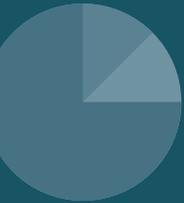


Faith vs Finance

52 Reflections
for Living a More
Generous Life

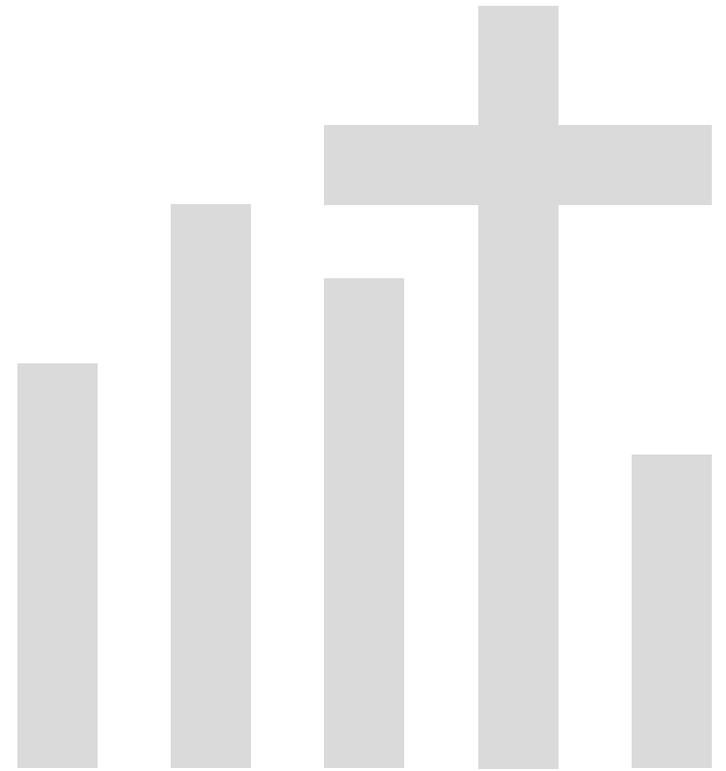
JULIAN ARCHER



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Generous Life

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Faith vs Finance

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The Bruised Camel

I sometimes feel that I'm more of a 'stumbler after Jesus' than a true follower—especially when I look at the way I've often misused material blessings that God has entrusted to me.

Jesus said that “it's easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.” As a Christian who has been blessed beyond my needs, God has, and still is, convicting me to simplify my lifestyle and more generously expand His kingdom.

Sometimes this makes me feel like a bruised camel that's being squeezed through the eye of a needle. But I'm learning, slowly, that all I need to do is stay close to Jesus—to daily come to the foot of His cross and give Him all I have and all I am.

In 2014 I emailed the first *Bruised Camel* newsletter to just a handful of subscribers—mainly very patient and understanding close friends. Today, by God's grace, the newsletter goes to people across the globe.

This book is a compilation of fifty-two *Bruised Camel* reflections. I look forward to sharing this onward journey with you as we continuously fix our gaze on the beauty of our crucified, risen and soon-coming Saviour, Jesus Christ.

Blessings,


To receive a free PDF eBook of my first book *HELP! I've Been Blessed* and to subscribe to the monthly *Bruised Camel* email newsletter simply visit www.Faith-vs-Finance.org and click SUBSCRIBE.

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001

Jesus saves. I spend.



I recently saw this slogan on a t-shirt and it got me thinking. Was Jesus a saver or a spender? He was the epitome of generosity—a big giver, but I can’t find any references to Him being a big spender—even though He had 24/7 ATM access to the resources of the universe.

Even when He ‘showed off’ His unlimited wealth by generously creating a meal for 5,000+ people out of thin air, He still wasn’t wasteful. He asked His disciples to collect the left overs—not just the whole loaves and whole fish, but every last “fragment”. And what was His reason?

“... so that nothing is wasted.” *John 6:12 (NLT)*

Did you catch that? Jesus saved twelve baskets of scraps immediately after proving that He could instantaneously provide so much food that wasting twelve thousand baskets wouldn’t have been an issue.

How easy it is, when God has blessed us abundantly, day after day, year after year, to start to be wasteful or overspend in some areas of our lives—often without even knowing it.

We spend, spend, spend on our homes, vehicles, holidays, recreation and overall lifestyles.

Jesus saves. Shouldn’t I save too?

Enough?



One of the most common questions we ask ourselves regarding our income and savings is “How much is enough?” And it’s a very valid question.

Is there a financial value at which a Christian can say, “I now have enough”?

Do we have ‘enough’ when our net worth is ten times the ‘average annual household income’ of the country where we live? Or does it need to be twenty, fifty or one hundred times more?

I recently heard of a guy who said, “I know I’ll have enough when I don’t have to suck the flesh off mango seeds!”

Retirement planners tell us that we need a certain value of savings and assets to retire comfortably. Should this amount be any different for a truly devoted follower of Christ?

‘Enough’ is actually a relative term. For a follower of Christ, the important question is not ‘how much is enough?’ but rather, ‘is my striving to acquire my level of enough getting between me and my Lord?’

So is it? Is it getting between our heart and God’s?

If it is, then we need to make some serious changes ... even if we’re still sucking the flesh off mango seeds.

Jesus is enough.

Stop the world, I want to get off.



What is normal?

According to Pulitzer prize-winner Ellen Goodman:

“Normal is getting dressed in clothes that you buy for work, and driving through traffic in a car that you’re still paying for - in order to get to the job you need to pay for the clothes and the car, and the house you leave vacant all day so you can afford to live in it.”

It seems that we’ve twisted society so tightly that most of us have to frantically run in circles just to ensure that it doesn’t all come unraveled.

But is that the ‘normal’ we want? What can we do when the spiral vortex of our affluent lifestyles sucks the pleasure out of our days?

God invites all of us who are riding this not-so-merry-go-round to, “Be still and know that I am God.” *Psalms 46:10 (KJV)*

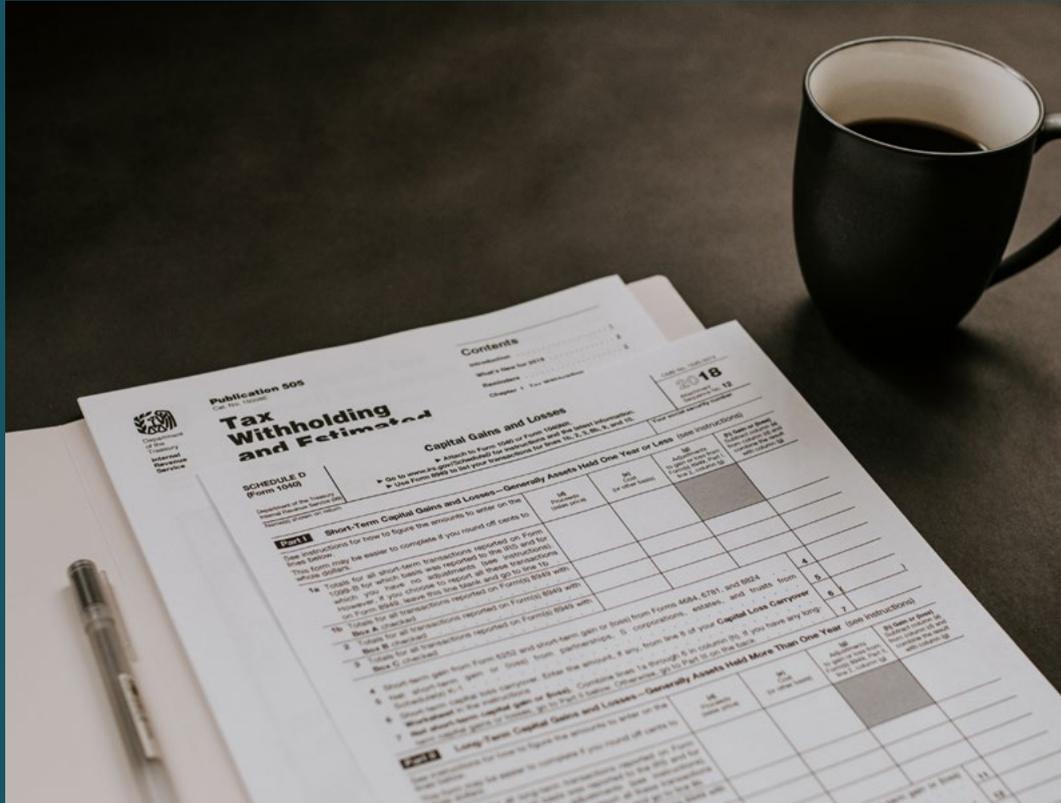
Jesus repeated it with, “Come to me, all who labour and are heavy laden, and I will give you rest.” *Matthew 11:28 (KJV)*

Why not accept God’s invitation by blocking out regular times in your calendar for rest and worship?

Put aside an hour a day, or a day a week, or preferably both.

It’s not normal. It’s beautiful.

Income, Taxes



The Australian government's budget recently added 2% of extra tax on personal income over \$180,000 per year—the higher your income, the higher your tax rate. But is a higher tax rate the only downside to having a higher income?

Do higher incomes also carry a spiritual tax?

Does affluence affect spirituality?

In my personal experience, the higher my income rose, the less I seemed to need God on a day-to-day basis. As God allowed me to become more financially independent I also became more self-reliant and apparently less in need of God's help.

It was all so subtle and gradual.

I certainly didn't believe that I needed God any less, but my actions showed that I was relying more and more on my self, and my income, than on Him. My heart was very clearly residing more and more with my earthly treasures. [Matthew 6:21](#)

My thoughts, my goals and my allocation of time clearly revealed that my career, my 'treasures' and my lifestyle had become my first priority.

My growing income certainly gave me a higher tax rate, but it also severely taxed my spirituality. My income taxed my spirituality.

What about you? Are you feeling over-taxed, spiritually?

10. 10. 10.



I recently enjoyed a spiritual retreat in a remote part of northern Australia. It was a much-needed five days of wilderness renewal with just myself, some new friends and ... a hoard of hyperactive teenagers!

OK, so it wasn't really a 'retreat'—I was actually invited to share principles of Christian finance management with the teenagers—but we had a blast.

Here's one of the very simple principles I shared: The Rule of Tens. It's based on some age-old Jewish advice and you may have already seen it in the chapter *Help! I've Got Kids Too!*. It's equally valuable for adults.

When God gives you income, the very first payments should go to the three 'tens'.

10% for tithes: a gift of thanks, and recognition that all you have comes from God.

10% for others: offerings and gifts that recognize the blessing of giving and community.

10% for savings: a gift to yourself to be better prepared for an uncertain future.

In Malachi 3, God challenges you to give this a go. Prayerfully chainsaw some of your other expenses until it works. Financial freedom involves earning, saving and giving.

Are you giving your first, and your best, to the Master?

Use Things. Love People.



I once received an encouraging book endorsement from Tony Campolo in the United States. I've always admired Tony's mastery of language so I wasn't surprised that he could boil down the message he gleaned from my book into just twenty words.

"In an age that loves things and uses people, this book will help us to love people and use things."

Jesus showed us how to do this.

Jesus used mud to love a blind man ... He used sand to love an adulteress ... He used water and clay pots to love some newlyweds ... He used loaves and fish to love a crowd of hungry people ... He used his garment to love a bleeding woman.

And finally, He used a cross and three nails to build a bridge ... of love.

Jesus used things to love people.

But, in a Divine twist of exponential multiplication, Jesus also uses the people He loves. He uses us to love others – everyone - even our enemies (people who have unjustly used us).

Do you love Him enough to be used by Him?

How can you use your things - your home, finances, talents and time - to love people today?

Camp Cook Economics



What are your thoughts about the challenging comment below, from a guy I met at a Christian finance forum?

“We’re all in God’s army together and the army camp cooks shouldn’t eat any better than the soldiers on the front line.”

He said it in the context of whether or not affluent Christians should have equally frugal lifestyles to the frontline missionaries they support.

The man and his wife who humbly made the comment have a US\$250 million a year business. However, soon after starting the business they began to see the negative affects of affluence on their lives so they gave 99% of the business to God—they recently gave Him the last 1% too! They receive none of the profits and if it ever sells they get nothing.

The business donates more than a million dollars a month to worthy causes but the family’s personal wages aren’t even enough to send their children to nice private schools. Their children have been on overseas mission trips, but never to Disneyland.

I don’t know about you but this ‘camp cooks’ concept *seriously* challenges me. My family’s lifestyle is certainly not as frugal as the missionaries we support. Should it be?

Depressingly Rich



It surprises most people that Australian adults currently have the second highest average wealth level of any country on the planet—only the Swiss are wealthier. Equally astonishing is that the *median* wealth level of Australians is actually the highest on earth—more than double Switzerland’s!¹

With these facts in mind, you can imagine my surprise when I recently saw a report showing that Australians are also the world’s second highest consumers of antidepressant medication.²

In fact, many of the ‘top ten’ wealthiest nations are also on the ‘top ten’ most depressed list. Australia, Sweden, Norway, Denmark and Belgium star on both lists. Why?

Is it just the over-prescribing of antidepressants? Or their affordability? Or too much ABBA music in the 1970’s?! These could all be part of the explanation, but why is there so much depression in ‘lucky countries’?

We may have money, money, money but it’s clearly not “always sunny” in the rich man’s world. There’s obviously more to happiness than easy access to education, health care, food and clothing.

Let’s thank God today for the wealth of peace and happiness that He gives us, regardless of our financial status.



009

Cross-eyed Christianity

Some passages in the Bible seem to be completely out of place. For example, why did Jesus explain that ‘our eyes are the lamp of our body’ right in the middle of some materialism-blasting verses like “Do not lay up for yourselves treasures on earth ...” and “You cannot serve God and money”? Matthew 6:19-24

What do earthly treasures and the “cannot serve God and money” scenario have to do with our eyes?

I know that looking, with my eyes, at slick advertisements can have a direct impact on how I use the material blessings God entrusts to me. But could it also be that Jesus is warning me against the foolishness of trying to walk along His path with my right eye on heavenly treasures and my left eye on earthly treasures? When I do that, I’m a ‘Cross-eyed Christian’, with a total inability to focus clearly on the eternal things that really matter.

Thank God that Jesus is not only our Way, but He’s also the Light for our path, and He even offers eye-salve to help us see clearly as we follow Him.

Let’s be clear-sighted ‘Cross-eyed Christians’ by keeping both of our eyes on His cross.

See-saw Spirituality



See-saws are a lot of fun. They're a simple 'this or that' mechanical device. Only one side can be at the top at any given time, never both.

Is that how it is with money and faith—as our finances go up our faith goes down? Or is it only great riches that can send our spirituality plummeting?

Gallup Poll³ found that in countries where the average per capita income is <\$2,000/year, 95% of people say that, "religion is an important part of their daily life."

However, in affluent countries where the average income is >\$25,000/year only 47% place the same importance on religion. It's a see-saw effect—as affluence goes up religiosity goes down.

Most affluent Christians desperately want a vibrant, life-changing relationship with God but they're frustrated because they feel time-pressured to live a life focused on earthly priorities instead. I too spent years 'living the dream' but aching for a deeper relationship with God.

Thankfully there's a solution. As the affluence end of our see-saw goes up, our knees **MUST** go down. We need to dig deep down into God's Word and fall to our knees—daily—pleading for God's strength to be faith-filled and faithful.

Nothing/Everything



“Are you sure Lord? Do you really want us to go out empty handed? No gold or silver, not even coppers? No bag and no spare clothes? What, not even a pair of sandals?!”

“Yes. Just go. Heal the sick. Cleanse the lepers. Raise the dead. Cast out demons.”

In Matthew we read his own eyewitness recollection of this faith-challenging command from Christ. He equipped the disciples with what can best be described as ‘nothing/everything’.

A few years later Peter and John, filled with the Holy Spirit, were walking to the temple when a lame man begged for some coins. Peter’s response is as budget-shattering today as when it first shook Jerusalem’s stony streets.

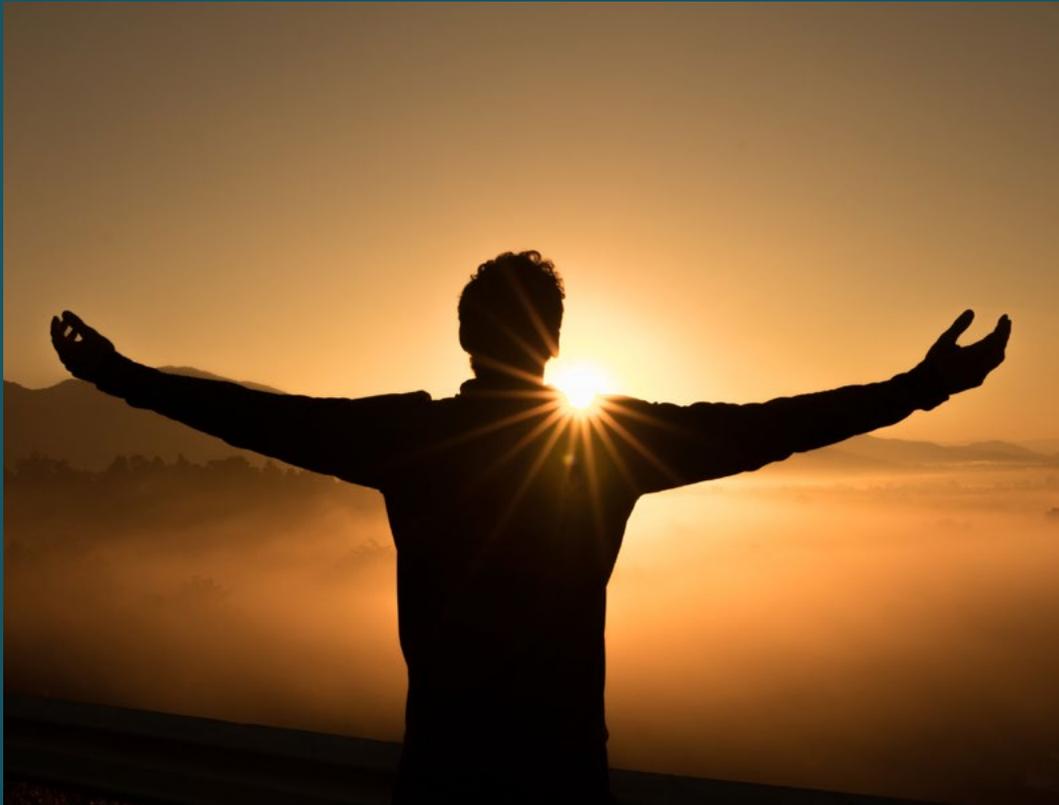
“Silver and gold I do not have, but what I do have I give you: In the name of Jesus Christ of Nazareth, rise up and walk.” *Acts 3:6*

In the padded-pew affluence of the 21st century we can no longer honestly say, “Silver and gold have I none.” However, truth be told, nor can we say, “In the name of Jesus Christ of Nazareth, rise up and walk.”

Have our finances stolen our faith?

Peter’s wallet bulged with nothing/everything ... and he used it to buy a miracle.

January 1st, 2020,000,000,000,000,000



My office wall has a yellow sticky note with this somewhat perplexing message scrawled across it,

“WILL WHAT I DO TODAY MAKE A DIFFERENCE IN ETERNITY?”

It challenges me to rethink my plans for today, and for every day. To prioritize the hours God has entrusted to me in a way that will bring Him glory and praise forever.

As followers of Jesus Christ, we can know with absolute certainty that our years here on earth are just a fleeting, troubled start to a beautiful eternity. As the Apostle John penned so encouragingly, “I write these things to you who believe in the name of the Son of God so that you may know that you have eternal life.” ^{1John 5:13}

Did you see that? We can know that we are going to live forever ... and ever and ever. What a promise!

All we need to do is accept it. By accepting God’s offer we become free, truly free, to make eternity-affecting choices about our relationships, our career, our education, our investing and our spending.

We can live our life for eternity—starting today.

So ask yourself, “Will my plans for today truly make a difference in eternity?”

Chains of Gold



The seventeenth century cleric, François Fénelon once penned,

“Chains of gold are no less chains than those of iron. And while their wearers are objects of envy, they are worthy of compassion. Their captivity is in no way preferable to that of one kept unjustly in prison ... all they have ... is a phantom of glory which gives them no real advantage, but exposes them to the risk of being dazzled and deceived.”

I know from experience that we don't need to be driving a Ferrari or swimming in pools of diamonds to be shackled by 'chains of gold'. Coveting, self-centredness and insecurity can infect anyone, and the debilitating symptoms are obvious.

- Nervous, daily screen checking of share portfolios, bank balances and retirement funds.
- Nightly watching the world news to see whether our fragile economic ego will survive the week.
- Spending hours comparing our life with others on social media.

Jesus warns us of the eternal consequences of misplaced priorities, but He simultaneously offers us chain-free security and eternal treasures—starting today!

It's OK to break free from your screen, because when the Son sets you free, you'll be free indeed.⁴

The Want of Men



My eldest son just turned sixteen. He's a man.

In some cultures he'd already be working ten hour days and fathering children. Have I been too easy on him? What sort of men do I want my sons to be?

May they be men for whom God's will is their only goal. Men who make His Word their final authority for every decision—regardless of consequences.

Men who know that being a 'fool for Christ' is the greatest wisdom, and that dying to self, living to serve, and carrying their cross is the ultimate greatness. May God's Spirit fill them with faith, hope and love—and compassion for all.

As one of my favourite authors wrote more than a century ago,

*"The greatest want of the world is the want of men—men who will not be bought or sold, men who in their inmost souls are true and honest, men who do not fear to call sin by its right name, men whose conscience is as true to duty as the needle to the pole, men who will stand for the right though the heavens fall."*⁵

May our sons, and ourselves, be such men.

Are You Possessed?



It's been well said that 'we stand on the shoulders of giants'.

Gordon Lawrence's book "Great Men Bow Down" exposes the knee-grazing faith of 150 of history's engineers, rocket scientists, clergymen, evangelists, entrepreneurs, hymn writers, sportsmen, medics, soldiers, and explorers.

The book is timely for a society that's fast-shifting its foundations from the time-proven principles of God's law, to the façade-like exoskeleton of possessions and positions.

Lawrence writes:

*"For thousands of years man has possessed relatively little. Food, clothing and shelter were the mantra for a contented life. ... The baby boomer generation of the '60s began to experience possessions in a whole new dimension ... Possessions took on a new significance in our lives and we coined a word that symbolised the emptiness of being possessed by your possessions: Materialism."*⁶

May we each remember that "we don't own things, things own us." God owns everything. We're simply called to be faithful, faith-filled stewards.

Let's simplify and be content with the food, clothing and shelter that God has promised.

And may those who come behind us find us faithful.

Crushed



It had been two weeks since the mighty Himalayas wrecked an earthquake of unbearable pain on the struggling nation of Nepal. I'd spent most of that time in crowded Kathmandu with ADRA Nepal, trying to bring hope and healing to the Himalayas.

People still cried out, and the numbers kept pouring in—staggering:

- 8,019 dead
- 17,866 injured
- 288,798 houses destroyed
- 254,112 houses damaged
- 950,000 children without classrooms

The next day's totals were even higher, and the next. What could I do?

How could I help so many suffering children, women and men? There's only one of me—so many of them. What could I do, for even one of them? I did what I could. That's all that's required of any of us.

I attended after-shock interrupted liaison meetings at the United Nations, edited funding requests to foreign governments, replied to offers and requests from across the globe. We raised millions to help thousands. Thousands of ones.

I loved people through my keyboard. It's impersonal, detached, unfairly safe, but essential. It's what God had trained me to do.

The media moved on—our eyes were diverted to other stories. But a people still suffered. A nation lay in tears. Crushed.



017

Do For 1

We talked late into the Kathmandu night, every night. We just wanted to catch up on years apart. Or maybe we really didn't want to sleep, knowing that aftershocks would rock our already damaged hotel.

Simon had also spent years in Nepal doing humanitarian work and had been called back after the earthquake to lend an experienced hand.

We talked about life, faith and raising children. As always, Simon didn't just scrape the surface, he wanted to dig deep into the very heart of faith and spirituality—to mine pure ore at the rock face, where the realities of living on a sin-infected planet grind mercilessly against our still-developing faith and hope.

Feeling frustrated by how little I could do to help Nepal's suffering, and knowing that Simon had faced these challenges before, I asked for his thoughts.

“Julian, when we realize that we can't help every person in need, we need to do for one what we wish we could do for everyone.”

I wish I could help everyone, and fund missionaries to go to every “nation, kindred, tongue and people”. I can't. But I can do for one what I wish I could do for everyone.

Can you?

A Sharp Businessman



I've said these very words, "There's always someone desperate enough to sell their property or equipment at a bargain price. Bankruptcies, failed businesses and divorces always give the advantage to the buyer. Go for it!"

There's nothing wrong with taking advantage of good deals created by unfortunate circumstances. It's just sharp business.

Isn't it?

Consider these challenging words,

*"Every sharp transaction, every attempt to take advantage of a man who is under pressure of circumstances, every plan to purchase his land or property for a sum beneath its value, will not be acceptable to God, even though the money gained is given as an offering to His cause."*⁷

Wow! If this sort of sharp business is not "acceptable to God" even when the profits are given to His work, how much more despicable must they be when I keep the profits myself?

But surely if the seller isn't a Christian it's OK?

*"The price of the blood of the only-begotten Son of God has been paid for every man, and it is necessary to deal honestly, to deal with equity with every man, in order to carry out the principles of the law of God."*⁸

Ouch!

Do unto others ...

Apple Pie Poison



A few seasons ago my sons and I visited a ‘Pick Your Own’ apple orchard in southern Queensland. I managed to harvest a few bags of prime, sweet-smelling fruit, while the lads skirmished their way around the paddock throwing rotten apples at each other.

In the following days we ‘celebrated the apple’ by crunching into as many as we could stomach, but, as often happens in times of excess, the surplus ended up in a massive apple pie.

With God-given insight, author John Piper once wrote:

“The greatest enemy of hunger for God is not poison but apple pie. It is not the banquet of the wicked that dulls our appetite for heaven, but endless nibbling at the table of the world. ... When God describes what keeps us from the banquet table of his love, it is a piece of land, a yoke of oxen, and a wife. The greatest adversary of love for God is not his enemies but his gifts ... for when these replace an appetite for God himself, the idolatry is scarcely recognizable, and almost incurable.”⁹

An apple a day might keep the doctor away, but nibbling at apple pie can be fatal.

Everybody Smiled



There's a question I ask every time I open a *Faith vs Finance* seminar:

“When a Christian is being materially blessed while running their business or career ‘for God’ will their relationship with Jesus naturally become stronger or weaker?”

The most common answer is always, “Stronger.”

I was recently running a seminar for carefully selected political, religious and business leaders. The Christian audience included the nation's Minister for Finance, the Minister for Taxation, the son of a Military General, owners of multinational corporations, and others well acquainted with wealth and power.

When I asked the above question the room went silent. Nobody moved or spoke. Did they not understand the question? I asked for a show of hands from those who thought that the person's spirituality would get stronger—still no response. Had my microphone died?

I then asked them who thought that the person's spirituality would be negatively affected by their material blessings. More than eighty percent of the hands went straight up. Nobody smiled.

Two hours later we all fell humbly to our knees, inviting God to give us new hearts so that we could die to selfishness every day, and live for Him, and others. Everybody smiled.

The Conspiracy Cure



“Global Economic Crisis in September!”

“Pope and President to set up New World Order!”

“US Dollar’s Collapse Imminent!”

Sensational headlines shout out from “IMPORTANT! MUST READ!” emails.

The Bible definitely predicts these types of ‘end time’ events—without giving specific dates. The days before Christ’s return will be traumatic. We *must* watch and act with God-given wisdom, but we are not to fear the coming crisis.

One day economic doomsayers will guess the right dates. However, even then, the *only* thing that will carry us through is a mind fortified with the truths of the Bible, and a daily relationship with God through Jesus Christ.

The time is coming when it won’t matter whether our earthly treasures are invested in shares or gold or US dollars or real estate—or even tins of beans! Only those who are ‘under His wings’ will get through the final crisis safely.

So, next time you have a conspiracy-prompted, sickening fear of the future, remember God’s cure in Isaiah:

“Do not say, ‘A conspiracy,’ Concerning all that this people call a conspiracy, Nor be afraid of their threats, nor be troubled. The Lord of hosts, Him you shall hallow ... He will be as a sanctuary.”

Isaiah 8:12-14

Forcefield of Faith



In 1915 a lady named Ellen White passed away. For seventy years she had spoken and written about health, education, theology, family, devotional life, prayer and leadership.

Her writings are available in 175+ languages—more than any other American author. She wrote 5,000 articles, 40 books, and left behind more than 100,000 handwritten pages.

For me, her most powerful paragraph is quoted below. When fully understood it covers our entire life, including our faith and our finances.

“The Father’s presence encircled Christ, and nothing befell Him but that which infinite love permitted for the blessing of the world. Here was His source of comfort, and it is for us. He who is imbued with the Spirit of Christ abides in Christ. The blow that is aimed at him falls upon the Saviour, who surrounds him with His presence. Whatever comes to him comes from Christ. He has no need to resist evil, for Christ is his defense. Nothing can touch him except by our Lord’s permission, and “all things” that are permitted “work together for good to them that love God.””¹⁰

Stand strong in Him.

Needs or Weeds?



I often get my weeds and my nants mixed up. Sorry, I meant my needs and my wants. There are some things that I think I really need, but in reality they're nothing more than wants in need's clothing.

Jesus promised that if we seek first His kingdom and His righteousness, then all our needs—our food, drink and clothing ^{Matthew 6:25-34}—will be provided, for both now and eternity. When we seek Him first (i.e. daily and desperately), we will also be in a place where He will want to give us all of our wants, because our desires will be His desires.

However, when we think that we N-E-E-D things that are really only W-A-N-T-S the letters get all intertwined in our hearts and become W-E-E-D-S. The weeds then grow up and gradually choke our hearts.

When we know the good news of the gospel, but let 'the cares of this world and the deceitfulness of riches' choke out our wholehearted response to it, then we become spiritually stagnant and unfruitful.

Matthew 13:22

Much of the world is going crazy with unbridled consumerism. Will you join me in focusing on the real needs of others, instead of our own weeds of want?

Uncommonly Hard to Manage



At the end of 2014, Edward Carr, foreign editor for *The Economist* magazine, wrote a prediction about the state of the world in 2015.¹¹ He described how foreign-policy experts feared that ‘the international fabric is fraying . . . the world is coming apart at the seams,’ and that, whilst some order will be restored in 2015, ‘the sense of impending chaos will endure.’

In a brilliant understatement, Carr wrote, ‘Just now the world seems uncommonly hard to manage.’ How true that was—and he wrote it before all of the ever-escalating tragedies and record-breaking chaos that have occurred since 2015!

According to the Bible, events during the last days of earth’s history, just before Jesus returns to earth, will be just like what we are seeing in today’s news. After reminding us that all our investments will soon be burned up, the Bible suggests that we seriously need to re-prioritise our lives in order to ‘look for’ and ‘hasten’ the return of Jesus. ^{2 Peter 3:10-13}

Does your calendar, and budget, centre around watching and working for Christ’s return?

The greatest rescue event in earth’s history is soon to take place. That’s incredibly good news to tell the world!

Are you ready?

Giving Up, Blood Pressure Down



For at least two thousand years, the words “It is more blessed to give than to receive” have been on the lips of preachers—and fundraisers! We know it’s true. Something wonderful happens inside us when we choose to go against our instinctively self-centred, human nature.

Researchers around the globe have identified generous giving as a key to increasing happiness, but could generosity include more benefits than just nice feelings? Researchers at the University of British Columbia recently put it to the test.

Every week they gave two \$20 notes to patients with high blood pressure, and guided them on how to spend it. Half of the patients were told to spend the money on themselves, so they purchased clothes, massages, face creams and other self-focused gifts.

The other patients were told to spend the money on others. They bought muffins for firefighters, cookies for neighbours, gifts for their grandchildren and made donations to charities.

The result? The self-spenders had no change in their blood pressure while the gift givers ‘showed a significant reduction in blood pressure’. Giving is a blessing.

Maybe doctors of the future will simply write, “Be generous twice a week until blood pressure returns to normal.”



026

Larry's Lions

The Bible clearly tells us that Satan is *the* master of deception. He makes poisons taste delicious, and, just as dangerously, lets some people make healthy food unpalatable. He makes truth look like error, and error like truth, and now the whole world's confused.

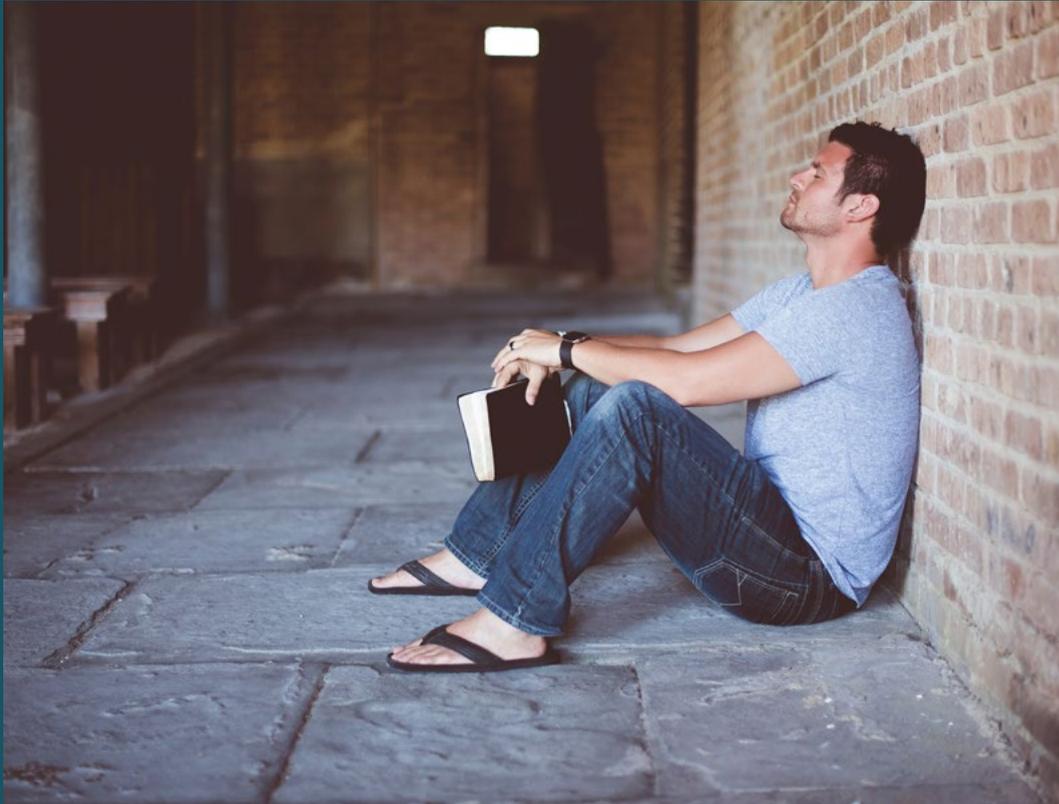
His offer of satisfaction through worldly success, 50,000 social media followers, or the ability to earn or travel more than your peers, is nothing more than a cruel counterfeit for the *true* peace and satisfaction that Jesus offers.

I'm reminded of the story of two men, Larry and Bill, who lost their jobs and couldn't find any work. Bill saw an advertisement from a zoo that was paying \$5,000 per animal for captured lions. A dangerous career indeed, but they decided to give it a go.

Off they went into lion country with an innocent lamb, a home-made cage, and a spreadsheet outlining their financial goals. As they scrambled across a rocky ledge it gave way and they slid down into a steep-walled pit full of hungry lions. Larry quickly assessed their situation and cried out, "Bill, we're rich! We're rich!"

Don't be deceived. Satan walks around like a roaring lion looking for someone to devour. [1 Peter 5:5-8](#)

Epsilon Gamma Omega



I've never formally studied the ancient Greek language—which will soon become very obvious. However, I want to share something that I recently discovered.

In Galatians 2:20 Paul wrote, “I have been crucified with Christ; it is no longer I who live, but Christ lives in me...” In the original Greek, the word for ‘I’ is often spelled with three Greek letters: Epsilon, Gamma, and Omega. As an acronym they spell E.G.O.

Making this substitution into Paul’s text we now read:

“Ego has been crucified with Christ. Ego no longer lives, but Christ lives in place of ego.”

Wow!

Am I pushing the text too far if I do the same in 1 Corinthians 15:31? Instead of “I die daily” it would read “Ego dies daily”.

This substitution may not be technically correct, but it is certainly true of the humble life of Christ and the overall principles of God’s Word.

How different would our lives and our bank statements look if our egos were truly ‘crucified’ daily? Would our social media pages look any different? Would we still drive the same car, live in the same suburb and holiday in the same places if our E.G.O. was D.E.A.D.?

The 13th Disciple



What would you give to be one of Jesus' disciples? What would you trade for just one year of walking, talking and eating with Jesus as one of His closest friends? Could you even put a value on it?

We don't know his occupation, his address or even his name. We just know that he was 'rich', 'young' and a 'ruler'. We also know that he received the very same invitation that Jesus gave to other disciples, "Come, follow me," but unlike the twelve, he turned it down. Jesus saw in him a wonderful co-worker, but the opportunity was lost.

Christ wasn't placing a price tag on discipleship, he was simply testing the Rich Young Ruler's heart—revealing where his true allegiance lay. Sadly, he couldn't see that trading his temporary wealth for 'treasure in heaven' was by far the best investing decision that he, or any of us, could ever make.

He couldn't let go. His investments owned him. He was convicted but not converted, saddened but not surrendered.

What would you trade for an eternity of walking, talking and eating with Jesus?

Jesus is inviting you today. Will you surrender your whole heart to be His '13th disciple'?

Protecting His Fingerprints



Presidents, Prime Ministers and politicians all encourage us to care for the environment—but shouldn't Christians be exempt?

The Bible clearly, and repeatedly, tells us that this old world is soon to 'pass away' and that 'Earth 2.0' (the final version) will take its place. Surely that must be the ultimate reason to care less about the environment?

It's true that you and I are called to be faithful stewards (carers) of the time, talents and treasures that God entrusts to us—and there's great joy in doing so. However, an additional beauty of our lives is that we were also appointed as the stewards of all Creation—before we were even created! Genesis 1:26-27

What a privilege it is to care for an environment so thoroughly covered with God's fingerprints. Sure, it's decaying pretty rapidly, primarily because we're a greedy bunch who don't protect it as faithfully as we should, but it's still the most beautiful thing this side of the ozone layer.

Very soon I'm also going to be given a new 'Body 2.0' but that doesn't mean I should pollute the one I've already got.

God's signature is scribed across all the earth. Let's be faithful stewards, of everything.

A Generous Inheritance



S.K.I. is an acronym for Spending Kids Inheritance. It's a mantra for many Grey Nomads and Baby Boomers. You can probably guess that I'd prefer S.K.I.M.—Spending Kids Inheritance on Ministries!

Tragically, parents often rest peacefully in their graves, while just six feet above them, their children tear each other apart over assets that they did nothing to earn or deserve. Jesus responded directly to this graveside scenario. He said:

“Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions.” Luke 12:13-34

Children, even if you're of retirement age, I encourage you to be generous to your parents in a radical way. Allow them to personally receive the blessing of 'giving while they're living' by supporting God's work with their hard-earned assets. Maybe also encourage them to take the advice in Proverbs 13:22 by leaving an inheritance, not to you, but to their grandchildren.

Tell your parents that you'll be fine financially, that you believe in God's promises and that you already have an inheritance being laid up in heaven—an eternal inheritance for the eternal good of your whole family.

Give a generous inheritance ... to your parents.

Heinz, Kraft, Woolworths, Wrigley, Hershey & Colgate



Tithing is the Biblical system of returning 10% of your 'increase'—profits, wages, salary, etc.—to God's storehouse. It's a somewhat controversial topic across Christianity.

Some, who argue that tithing was only for the Jews and that today we are called to give our 'all' for God, often end up returning far less than 10% to Him, while other Christians meticulously return an exact 10% tithe—even on the estimated value of gifts they receive—but have little interest in caring for the poor or refugees, or showing mercy to others.

Jesus Himself said that we should do both—return an honest tithe and actively uphold justice, mercy and faith. [Matthew 23:23](#) And God told Moses that 'all the tithe of the land ...is holy to the Lord.' [Leviticus 27:30, 34](#)

From years of testing God, as instructed to in Malachi 3:8-12, I've become a firm believer in tithing, and I'm not alone. The families whose surnames are now the brands Heinz, Kraft, Woolworths, Wrigley, Hershey and Colgate were all faithful tithers.

I encourage you, as Jesus did, to return a faithful tithe so that the everlasting gospel can be preached far and wide.

Ask yourself honestly; Are my tithes in proportion to my blessings?

He's Old, Poor & Alone



Surviving the pains of old age, on a small pension, alone in government housing. He'd read my book and wanted me to visit. His reason? "Just to tell you something." I knew he'd ask me for money but I arranged an appointment anyway, secretly hoping that he wouldn't be home.

After chatting about his third-hand furniture and the way he budgets every coin into separate containers to pay his bills, he got to the point. I braced myself.

"Julian, I want you to know how much your book about material blessings challenged me."

"Really?"

"Yes. I've always returned a 10% tithe to God. A few years ago I set a goal to pay a regular second 'tithe' for mission projects, and I recently reached that goal. But while reading your book God convicted me to try a third 'tithe'. I just wanted to let you know that I'm nearly at 30% and God is blessing me so much!"

The tears of joy in his eyes reflected the tears of conviction in mine.

He's not old, poor and alone. He's looking forward to his new pain-free body, he's rich in the Lord and he's part of God's family.

Forgive me Father.

The War is Real



The modern-day use of trade sanctions against hostile nations isn't new. These 'trade wars' are an ancient and highly effective tactic to achieve military and political goals. Though more subtle, they can be just as effective as the sieging of cities, the bombing of roads and bridges and the destruction of factories and warehouses. They all focus on cutting essential resources.

Military history clearly reveals that if the enemy's supply lines can be cut, confused, or diverted, then their frontline soldiers will be less able to fight with strength and resources. It's an important, war-winning strategy.

Satan has his eyes on the supply line for God's work—you and me. He wants to confuse us about our mission, to distract us from it and to tempt us to divert the resources that God has entrusted to us. Satan uses deception, and sometimes even things that appear to be important purchases or wise investments, to get us to divert God's resources away from His frontline mission work.

Satan doesn't care where we invest God's resources, as long as they're not invested in sharing the amazing news of the everlasting gospel with the world.¹²

Whose side are you fighting on today?

Jim's Gift



October 28, 1949 - Missionary-in-training Jim Elliot wrote in his journal:

“He is no fool who gives what he cannot keep to gain that which he cannot lose.”

January 8, 1956 - Jim and four other missionaries gave their earthly lives, murdered by the very people they came to share hope and love with—the Huaorani tribe of Ecuador. What an incredible sacrifice. Or was it?

Is it a sacrifice to give something you cannot keep to gain something you cannot lose?

As followers of Christ we are invited to respond to His love for us by giving our love, our time, our talents, our money, our entire earthly lives for Him. That may appear to be sacrificial, but it's not a sacrifice for those who truly love Christ.

If I 'sacrifice' one day of time and income to spend that day with my wife (who I love dearly and totally enjoy spending time with), I've sacrificed nothing. And if I give up any earthly thing—time, money, opportunities, experiences—in order to spend time (eternity!) with the Saviour I love, I've sacrificed nothing. Nothing.

Do good. Share your blessings. Give your life. These are the 'sacrifices' that God loves. [Hebrews 13:16](#)

Find Your Self



6,000 years ago: Satan tempts Eve to think of **herself** before God. She does.¹³

4,000 years later: Satan tempts Jesus in the wilderness with the same offer on a different contract—look out for **Yourself**. He doesn't.¹⁴

For three years Satan tempts Jesus to put **Himself** first. Just once. But He doesn't.¹⁵

Weeks pass. Prophecy's unmovable deadline approaches.¹⁶ Satan's getting wildly desperate. He has Jesus flogged, tortured, spat on, forsaken by all, but Christ remains sinless. **Selfless**.¹⁷

Satan nails Him to a cross and lifts Him high for the final attack. If he can plant a tiny seed of **self**-preservation in Christ's torture-hazed mind the victory will be his. Demons enter religious leaders, soldiers and the criminal alongside as they hurl a hellfire of temptation at Him, "IF you are the Son of God save **Yourself**."¹⁸ He still doesn't.

Jesus! Defend Yourself! Prove Yourself! It was the frantic heart cry of every disciple, every weeping soul at the foot of the cross (and Satan).

Finally, the Jewish leaders unknowingly speak a profound truth, "He cannot save **Himself**."¹⁹

Jesus could not save **Himself**—and us—so He chose us.²⁰

Today He invites us to find our **self**, and crucify it.²¹

Money on the Mind



Psychology researchers at the University of California have concluded that ‘upper-class individuals behave more unethically than lower-class individuals.’²² The research team presented evidence that rich people are more likely than poorer people to:

- Break the law while driving,
- Help themselves to candy meant for children,
- Cheat in a game of chance,
- Lie during negotiations, and
- Endorse unethical behavior.

It seems that higher social status can make us less ethical, more selfish, more insular, and less compassionate than other people. “While having money doesn’t necessarily make anybody anything,” psychology researcher Paul Piff says:

“The rich are way more likely to prioritize their own self-interests above the interests of other people.”²³

CNN’s Jay Parini reported on research by Canadian neuroscientists who suggest that being rich and powerful actually makes people less happy and, even worse, unable to sympathize with the poor. What a tragic side-effect! The medical researchers found that the rich and powerful among us show less brain activity in the region of the brain where human sympathy is excited.²⁴

Ouch! This is confronting research. Could our income, wealth and comfortable lifestyles really have a direct, even biological, impact on our brains? Can it be avoided? Does anyone have a cure?

Money on the Mind (Part 2)



Scientific research shows that wealth and upper-class lifestyles often have negative impacts on a person's brain in the areas of honesty and compassion. Such research supports Christ's statement that, "It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God." ^{Mark 10:25}

Both scripture and science expose a potentially negative correlation between increasing wealth and Christ-likeness. But God loves everybody, including the wealthy, so He must have a solution for this 'rich mind' problem, and He does.

God invites us to:

"Let this mind be in you which was also in Christ Jesus, who ... made Himself of no reputation ... and humbled Himself." ^{Philippians 2:5-8}

He also says, 'Command those who are rich in this present age not to be high-minded, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share.' ^{1 Timothy 6:17-18}

Yes, there is a God-prescribed and proven cure for high-mindedness. Are we willing to trust wholly in Him, to give generously to others and to humble ourselves, in order to be healed?

My New Ferrari



The story is told of a man, let's call him Peter, who received a new sports car as a gift from his brother. One day he drove it into the city and parked it on the street while he did some shopping. On returning to his car, loaded down with shopping bags, he saw a young homeless boy with wide eyes staring at the shiny, new vehicle.

As Peter approached the car the boy shyly asked, "Excuse me sir, is this your car?"

"Yes, it is" Peter replied. "My brother gave it to me. It was a gift."

The boy's eyes lit up with surprise at the thought of such a generous and expensive gift. "Wow!" he said. "That's incredible! I wish ... I wish ..." but he didn't finish his sentence, so Peter finished it for him.

"Yes, I know son. You wish you had a brother like that."

"No, no, sir. That's not it." the boy quickly replied. "I wish ... I just wish I could BE a brother like that."

Just like Abraham of old, we are each blessed to be a blessing. [Genesis 12:2](#)

Jesus said it perfectly, "There's a greater blessing in giving than in receiving." [Acts 20:35](#)

Amen.

Reaching the Rich



Have you ever wondered how to introduce Christ to a wealthy person who appears to be ‘in need of nothing’? Consider these thoughts from one of my favourite authors:

“It is by no casual, accidental touch that wealthy, world-loving, world-worshipping souls can be drawn to Christ. These persons are often the most difficult to access. Personal effort must be put forth for them by men and women imbued with the missionary spirit, those who will not fail or be discouraged.”²⁵

Ellen White goes on to say that many Christians assume that in order to reach the wealthy, they themselves must adopt a similar lifestyle. An appearance of wealth, a fancy home, expensive clothes and cars, conformity to worldly ways, high-class culture and well-polished language are thought to be essential. But she says, “this is an error.” This is “not God’s way” of reaching the affluent.

The author concludes that the thing that will reach the wealthy most effectively is, “a consistent, unselfish presentation of the gospel of Christ.” 1 Corinthians 2:1-5

Maybe next time I’m tempted to upscale my lifestyle “so that I can reach the wealthy”, I need instead to spend more time studying and reflecting the humble, unselfish teacher of Galilee.

But What About Tomorrow?



When I decide to give to a good cause the question arises, “How much can I afford to give but still have enough for my future?” It’s an excellent question that should be asked. However, my answers are often guided too much by worries about tomorrow and my gifts often shrink from relatively ‘generous’ to ‘safe’, or even worse.

God’s promises remind us of some universal principles of giving that are as sure as gravity.

In Proverbs we read, “One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. Whoever brings blessing will be enriched, and one who waters will himself be watered.” *Proverbs 11:24-25* That’s a promise from our Father.

Jesus tells us, “Do not worry about tomorrow, for tomorrow will worry about its own things” and He promises “Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap.” *Matthew 6:34; Luke 6:38*

Our Father is the Great Provider. He gives us food, clothing, shelter, work, strength, education and so much more. Let’s be about our Father’s business. Let’s live, and give, by faith, and let God prove His promises for both today and tomorrow.

Audacity



Jesus chose, in His mind, to give up Heaven—a massive sacrifice. The Apostle Paul tells us that the Son of God completely emptied Himself.

Philippians 2:6-8

All that He was, up until that point, was gone. Omnipresence, gone. Omnipotence, gone. Omniscience, gone. Why? To save me. To save anyone who will accept His gift of faith and believe in Him.

Then, after being born into the humblest earthly circumstances, Jesus mindfully decided to become a servant to others by again giving everything—His home, His job, His family, His reputation, even His dignity. And finally, hanging naked and beaten on a Roman cross, looking as though He had absolutely nothing left to give—other than the final gasps of a life of love—He gave again, “Father, into thy hands I commit my spirit.” Luke 23:46

Gone.

Jesus descended into our depths and gave everything.

And still today, in a consumer-centric age of dazzling worship concerts, comfortable churches and spiritual retreats aboard cruise ships, Paul has the audacity to tell us ‘Christians’—people who openly claim to follow and imitate Christ—to “Let this *mind* be in you that was in Christ Jesus.” Philippians 2:5

Have you completely lost your mind Paul?! Yes.

Have I?

Descending to the Heights



The Apostle Paul tells us to “Let this mind be in you that was in Christ Jesus.” *Philippians 2:5* Then James, the brother of Jesus, tells us to humble ourselves. *James 4:10* Our ego, our pride, our love of display, our desire to look the best and be the first—just like the world tells us to—are all to go, completely.

So, let me get this right; Paul wants me to lose my mind, and James wants me to lose my self! What am I to replace them with?

Love.

My mind is to be replaced with Christ’s mind and my self is to become selfless in its service to others—a natural result of humbly accepting the love-powered mind of Christ.

In love, Jesus descended and did all this for us, and what was the result? God “highly exalted Him” and gave Him “the name which is above every name.” *Philippians 2:9-11*

That same God—the God who is love—promises us that when we humble ourselves before Him, He will lift us up. Jesus said, “Whoever exalts himself will be humbled, and he who humbles himself will be exalted.” *Luke 14:11*

Humble yourself in the eyes of the Lord, and let God do the lifting.

Manure in My Wallet



When I was about nine I had a sleepover at a friend's house. One of his before-school chores was to round up the family's cow for milking. It was mid-winter and the icy frost was no invitation for my bare feet.

After what seemed like an eternity of running through frozen paddocks my feet were aching, so my thoughtful friend let me in on a trick that I've never forgotten—nor repeated. He said, "Follow close behind the cow and when she lays a steaming warm pat, stand in it."

I was so desperate that I took his advice. It worked perfectly. I just wished that she'd lay a pat every few feet so I could have heated stepping-stones all the way to the milking shed!

Cow manure has many great uses but the downside is obvious, when you get too much of it in one place, it stinks.

Clint Murchison Jr., founder of the Dallas Cowboys, is credited with saying:

"Money is like manure. Pile it up and it stinks, but spread it around and it does a lot of good."

So there you have it, we've got manure in our wallets!

Let's spread it around, for good.

What Are You Living For?



Our calendar and our bank statements reveal our priorities. Where we invest our time and money is a true reflection of our life's focus. It exposes what we're actually living for.

Did Jesus die for what you're living for?

Would Jesus' calendar and bank statements look like yours? Maybe yours reveals some investments of time and money in things that are not important to Him, or maybe even directly opposite to His will. Are the priorities that He lived and died for reflected in yours?

Jesus came so that we can have life to the full—100%. [John 10:10](#) The world tells us that Jesus' way of life is boring and 'last-century' but Jesus, our Creator, knows what's best for us. I can testify that God's ways are the best ways, and not just financially, but also in marriage, health, relationships, peace, satisfaction and so much more.

If you're wondering whether to jump into God's will 100% I encourage you to. Go ahead and jump. Live totally for Him.

Jesus said, "Whoever desires to save his life will lose it, but whoever loses his life for My sake and the gospel's will save it." [Mark 8:35](#)

Did Jesus die for what you're living for?

The Seven T's of Generous Living



I've spent much of the last few years traveling the globe sharing on the Biblical principles of generous living, and the impact of money on our spirituality. I started my journey with 'The Three T's of Stewardship'—Time, Talents and Treasure—and have since identified a fourth, fifth and sixth T.

While sharing in Arizona, a conversation with some of the local Apache and Navajo people opened my eyes to the seventh T, so now I have the complete set!

We are to live generously with our:

1. **Time** – the present that is evenly given to everyone every day.
2. **Talents** – gifts and skills that bring joy and satisfaction.
3. **Treasure** – our material blessings to enjoy and share.
4. **Testimony** – our personal story of God's presence in our life.
5. **Temple** – our body that God has trusted us to care for.
6. **Territory** – the environment, including our own backyard.
7. **Tribe** – our family, friends and global community.

These T's are all things that God entrusts to us to be used carefully, prayerfully and for His glory. Paul said it beautifully, "whatever you do, do it all for the glory of God." [1 Corinthians 10:31](#)

Let's live generously in all seven areas of life.

Happy Days!



The town of Cordoba, in the olive tree covered hills of southern Spain, is one of my favorite places on earth. Abd-ar-Rahman III was the Islamic leader of Cordoba a thousand years ago. He was a man who experienced and achieved all that his heart desired. He then summarised his life as follows:

“I have now reigned above 50 years in victory or peace; beloved by my subjects, dreaded by my enemies, and respected by my allies. Riches and honors, power and pleasure, have waited on my call, nor does any earthly blessing appear to have been wanting to my felicity. In this situation, I have diligently numbered the days of pure and genuine happiness which have fallen to my lot: They amount to fourteen.”²⁶

How sad is that? He appeared to have everything, yet he only recorded fourteen days of genuine happiness.

In stark contrast to this, Jesus offers us ‘life to the full’. That’s an abundant, satisfying, peace-filled existence where we know exactly what we’re here for today and we’re sure of where we’re going next.

John 10:10; Matthew 6:25-32; 1 John 5:11-13

Jesus didn’t say we won’t have problems, he simply offers us a deep peace and joy through it all. Happy days indeed!

Credit, Climate Change & the Sabbath



You try to pay for groceries but your credit card is denied and a message comes on the screen that reads, 'Sabbath Breaker'. What a weird and seemingly impossible situation.

For more than 160 years, Seventh-day Adventists have been teaching that a time will come when national laws will require people to rest from work on Sunday, the day which, based on Catholic traditions, many Christians now call the 'sabbath'.²⁷

If people don't obey this law—which will be created to do things like rest the environment (hooray) and encourage family time (excellent)—then they will not be able to buy or sell (ouch!).²⁸

With this Adventist teaching in mind I wasn't surprised to read this recent report:

"Not all of us are called to be saints, but the pope [Francis] ... insists that the planet now requires a similar kind of conversion from its inhabitants. We must take on a "less is more," anti-consumerism approach to life that will lead us to transcend unhealthy anxieties caused by being trapped in consumer culture. We must also celebrate rest, especially from buying and selling, by returning to a focus on keeping the sabbath."²⁹

Coincidence, or prophecy being fulfilled? Time will tell.



048

Wealth & Health

It has been said that life has two parts, in the first half, we spend our health to gain our wealth, then we spend our wealth trying to buy our health back!

Last week I worked alongside a team of medical doctors, physiotherapists, naturopaths, massage therapists, plant-based chefs and sports physiologists at a pop-up health retreat. It was beside a beautiful beach on the north New South Wales coast in Australia. Poor me!

What a privilege it was to see renewed health and hope in the faces of the retreat guests as they learned to follow God's laws of health. Most of us subconsciously know our Creator's laws of exercise, sunlight, wholesome nutrition, rest, spirituality, water, fresh air and more, but the busyness of working to pay the bills—and just surviving the deadlines of life—can sometimes force healthy choices into the back seat.

How's your life balance going? Are you focusing enough on your health?

I love the Apostle John's greeting to his friends, and it's my prayer for you too, "I pray that you may prosper in all things and be in health, just as your soul prospers." ^{3 John 2}

What a beautiful balance of wealth, health and spirituality.



049

SoZo

Sozo is a Greek word meaning salvation; to save; to heal. It's about wholistic healing—physically, mentally and spiritually.

In the eighth chapter of the Bible's book of Luke—written in Greek by a medical doctor—we read of a woman with a serious health problem. Through twelve years of expensive sickness she'd spent all of her money, but instead of getting better she grew worse, so she came to Jesus seeking physical healing.

In faith that Jesus had the power to heal her sickness, she reached out through a pressing crowd and touched His garment. Through a miracle she was immediately healed, physically, and she knew it.

But Jesus had an even greater gift for her. He turned to her and said, "Daughter, your faith has made you whole [Sozo], go in peace." She came for physical healing, but Jesus made her whole—physically, mentally and spiritually. He gave her peace.

Is that how you want to live, in physical, mental and spiritual health? Do you want deep inner peace? If so, I encourage you to spend less time and energy seeking financial and lifestyle goals, and instead, seek the Sozo that only Jesus can give.

It's absolutely priceless.

The New Necessary



Do you sometimes think of upgrading your car, house or holidays? I often do—it's normal, but is it necessary?

I recently saw a Volkswagen car advertisement that read:

“Every so often, you realise you're worth a bit more, and the things you once found extravagant become altogether necessary. Because once we get a taste of a better life, there's no going back.”

What an incredible insight into human nature. We continually want more and better and nicer things, even though it may cause others to have less, or distract us from our God-given mission.

Are the people who humbly follow Jesus of Nazareth, and believe that they have an incredible eternity awaiting them, called to upgrade their lifestyles at the same rate as people who don't know God? Are we also to seek satisfaction and worth from the nice things we own?

The Bible clearly teaches that we are to be conservative in our living, so that we can be liberal in our giving. Maybe God allows us to be 'worth a bit more', so that we can upgrade our standard of giving, not just our standard of living.

Yes, it is time for me to upgrade—my giving.



051

Fast-moving Pilgrims

Author C.S. Lewis wrote:

“Our father refreshes us on the journey with some pleasant inns, but He will not encourage us to mistake them for home.”

We can be so focused on the material blessings that God gives us, that we forget whose they are and what they are for. ‘Our’ assets are not actually ours. Money, houses, investments, clothes, sports equipment, furniture, decorations, tools and even talents are entrusted to us to be enjoyed, yes, but also to test us—to see whether we will use them for eternal interests or for selfish purposes.

We are called, trained, resourced and empowered to be fast-moving pilgrims. We have a simple but crucial mission—to help people to fix their eyes on Jesus Christ. God supports and funds this mission with the talents and possessions He entrusts to us. What a privilege!

Let’s use God’s resources to encourage people to fix their eyes on Jesus. In doing so we will also be empowered to keep our eyes on Him.

As Helen Lemmel penned:

“Turn your eyes upon Jesus, look full in His wonderful face, and the things of earth will grow strangely dim in the light of His glory and grace.”

Keep the Faith



Rome, 65 A.D. The Apostle Paul is imprisoned, awaiting his approaching execution.

For decades, Paul has ministered to rich and poor—he’s experienced both himself. He’s watched professing followers of Jesus use God’s gifts to glorify themselves instead of the Giver. He’s watched them exalt *human* genius, revere *worldly* success, desire *earthly* luxuries, and teach their children to do the same. Yet he’s also witnessed heart conversions, mind-blowing generosity and incredible sacrifice.

He’s felt guilt for not always following the example of Jesus, who, being rich became poor for our sake, that we, through His poverty, might become rich—eternally.

A decade earlier, Paul had an epiphany. He saw right through everything offered by the world and he realized that his greatest possible satisfaction, his highest privilege, his very reason for existing, was to lift up Jesus Christ.

With death approaching, Paul writes to young Timothy. It’s a dying man’s last letter, crowded with wisdom, fatherly advice and earnest pleading. He concludes:

“Timothy, I have fought the good fight, I have finished the race, I have kept the faith.” ^{2 Timothy 4:7}

That’s my prayer for you too. In your Faith versus Finance decisions in life, I encourage you to ‘keep the faith’.

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In many decisions of the Christian life, faith and finance intersect, and sometimes they collide head-on!

We are often challenged with decisions like:

- Should I save money for my future or give it to God's work today?
- Should I pay for insurance or should I just have faith that God will care for me?
- Should we launch this new faith-based ministry project even though we don't have the finances yet?
- Will God really make 90% of my income go as far as 100% if I give 10% to Him?

These are all very real, day-to-day decisions facing Christ's followers, yet for many of these 'faith versus finance' scenarios there are no simple answers.

Using short, thought-provoking illustrations, Faith vs Finance unpacks the clear and practical financial principles that God has given us. These 52 messages will help you to live a more satisfying, abundant and generous life.



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