

# The Joy of Generosity

*Devotions for Church Leaders on Stewardship*

## “Money Matters”

*The “Joy of Generosity” devotions are designed for church leaders to use in their regularly scheduled meetings to help them as leaders meditate on God’s plan for whole-life stewardship and facilitate a stewardship mindset in their churches.*

*There are three sets of devotions to choose from in the “Joy of Generosity” series:*

- 1) Biblical Principles – 7 devotionals*
- 2) Money Matters – 5 devotionals*
- 3) Generous Giving – 7 devotionals*

*These devotions were developed by Barnabas Foundation ([www.barnabasfoundation.com](http://www.barnabasfoundation.com)) and are adapted from “The Joy of Generosity” (HomeLink series) written by Robert C. Heerspink and released by Faith Alive Christian Resources ([www.faithaliveresources.com](http://www.faithaliveresources.com)).*



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# What Is Money Anyway?

Matthew 6:19-24

*“You cannot serve both God and Money.”*

What is money? Just a means of paying the bills? Something more?

Christian author Richard Foster says that as a child, he was something of a whiz at marbles. When he played “for keeps,” he could wipe out the horde of a fellow classmate before noon recess ended.

Having all that marble “wealth” created quite a sense of power. Foster remembers the day he tossed the contents of a bag of marbles into a muddy drainage ditch and watched his fellow classmates scramble through the muck to retrieve the prizes (The Challenge of the Disciplined Life, 1985, p. 32).

With wealth comes power. No wonder money can become such a seductive force in our lives. I remember early in my ministry talking to a local resident who had worked his way up the financial ladder to become one of the wealthier men of the community. I knew he had once been involved in the life of the church, but now he never darkened the church door. “What happened?” I asked. His answer was blunt and to the point: “I’ll tell you. When you have as much money as I do, you don’t need God.” Money gave him all the power he thought he needed.

The Bible recognizes the terrible temptation money presents when it calls money mammon (Matt. 6:24, King James Version). It affirms that money can rule our lives and usurp the place of God.

But Christians don’t need to yield to this dangerous side. Money can be liberated to become a wonderful opportunity for kingdom work. The book of Acts illustrates precisely these two possibilities. Throughout the book of Acts we see money as opportunity and danger:

- opportunity—Barnabas sells a field and gives the proceeds to the apostles (4:36-37)
- danger—Simon Magnus offers money to buy the Spirit (8:18-19)
- opportunity—Lydia uses her means to offer hospitality to Paul and his companions (16:15, 40)
- danger—Demetrius, a silversmith, sees the gospel as a threat to the profitability of his idol-making business (19:24-27)
- opportunity—Paul acknowledges that he coveted no one’s gold or silver and worked to supply the needs of his ministry team (20:33-34)
- danger—Felix keeps Paul locked in prison, hoping Paul will offer him a bribe for his release (24:22-26)

For some people, money is a vehicle for serving the Lord. For others, money becomes a god in itself. How can we avoid the danger of money ruling us? Only if we know our true Lord can we keep money in its place!

*Something to Think About*

**What opportunities do your financial resources present to you? What dangers?**



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# Getting at the Root of Things

1 Timothy 6:3-10

*“For the love of money is a root of all kinds of evil.”*

A number of years ago, a European visitor spent time studying America. His goal was “to discover the inner workings of America’s people.” Later, he wrote: “I know of no other country, indeed, where love of money has taken stronger hold on the affections of men.”

If the literary style of those words seems a bit old-fashioned, it’s because they were written over 150 years ago. That visitor, a French scholar by the name of Alexis de Tocqueville, published his famous study of Americans in 1835. Not long ago, commenting on de Tocqueville’s observation, the chairman of the board of a major corporation said, “Believe me, the rest of the world has finally realized that this is a profound compliment.”

But is it? God’s Word suggests otherwise. In fact, Scripture says “the love of money is a root of all kinds of evil” (1 Tim. 6:10). Why is this so? For one thing, because money is an extension of our own selves. Money translates our labor into a convenient medium of exchange. In a real sense, money is formed from our time, ability, and efforts. Trusting our money to care for us, then, is really about trusting ourselves. Loving money above all else means loving ourselves above all else.

Making money our god is a form of self-worship. Paul reminds us that those who engage in this form of self-worship actually commit violence against themselves. They have “pierced themselves with many griefs” (v. 10).

A wealthy man who committed suicide left thirty thousand dollars in his pocket. He also left a note that read, in part, “I have discovered during my life that piles of money do not bring happiness. I am taking my life because I can no longer stand the solitude and boredom.” When money is worshiped, it becomes a terrible god indeed!

It’s encouraging to note that the love of money—not money itself—is a root of evil. So how do we keep money in its place? we ask once more. One way, says Paul, is by living a godly life. Godliness is good and holy living rooted in God. When we sink our roots into God, we will be content with what we have.

## *Something to Think About*

**Look around your circle of family, friends, and coworkers:**

- ▶ **What signs do you see that many in our society are in love with money?**
- ▶ **What signs do you see of the grief and hurt such love inflicts?**
- ▶ **Are you experiencing “godliness with contentment?”**



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## Have You Chosen a Lifestyle—or Has It Chosen You?

Philippians 4:10-13

*“I have learned the secret of being content in any and every situation.”*

Does money have anything to do with happiness? You would judge so by the way people behave in our culture. In his book *The Pursuit of Happiness*, David Meyers tells us that when researchers asked, “What hampers your search for the good life?” the top answer was, “We’re short of money.”

Most people think that improving their financial situation by 10 to 20 percent will increase their happiness. The problem is, that bit of common wisdom is wrong. Research shows that once a person’s basic needs are met, money has little to do with his or her sense of well-being. The Irish are happier than Americans even though Americans are much more affluent. Swedes are happier than Canadians even though Canadians on average make more money than their Scandinavian counterparts.

Remarkably, more extra cash doesn’t make us happier!

So what does correlate with happiness? It’s the attitude of which Paul speaks in this passage: contentment. When we are content with our income, we are much more likely to be happy. The old saying is true: Satisfaction isn’t so much getting what you want as wanting what you have.

But that simply raises another question. How do we gain contentment, especially in our culture where the disease of “affluenza” is more common than the common cold?

Paul says he has learned the secret of contentment. We need to learn that secret as well. So what’s the secret? It’s a relationship with Jesus Christ. “I can do everything through him who gives me strength,” says Paul (Phil. 4:13). Fellowship with the Lord sets lifestyle issues in perspective. Contentment is borne of closeness to Christ.

Musician Ken Medema sings a wonderful song called “Pockets” about Alice, a little girl who cannot run and skip. It’s not because she is sick. It’s because she has a dress covered with pockets filled with all her stuff. Alice carries her stuff with her everywhere. One day, Alice skips school. She goes to a fair and rides the “upside-down-turn-around machine.” When she does, all that stuff falls out of her pockets.

Of course, Alice is in tears. All her stuff is gone. But then she learns that without all that stuff weighing her down, she can run and jump and skip like never before. Alice learns a new way of looking at life when she’s upside down.

Some of us may need a ride on the “upside-down-turn-around machine” to discover the joyful freedom of being content in every situation.

*Something to Think About*

**What things in life most get in your way of true contentment? Are they wants or are they needs? How can you tell the difference?**



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## When Credit Takes Charge

Read Proverbs 22:1-7

*“The borrower is servant to the lender.”*

A few years ago, a banker in my congregation gave me some interesting insights into our credit-based culture. When he began his career forty years earlier, banks would give loans for only two reasons: the purchase of a home or the purchase of a car. If a prospective borrower came to his bank and asked to borrow money to take a vacation in the Bahamas, the officer would quickly show the customer the door!

Times change. About seven credit card companies a week offer to loan me money for that Caribbean cruise. They lure me with teaser loan rate offers. They promise that a more fulfilling life will be mine if only I activate my card and use it to live beyond my means.

My banker friend reminded me that we are the first generation to live in such an economy. He might have added that we're also the first generation to face the incredible temptation of easy credit.

“What’s the big deal?” you may be thinking. “As long as I can pay the minimum on my balances, what difference does it make in terms of my Christian stewardship?”

The Bible doesn't teach that Christians cannot take out a loan. For most of us, borrowing to purchase a home makes sense. Many people finance their college education partly through the use of student loans. Credit, properly managed, isn't the problem.

But the Scriptures do point out the danger of a loan. As soon as we borrow money from someone, an inescapable dynamic kicks into play: our relationship to the person from whom we've borrowed money changes! We become, says Proverbs, a servant (22:7) to our lender. And that reality impacts our future—our options narrow; our energies are harnessed to repay the debt.

Centuries ago, debtors who couldn't make their payments were sometimes sold as slaves. No one today risks literal slavery because of a late payment. Yet Proverbs still rings true: Large debts keep some of us from giving as generously as we would like to God's kingdom. Some of us would like to change careers and move on to a less stressful job, but we can't afford to take a cut in pay. Some would like to retire early and give time to Christian ministry, but our credit payments limit our options. We are slaves to our debt!

Perhaps its time to take a look at our credit card balances, time to ask whether that next credit purchase really makes sense. Perhaps it's time to take a step toward greater financial freedom.

### *Something to Think About*

**Before your next credit card purchase, ask yourself:**

- ▶ **Do I want it?**
- ▶ **Do I need it?**
- ▶ **Can I live without it?**



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## God's Investment Strategy

Read 1 Timothy 6:11-21

*"They will lay up treasure for themselves as a sure foundation for the coming age. . . ."*

I recently heard a story about a dying man who asked his three sons to honor his memory after his passing by placing a thousand dollars in his coffin when he died. Prior to the funeral, the first son slipped an envelope into the casket. The second son did likewise. The third son followed and dropped in a slip of paper. After the funeral, the first two sons asked their brother what he had placed in the coffin. He replied, "I wrote a check."

There are no check-cashing privileges in heaven. No U-Hauls follow the hearse to the cemetery. As the old saying goes, "You can't take it with you."

No, we can't take it with us, but we can send it on ahead! That's Paul's message in these verses of 1 Timothy. "Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age . . ." (vv. 18-19).

Paul invites us to think of our giving as an investment strategy. We typically think about investment strategies for the money we keep for ourselves. But Paul reminds us that there is also a divine investment guide. God's investment guide goes like this:

- Give to the needy the time, talent, and treasure you want to invest in heaven.
- Give to God's kingdom what you want to keep beyond the grave.
- Keep for yourself what you don't care to see again on the other side of eternity.

Estate planning is one way Christians can make healthy investments for eternity. Many Christians live without a will. Even fewer Christians have considered how wise decisions about their estate can provide substantial kingdom investments now and in the future. If you haven't already discovered the remarkable options open to you, now is the time to do so.

One approach to estate planning is to add another "child" to your will—a "child" named Charity. Many have discovered that this enables them to give a final gift to causes they have supported throughout the years. In so doing, they discover they are able to "take it with them" after all!

"He who is kind to the poor lends to the Lord" (Prov. 19:17). Be assured that God's credit rating is A+. Our loans to God are guaranteed. God's bank has never had a problem with liquidity; God's collateral is as extensive as the universe itself.

How's your heavenly bank account doing?

### *Something to Think About*

**Do you have a will? Do you have your house in order with regard to the care of your dependent children? Your financial resources? Your relationship with God?**



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