changed is the need among Christians for a biblical perspective on money and possessions in light of eternity. The Barna Research Group reported that the mean per capita donation to churches dropped by 19 percent in 2000, as compared to 1999, down from \$806 to \$649. Seventeen percent of American adults claim to tithe, but only 6 percent actually do. One-third of adults who said they were born again also said they tithed in 2000, but a comparison of household income and actual giving revealed that only one out of eight—that's 12 percent of professing born-again Christians—actually did. Younger adults were even less likely to give money to a church. In fact, 23 percent of Christians gave *nothing* in 2000, a 44 percent rise in non-givers.¹

But if I had any doubts about whether people are genuinely interested in learning about and applying God's perspective on finances, they ended late in 2001 when my little book *The Treasure Principle: Discovering the Secret of Joyful Giving* was published. It immediately went through eight printings and sold more than 200,000 copies within ten months.² Amazed observers asked, "Are people really that interested in giving?"

The answer is yes.

The Treasure Principle addresses only one aspect of stewardship (which I will cover in this book, along with many other principles), but we desperately need to see the full biblical picture to inform and correct our faulty view of the world. *Money, Possessions, and Eternity* attempts what no small book could ever accomplish—to present a comprehensive biblical and practical treatment of Christian stewardship.

The amazing response to the first edition of *Money, Possessions, and Eternity* has been a continuous encouragement. I have received countless letters and emails telling me how people have been liberated to a new joy in their Christian lives. One man told me that the book helped him choose to move from his position as CEO of a major company to work in a missions organization. Another man told me he has given millions of dollars to God's kingdom as a result of God speaking to him through the book. Pastors have written to say how their lives and their churches have been changed. This is a tribute not to my insight, but to the power of the Scriptures that are the cornerstone of this book.

Some churches have used the book for group study. Several use it to train new church members. However, despite the availability of excellent stewardship study materials—including publications from Crown Financial Ministries³—only 10 percent of churches have active programs to teach biblical financial and stewardship principles. Only 15 percent of pastors say they have been equipped by their denomination or seminary to teach biblical financial principles. Only 2–4 percent of seminaries offer courses, seminars, or Bible studies to teach stewardship principles, and only 1–2 percent of Christian colleges offer such training.⁴

¹ Barna Research Group, June 5, 2001, www.barna.org.

² Randy Alcorn, *The Treasure Principle* (Sisters, Ore.: Multnomah, 2001).

³ Crown Financial Ministries, www.crown.org, 800-722-1976.

⁴ "Dollars & percents," *Stewardship Matters* (Christian Stewardship Association) 2, no. 1 (1998): 11.

It's remarkable that something so central to the teaching of Scripture is so neglected by schools dedicated to teaching the Scriptures and preparing students to train others. I hope this new edition might serve as a textbook to assist in such vital training.

This new edition is a thorough revision. Not a single page of the original has been left unchanged. People have used it as a desktop reference over the years, but they've been hindered by the lack of an index. We have added both scriptural and topical indexes, making it much more accessible as a reference. The revised thirteen-week study in the back will facilitate group discussion.

There's much that I would like to have included that I couldn't. Some of that material is available at the Eternal Perspective Ministries Web site, at www.epm.org, and I encourage readers to freely make use of it to learn and teach others.

I've learned a great deal more in these past fourteen years than I knew when writing the original. But what's most important hasn't changed at all—God and His Word, which have a power and authority far beyond my own. I cite Scripture often throughout the book, so that even if my opinions are incorrect, readers can draw their own conclusions from the truth itself. I cannot be certain of all my insights, but I am absolutely certain of God's.

My revision includes updating of time-sensitive illustrations, adding new insights, and adjusting—in some cases correcting—things I wrote fourteen years ago. God's Word requires no updates or adjustments, unlike some of what I wrote in the original edition. I believe that my life experiences and interactions I've had with many people over the years have helped to make this edition a better book.

When I wrote the original book I was a local church pastor, but for the past twelve years I've directed a parachurch ministry. In 1988 I knew that this subject matter had gripped me and changed my family's life—but I had no idea what would happen less than a year after the book came out. Our belief in the truths presented in the book was tested in ways we never could have predicted. More about that later, but for now suffice it to say we found those truths to be rock-solid.

I pray your heart will be touched and your life forever changed, as mine has been, through studying and applying Scripture's exciting perspectives on money, possessions, and eternity.

Introduction

The man of pseudo faith will fight for his verbal creed but refuse flatly to allow himself to get into a predicament where his future must depend upon that creed being true. He always provides himself with secondary ways of escape so he will have a way out if the roof caves in. What we need very badly these days is a company of Christians who are prepared to trust God as completely now as they know they must do at the last day.

A. W. Tozer

This book trespasses on enemy territory. It invades the turf of a powerful adversary, attempting to cross a war zone laced with mines. It seeks to recover strategic territory that rightly belongs to the true King.

Satan is the Lord of Materialism. “Mammon” is but an alias of the Prince of Darkness, who has a vested interest in whether or not we understand and obey Christ’s commands concerning money and possessions. The Enemy will not give ground without a fight. Because of the spiritual warfare that surrounds this great subject of money and possessions, if this book is to be read with eternal benefit, it must be read with prayer. Our use of money and possessions is a decisive statement of our eternal values. What we do with our money loudly affirms which kingdom we belong to. Whenever we give of our resources to further God’s kingdom, we cast a ballot *for* Christ and against Satan, *for* heaven and against hell. Whenever we use our resources selfishly and indifferently we further Satan’s goals.

The key to a right use of money and possessions is a right perspective—an *eternal* perspective. Each of our lives is positioned like a bow, drawn across the strings of a cosmic violin, producing vibrations that resound for all eternity. The slightest action of the bow produces a sound, a sound that is never lost. What I do today has tremendous bearing on eternity. Indeed, it is the stuff of which eternity is made. The everyday choices I make regarding money and possessions are of eternal consequence.

The game becomes only more serious as the stakes are raised—or when we begin to realize how high the stakes already are. Far too many evangelical Christians have succumbed to the heresy that this present life may be lived disobediently without serious effects on their eternal state. Never have so many Christians believed the lie that their money and possessions are theirs to do with as they please. Never have so many thought that as long as they affirm with their lips a certain doctrinal statement, they may live their lives indifferent to human need and divine command, and all will turn out well in the end.

There is something in this book to offend everyone. Some of it offends me—and I wrote it. Please understand that it is not my intention to insult or irritate anyone. Any offenses are simply the by-product of trying to be faithful to the principles of Scripture—which have an annoying tendency to take issue with the way we prefer to think and live.

I have undoubtedly erred in some of my conclusions. I invite you to examine carefully the hundreds of passages cited, searching the Scriptures like the Bereans, to see whether these words are true (Acts 17:11).

God’s Word is grain; our word is straw. His Word is the fire that consumes and the hammer that breaks (see Jeremiah 23:28-29). This book should be judged not in the light of prevailing opinion, but in the light of God’s Word. A. W. Tozer said, “Listen to no man who has not listened to God.” To the degree that my words do not match up to Scripture, they are worthless. To the degree that they stand up under the scrutiny of God’s Word, they should be taken seriously.

The best way to check our heart’s attitude regarding material possessions is to allow all the principles of God’s Word to penetrate our innermost being. “The word of God is living and active. Sharper than any double-edged sword, it penetrates even to dividing soul and spirit, joints and marrow; it judges the thoughts and attitudes of the heart” (Hebrews 4:12).

Part 1

The Challenge of Money and Possessions

Chapter 1

Money: Why Is It So Important to God?

He who has God and everything has no more than he who has God alone.

C. S. Lewis

Jesus Christ said more about money than about any other single thing because, when it comes to a man's real nature, money is of first importance. Money is an exact index to a man's true character. All through Scripture there is an intimate correlation between the development of a man's character and how he handles his money.

Richard Halverson

Were we the Bible's editors, we might be tempted to cut out much of what it says about money and possessions. Anyone can see it devotes a disproportionate amount of space to the subject, right? When it comes to money and possessions, the Bible is sometimes redundant, often extreme, and occasionally shocking. It turns many readers away, making it a hard sell in today's marketplace. It interferes with our lives and commits the unpardonable sin—it makes us feel guilty. If we want to avoid guilt feelings, it forces us to invent fancy interpretations to get around its plain meanings.

If the Bible were written today and judged by what it says about money and possessions, it would never be published. If it were published, it would be mercilessly panned by its reviewers and not see a second printing.

We come to the Bible for comfort, not financial instruction. If we want to know about money, we're more apt to pick up the *Wall Street Journal* or *Fortune*, *Forbes*, or *Money*. Scripture should concern itself with what's spiritual and heavenly. Money is physical and earthly. The Bible is religious; money is secular. Let God talk about love and grace and brotherhood, thank you. Let the rest of us talk about money and possessions—and do whatever we want with them.

How could the Bible's Author and Editor justify devoting twice as many verses to money (about 2,350 of them) than to faith and prayer combined? How could Jesus say more about money than about both heaven and hell? Didn't he know what was really important?

Sixteen years ago when I was a pastor, I planned a three-week sermon series on money. I began by compiling a cross section of Bible passages. I spent weeks on it. Every passage led to another and another. By the time I was done, I had before me a full-fledged book, a book from within The Book. It turns out the Bible had a staggering amount to say about money, how we are to view it, and what we are to do with it. Why hadn't I noticed? Perhaps because I'd never had a single course on this subject in Bible college or seminary, though I'd had courses on subjects about which the Bible has a great deal less to say. While researching that series of messages, I became convinced that God cares a great deal about our money—a great deal more than most of us imagine.

The sheer enormity of Scripture's teaching on this subject screams for our attention. And the haunting question is this—*why?* Why does God give us so much instruction on money and

possessions? Considering everything else he could have told us that we really want to know, why did the Savior of the world spend 15 percent of his recorded words on this one subject? Why did he say more about how we are to view and handle money and possessions than about any other single thing?

Why? What did he know about money and possessions that we don't?

Money and Salvation

When Zacchaeus said he would give half his money to the poor and pay back fourfold those he had cheated, Jesus did not merely say, "Good idea." He said, "Today salvation has come to this house" (Luke 19:9). This is amazing. Jesus judged the reality of this man's salvation based on his willingness—no, his cheerful eagerness—to part with his money for the glory of God and the good of others.

Then there's the counterpart to Zacchaeus—the rich young ruler (Matthew 19:16-30; Luke 18:18-30). This earnest, decent, hardworking young professional asked Jesus what good thing he could do to get eternal life. When Jesus recited God's commandments, the man said he had kept them all. Then the Lord delivered his bottom line: "Go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me" (Matthew 19:21).

We would certainly handle the situation differently! First, we would probably commend the rich young ruler for his interest in spiritual things. Then we might tell him, "Just believe, that's all; ask God into your life—you don't really have to do anything."

When he said, "OK, I believe" (which no doubt he would, since it cost nothing), we would consider him a follower of Christ. Think how blessed we would feel, knowing that God's kingdom was greatly enhanced by the conversion of this well-known wealthy man! Soon there would be articles and books about him. He'd be on TV and radio talk shows. He'd be put on mission and church boards, speak at rallies, and receive invitations to share his testimony in churches and conferences across the country, likely making him into a *richer* young ruler.

Lacking our sophisticated, twenty-first century knowledge of how to close a conversion, Jesus said something that cost him a valuable convert: "Sell your possessions, give to the poor, and follow me." We might surmise by the results that this was the wrong thing to say: "When the young man heard this, he went away sad, because he had great wealth" (Matthew 19:22).

After losing this potential follower, a man so sincere that he was grieved to turn away, Jesus said to his disciples, "I tell you the truth, it is hard for a rich man to enter the kingdom of heaven" (Matthew 19:23). He said it was harder than for a camel to go through a needle's eye (which, contrary to some modern interpretations, was no easier then than it is now). This statement left the disciples "greatly astonished" (Matthew 19:23-25). They did not understand the barrier that wealth presents to genuine spiritual birth and growth. Apparently, neither do we.

Notice that Jesus didn't tell the young man to give 10 percent to the poor. (If he was truly an obedient Jew, he already did that.) Neither did Jesus say, "Set up a trust fund, keep the principal intact, and give the interest to the poor." The young man would have gladly done that. Instead, Jesus stopped him dead in his tracks by telling him to give up everything and follow him.

As we'll see in a later chapter, Jesus did not and does not call all his disciples to liquidate their possessions, give away all their money, and leave home. But Jesus knew that money was the rich young man's god. He also knew that none of us can enthrone the true God unless in the process we dethrone our other gods. If Christ is not Lord over our money and possessions, then he is not our Lord. Just as Jesus gauged Zacchaeus's true spiritual condition by his willingness to part with his money, so he gauged the rich young ruler's true spiritual condition by his unwillingness to part with his money. Jesus sees our hearts and souls and he knows us just as well as he knew those two men. He will call us to take action that breaks our bondage to money and possessions and frees us to live under his exclusive lordship.

The principle is timeless: There is a powerful relationship between our true spiritual condition and our attitude and actions concerning money and possessions.

Zacchaeus and the rich young ruler are not isolated cases. When people asked John the Baptist what they should do to bear the fruit of repentance, he told them first to share their clothes and food with the poor. Then he told the tax collectors not to collect and pocket extra money. Finally he told the soldiers not to extort money and to be content with their wages (Luke 3:7-14).

No one asked John about money and possessions. They just asked him what they should do to bear the fruit of spiritual transformation. Yet all his answers relate to money and possessions. Those two things were of such high priority, so close to the heart of what it takes to follow God, that John couldn't talk about spirituality without talking in terms of how we handle our money and possessions.

In the story recounted in Acts 19:18-20, the Ephesian occultists demonstrated the reality of their spiritual conversions by their willingness to burn their magic books, which were worth the vast sum of 50,000 days' wages, the equivalent of perhaps six million dollars in today's economy. The depth of transformation in the lives of the early Christians was most clearly evident in their willingness to surrender their money and possessions to meet each other's needs (Acts 2:44-45; 4:32-35).

It was no more natural for the Christians in the book of Acts to cheerfully liquidate and disperse assets they had spent their lives accumulating than it would be for us. And that's the whole point. Conversion and the filling of the Holy Spirit are *supernatural* experiences that produce supernatural responses—whether in the first century or the twenty-first. Although private ownership of property was still practiced by the early Christians, the joyful giving and sharing of this property became the new norm of supernatural living.

If John the Baptist (or a first-century Christian) were to visit us today and gauge our spiritual condition by our attitudes and actions regarding money and possessions, what conclusions would he come to?

When you look around our Christian communities today, what do you see in our handling of money and possessions that can only be explained by the supernatural work of God?

A Poor Woman and a Rich Man

Play the role of financial counselor. Today you have two appointments, first with an elderly woman and then a middle-aged man.

The woman's husband died six years ago. She says, "I'm down to my last two dollars. I have no more money. The cupboards are bare. These two dollars are all I have to live on, yet I feel as if God wants me to put them in the offering. What do you think?"

What would you tell her? (Don't read on until you think about it.)

Likely you'd say something like this: "That's very generous of you, dear, but God gave you common sense. He knows your heart—that you want to give—but he wants you to take care of yourself. He knows you need to eat. I'm sure God would have you keep those two dollars and buy food for tomorrow. He wants your needs to be met. You can't expect him just to send down food from heaven if you give up the little money he's already provided, can you? God wants us to do the sensible thing."

Your next appointment is with a successful, hardworking, middle-aged farmer whose crop production has been excellent. He tells you, "I'm planning to tear down my old barns to build bigger ones so I can store up more crops and goods and have plenty saved up for the future. Then I can take it easy, retire early, and maybe do some traveling and golfing. What do you think?"

What's your answer?

Perhaps something like this: "Sounds good to me! You've worked hard and the Lord has blessed you with good crops. It's your business, crops, and money. If you can save up enough to take care of yourself for the rest of your life, by all means go for it. Maybe one day I'll be in a position to do the same!"

Doesn't our advice to this poor widow and this rich man seem reasonable? But what would God say? We needn't speculate—Scripture tells us exactly what he says.

In Mark 12 we meet a poor widow. She put two tiny copper coins in the temple offering box. This was the only money she had. Jesus called his disciples together to teach them a lesson. Did he

question the woman's wisdom? Did he say she should have been more sensible than to surrender her only remaining resources? No. He gave her an unqualified commendation: "I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on" (Mark 12:43-44).

Jesus regarded the woman as wise. He set her up as a model for his disciples to follow. He enshrined her example in the Word of God so that future generations might emulate her faith and sacrificial generosity. (And yet, if she'd come to us for advice, we would have tried to talk her out of doing what Jesus commended her for.)

In Luke 12 we meet a rich man. We're not told that he gained his wealth dishonestly or that he wasn't religious. He probably attended synagogue weekly, visited the temple three times a year, tithed, and prayed, as most Jews did. He worked diligently to build his business. Now, like any good businessman, he wanted to expand by building bigger barns. His purpose was to accumulate enough wealth to retire early and have a good time. Sounds like the American dream, doesn't it?

So what did God have to say to this man? "You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?"

Jesus added, "This is how it will be with anyone who stores up things for himself but is not rich toward God" (Luke 12:20-21).

By our standards, both outside and inside the Church, the widow's actions seem unwise and the rich man's seem wise. But God, who knows the hearts of both and sees from the vantage point of eternity, regards the poor woman as eternally wise and the rich man as eternally foolish.

This shows that our beliefs about money are not only radically different from God's but diametrically opposed to them.

If we take these passages seriously, we must ask some probing questions. Who are featured more frequently in Christian magazines and talk shows—poor widows or rich fools? Who receives the most respect and attention in many Christian organizations? Who is more highly esteemed in most churches? Who typically serves on our boards and determines the direction of our ministries? Today don't we have a scarcity of poor widows and a surplus of rich fools?

The Story Money Tells

The study of Zacchaeus, the rich young ruler, the poor widow, the rich fool, and many other Bible characters shows that our handling of money is a litmus test of our true character. It's an index of our spiritual life. Our stewardship of our money and possessions becomes the story of our lives.

If this is true of all people in all ages, doesn't it have a special application to us who live in a time and place of unparalleled affluence? who live in a society where almost everyone enjoys comforts and conveniences that King Solomon never dreamed of? who live in a country where the "poverty level" exceeds the average standard of living of nearly every other society in human history, past or present?

Take for example a man or woman who works from age twenty-five to sixty-five and makes "only" \$25,000 a year. Forget for the moment the huge additional value of health and retirement benefits, interest, pay raises, and other income sources, including inheritance or Social Security. Even without these extras, this person of modest income, by our standards, will receive a million dollars. He or she will manage a fortune. Because we all will eventually give an account of our lives to God (Romans 14:12; 2 Corinthians 5:10), one day everyone must answer these questions: Where did it all go? What did I spend it on? What has been accomplished for eternity through my use of all this wealth?

In the account of the poor widow, Mark writes, "Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury" (Mark 12:41). Notice that it doesn't say, "Jesus happened to see . . ." No, he deliberately watched to observe what people were giving.

How close was Jesus to the offering box? Close enough to see that some people put in large amounts. Close enough even to see two tiny coins in a shriveled old hand and to identify them as copper (Mark 12:41-42).

Jesus was interested enough in what people were giving to make an object lesson for his disciples (Mark 12:43-44).

This passage should make all of us who suppose that what we do with our money is our own business feel terribly uncomfortable. It's painfully apparent that God considers it *his* business. He does not apologize for watching with intense interest what we do with the money he's entrusted to us. If we use our imaginations, we might even peer into the invisible realm to see him gathering some of his subjects together this very moment. Perhaps you can hear him using your handling of finances as an object lesson.

The question is this: What kind of example are you?

Hitting Close to Home

Can we put Christ before all, deny ourselves, take up our crosses and follow him (Matthew 10:38; Mark 8:34; Luke 14:27), with no apparent effect on what we do with our money and possessions?

What are we to think of all the current teaching on money and possessions that emphasizes what does *not* apply to us? Confident voices assure us that the Old Testament practice of tithing doesn't apply to us, that the New Testament practice of sacrificial giving by liquidating assets and giving to the poor doesn't apply to us, that the biblical prohibitions of interest and the restriction of debt don't apply to us, that the commands not to hoard and stockpile assets don't apply to us, and so on. It's time to ask, "What *does* apply to us?"

Not only are our spiritual lives at stake but also the wholeness of our families. Half of all marriages end in divorce, and 80 percent of divorced people indicate that financial issues played a primary role in ending their marriage.⁵ If we could get it right when it comes to money, how many other areas of our life would fall into place?

Sometimes more can be learned from the passages of Scripture we ignore than those we underline. The Bible contains an arsenal of such verses on the subject of money and possessions, and they just keep firing away at us. No wonder C. S. Lewis called God "The Transcendental Interferer." God has this annoying habit of stepping into our lives even when we've pulled in the welcome mat and bolted the door. He can throw a great party but he also knows how to spoil one.

The more we allow ourselves to grapple with these unsettling passages, the more we are pierced. Jesus wounds us with his words about money. Then, just when we think we're healed, we run into another sharp passage, and God's Word pierces us again. Our only options, it seems, are to let Jesus wound us until he accomplishes what he wishes, or to avoid his words and his gaze altogether by staying away from his Word. The latter option is easier in the short run. But no true disciple can be content with it.

By now some readers are long gone and others who remain are uncomfortable. I must admit that I share your discomfort. You may be thinking, *I'd rather not deal with these issues; I'm content with what I'm doing*. But are you *really* content? Are any of us who know Christ, who have his Spirit living within us, really content when we haven't fully considered our Savior's words? when we haven't completely opened ourselves to what he has for us? Comfortable, perhaps. Complacent, certainly. But not content.

I, for one, hate to live with that nagging feeling deep inside that when Jesus called people to follow him he had more in mind than I am experiencing. I don't want to miss out on what he has for me. And if he has really touched your life, I don't think you do either.

The fear of dealing with what God expects me to do with my money is exceeded by the fear of not dealing with it. I don't want to stand before him one day and try to give an answer for how I could call myself a disciple without ever coming to grips with money and possessions. Not when even a cursory reading of the New Testament shows this issue to be right at the heart of discipleship.

I might feel a little better trying to squirm out of responsibility for some minor or obscure teaching of Scripture. "I just didn't understand it, Lord. It was unclear. You really didn't give us much to go on."

⁵ Larry Burkett, "Good Financial Stewardship," *Religions & Liberty* (July–August): 1.

But I can't help but feel that if I plead ignorance concerning money and possessions, God is liable to say, "What more would you have wanted me to say than what I said? Was your problem that these passages were unclear . . . or that they were too clear?"

I must quickly add that for me the process of discovering God's will about money and possessions has been exciting and liberating. My growth in financial stewardship has closely paralleled my overall spiritual growth. In fact, it has propelled it. I have learned more about faith, trust, grace, commitment, and God's provision in this area than in any other.

I have also learned why Paul said, "God loves a cheerful giver" (2 Corinthians 9:7). I have found that cheerful givers love God and love him more deeply each time they give. To me, one of the few experiences comparable to the joy of leading someone to Christ is the joy of making wise and generous choices with my money and possessions. Both are supreme acts of worship. Both are exhilarating. Both are what we were made for.

I write this book not as a critic but as an excited learner. I feel like a child who has found a wonderful trail hidden in the woods. Countless others have gone before and blazed the trail, but to the child it's as new and fresh as if it had never been walked before. The child is invariably anxious for others to join in the great adventure. It's something that can only be understood by actual experience. Those who've begun the journey, and certainly those who've gone further than I, will readily understand what I'm saying.

My hope is that even if you have come to this book as a spectator, you will finish as a participant. I pray you will join a multitude of God's people, past and present, in not just talking about God's grace, but experiencing it at the deepest levels of your heart.

My Background and Perspective

I am not a professional financial counselor, and this is not a typical book about money.

For fourteen years I was a pastor. For the past thirteen years I've been a ministry director. My background is not in economics, investments, or accounting. It's in biblical studies, theology, teaching, biblical counseling, and writing. I wrote this book because I have discovered that the Bible, my interactions with others, and my personal experience all speak with one voice in affirming something profound and revolutionary. They substantiate what the greatest Theologian, Teacher, and Counselor knew only too well—that the issue of money and possessions lies at the very heart of the Christian life.

How we view our money and possessions is of the utmost importance. What we do with our money will—and I choose these words deliberately—influence the very course of eternity.

My study of this subject has reinforced the reality that we were made for only one person and one place. Jesus is the person and heaven is the place. Our purpose should pervade our approach to money. If it does, the door will be unlocked to exhilarating Christian discipleship, where "following Christ" is not merely a comforting but meaningless cliché; instead it is an electrifying, life-changing reality.

This book won't tell you how to achieve your financial goals. But it will provide the light in which your financial goals should be set. It will lay the foundation on which they should be built. And it will set forth the principles that should govern your attempts to achieve your goals.

I'm leery of most books that tell us how to accomplish our financial goals. Such advice is valuable only if the goals we set are right, only if they are biblically based and Christ-centered. Much financial counsel, from secular and sometimes Christian sources, serves the same purpose as instruction on how to maneuver a canoe heading toward a waterfall. It's not only important to know how to get the canoe down the river, it's also essential to know where the river is taking you.

Before we learn the fine art of building a sturdy boat or the skill of staying in the boat as we head down the rapids, we should make certain that our desired destination is really downstream rather than upstream. Because if it's upstream, we would do better to get off the river altogether, forget the boat, and plot our course by land. It may be a harder trip, but isn't the whole point to arrive at the correct destination?

I believe that most of the financial matters we typically discuss are on the fringes of what's important, light years away from the core of the issue. We tend to focus on things that belong at the tail end of stewardship discussions, not the beginning. In effect we're trying to install the gutters before we've laid the foundation and started the framing. We must realize that many of the things our society considers to be at the heart of financial planning (such things as insurance, the stock market, and retirement, for instance) never existed before the modern era and still don't exist in much of the world. That doesn't mean they're wrong—only that they are secondary.

A friend who edited a Christian magazine in Kenya for years told me that most financial material coming from the United States, Christian as well as secular, was irrelevant to most Africans, because so much of our American economic structure is exclusive to our isolated segment of twenty-first century Western civilization. We can talk all day about what we consider the great financial issues of our time without ever touching upon the timeless financial principles that the Bible considers important.

My interactions with people as a pastor, teacher, counselor, and researcher—as well as my observation of my own tendencies—have convinced me that in the Christian community today there is more blindness, rationalization, and unclear thinking about money than anything else.

“Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind” (Romans 12:2). If we prefer to think as the world thinks about money and possessions, we needn't change a thing. Conformity is as natural as swimming downstream. But if we're committed to thinking about money and possessions as God does, it's a different matter. We need to set aside the bookshelves and magazine racks filled with advice on how to make, spend, and invest our money and blow the dust off our Bibles. The Bible is the only book worthy of the title chosen by a popular financial counselor for his own book: *The Only Investment Guide You'll Ever Need*.

Starting at Ground Level

To build the proper foundation, we must understand the following things about money:

- what it is (it's more than coins and currency)
- whose it is
- how God views it
- its potential use for two different kingdoms

These four issues are what this book is about.

You may be surprised to find that several chapters don't deal exclusively with money but instead discuss the larger issue of what eternity holds for us and how that relates to our money. I believe this is the primary missing ingredient in most Christian books on finances. When we look at money only as money, and not in light of its impact on eternity, we walk away with a cloudy and shortsighted vision that results in cloudy and shortsighted financial decisions and lifestyles.

That's why the central focus of this book is not insurance as much as *assurance*, not securities but *security*, not trusts but *trust*, not principal but *principles*, not real estate but our *real* estate. You will not find in these pages any net-worth calculations (which we easily mistake for self-worth calculations), but you will see how God measures your life's worth on another basis. You will not learn here about the dangers of inflation but you will see the dangers of a much truer enemy of financial stewardship, a lion who seeks to devour us.

You won't find in this book any advice about tax planning, where to put your IRA, or whether to buy term insurance or whole life. There is a place for such things—but only after a close and careful look at what God has to say about money.

In these pages you won't find budget sheets, expenditure lists, or telephone numbers to help you place an order for gold bullion. But you will find many practical helps that relate directly to biblical principles. These include such varied applications as transferring ownership to God, choosing a strategic lifestyle, evaluating ministry fund-raising techniques, and examining the Christian's role in multilevel marketing.

You will find an analysis of religious materialism and the scandals it has created as well as the Christian prosperity doctrine—the health and wealth gospel that has been so widely adopted. We'll consider the question of whether capitalism is more or less Christian than socialism, what Scripture says about private property, how we really can help the poor and reach the lost with our money, whether tithing is for us today, and how much and to whom the Bible calls us to give.

We will see what the Bible says about lending and borrowing, and explore the alarming philosophy that often underlies our decisions to assume debt. We will look at the implications of credit card use for Christians and mortgage debt for churches. We'll address true contentment and how to keep our needs in focus in an economy based on wants. And we will uncover some of the most persistent spending myths that allow us to rationalize poor financial stewardship.

We will discuss the importance of wise counsel, whether it's right to have certain kinds of insurance, and if it's appropriate for Christians to risk money in investments. We will examine the difference between Scripture's injunctions to save and its warnings against stockpiling. We'll also look at the stewardship of our money and possessions at death: What should we leave to our children and what shouldn't we? And speaking of our children: How can we raise them to see money and possessions as instruments of eternal values rather than substitutes for them? What practical steps can we parents take to raise wise and generous financial stewards rather than grabby materialists? All along, we will try to examine these things under the bright sun of our eternal future, not the fading penlight of our passing present.

In our pursuit of the biblical truth about money, we'll repeatedly come back to the practicalities of the present. But I hope we'll come back armed with convictions that will help us take the tough steps of true discipleship, leading to incomparable rewards.

As we explore together the exciting issues ahead, let's determine not to be rich fools disguised as disciples. Instead, let's commit ourselves to developing the heart of the poor widow, learning to boldly put all our resources at God's disposal as he has put all his resources at ours.

May we learn together the truth that Martin Luther recognized when he said that for each of us there must be not only the conversion of the heart and mind but also the conversion of the purse.