



He is no fool who gives what he cannot keep  
to gain what he cannot lose.  
Jim Elliot

And He sat down opposite the treasury, and began observing  
how the people were putting money into the treasury; and  
many rich people were putting in large sums.  
A poor widow came and put in two small copper coins,  
which amount to a cent. Calling His disciples to Him,  
He said to them, "Truly I say to you, this poor widow put in  
more than all the contributors to the treasury;  
for they all put in out of their surplus, but she, out of her  
poverty, put in all she owned, all she had to live on."  
Mark 12:41-44

 LAYING THE FOUNDATION  
*28-Day Devotional*

For you know the grace of our Lord Jesus Christ,  
that though He was rich, yet for your sake  
He became poor, so that you through His poverty  
might become rich.  
2 Cor 8:9



## *Introduction*

Welcome to the devotional for Laying the Foundation. This guide provides twenty-eight daily readings that will further your relationship with God by largely examining the issue of money and giving. Other readings will come alongside in order to refocus our hearts on God and His attributes and the wonderful gospel of our Lord. Each reading is intended to encourage us, rebuke us, and instruct us.

Since money is the theme of the majority of these readings, it will become very easy to focus exclusively on our finances, giving, and on related issues. Even though we should probe mercilessly into this realm, we should remember that an over-emphasis on our personal relationship to money can lead to spiritual tunnel vision. This is precisely why the Bible, and this devotional, will constantly tie finances to the gospel. In this way, we avoid separating our money from the focus of redemption and the key to the Bible: the cross of Jesus Christ.

Money is central to our commitment to Christ. It is an accurate gauge to measure where our affections are and how deeply we understand the gospel of grace. We'll notice that many, if not all, of these readings point us back to the gospel. We'll constantly be going back to the cross. This plugs money and giving back into the big picture of the entire Christian life.

Our prayer is that this devotional will change you. We pray that it will reorganize your identity as a steward, refocus your energies regarding money, and cause you to reexamine how your dealings with money reflect on your relationship with Jesus Christ. May we all take a long, hard, and sober look into our hearts and see clearly what we are living for.

Each reading has four parts: Read, Apply, Pray, and Do. Spend 20-30 minutes reading, meditating, and praying. Talk to your friends about what you are learning and how you are being challenged. Learn from one another, edify the group, and be transformed.

There are many in our body who have contributed to this project. Without their efforts, this devotional would not only have been unfinished, but it would be missing that personal touch that each individual brings.

Soli Deo Gloria!  
Jason Park  
May 2008

### *Authors of the Devotionals*

- 1) Matthew 6:19-24 (*Jason Park*)
- 2) 2 Cor 8:8-9 (*Jason Park*)
- 3) 1 Tim 6:6-10 (*Peter Abm*)
- 4) 1 Tim 6:17-19 (*Jason Park*)
- 5) Isa 40:12-26 (*Lisa Kang*)
- 6) Psalm 50:7-15 (*Tiffany Chiu*)
- 7) Deut 8:11-18 (*Charlene Chiu*)
- 8) Lev 27:30-33 (*Jason Park*)
- 9) Luke 12:13-21; Job 31:24-28 (*Jason Park*)
- 10) Deut 26:1-4, 9-11 (*David Eng*)
- 11) Acts 2:42-47 (*Frank Ai*)
- 12) Luke 12:33 (cf. Gal 2:10; Jas 1:27) (*Daniel Chun*)
- 13) Lamentations 3:19-26 (*Hazel Park*)
- 14) 2 Cor 9:7 (*Jane Kim*)
- 15) 2 Cor 9:8-10 (*Edison Kang*)
- 16) 2 Cor 9:11-15 (*Jenny Lee*)
- 17) Habakkuk 3:16-19 (*Ben Liao*)
- 18) Joshua 1:8-9 (*Jeff Ton*)
- 19) Phil 4:11-13; Heb 13:5-6 (*Sam Pyo*)
- 20) Phil 4:15-19 (*Joshua Sanchez*)
- 21) 1 Cor 4:1-6 (*Kris Ko*)
- 22) 1 Cor 4:7 (*Jimmy Chung*)
- 23) 1 Chronicles 29:1-20 (*Sam Huang*)
- 24) Proverbs 30:7-9 (*Jonathan Lin*)
- 25) 1 Cor 13:1-3 (*Michelle Koh*)
- 26) 1 Cor 16:1-4 (*Ryan Bakonis*)
- 27) Malachi 3:8-12 (*Michael Sim*)
- 28) Romans 8:28-30 (*James Lee*)

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## DAY ONE—YOUR TRUE TREASURE, YOUR TRUE HEART

**Matthew 6:21** “... for where your treasure is, there your heart will be also.”

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### **Read**

Matthew 6:19-24

### **Apply**

Jesus here tells us perhaps His most important lesson about money. Our heart, our desire and hope, is tied closely to our treasure. Our money and our heart go together. We all know that, of course, to some extent. But when Jesus calls our attention to this part of our character, He confronts us.

Normally, we'd expect someone to ask us to search out our hearts in order to discover what's being treasured. Jesus instead points us out into the real world of things, people, and ideas, to reveal that we are always already treasuring *something*. How we spend money offers a clear vista into our truest, deepest beliefs and desires.

Material wealth possesses an allure that causes us to believe and act contrary to our Christian confession: “Jesus is Lord and Savior.” We say that we live for His kingdom and His righteousness. We say that He (and His affairs) drives us. Our pocketbook shows us what we really live for. It tells us what we worship, what fills our hearts, preoccupies our minds, and controls our emotions.

Jesus calls us to examine where we place our money and our heart: in earthly pleasures that fade away or in kingdom investments that last forever.

1. Where is most of your treasure? Is that where you want your heart to be?

2. When you give, does that frighten you or excite you? Why?

### **Pray**

For a renewed heart that tells treasure what to do, not for more treasure that tells your heart what to do.

### **Do**

Look at your bank statement and your credit card statements. Specifically, where does most of your money go? Are those your perceived priorities?

## DAY TWO—THE MOTIVE

***2 Corinthians 8:9 “For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you through His poverty might become rich.”***

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### ***Read***

2 Corinthians 8:8-9

### ***Apply***

In one of the first recorded appeals to give to a church, Paul appeals to one motive for giving: the grace of Christ. He doesn't appeal to their emotions (manipulation by guilt) nor to their will (manipulation by authority). Instead, he works on their hearts. He wants them to complete the task of giving because their hearts are bursting at the seams with love due to the gospel.

Christians don't give because they should (although they do) or because it frees their lives from the idolatry of Mammon (although it does). Christians give because they know that God gave everything, even His own Son Jesus Christ, for their sakes. Grace is the motivation for giving. Giving is a response to a gift of sheer grace. Just as those who are forgiven much also forgive, those who have been given much (peace with God, eternal life, the love of Christ, the indwelling Spirit, and more) give in return. The Macedonians understood that grace so much that even in the midst of their own difficult circumstances they happily gave beyond their ability (8:1-4). They begged to give more.

1. Do you beg God to be able to give more than you do now? What is your goal?

2. What typically motivates your giving? Guilt, duty, expectation of God's blessing or thankfulness?

### ***Pray***

Pray for a deep sense of affection for the best reason to give: the cross.

### ***Do***

Give away some cash (not a check) this week simply because you love Jesus. Don't let anyone know about it.

## DAY THREE—THE ROOT OF ALL EVIL

***1 Timothy 6:10 “For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.”***

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### ***Read***

1 Timothy 6:6-10

### ***Apply***

Christ taught that we cannot serve both God and wealth, “for either he will hate the one and love the other, or he will be devoted to one and despise the other” (Matt 6:24). In this passage, Paul reinforces the same truth.

Paul writes, “...we have brought nothing into the world, so we cannot take anything out of it either” (v.7). This is why we should be content with “food and covering” (v.8). When you can’t be content with these, your “foolish and harmful desires” for something more than what God gives will “plunge” you “into ruin and destruction” (v.9). We should consider it a blessing and be thankful to God when daily we find ourselves with clothes to wear and food to eat. Surrounded by such wealth in our society, it’s difficult to find contentment in the bare minimum. The temptation is everywhere to crave more and more. But this only leads to discontentment, to wandering away from the faith, and to being pierced with many griefs (v.10). Why is this? It’s so because the source of all light, life, and love is God. Wanting more than Him and what He gives is tantamount to rejecting the very thing that will take away all our wants.

It’s not wrong to have possessions; it’s not wrong to be wealthy. But selfishly seeking after riches is sin. Paul calls it a root of all sorts of evil (v.10). We must first seek Christ’s lordship in everything.

True contentment comes not from worldly riches and pleasures but is found in God. Christians don’t strive after godliness for selfish gain. Christ’s finished work on the cross is sufficient. There is nothing more we could ever desire to gain than the grace that God has granted through faith in Christ Jesus. The blessings of God’s promises are poured out to those who believe. So the riches of this world should look like dung compared to the riches of His glory. “But godliness actually is a means of great gain when accompanied by contentment” (v.6).

1. Why do you pursue godliness? What do you wish to gain? How often do you recall what you already have in Christ and His atoning sacrifice?

2. Do you run to money? Is it your refuge? Is it what gets you up in the morning? Is it what keeps you going throughout the day? Does it haunt your thoughts, always making its presence felt in the back of your mind?

### ***Pray***

For a heart that is content and a desire to live a simple life, not wanting so many of the things of this world but truly wanting to see God glorified.

### ***Do***

Knowing that all that you possess is of temporary value, be able to give what you have, especially to those who do not have. Are there things that you have too much of or don’t need and that others could use? Give!

## DAY FOUR—THE ANTIDOTE TO MATERIALISM

**1 Timothy 6:18** *“Instruct them to do good, to be rich in good works, to be generous and ready to share.”*

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### **Read**

1 Timothy 6:17-19

### **Apply**

Paul has already warned us about the dangerous side of money in this letter (cf. 6:6-9). He now turns to the biblical use of money by urging Timothy to teach the rich in Ephesus to invest their treasure into eternal purposes. The purpose of wealth is to do good with it. Wealth is for the benefit of others. Note that Paul doesn't command the rich to become poor (cf. Jas 1:10-11). Instead, he commands the rich to be generous, to be “rich in good works” (v.18). They give up one type of riches to gain another. And in doing that, they break the enslaving grip that treasures have on the heart.

Therefore, the antidote to money's poisonous effect in our lives is generosity. It's an antidote of drinking the sweet medicine of trusting in God's control of the future, trusting in “that which is life indeed” (v.19).

The heart has to turn to loving good deeds more than loving riches. This is a profound change of mind that leads to a lifestyle change. It takes repentance. Good intentions alone won't begin to break the grip of treasure on our hearts. When money actually leaves our accounts and goes to God, then we are directly going against our selfish tendencies and fortifying our hearts for continual generosity.

1. John Newton's method was to figure out what a “barely decent” lifestyle was (home, food, clothing), and then to give one penny away for every penny spent on himself. What would your life be like if you followed Newton's protocol?

2. What do you think about people who have more money and possessions than you do? Are they better off? More secure? Do they have a better life?

### **Pray**

For a renewed heart that recognizes the power of money to turn your desires away from Christ and is able to counter that power by remembering the future glorious life that awaits.

### **Do**

Take one alluring aspect of money and write a list of ways it affects your life. For example, “I show that I'm taking pleasure in money when I...,” or “I show that I think money makes me better than others when I...”

## DAY FIVE—OUR INCOMPARABLE GOD

***Isaiah 40:17, 18*** “All the nations are as nothing before Him, they are regarded by Him as less than nothing and meaningless. To whom then will you liken God? Or what likeness will you compare with Him?”

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### ***Read***

Isaiah 40:12-26

### ***Apply***

God’s power, His strength, is immeasurable. His wisdom is incomprehensible. His justice and righteousness are unparalleled in holiness. It is He who created the heavens and the earth. It is He who sustains the universe in perfect balance. He alone is worthy of our worship and complete trust. Yet our sinful tendency is to worship and trust in created things, such as people, our possessions, worldly philosophies, and whatever trends have captured the minds of men. We bring God down and erect little gods of our own making, gods that can be easily satisfied with our physical sacrifices. We call these nothings “God” and we give our all to them. In return, they “totter” (v.20); we soon realize that these idols cannot do anything.

What we need is a renewed sense in our hearts of God’s majesty. We need to measure everything against *that*. Then we will recognize that nothing can match up to our great God. He is singular, unique, unlike anything in the universe. He stands alone above it all, reigning supreme and revealing His glory.

This is good news for those who confess Him as their God. To them, this glorious God acts as a tender Shepherd. To them, this glorious God gives strength and increases power (v.29). Is it no small matter that we don’t trust Him at all times? How can we trade God for something in creation, something that He can reduce to nothing by a mere breath?

The incomparability of God should spark faith, joy, and vigor. This God of Isaiah 40:12-26—He is the One who comforts, leads, and empowers.

1. How often do you reflect on the greatness of God? What does this do?

2. Where does your trust practically reside, especially in difficult times?

### ***Pray***

For a humble and contrite heart before the almighty Creator and for your trust to remain in Him alone.

### ***Do***

Examine your life to see if there is an area where you are not completely trusting in Him—finances, daily decisions, parenting, relationships, the future, work and career, family, ministry, etc. Begin to release your flawed grip on this one area and deliberately hand it over to God in childlike faith. Admit your lack of knowledge, wisdom, and power. Ask God to help you put something into action that will demonstrate that you are beginning to trust Him in this area.

## DAY SIX—EXAMINING THE HEART

*Psalm 50:11-12 “I know every bird of the mountains, and everything that moves in the field is Mine. If I were hungry I would not tell you, for the world is Mine, and all it contains.”*

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### **Read**

Psalm 50:7-15

### **Apply**

God searches the hearts of the Israelites and questions their understanding of sacrificial giving. Did they think God’s favor could be earned by offering sacrifices? Did they think God needed the animals sacrificed to Him? Did they not know that “every beast of the forest is [His], and the cattle on a thousand hills” (v.10)?

It is so easy to think that our “sacrifice” to God, whether it be with our time, money, or effort, pleases God. After all, it is tangible and can be enumerated, like points on a scoreboard. The more we sacrifice, the more divine favor we earn. Then we are not only sacrificing to get something from God, we are attempting to obligate God to us.

Now, while giving our time and money is important and reflects an understanding of our salvation, giving (or any other work) is not what saves. It’s when legalism takes hold of us that we must remember that “[t]he world and its fullness are [God’s]” (v. 12). There is really nothing that God needs. He created everything (Gen 1:1). The gold and silver are His (Hag 2:8). Furthermore, salvation is from the Lord (Jon 2:9). He owes us nothing. So when we rest on our performance, we are denying the need for His performance, for His sovereign, once-for-all work on the cross that dealt a deathblow to sin.

By placing hope in ourselves, which we do every time we substitute our sacrifice for Christ’s, we effectively diminish the sufficiency of the atone-

ment. If our faith is placed in the truth of the gospel, the result will be a heart of thankfulness and prayer. We will sacrifice in response to grace, not in order to receive grace by working for it. We will no longer seek to obligate God to pay us as if He were an employer. When our response to God the Creator and Possessor of all things is like this, then our souls are delivered and our lives are glorifying to God (v.15). Praise God that we have Christ in Whom we have our hope!

The God of the cross, and not of human sacrificial offerings, demands our heart. Specifically, He wants a heart of thanksgiving, faithfulness, and humility (vv.14-15). This heart honors the Lord (v.15). This is the heart of an “unworthy slave” (cf. Luke 17:10).

1. Are you regularly responding to God with a heart of thankfulness for opening up the storehouses of His grace?

2. Do you give to God as if He needed an income? What are we really thinking when we believe that God needs anything from us?

### **Pray**

For repentance concerning the attempt to earn favor before God. And for a heart of gratitude and dependence on God.

### **Do**

Carefully consider how living as if God owns everything influences your financial decisions, both big and small.

## DAY SEVEN—THE ABILITY TO PRODUCE

*Deuteronomy 8:17-18* “Otherwise, you may say in your heart, My power and the strength of my hand made me this wealth. But you shall remember the LORD your God, for it is He who is giving you power to make wealth, that He may confirm His covenant which He swore to your fathers, as it is this day.”

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### **Read**

Deuteronomy 8:11-18

### **Apply**

As the Israelites are on the cusp of entering into Canaan after forty years of wilderness wandering, God warns them against growing proud in the prosperity of the Promised Land.

Often it is when we have “eaten and are satisfied, and have built good houses and lived in them” (v.12), and our possessions have multiplied (v.13), that our hearts “become proud” (v.14). We give ourselves the credit, boasting in our hard work, ability, or good planning. Even though we may not applaud ourselves outright, we sinfully “forget” God (v.14). What, then, is the antidote to this proud forgetfulness?

Moses reminds the Israelites of God’s faithful hand. Israel’s leader says, God “brought you out of...slavery” (v.14), “led you through the...wilderness,” “brought water for you out of the rock of flint” (v.15), and “fed you manna” (v.16). God is the Great Provider, and God’s provision for us today is just as marvelous and complete. Focusing on that will heal us of pride-induced spiritual amnesia.

“[R]emember the LORD your God” (v.18), is God’s command to us. Remember that God graciously provides for us in every way, and even gives the “power to make wealth” (v.18)—not because we deserve it, but because He is faithful. Remember that it is God’s power and the might

of God’s hand at work. Remember this awesome, humbling truth and thereby joyfully turn your heart toward God.

1. How has God provided for your needs? What sorts of things have you attributed to yourself, rather than to God?

2. What kind of speech and actions are characteristic of those who remember God?

### **Pray**

For a renewed heart that remembers our faithful God who graciously gives us the ability to produce.

### **Do**

During this week, praise God for your parents, your education and training, your previous work experiences, your current position, your health—praise Him for everything and anything that He’s worked into your life so that you are able to produce.

## DAY EIGHT—STARTING SOMEWHERE

*Leviticus 27:30* “Thus all the tithe of the land, of the seed of the land or of the fruit of the tree, is the LORD’s; it is holy to the LORD.”

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### **Read**

Leviticus 27:30-33

### **Apply**

In the Old Testament, all Israelites were required to give a tenth of their “income” to God’s work (the Levites and priests) and to the needy (Deut 14:28-29). In fact, the tithe was in practice before the giving of the Law (Gen 14:20; 28:20-22).

The tithe is not a mandated New Testament Christian practice. However, it is still a good minimum guideline for our giving. The tithe (or ten percent) guideline unsettles some because they feel that if you establish a set amount to give then you are being legalistic.

So how does grace and the tithe cooperate? The tithe does not bring us merit before God. The law of the tithe (just like any other regulation in the Law) acts as a means of grace for sinful men. Through it, we can express our reverence and love for God without fear of outright condemnation for failure. “His commandments are not burdensome” (1 John 5:3) because we are “born of God” and we love Him naturally through our obedience. Moreover, our obedience is rooted in our overcoming the world (salvation) through faith in Christ (1 John 5:4) and not in our need to earn spiritual merit with the Lord.

Now we can see the tithe just like every other law of God—as a means of expressing gratitude for His grace. That is what the Book of Leviticus says the tithe was for anyway. Now we can see ten percent not so much as a burdensome, limiting measuring stick, but a grace-driven, love-

unleashing opportunity to praise God for all His blessings in Christ.

1. Do you have a base percentage of your income that you give to God?
2. What would it take to move your giving up one level, giving away a few percent more next month?

### **Pray**

For a renewed lifestyle that moves up each year in giving to biblical proportions, from nothing to tithing to beyond.

### **Do**

What is your income level? What is ten percent of the gross? How does that compare to your giving? Outside of rent and necessary bills and expenses (like taxes, gas, and groceries), where do you see ten percent of your income going?

## DAY nine—TRUE SECURITY

*Job 31:24-25, 28 “If I have put confidence in gold, and called fine gold my trust, if I have gloated because my wealth was great, and because my hand secured so much... That too would have been an iniquity calling for judgment, for I would have denied God above.”*

.....

### **Read**

Luke 12:13-21; Job 31:24-28

### **Apply**

The rich fool thought he could trust in his grain. Yet the grain outlasted his life. His life did not “consist of his possessions,” even though he had an abundance (v. 15). His greed blinded him to the foolishness of giving his soul for security, for “ease” (v. 19). He sought something in his wealth that it could not give: security. His greed told him that wealth would always be there to make his life comfortable. But the things of this world are unstable, a pile of sand ready to collapse. God’s response to him is blunt: “You fool” (v. 20).

Money acts like a drug. It can make you feel powerful and giddy. It can convince you that everything is fine. We think that if we could only accumulate more and more, we will have enough. That day never comes—‘enough’ is never reached. When we trust our Lord we can stop hoarding wealth beyond our needs and become “rich toward God” (v. 21). Our “ease” is no longer tied to what we have.

True security comes from trusting in God’s care for His children. As Christians, we can be assured that God loves us because of Christ’s work on the cross. Therefore, we can loosen our grip on our treasures, see them as temporary, not worry, and invest in God’s kingdom.

1. How much money do you want left when you die? Why?

2. What does becoming “rich toward God” look like? Does that reflect your own lifestyle? Why or why not?

### **Pray**

For a renewed heart that treats money as a mere thing and treats God as the only true security.

### **Do**

Look at your long-term goals: home, retirement, children. How much accumulation of wealth is required to meet those goals? What if your lifestyle was greatly simplified—how much less would you need? Would you give away the difference?

## DAY TEN—SACRIFICE OF FIRSTFRUITS

**2 Corinthians 8:3** *“For I testify that according to their ability and beyond their ability, they gave of their own accord...”*

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### **Read**

Deuteronomy 26:1-4, 9-11 (cf. 2 Corinthians 8:3)

### **Apply**

Moses details to Israel the regulation for offering firstfruits, which it was to do upon entering the Promised Land (26:1). The people did not earn or gain such a promise. Rather, the Giver gave it (and everything else) to them (vv. 1, 2, 10, 11). In light of this truth, God commands the people to rejoice as the sacrifice of firstfruits is made (v. 11).

The Lord commands His people to offer the firstfruits, not the second pickings. A common thought might be to ask God to take a rain check after all our so-called priorities are taken care of. It is often only then that we think about His Kingdom. When that paycheck comes in, you are at a crossroads: indulge yourself and get immediately gratified or give some of it, the best of it, back to Whom it came from—God.

It can be trying to give up and give out sizeable amounts of our paychecks, our time, our energy, and any of our resources. In our flesh, it's easy to grumble. The Lord calls us to rejoice in what He has given us. Complain or count your blessings. Jesus did not complain going to the cross, but rejoiced to fulfill the Father's will. The gospel is the greatest love story, one that's centered upon a cross, centered upon a painful sacrifice joyfully done. God gave us His firstfruits in His Son. The Son gave us His firstfruits in Himself. So how can we not give Him the firstfruits, the best, of all that He has undeservingly blessed us with, whether it be money, our bodies, our minds, or our time?

1. Is sacrificially giving to the Lord a priority in your family or a second thought?"

2. What is your heart attitude when you give: rejoicing or complaining?

### **Pray**

For a sacrificial heart that rejoices at the opportunity to give the firstfruits.

### **Do**

Let every Sunday, every payday, and every specific service opportunity be a time of worship as a family—counting His blessings and sacrifices, and praising Him that we can give much because we have much.

## DAY ELEVEN—COMMUNITY OF CARE

*Acts 2:44-45 “And all those who had believed were together and had all things in common; and they began selling their property and possessions and were sharing them with all, as anyone might have need.”*

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### **Read**

Acts 2:42-47

### **Apply**

In this passage, we see an awesome display of the body of Christ in full motion. Notice the four areas practiced: teaching, fellowship, breaking of bread, and prayer. From these, the believers literally had all things in common. They shared a common life. Examples of things in common, based on the four areas, are doctrine and growth in the Word (teaching), encouraging and ministering to one another (fellowship), time spent together over meals and even meeting the needs of others (breaking bread together), and active communion with God and interceding for one another (prayer). The first Christian church practiced heaven-mindedness and focused their energies on eternal things.

In particular, the first church loved each other by sharing with all so that no one would be needy. Believers took “the world’s goods,” saw a brother in need, and opened their hearts to him (cf. 1 John 3:17). This was a communal, spontaneous reflex born out of hearts created by God in Christ. In Acts 4:36-37, Luke records the example of Barnabas to reinforce further on the reader’s mind the kind of material lengths a believer would go to in order to become a vessel of “abundant grace.” This kind of community response to real-life need has been a hallmark of the Christian church since its inception. Today’s church would do well to examine her heart in this area, see if her heart is truly open to a brother’s needs first (let alone the world’s), and come to grips with the

level of compassion she has for her own.

1. How complicated is your life? What are some material goals that you have? Among your possessions, what items are necessary and what items are excessive?

2. Are your eyes open to the needs of your brothers and sisters? When you see brothers and sisters in need, do you find ways to meet their needs? Are you willing to sacrifice your own resources to help those brethren who are in need?

### **Pray**

For a yearning to love the world less and love the Lord more. Pray for a magnificent perspective of heaven and the hope of an eternity worshipping the Lord. Pray for simplicity in lifestyle and a prioritizing of your life in light of the Word and God’s grace.

### **Do**

Look at the areas in your life and the things in your possession. Gauge the value they have in the reality of the cross. Some will prove to be helpful, even vital, to fulfilling the duties and responsibilities you have. Others may reveal themselves to be burdens that are weighing you down and are fit to be sold off to benefit Christ’s body. Suddenly, we are beginning to look like the believers of Acts 2.

## DAY TWELVE—THE KINGDOM AND NEEDS

***Luke 12:33 “Sell your possessions and give to charity; make yourselves money belts which do not wear out, and unfailing treasure in heaven, where no thief comes near nor moth destroys.”***

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### ***Read***

Luke 12:33 (cf. Galatians 2:10; James 1:27)

### ***Apply***

In the world, people seek to concern themselves primarily with what they will eat, what they will wear, and what they will do. They eagerly seek their own perceived needs and live according to their selfish desires. In so doing, they feed the greed inside their hearts and leave no room for giving their possessions (even as they are abundant) to those in real need.

Christians are not to be like the world. Christians must have faith in the Father, Who out of His good pleasure has given us all things in Christ. So it is not right for us to fear that our needs will not be met when we have a Father Who cares for us and knows our needs. Armed with this understanding, it is not hard to heed our Lord’s command to sell or exchange our earthly possessions in order to give to those we see who are in real need. And how amazing is it that this secures treasure in heaven! Treasure in heaven is so secure that thieves cannot even come near it and moths cannot destroy it because our heavenly Father guards it.

We are blessed with numerous examples of those who have invested in the kingdom. We have those around us who have practiced pure and undefiled religion by visiting orphans in their distress, a stark contrast to the common practices of the world. The apostles did not seek their own needs but were eager to remember the poor and meet their spiritual and physical needs. Our ultimate example, Christ, exchanged His own

comforts and glory in heaven to be made in the likeness of men, even obediently and humbly giving up His life on the cross. Heartfelt giving to those in need, whether it’s with the gospel or material goods, is beautiful in the sight of God. It gives blessing now but it also secures a glorious treasure in eternity. When everything else fades, the people we invested in will make our charity today more than worth it.

1. What are your perceived needs? How are they different from real needs? Which needs dominate you? Why?
2. What prevents you from giving to those in need?

### ***Pray***

For a heart that desires to remember the poor by giving of your resources to those in need. Beyond that, for a heart that desires to see investing in people as investing in eternity.

### ***Do***

Consider *whom* you are investing in. Why are you investing in these people? How are you investing in these people? Consider how you can more efficiently and honestly exchange earthly treasures with unfailing, heavenly ones.

## DAY THIRTEEN—RECALLING GOD’S LOVINGKINDNESS

*Lamentations 3:22-23 “The LORD’s lovingkindnesses indeed never cease, for His compassions never fail. They are new every morning; great is Your faithfulness.”*

---

### **Read**

Lamentations 3:19-26

### **Apply**

Israel disobeyed God even when He had blessed it so abundantly. As the people of Israel faced the consequences of their sin, their only source of hope was His steadfast mercies, lovingkindness, faithfulness, and compassion. God alone was Israel’s portion and the only source of salvation.

The passage teaches us how to respond in the midst of hardships, whether internal (adverse consequences of sin) or external (a difficult life circumstance). In our pride, we can rely on our own strength and abilities, or look to “functional idols” to fulfill us. However, God reminds us that He alone is our portion (v. 23), which means that He sovereignly provides for every necessity in life. He faithfully fulfills our every need—spiritual and physical.

We can also see a parallel between the nation of Israel and our current society. He richly blessed the Israelites through the securing of the Promised Land and through all their covenants. Yet, by their continued disobedience, Israel rejected these blessings. In light of the comforts and securities that Orange County has to offer, we see that God has abundantly provided for our physical needs. We would do well to learn from the nation of Israel. Rather than squander what God has blessed us with, let us respond, as faithful stewards, to the specific ways in which God has been our ever faithful and merciful Provider.

1. How do you respond to both internal and external hardships? Does your hope remain steadfastly in the Lord?

2. Do you trust that God will continue to provide for all the necessities of life, or do you put your hope in other things, such as financial status and stability, work ethic, possessions, intellect, family, etc.?

### **Pray**

For an increased and rightly motivated desire to stretch oneself as a steward of God’s blessings, especially in light of the downturn in our nation’s economy.

### **Do**

Call to mind how God has been faithful in your life, specifically meeting your physical needs. Consider a few practical ways in which you can maximize these blessings in such a way that brings glory to God.

## DAY FOURTEEN—THE CHEERFUL GIVER

*2 Corinthians 9:7 “Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.”*

.....

### *Read*

2 Corinthians 9:7

### *Apply*

Paul addresses the attitude with which we ought to give. He reminds us to think carefully through our giving so that it is a volitional act wrought from the heart. Our giving should flow from a heart convicted to give, a “freewill” heart. When we give out of our hearts, there is no reluctance, no compulsion. It becomes our joy and privilege to give. We could be giving all we have, yet if it is done with an attitude of reluctance or regret, it does not bring God glory and robs us of the great joy there is in giving!

As believers, aren't we always trying to do things that God loves? Here, Paul tells us plainly, “God loves a cheerful giver.” He loves it when it is our joy and delight to give! Giving, then, is an act of worship that we should take sweet delight in. Paul confronts us with the truth that the Lord searches our hearts in our giving. We can either give out of reluctance or compulsion, or we can give cheerfully and in true worship.

1. Do you give freely from the heart? Or do you give out of obligation?

2. What is your attitude when you give? Would God consider you a cheerful giver? What kind of giver is God?

### *Pray*

For a renewed heart that finds joy in freely giving to the Lord.

### *Do*

Examine your attitude in giving. Have you given careful consideration to your giving and the manner with which you give? How would your life and giving be different if you were truly a cheerful giver?

## DAY FIFTEEN—OUTPOURING OF GRACE

**2 Corinthians 9:8** “*And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed.*”

.....

### **Read**

2 Corinthians 9:8-10

### **Apply**

God loves a cheerful giver. Why? Because a cheerful giver is a reflection of Himself. This passage says, “God is able to make all grace abound to you” (v.8). God “who supplies seed” and “bread for food will supply and multiply your seed for sowing” (v.10). God just gives and gives out of His loving heart. We see here, and throughout Scripture, that He is the initiator in giving all things. God provides for all of our needs, therefore we have “all sufficiency in everything...for every good deed” (v.8).

Because our paychecks are not *literally* signed by God, we easily forget that He is the key Person behind them. We hold credit cards, loans, and mortgages that indebted us to an institution but lose sight of our daily indebtedness to God, an indebtedness that has nothing to do with paying God back. Rather, it has everything to do with remembering that He “scatter[s] abroad” into our lives so that we “increase the harvest of [our] righteousness” (v.10). Remembering the lavish grace of God refocuses our hearts to use our “all sufficiency” for others-centered works and not merely on selfish gains. Yes, we have material needs. However, God has called us to serve others with what He has given freely. And whatever God calls us to do, He will supply the “seed” necessary for the successful completion of that task.

1. Are you abounding in righteous deeds? If not, what are you abounding in?

2. Are you reflecting Christ by giving freely, especially with your finances? If not, what prevents you from giving freely?

### **Pray**

That you would set your mind on the liberality of God’s grace in every good work. That the LORD would increase the harvest of your righteousness.

### **Do**

Examine the motivation behind your good deeds, particularly those involving your finances. Are you doing good deeds just to please others, perhaps even yourself, or is it to please God? Are you doing good deeds in order to gain something in return—a thank you, a special privilege, or even a date? Or are you sincerely looking to generously share whatever God has given you?

## DAY SIXTEEN—PRAISE TO GOD

***2 Corinthians 9:11 “...you will be enriched in everything for all liberality, which through us is producing thanksgiving to God.”***

.....

### ***Read***

2 Corinthians 9:11-15

### ***Apply***

While it is true that we make a living by what we get, it is equally true that we make a life by what we give. And all of us practically understand how we can receive benefits by investing for the future, whether it is saving for our retirement or working hard at our jobs. However, what's radical in this passage is that Paul is also telling us that we can receive additional benefits through our generosity, whether it be in money, service, or time. The benefits we receive by giving are twofold: both practical and spiritual. For the Jerusalem believers, it was practical because their needs were met through the generosity of the Corinthian believers. It was spiritual because they gave thanksgiving to the Lord and, in turn, prayed for the Corinthian believers as well. It is interesting to see the cyclical and contagious effects of giving—through one person's giving, another person was blessed, and through that, the recipient was able to give prayer and praise, with God being glorified above all.

The most beautiful picture of giving is seen in God's love for us through the salvation found in Jesus Christ. This is a gift too wonderful for words and often we forget simply to praise Jesus Christ, who gave us life and everything we have! Therefore, not everything we have is for us to hoard. Our desire to glorify and give thanks to God should be our ultimate motivation, the surest catalyst for giving.

1. How often do we think about the gift of salvation as being too wonderful for words? Thomas Watson said that if we do not have what we ask, we have more than we deserve. Do you agree?

2. What really is your motivation for giving? Is it self-praise or praise to God? How can we change to make our hearts and hands align with God's desires to give?

### ***Pray***

That God would transform the inner man so that it would see how our giving can actually bring greater praise and blessing to God.

### ***Do***

Praise Him for the grace that He supplies so that people can give each Sunday. Praise Him for the money that comes about for the completion of good works. Praise Him that the gospel makes us more liberal in our giving, which in turn brings about a liberality of praise.

## DAY SEVENTEEN—STRENGTH IN THE STORM

***Habakkuk 3:19 “The Lord GOD is my strength, and He has made my feet like hinds’ feet, and makes me walk on my high places.”***

.....

### ***Read***

Habakkuk 3:16-19

### ***Apply***

The “Prosperity Gospel” tells us that we can live our best life now and that God wants health, wealth, and success for us. Yet God reveals to Habakkuk that Judah is about to be invaded, pillaged, and exiled. From an earthly perspective, Habakkuk had much to fear. Before him stood the mighty nation of Babylon, their horses “swifter than leopards...like an eagle sweeping down to devour” (1:8). The forecast was bleak; death was snipping at Israel’s heels. Surely there was good reason to fear! The nation Habakkuk had worked so hard to shepherd was about to come to ruin. Surely there was good reason to complain!

So in his heart and in his place, Habakkuk trembled. His lips quivered and decay entered his bones. How was he to respond? How would we respond if there were no fruit on the trees, no flocks in the folds, and no cattle in the stalls? How are we to respond when our efforts prove fruitless? No fruit means no income; no cattle means no savings; nothing to show for the work of our hands! Yet we read on in this passage that despite any present or *future* misery, Habakkuk would “exult” and trust in the LORD in the “day of distress” (vv.16, 18).

Rich men often trust in their riches and young men often trust in their strength. Yet we know that ultimately “the earth and its works will be burned up” (2 Pet 3:10), and “he who trusts in his riches will fall” (Prov 11:28). Habakkuk instead would trust in the LORD, for he knew that unlike the “uncertain riches” of the world, God was not uncertain; He

was and still is sovereign; His promises are as true today as they were yesterday. God plans *all things* for good, for the spiritual benefit of those who love Him and are called by Him!

1. Where is your trust? Is it in your abilities, your strength, your family, your education, your work, your relationships, your finances?

2. What is your worst nightmare? What—if threatened, thwarted, diminished or outright taken away—would cause your heart to melt?

### ***Pray***

To recognize the folly of trusting in the world and for a heart that truly trusts in the sovereign promises of God in the gospel.

### ***Do***

The Book of Habakkuk challenges us to trust in God no matter the circumstance and no matter the personal cost. Challenge yourself to look past your present circumstance and to fix your eyes upon our unchanging and faithful God.

## DAY EIGHTEEN—OBEDIENCE, COURAGE, AND PROSPERITY

*Joshua 1:8 “This book of the law shall not depart from your mouth, but you shall meditate on it day and night, so that you may be careful to do according to all that is written in it; for then you will make your way prosperous, and then you will have success.”*

.....

### **Read**

Joshua 1:8-9

### **Apply**

God fully knows two common tendencies of man: to be lulled into a state of laziness and apathy and to succumb to fear. Within five verses, God uses the phrase “be careful” twice and the phrase “be strong and courageous” three times.

Taking great care “to do according to all the law which Moses commanded” (v.5) is the channel through which God’s promise comes. Not turning from His word “to the right or to the left” requires persistence, discipline, and knowledge firmly rooted in truth. However, knowledge by itself is not enough; one must be careful “to do” as well. This is the proof of our real love for Him: when His Word dominates both our thoughts and actions. God promises His success when and as this becomes a reality in our lives.

As God’s children, we can also take comfort in knowing that our sovereign God and loving Father in heaven is always sustaining us. He is the source of our strength and courage because we can be entirely confident (as opposed to trembling or dismayed, v.9) that He will never forsake us. It is because He “is with [Israel] wherever” the nation goes that it can strike out in strength and with much courage (v.9). The same is true for us. We can obey in faith—in opposition to the world—knowing

that God is the One undergirding our efforts. Our steps in Christ are never in vain because He ensures ultimate victory over sin and death. So how can we not constantly meditate on and then carefully perform His Word? It guides our steps. It leads us into ultimate victory.

The more we rehearse God’s Word, the more prone we are to keep it. In turn, we’re more likely to be in a place to receive God’s blessings, especially in trial. After having meditated on and obeyed the Word consistently, we will naturally respond by clinging to His promises as we fight the good fight of the faith. And that fighting brings real prosperity.

1. What aspects of life do you meditate on, daydream about, or consistently reflect upon? Are these thoughts consistently evaluated through the grid of Scripture?

2. What are sensible ways in which you can practically put yourself in the way of truth?

### **Pray**

For the Holy Spirit to grow within you a heart and hunger for Scripture like that of Joshua and Job in Josh 1:8 and Job 23:12 (“I have treasured the words of His mouth more than my portion of food”).

### **Do**

Closely review your current daily and weekly schedule to see how you can further redeem the time with deep internalization and contemplation of God’s Word.

## DAY NINETEEN—CONTENTMENT

**Hebrews 13:5** “*Make sure that your character is free from the love of money, being content with what you have; for He Himself has said, “I WILL NEVER DESERT YOU, NOR WILL I EVER FORSAKE YOU...”*”

**Philippians 4:11** “*Not that I speak from want, for I have learned to be content in whatever circumstances I am.*”

---

### **Read**

Hebrews 13:5-6; Philippians 4:11-13

### **Apply**

The writer of Hebrews reminds us to keep our lives free from the love of money and encourages us to be content with what we have in the Lord. The Lord promises believers that He will never leave us no matter the situation. We find courage and peace knowing that we are under His faithful care. Don't fear life because our lives are in the Lord's hands.

Paul in Philippians reminds us to be content and satisfied in any condition. Paul had lived a content life both with humble and prosperous means. He composed himself with sobriety at all times through Christ who strengthened him. Christ will give us His strength to sustain us so that our true satisfaction can always be found in Him and in what we have in the gospel.

Both passages teach that our “Helper” is the Lord (Heb 13:6). If He is for us, who or what can be against us? Nothing! No one! We must learn contentment then through applying both the truths about God's attributes and those about the gospel of Christ. God in the gospel reveals just how far He is willing to go in order to keep us, to keep our hearts together, whether in abundance or suffering need. Both extremes have their unique temptations and it is up to us to cling to God's grace in

Christ in order “to get along” and “to live” righteously, whatever may befall us.

1. Think back to a time in your life when everything was going well. Now think back to a time when things weren't going so well. Did you have the same contentment in both situations? Why or why not?

2. Where does your contentment come from? When do you just lose it? When do you keep it together?

### **Pray**

For a heart of true contentment. That your contentment will not be based on emotions or circumstances, but on Christ.

### **Do**

For one week (or even for a day, to begin with), initiate a “fast” of some kind for the benefit of your soul. Whether it's TV, the computer, the phone, a certain magazine, a particular place, a food, etc.—flush out the “need” for that thing from your system and learn “the secret of being filled and going hungry” (Phil 4:12).

## DAY TWENTY—PLEASING GOD

*Philippians 4:18-19 “But I have received everything in full and have in abundance; I am amply supplied, having received from Epaphroditus what you have sent, a fragrant aroma, an acceptable sacrifice, well-pleasing to God. And my God will supply all your needs according to His riches in glory in Christ Jesus.”*

.....

### *Read*

Philippians 4:15-19

### *Apply*

It is a noteworthy thing when someone gives from his or her personal resources to help others in need. When someone gives with the right attitude and motive, a gift (even the smallest contribution, cf. Luke 21:1-4) can become something much greater. It can be pleasing to God! Just as in the Old Testament, our sacrifices can be a fragrant aroma to God.

Although the Philippian church sent gifts to Paul, the gifts were acceptable and well-pleasing to God. As seen earlier in the same letter, the Philippians were partners with Paul in the gospel and shared in God’s grace with him (1:5, 7). The Philippians gave to Paul in his time of physical need, out of their love for God and because of their deep connection with the gospel. The correct motive behind the gifts to Paul made the gifts more pleasing to God.

Although we give to the church and to those in need, it is easy for us to do so with incorrect motives. Our sinful hearts tell us to expect reward or cause us to give only after we have satisfied our own desires. Our offerings, sacrifices, and gifts should instead be the outpouring of our love for Christ and His church. We should not help others expecting something to be given to us in return. Our real treasure is in heaven (Matt. 6:20). Our goal in giving, as well as in all that we do with the time we have been granted here, should be to please and honor God.

One truth we must continue to rehearse in our minds, in relation to giving with the correct attitude and heart, is this: we do everything (that is pleasing to God) only through Christ who gives us our strength (4:13). Christ and the gospel make God-pleasing giving possible. When we give as those united by faith with Christ, we give in Him and through Him. Such giving will always be a fragrant aroma to our Lord.

1. When you give, do you think of your offering as going to God or do you think of it as paying the church’s bills?

2. When you give, is there something you are expecting in return or do you give to please God and spread Christ’s love? More specifically, are you upset when you do not get something in return when you give to others, even if all you expected was a simple “thank you”?

### *Pray*

For a renewed heart that gives out of an overflowing love for Christ and in order to please God over all else.

### *Do*

Pick something that you own (not something gathering dust) and give it to someone who genuinely needs it. Encourage a missionary by giving up something for yourself so that you can give something to him.

## DAY TWENTY ONE—THE EXAMINATION OF STEWARDS

***1 Corinthians 4:1-2 “Let a man regard us in this manner, as servants of Christ and stewards of the mysteries of God. In this case, moreover, it is required of stewards that one be found trustworthy.”***

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### ***Read***

1 Corinthians 4:1-6

### ***Apply***

The steward is evaluated on how faithful he was in handling what was entrusted to him (v.2). As a person entrusted with the gospel of Christ, Paul’s concern was for the careful handling of that priceless gift and to be faithful in both its preaching and its practice in his own life.

As Christians constantly exposed to the dangers of the world, we are tempted to evaluate the worth of this gift by the standard that the world has set rather than the one God has set. Improper handling of the gospel can come through a wrong message or a wrong life, a world-friendly message or a world-friendly life.

Careless handling of God’s truth results in what all of us are guilty of at one time or another: idolatry. If we change the truth of God to accommodate a lower standard, we are preaching a Christ that is not the Christ of the Bible. If we live a life not reflecting our stewardship, we are setting our own standards above God’s and are instead self-idolaters.

The remedy for idolatry is the gospel. We know it to be the power of God, able to change and draw the hearts of men to Himself. As stewards, we need to remember that the gospel is not just for the world; our stewardship is for ourselves as well. If we don’t care for the gospel in our own lives, we will squander that gift and run into much heartache and pain. If we don’t look after the gospel in our own lives, we will be justly

evaluated by God.

These truths apply to every area of life. We are stewards not only of the gospel but of our bodies, our minds, our hearts, our family members, our time, our money, our resources, and our church. Our caretaking excellence in these areas will reveal how much or how little we value Christ and His assessment of our lives and ministries.

1. Are you fighting the subtle sin in your heart that seeks to exalt self? Is it being treated with the gospel?

2. Reflect on the precious gospel of which God has generously called you to be a steward. Does your life reflect a high view of this stewardship?

### ***Pray***

For a renewed heart for Christ and His gospel, that God would turn your affections to Him and, as a result, that you would be a faithful steward.

### ***Do***

Make a list of everything you are a steward of. Consider how you are prioritizing each one. Consider where you are doing well and where you are failing. Consider then what it would take for you to be more trustworthy in one area and proceed to honor Christ.

## DAY TWENTY TWO—RECEIVED IT ALL

*1 Corinthians 4:7 “For who regards you as superior? What do you have that you did not receive? And if you did receive it, why do you boast as if you had not received it?”*

.....

### **Read**

1 Corinthians 4:7

### **Apply**

Paul is speaking to the Corinthian church, a body struggling with pride. The members are turning away from God as they rely on their gifts and strengths. They are comparing these things with one another instead of using them humbly for God's glory as unworthy servants. Their hearts are filled with shameless arrogance and self-righteousness instead of love, humility, and the lowliness to hold onto the fact that God is the true Giver.

The apostle rebukes the church with three rhetorical questions. These questions should be questions we ask ourselves everyday! We are all prone to puff ourselves up with pride and self-boasting when we have more of something than someone else. Our hearts deceive us into thinking that we have gained all that we have by our own efforts, through our “good” deeds. The opposite of self-boasting is not only to recognize but also to cherish, with all our hearts, the truth that God has given us everything good for His own glory. We have contributed nothing.

We have only contributed our sin. There is no way we can generate anything spiritually great. All gifts are given to us by the grace of God so that we can use them to magnify Him. We are called to make much of Him with all that He has given us, is giving us, and will give us. If we're making much of ourselves, it will only be a matter of time before God comes in and shatters our little kingdoms.

God wants us to examine our hearts and repent of the things we take pride in and often boast of. “What do we have that is not Yours O Lord?” We should all, by the grace of God, be able to say, “Everything is Yours.”

1. What do you boast in? Are you willingly ready to repent of it now?
  
2. What has God abundantly given you that you can give back for His glory?

### **Pray**

For a heart that cherishes the truth that God has provided all good things to you. Repent of all things you sinfully cherish and boast of, and serve the body with the gifts given by God.

### **Do**

Memorize this verse. Ask those close to you if they've seen in you this Corinthian manifestation of pride. Combat it with meditations on the truth that whatever you have, whether it be from common or special (saving) grace, is from the Lord alone.

## DAY TWENTY THREE—THE JOY OF GIVING

*1 Chronicles 29:14 “But who am I and who are my people that we should be able to offer as generously as this? For all things come from You, and from Your hand we have given You.”*

---

### *Read*

1 Chronicles 29:1-20

### *Apply*

This passage describes offerings for Solomon’s Temple. David declares that the purpose of the palace is ultimately to glorify not man but God (v.2). David thus demands the highest quality materials, including precious metals and stones. In addition to giving from the kingdom’s war reserves, David gives generously from his own account (v.3). The leaders, grasping the significance of the project, show no hesitation in giving their best and most precious items. The response is overwhelming, and both the people and David rejoice as a result. David gives a prayer of thanksgiving and praise, and asks for continual blessing of the people and Solomon (v. 10-19), before speaking to the assembly again (v. 20).

This passage teaches us two truths: the importance of having the proper mindset as to the source of our possessions and the joy that should overflow from our hearts when we give to God’s work. David acknowledges that Israel did not actually donate to the Lord at all: God already owned everything. All they did was demonstrate their devotion to God; ultimately, they were only giving out of what already belonged to Him. But the ability to give and the destination of their gifts brought great celebration to the people. They were so thrilled to be able to give generously to the God who possesses everything. They saw it as a privilege.

David’s prayer demonstrates how this act of giving related to the majesty and glory of God (v.11) and to the importance of integrity and heart motivations in giving (v.17). Our giving should be an outward mani-

festation of an inward appreciation for our majestic God. This mindset allows us to be excited about giving and giving our best.

1. Do you truly see God as the source of all riches and honor (v.11)?

2. Is your attitude in giving similar to that of David and the leaders in this passage? If not, why not?

### *Pray*

For a renewed heart that knows and remembers the true source of all possessions.

### *Do*

Think about your most valuable and prized possessions. What do they reflect about your priorities? How attached are you to them?

## DAY TWENTY FOUR—NEITHER POVERTY NOR RICHES

*Proverbs 30:7-9 “Two things I asked of You, do not refuse me before I die: keep deception and lies far from me, give me neither poverty nor riches; feed me with the food that is my portion, that I not be full and deny You and say, Who is the LORD? Or that I not be in want and steal, and profane the name of my God.”*

.....

### **Read**

Proverbs 30:7-9

### **Apply**

Agur asks God for two things: the grace of being removed from “deception and lies” and to be given “neither poverty nor riches.” These two requests are made in order that he would continue to remember the Lord and honor Him with a right life. He asks to be removed from wickedness, which is clearly honorable. However, he also makes a peculiar request to be neither poor nor wealthy, essentially not to be in either extreme position. He understands that prosperity could easily aggravate his tendency toward independence, causing him to reject God practically. And he also understands that poverty could potentially drive him to question God’s goodness and sovereignty. Thus, he asks for a middle ground where the daily bread provided to him would be just right, exactly what the Lord knew he needed.

Our Heavenly Father will supply all our needs, not necessarily our wants. And He will not allow us to suffer in want for that which we need. In light of His sovereignty and omnipotence, why should we desire for more than what is just right for us?

1. What are temptations that wealthy people face? What are temptations that poor people face?

2. Consider what your “just right” would be.

### **Pray**

That you would have a sincere desire to have any sin or wickedness in your life removed. That you would realize the danger of desiring wealth, and that you would be content at the middle ground knowing that the Lord gives what you need.

### **Do**

What material wealth or possessions are you currently finding your worth in or depending on? What things and circumstances (or both) are you currently desiring or trying to obtain? Do these desires stem from a yearning to remember and honor the Lord or from something else?

## DAY TWENTY FIVE—THE EXCELLENCY OF LOVE

**1 Corinthians 13:13** “*But now faith, hope, love, abide these three; but the greatest of these is love.*”

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### **Read**

1 Corinthians 13:1-3

### **Apply**

Language. Prophecy. Knowledge. Faith. Possessions. Charity. Death.

When one ponders this list that Paul outlines to the Corinthians, it's easy to come to the conclusion that this is a fairly impressive list. A believer can achieve much. But when all these are achieved through self-determination, clearly man, not God, is held high. But the more excellent way of love opens up a path out of self-centered works, a path that leads to good works that mirror the greatest good work of all: Jesus' work on the cross.

Paul proclaims to the Corinthian church that all these achievements are nothing (even when they are seemingly good) if they are done without love. The love he speaks of here is the kind that denies the fleshly self and replaces it with the “sacrificial self,” the true, regenerate self created by God in Christ. Ministry without love is not Christlike. Think about all the ministry that's being done. Now think about it without the characteristics of 1 Cor 13:4-7. *That* picture of ministry is only ministry by name.

Imagine words without love, doctrine without love, charity without love, and death without love. How sad, how cold, how impersonal, how selfish, and how unprofitable. With love, words can save, doctrine is powerful, charity is beautiful, and death meaningful. How excellent is love!

1. Do you esteem theological knowledge, faithfulness, diligence, and service acts to the point that you don't consider whether or not love is an essential component?

2. How does love make knowledge, speech, commitment, and service so attractive and compelling?

### **Pray**

For growth in sacrificial love, so that when God gives you opportunity to exercise your giftedness on behalf of others, it would be covered in love. For discernment to know that your self-sacrifice is out of love and no other motive.

### **Do**

Meditate on the rest of 1 Corinthians 13 and list, in specific ways, how you will grow in those traits of love. Perhaps one list can be for Christians you love in your life and the other for non-Christians.

## DAY TWENTY SIX—PROPORTION

*I Corinthians 16:2 “On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come.”*

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### **Read**

I Corinthians 16:1-4

### **Apply**

During the time of Paul’s letter, the church in Jerusalem was suffering and its members needed the basic amenities. Seeing their need, Paul called on the members of churches of Galatia (v.1) and Corinth to lay aside a portion of their income for their brothers and sisters in Jerusalem.

Paul does not specify a particular amount that they should set aside; instead, he says that the Corinthians should give out of their prosperity. The Corinthians’ material wealth was a means to minister to fellow believers in Jerusalem and giving of that wealth was a means to their own sanctification as they would be “abounding in the work of the Lord” (15:58). In addition, because each one is to give “as he may prosper” (v.2), there is no sense of guilt for the amount given. God wants the right heart above all else.

It is important to note Paul’s clear instruction that collections were to be taken up regularly. This was to be part of their regular time of worship at the beginning of the week (Sunday). Consistent giving forces us to trust that God will continue to provide for us even when money is tight. It also acts as a safeguard against our overwhelming material wants.

Giving regularly, as we each prosper, is a great way for us to exercise faith in God, love for the church, and self-control. It is a singularly powerful demonstration to each other and the world that money is just a means

to an end rather than the end itself.

1. Do you have ministry in mind when you make purchases? Does the desire for comfort crowd out concern for the needs of the church?

2. What are the benefits of giving regularly? What are the possible threats?

### **Pray**

That you would consider the needs of the church when you plan to give.

### **Do**

Make every effort to give consistently and sacrificially. Make giving a priority and know that what you give will require you to give up some comforts. As an initial step, make sure that you are setting aside each week a gift for the Lord. If you don’t do this, ask yourself why you don’t.

## DAY TWENTY SEVEN—OUTGIVING GOD

*Malachi 3:10 “Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this, says the LORD of hosts, if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.”*

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### **Read**

Malachi 3:8-12

### **Apply**

In response to the Israelites’ question as to how they were robbing Him, God’s answer to them was clear: “in tithes and offerings” (v.8). Here, God unequivocally establishes Himself as the true owner of all our money, assets, and possessions (cf. Psa 24:1). Yet, we often forget to Whom our bank accounts really belong, wielding them however we desire. In addition, we prioritize our personal gains over God’s desire to see us give first to His kingdom. To hold back from giving to God is to rob Him of what is rightfully His in the first place.

The Israelites were guilty of this, so much so that the temple treasury was empty and the storehouse without food. Interestingly, the Lord’s indictment of Israel was short. He moves from indictment to invitation. He invites them to a challenge: bring the full tithe and see if He would not shower upon them blessings beyond their need (v.10) and make Israel a land of delight for all the nations to see (v.12). By robbing God, they were really robbing themselves of greater things. This is a remarkable principle that we need to grasp today.

The Israelites serve as a warning sign for us not to fall into the same error of robbing ourselves of God’s gracious provision in our lives. For “he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully” (2 Cor 9:6). God is challenging us to try to outgive Him; the point being that we could never even come close. His

ability and willingness to give are infinite.

1. Are you robbing God of what is owed Him?

2. Do you have faith that if you contribute to His kingdom, He will return to you blessings beyond need?

### **Pray**

For a renewed heart that truly sees God as the owner of all that you own and fully believes in God’s promise to bless you even beyond necessity.

### **Do**

Take God’s dare. Take a faith-based “risk” by giving away (to the Lord and His work) a pre-tax tithe of your income.

## DAY TWENTY EIGHT—THE GOLDEN CHAIN OF SALVATION

***Romans 8:28-30 “And we know that God causes all things to work together for good to those who love God, to those who are called according to His purpose.”***

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### ***Read***

Romans 8:28-30

### ***Apply***

God’s purpose in the life of a believer is clearly outlined here. To begin with, He does all the work. He chose to know us before the beginning of time. He determined our destiny. He graciously called us to Himself. He declared us righteous, accepting Christ’s blood as payment for our vile deeds. He glorified us as co-heirs with His only Son.

Some have called this passage “the Golden Chain of Salvation.” Each link highlights an aspect of redemption and yet the links are joined together to function as one. To the believer, it is a beautiful reminder of God’s heart for us and His work on our behalf. It has all been done. There is nothing we can add.

Into this rich setting, we learn that God works all things together for the good, whether the situation we are in looks favorable or not. Our natural tendency is to look for circumstances and opportunities that favor us, without a profound look at how the opportunity would bring glory to God. God will take what looks to be “waste” in man’s eyes and use it for His glory and for our good.

He is not only the author of our salvation, but is sovereign over every aspect of our lives. Truly, everything belongs to Him: our bodies, our minds, our time, our finances, and our possessions. This should cause us to humble ourselves before God.

1. What is one difficult situation you can recall which God used for your good?

2. What is one area in your life right now in which it is difficult for you to trust God? How does the gospel apply to this area?

### ***Pray***

For a deeper understanding and appreciation of the gospel and what the gospel highlights about God’s character.

### ***Do***

Take note of Christ’s communicable attributes (those that we can partake of) and, in a current, difficult situation, grasp the good God is working in you as He conforms you to the image of Christ.

## *Recommended Resources*

*Money, Possessions, and Eternity* by Randy Alcorn

*Neither Poverty nor Riches: A Biblical Theology of Possessions* by Craig Blomberg

*The Word on Finances* by Larry Burkett

*Family Financial Workbook* by Larry Burkett

*Doing Well and Doing Good: Money, Giving, and Caring in a Free Society*  
by Os Guinness

*Whose Money Is It Anyway?* by John MacArthur

*Knowing God* by J.I. Packer

*Desiring God* by John Piper

*Don't Waste Your Life* by John Piper

*Giving to God* by Mark Allan Powell

*A Call to Prayer* by J.C. Ryle

*Holiness* by J.C. Ryle