

**POSTSCRIPT: More thoughts on sharing your faith (from last week)**

- Simply inviting people to church is a great way to start. After all, making disciples is one of the roles of the Body!
- Studying the Bible with unbelievers is easier than you might think. Invite them to investigate Jesus for themselves. For great resources on this topic Google: *"Becky Pippert study scripture with unbelievers."*
- As western consumers we are sometimes tempted to sell the gospel like toothpaste (*"it whitens, it brightens!"*). The benefits of the gospel are enormous, but the heart of the gospel is about Who you get, not what you get. Jesus turns away those who are just after the benefits program (Luke 14:25-34).

**Q:** This is the last week in our "Next Steps" series. What other things have we discussed that a disciple of Christ does?

**GATHERING TOGETHER**

**BIBLE STUDY**

**PRAYER**

**FASTING**

**PRACTICING TRANSPARENCY (CONFESSION)**

**LIVING A CHASTE LIFE WITH YOUR BODY**

**SERVING OTHERS**

**SHARING YOUR FAITH**

**A true disciple...stewards their resources.**

**Q:** It has been said that many things that cause anxiety in life are due to a shortage of time or money. Would you agree? What are some examples?

**Many times. Waiting in line, work deadlines—time. Unexpected bills---\$\$\$. Medical issues or car breakdown: time AND money!**

**Q:** God is the owner of "your" money (Haggai 2:8 *'The silver is mine and the gold is mine,' declares the Lord Almighty; Job 41:11 Who has a claim against me that I must pay? Everything under heaven belongs to me.*). Do you think about God being the owner of your time? Why or why not?

**We should. See below. Perhaps time is less measureable? Perhaps because we all feel like we'll never run out (until we do!)?**

## **TIME'S A WASTIN'**

**Ephesians 5:15–16** (ESV) Look carefully then how you walk, not as unwise but as wise, <sup>16</sup> making the best use of the time, because the days are evil.

**James 4:14** (ESV) yet you do not know what tomorrow will bring. What is your life? For you are a mist that appears for a little time and then vanishes.

**1 John 2:17** (ESV) And the world is passing away along with its desires, but whoever does the will of God abides forever.

**John 9:4** (ESV) We must work the works of him who sent me while it is day; night is coming, when no one can work.

## **WE'LL HAVE TO GIVE AN ACCOUNT**

**1 Corinthians 3:13–15** (ESV) each one's work will become manifest, for the Day will disclose it, because it will be revealed by fire, and the fire will test what sort of work each one has done. <sup>14</sup> If the work that anyone has built on the foundation survives, he will receive a reward. <sup>15</sup> If anyone's work is burned up, he will suffer loss, though he himself will be saved, but only as through fire.

**Proverbs 26:13–14** (ESV) The sluggard says, "There is a lion in the road! There is a lion in the streets!" <sup>14</sup> As a door turns on its hinges, so does a sluggard on his bed.

<https://voice.dts.edu/chapel/a-lion-in-the-street-taylor-richard-a/>

**Proverbs 5:11–13** (ESV) and at the end of your life you groan, when your flesh and body are consumed, <sup>12</sup> and you say, "How I hated discipline, and my heart despised reproof! <sup>13</sup> I did not listen to the voice of my teachers or incline my ear to my instructors.

## **THERE'S ONLY ONE REALLY IMPORTANT THING—KNOWING CHRIST**

**Luke 10:41–42** (NIV) "Martha, Martha," the Lord answered, "you are worried and upset about many things, <sup>42</sup> but few things are needed—or indeed only one. Mary has chosen what is better, and it will not be taken away from her."

## **MORE DISCUSSION:**

1. What would you define as "wasted time" for the Christian? **Many possibilities.**
2. What is the "one necessary thing" that Martha needed in Luke 10? What other things do we choose? **Knowing Christ. Lots of things**
3. What other resources besides time and money have you been given? How do you "steward" those? **Talents. Typically the idea of self-actualization is prevalent in secular**

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thinking, but perhaps in some ways not living out your native abilities vocationally robs the kingdom???. “Retiring” to a life a leisure is NOT A CHRISTIAN IDEA—it’s a secular counterfeit for heaven when people have nothing else to look forward to (see the short pamphlet by John Piper, *Rethinking Retirement: Finishing Life for the Glory of Christ*).

4. How do you think God expects you to steward your resources? What do you think his reaction will be if you don’t use what He has given you for good? (cf. the parable of the talents, Matt 25). **Well. Harsh if we take the parable seriously.**
5. God doesn’t want you to waste your life. Does that mean the Christian walk is one endless grind of religious obligation? (cf. Ex 20:8-11). What can make it feel that way? **It shouldn’t be. He is serious about Sabbath. One way it can feel this way if you see it as an obligation, things you must do—works salvation. God has reasonable expectations about what each of us can achieve. He is strong and gentle (Matt 12:19-20, Isa 40:10-11). Sometimes we overinflate our own importance (“if its to be its up to me”).**
6. To be a disciple means to be disciplined. You have to choose the intentional Christian life. If you leave your spiritual life to chance, what will likely happen? **Most likely entropy—stagnation at best, decay and falling away at worst**
7. How can a group of other Christians be helpful in living a disciplined Christian life? **remember the analogy of a hot coal separated from the campfire? We bear each others burdens Gal 5 and encourage each other as we see the Day approaching.**
8. Which is better?
  - a. Consistently doing some small steps (I’m going to read my Bible for 5 minutes every day and call one friend that needs encouragement)
  - b. “Going whole hog” (this week I will memorize the Gospel of Mark and I will visit everyone in Extencicare)

**I would say small steps that you build on are better than big efforts that burn out.**

9. Sometimes we are all spiritually dry and “just don’t feel like it.” When that happens what should you do?
  - a. **Pray (“Lord, I don’t feel like following you even though you are the King of the universe. Please melt my heart.”).**
  - b. **I have hear that when A.W. Tozer was spiritually exhausted he slept for 10 hours—all the sudden God was “present” again. [that SABBATH thing again]**
  - c. **Seek help and encouragement from the Body. Confess your struggles one to another.**

# STEWARDSHIP . . . FOR THE PURPOSE OF GODLINESS

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*How often do we hear about the discipline of the Christian life these days? How often do we talk about it? How often is it really to be found at the heart of our evangelical living? There was a time in the Christian church when this was at the very centre, and it is, I profoundly believe, because of our neglect of this discipline that the church is in her present position. Indeed, I see no hope whatsoever of any true revival and reawakening until we return to it.*

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Think for a moment: What events produced the greatest stress in your life today? This past week? Haven't they involved some feeling of being overloaded with responsibilities at home, work, school, church, or all the above? How about stress related to paying bills? Running late for an appointment? Going with too little rest? Juggling your finances? Waiting in a traffic jam on the highway or runway? Facing unexpected car repair or medical expenses? Running short of cash before payday?

Each of these anxiety-producers, like so many other daily issues, relates to either time or money. The clock and the dollar are such substantial factors in so many parts of life that we must consider their role in any serious discussion of godly living.

## THE DISCIPLINED USE OF TIME

Godliness is the result of a biblically disciplined spiritual life. But at the heart of a disciplined spiritual life is the disciplined use of time.

To be like Jesus, we must see the use of our time as a Spiritual Discipline. Having so perfectly ordered His moments and His days, at the end of His earthly life Jesus was able to pray to the Father, “I glorified you on earth, having accomplished the work that you gave me to do” (John 17:4). As with Jesus, God gives us both the gift of time and work to do during that time. The more we grow *like* Jesus, the more we understand *why* the disciplined use of the time God gives us is so important. Here are ten biblical reasons (many of which were made clear to me in the reading of Jonathan Edwards’ sermon on “The Preciousness of Time and the Importance of Redeeming It”<sup>1</sup>) to use time wisely.

### *Use Time Wisely “Because the Days Are Evil”*

To use time wisely “because the days are evil” is a curious phrase embedded in the inspired language of the apostle Paul in Ephesians 5:15-16: “Look carefully then how you walk, not as unwise but as wise, making the best use of the time, because the days are evil.” Paul may have exhorted the Christians at Ephesus to make the most of their time because he and/or the Ephesians were experiencing persecution or opposition (such as in Acts 19:23–20:1). In any case, we too need to wisely use every moment “because the days are evil” still.

Even without the kind of persecution or opposition known by the Christians of Paul’s day, the world we live in makes it difficult to use time wisely, especially for purposes of biblical spirituality and godliness. In fact, our days are days of *active* evil. Great thieves of time serve as minions of the world, the flesh, and the Devil. They may range in form from high-tech, socially acceptable preoccupations to simple, idle talk or ungoverned thoughts. But the natural course of our minds, our bodies, our world, and our days leads us toward evil, not toward Christlikeness.

*Thoughts* must be disciplined, otherwise, like water, they tend to flow downhill or stand stagnant. That’s why in Colossians 3:2 we’re urged, “Set your minds on things that are above.” Without

this conscious, active, disciplined setting of the direction of our thoughts, they'll be unproductive at best, and evil at worst. Our *bodies* incline to ease, pleasure, gluttony, and sloth. Unless we practice self-control, our bodies will tend to serve evil more than God. We must carefully discipline ourselves in how we "walk" in this *world*, else we will conform more to its ways than to the ways of Christ. Finally, our *days* are days of active evil because so many temptations and evil forces are so extremely active in our days. The use of time is important because time is the stuff of which days are made. If we do not discipline our use of time for the purpose of godliness in these evil days, these evil days will keep us from becoming godly.

### *Wise Use of Time Is the Preparation for Eternity*

You must prepare for eternity in time. You can take that statement either of two ways. One means that during time (that is, in this life) you must prepare for eternity, for there will be no second chance once you cross eternity's timeless threshold.

I recently had an unforgettable dream that soberly reminded me of this reality. (I place no great weight or prophetic value on the dream; I mention it only because it illustrates my point.) Along with some other Christians, I was in a place of persecution. After a sham trial we were escorted to a room where our persecutors began putting each believer to death by lethal injection. While waiting my turn I was overcome by the awareness that in moments I would enter eternity, and all my preparation for that event was now done. I dropped to my knees and began to pray my last prayers of this life, committing my spirit to the Lord Jesus Christ. At this point in the dream I snapped awake with the adrenaline rush of a man seconds from execution. My first conscious thought after realizing it was but a dream was that one day it would *not* be a dream. Regardless of when or how death occurs, there is a specific day on the calendar when all my preparation for eternity will indeed be over. And since that day could be any day, I should use my time wisely, for it's all

the time I have to prepare for where I will endlessly live beyond the grave.

Do you realize that whether you experience unending joy or eternal agony depends on what happens in moments of your life just like this one? What, then, is more precious than time? As a relatively small rudder determines the direction of a great ocean liner, so that which we do in the small span of time influences all eternity.

That leads to the other meaning of the statement “You must prepare for eternity in time,” namely that you must prepare for eternity before it is too late. The classic scriptural alert is, “Behold, now is the favorable time; behold, now is the day of salvation” (2 Corinthians 6:2). Right now is the right time to prepare for where you will spend eternity. If that is an uncertain or unsettled matter with you, take the time to settle it now. You possess no guarantee of any more time than this moment to prepare for eternity. Don’t delay responding to the One who made you and gives you this time.

Prepare for eternity by coming in faith to the eternal Son of God, Jesus Christ. Come to Him in time, and He will bring you to Himself in eternity.

### *Time Is Short*

The more scarce something is, the more valuable it is. Gold and diamonds would be worthless if you could pick them up like pebbles beside the road. Likewise, time would not be so precious if we never died. But since we live never more than a breath away from eternity, the way we use our time has eternal significance.

Although decades of life might remain, the fact is, “You are a mist that appears for a little time and then vanishes” (James 4:14). Even the longest life is brief in comparison to eternity. In spite of all the time that’s passed, you probably can remember happy or tragic events of your childhood or teenage years as vividly as if they happened yesterday. The reason you can is not simply the strength of your memory, but also because it really hasn’t been that long ago. When you think of an entire decade as only 120 months, a great

chunk of life suddenly seems short. So regardless how much time remains for you to develop more Christlikeness, it really isn't much. Use it well.

### *Time Is Passing*

Not only is time short, but what does remain is fleeting. Time is not like a bag of ice in the freezer, out of which you can use a bit when you want and save the rest for later. Instead, time is very much like the sands in an hourglass—what's left is continuously slipping away. The apostle John put it bluntly: "The world is passing away along with its desires" (1 John 2:17). Passing away along with the world is our time in it.

We speak of saving time, buying time, making up time, and so on, but those are illusions, for time is always passing. We should use our time wisely, but even the best use of time cannot put pages back on the calendar.

As a child, time seemed to drag. Now I increasingly find myself saying what I remember my parents saying: "I can't believe another year is over! Where has the time gone?" The older I get, the more I feel as though I'm paddling on the Niagara—the closer I get to the end, the faster it comes. If I don't discipline my use of time for the purpose of godliness now, it won't be any easier later.

### *The Remaining Time Is Uncertain*

Not only is time short and passing, but we do not even know how short it actually is nor how long before it all passes away. That's why the wisdom of Proverbs 27:1 advises, "Do not boast about tomorrow, for you do not know what a day may bring." Thousands entered eternity today, including many much younger than you, who just hours ago had no idea that today was their last day. Had they known that, their use of time would have become far more important to them.

Regardless of when you read this, you can probably recall the recent death of some college or professional athlete, or a famous



member of the music or film industries. Likely you can still sense the shock of the unexpected death of a child or teenager known to you. These remind us that neither youth nor strength, stardom nor stature obligates God to give us one more hour. Regardless of how long we want to live or expect to live, our times are in His hands (see Psalm 31:15).

Obviously, we must make some types of plans as though many more years remain. But a proper recognition of reality calls us to use our time for the purpose of godliness as though it were uncertain we would live tomorrow, for that is a very certain uncertainty.

### *Time Lost Cannot Be Regained*

Many things can be lost, but then regained. Many a man has declared bankruptcy, only to amass an even greater fortune later. Time is different. Once gone, it is gone forever and can never be regained. If you could galvanize every person on earth into the purpose of regaining time, the entire world's efforts, wealth, and technology could not bring back one minute.

God offers you this present time to discipline yourself for the purpose of godliness. Jesus said in John 9:4, "We must work the works of him who sent me while it is day; night is coming, when no one can work." The time for the works of God, that is, godly living, is now while it is "day." For each of us "night is coming," and none of us can stop or slow the approach of that night. If you misuse the time God offers to you, He never offers that time again.

Many reading these lines may grieve the loss of wasted years. Despite your misuse of time in the past, you can improve the time that remains. The will of God for you now resides in the words of the apostle Paul: "Forgetting what lies behind and straining forward to what lies ahead, I press on toward the goal for the prize of the upward call of God in Christ Jesus" (Philippians 3:13-14). Through the work of Christ to repentant believers, God will forgive every millisecond of misused time. And it pleases Him for you to discipline the balance of your time for the purpose of godliness.

### *You Are Accountable to God for Your Time*

There's hardly a more sobering statement in Scripture than Romans 14:12: "So then each of us will give an account of himself to God." The words "each of us" apply to Christians and non-Christians alike. And though believers will be saved by grace and not by works, once in heaven our reward there will be determined on the basis of our works. The Lord will cause "each one's work [to] become manifest," and for each it will be either that "he will receive a reward" or "he will suffer loss, though he himself will be saved, but only as through fire" (1 Corinthians 3:13-15). So not only will we be held accountable for our use of time, but our eternal reward will be directly related to it.

Hebrews 5:12 illustrates something of how God will hold us accountable at the Judgment for our use of time in disciplining ourselves for the purpose of godliness. In this passage God chastised these Jewish Christians for failing to use their time in a way that develops spiritual maturity: "For though by this time you ought to be teachers, you need someone to teach you again the basic principles of the oracles of God. You need milk, not solid food." If, as here, He holds believers still on earth responsible for not disciplining their time for godliness, He will undoubtedly do so at the Judgment in heaven.

Jesus said, "I tell you, on the day of judgment people will give account for every careless word they speak" (Matthew 12:36). If we must give an account to God for every word spoken, surely we must give an account for every hour spent carelessly (that is, wastefully, negligently). And He said in Matthew 25:14-30 that we are accountable for all the talents we have received and how we use them for the sake of our Master. If God will hold us accountable for the talents He has given us, then certainly He will hold us accountable for the use of so precious a gift as time. The wise response to such truth is to evaluate your use of time now and spend it in a way that you will not regret at the Judgment. And if you cannot answer

your conscience regarding how you use your time in the growth of Christlikeness now, how will you be able to answer God then?

Deciding to discipline yourself to use your time for the purpose of godliness is not a matter for delay and deliberation. Each hour that passes is another for which you must give an account.

### *Time Is So Easily Lost*

Except for the “fool,” no other character in the book of Proverbs draws the scorn of Scripture like the slothful “ sluggard.” The reason? His lazy and wasteful use of time. When it comes to finding excuses for avoiding his responsibilities and failing to improve his time, the sluggard’s creative brilliance is unsurpassed. “The sluggard says,” according to Proverbs 26:13-14, “‘There is a lion in the road! There is a lion in the streets!’ As a door turns on its hinges, so does a sluggard on his bed.” The contemporary sluggard won’t go to places he should go (such as church), saying, “It’s too dangerous out there on the highways!” Or he might say, “If I discipline my time for the purpose of godliness, I might miss important things on TV or the Internet, or become so busy I won’t get enough rest!” And he plops down on the couch or rolls back over in bed.

The sluggard never has time for the things that really matter, especially things that require discipline. And before he realizes it, his time and opportunities expire. As Proverbs 24:33-34 observes, “A little sleep, a little slumber, a little folding of the hands to rest, and poverty will come upon you like a robber, and want like an armed man.” Notice that it’s just a “little” sleep, a “little” slumber, a “little” folding of the hands to rest that brought the ruin of lost time and opportunity. It’s so easy to lose so much, just a little at a time. You don’t have to do anything to lose time.

Many people value time as silver was appraised in the days of Solomon. First Kings 10:27 reports, “The king made silver as common in Jerusalem as stone.” Time appears so plentiful that losing much of it seems inconsequential. People waste money easily as well, but if people threw away their money as thoughtlessly as some

throw away their time, we would think them insane. Yet time is infinitely more precious than money because money can't buy time. You can, however, at least minimize the loss and waste of time by disciplining yourself for the purpose of godliness.

### *We Value Time at Death*

As the person out of money values it most when it is gone, so do we at death value time most when it is gone.

This assessment comes more tragically for some than for others, especially in the case of those who reject Christ. In his dying words, the famous French infidel Voltaire said to his doctor, "I will give you half of what I am worth if you will give me six-months' life." So desperate were his cries when his time was gone that the nurse who attended him said, "For all the wealth in Europe I would not see another infidel die."<sup>2</sup> Similarly, the last words of the English skeptic Thomas Hobbes were, "If I had the whole world, I would give it to live one day."<sup>3</sup>

The most important thing to learn from death scenes like these, as mentioned earlier, is to come to Christ while you still can. Those who have already given their lives to Christ should understand this: If additional years were given to us at death, they would profit nothing unless we made a change in how we used our time. So the moment to value time is now, and not just at death. The time to pursue godliness is now, and the way that God has provided this for those who stand forgiven by grace is through diligence in the Spiritual Disciplines.

Most pursue a course of life based more on pleasure than on the joy found in the way of God's Disciplines. God warns them through His Word of the regrets that will gash their hearts when their time runs out. Imagine the heartache of dying this way: "At the end of your life you groan, when your flesh and body are consumed, and you say, 'How I hated discipline, and my heart despised reproof! I did not listen to the voice of my teachers or incline my ear to my instructors'" (Proverbs 5:11-13). If, as this man, you

suddenly realized you had no more time, would you likewise regret how you've spent your time in the past and present? The way you have used your time can instead provide great comfort to you in your last hour. You will surely regret some events, but won't you be pleased then for all the times of Spirit-filled living, for all the occasions when you obeyed Christ? Won't you be glad then for every moment you spent reading the Scriptures, praying, worshipping, evangelizing, serving, fasting, and so on for the purpose of becoming more like the One before whom you are about to stand in judgment (see John 5:22-29)? Pursue the kind of life Jonathan Edwards determined to live: "Resolved, that I will live so as I shall wish I had done when I come to die."<sup>4</sup>

Why not do something about it while you still have time?

### *Time's Value in Eternity*

I doubt that in heaven we experience regret, but if we did it would be for not using our earthly time more for the glory of God and for growth in His grace. Hell, by contrast, will howl forever with agonizing laments over time so foolishly squandered.

In Luke 16:22-25, the Bible portrays this anguish over a wasted lifetime in the story of the rich man who went to Hades and of the poor beggar, Lazarus, who went to "Abraham's side." Jesus told how the rich man, being in torment, lifted his eyes and saw Lazarus far away, living in joy with Abraham. The rich man asked Abraham to send Lazarus with water, but Abraham responded, "Child, remember that you in your lifetime received your good things, and Lazarus in like manner bad things; but now he is comforted here, and you are in anguish."

What value would those like this man, who have lost all opportunity for eternal life, place on the time you have right now? Puritan writer Richard Baxter asked, "Doth it not tear their very hearts for ever, to think how madly they consumed their lives, and wasted the only time that was given them to prepare for their salvation? Do those in Hell now think them wise that are idling or

playing away their time on earth?”<sup>5</sup> If those in the merciless side of eternity owned a thousand worlds, they would give them all (if they could) for one of our days. They have learned the value of time by experience—but only after it’s too late. Let us learn it by encountering the truth, and discipline our time for the purpose of godliness. After all, if you have given your life to Christ, “You are not your own, for you were bought with a price” (1 Corinthians 6:19-20). “Your” life and “your” time belong to God now. The best and most joy-filled way to spend them is to use them the way God wants.

## THE DISCIPLINED USE OF MONEY

The Bible relates not only the use of time to our spiritual condition, but also our use of money. The disciplined use of money requires that we manage it in such a way that our needs and those of our families are met. In fact, the Bible denounces as a hypocrite any professing Christian who fails to care for the physical needs of his family because of financial irresponsibility, slothful mismanagement, or waste. “If anyone does not provide for his relatives, and especially for members of his household,” 1 Timothy 5:8 says firmly, “he has denied the faith and is worse than an unbeliever.” So how we use money for ourselves, for others, and especially for the sake of God’s kingdom is from first to last a spiritual issue.

Why does God consider a biblical use of money and resources a crucial part of our growth in godliness? For one thing, it’s a matter of sheer obedience. A surprisingly large amount of Scripture speaks to the use of wealth and possessions. If we ignore it or take it lightly, our “godliness” will be a fraud. But as much as anything else, the reason our use of money and the things it buys indicates our spiritual maturity and godliness is that we exchange such a great part of our lives for it. Because we invest most of our days working in exchange for money, in a very real sense our money represents *us*. Therefore, how we use it reveals who we are, for it manifests our priorities, our values, and our heart. To the degree we use our money and resources Christianly, we prove our growth in Christlikeness.

All of the truths about the disciplined use of time also apply to the use of money and possessions (with the exception that, unlike time, these things when lost may be replaced). Reviewing each of those truths regarding time and relating them here to the general use of money would be redundant. Instead, let's consider how the Scriptures teach us to discipline ourselves "for the purpose of godliness" in the specific area of giving our money for the sake of Christ and His kingdom.

Growth in godliness will express itself in a growing understanding of these ten New Testament principles of giving.

### *God Owns Everything You Own*

In 1 Corinthians 10:26, the apostle Paul quoted Psalm 24:1, which reads, "The earth is the Lord's, and the fullness thereof." God owns everything, including everything you possess, because He created everything. "All the earth is mine," the Lord said in Exodus 19:5. He declared it again in Job 41:11: "Whatever is under the whole heaven is mine."

That means we are managers or, to use the biblical word, *stewards* of the things God gives to us. As a slave, Joseph was a steward when Potiphar placed him over his household (see Genesis 39:5-6). Since slaves own nothing, Joseph owned nothing. But he managed everything Potiphar owned on his behalf. The management of Potiphar's resources included the use of them to meet his own needs, but Joseph's main responsibility was to use them for Potiphar's interests. That's our task. God wants us to use and enjoy the things He permits us to have, but as stewards of them we must remember that they all belong to Him and should be used for His kingdom.

The house or apartment you live in, then, is God's house or apartment. The trees in your yard are God's trees. The grass that you mow is God's grass. The garden that you have planted is God's garden. The car you drive is God's car. The clothes you are wearing and those hanging in your closet belong to God. The food in

your cabinets belongs to God. The books on your shelves are God's books. All your furniture and everything else inside your home belongs to God.

We own nothing. God owns everything, and we are His managers. For most of us, the house we now call "my house" was called "my house" by someone else a few years ago. And a few years from now, someone else will call it "my house." Do you own any land? A few years from now, someone else will call it "my land." We just temporarily steward things that belong eternally to God. You probably believe that in theory already, but your giving will reflect how much you genuinely believe it.

God has specifically said that He owns not just the things we possess, but even the money under our name in the bank and the currency in our wallets. He said in Haggai 2:8, "'The silver is mine, and the gold is mine,' declares the LORD of hosts." So the question is not, "How much of my money should I give to God?" but rather, "How much of God's money should I keep for now?"

When we give to the Lord's work, we should give with the belief that *all* we have belongs to God and with the commitment that we will use *all* of it as *He* wants.

### *Giving Is an Act of Worship*

In Philippians 4:18, the apostle Paul thanked the Christians in the Grecian city of Philippi for the financial gift they gave to support his missionary ministry. He wrote, "I have received full payment, and more. I am well supplied, having received from Epaphroditus the gifts you sent, a fragrant offering, a sacrifice acceptable and pleasing to God." He called the money they gave "a fragrant offering, a sacrifice acceptable and pleasing to God," comparing it to an Old Testament sacrifice people gave in worship to God. In other words, Paul said that their act of giving to the work of God was an act of worshiping God.

Have you ever thought of giving as worship? You know that praying, singing praises to God, observing the Lord's Supper,