

*How to stop God's blessings  
from becoming curses.*

**JULIAN ARCHER**

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# HELP!

*I've Been Blessed!*

*How to stop God's blessings  
from becoming curses.*

JULIAN ARCHER



Carpenter's Son Publishing

Help! I've Been Blessed!

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# DEDICATION

To God from whom ALL blessings flow.

# ON MY HEART

All who have been blessed beyond their immediate needs and who don't want those blessings to become curses in their relationship with God and others. My prayer is that God will not let you be blessed beyond what you can bear. And when you are blessed, that He will also provide a way out so that you can endure it.

# THANK YOU

Melinda—you're my sweetest blessing. I'm eternally yours.

Ethan & Jaeth—my sons, my friends, my legacy.  
I'll always love you guys. Stand firm.

Ray & Delphine—you are generosity in human form. Thank you.

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All my 'Scribbler' friends around the world who so generously gave of your time to let me know whether publishing these pages was a worthy project—or just a temporary madness! Thank you.

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*"In this world there are only two tragedies:*  
*One is not getting what you want,*  
*and the other is getting it."*  
 – OSCAR WILDE

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## THE BACKSTORY: WHY THIS BOOK?

*“The fact is, the moment financial stability is assured,  
spiritual bankruptcy is also assured.”*

– MAHATMA GANDHI

The preacher launched forth in his persuasive, but compassionate tone. *“We all face daily struggles with broken relationships, lack of money, insecurities, or poor health. Today I want to share seven simple steps to help you through the coming week. Turn with me to Psalms chapter...”* His voice faded as I reached for my Bible—hoping to find something more relevant.

In my twenties and thirties, I sat through hours of sermons and discussions about how God can help us deal with life’s struggles—how we can stay on top when circumstances are dragging us down.

Christian bookstores were, and still are, overflowing with books for struggling people. They’re excellent, much-needed books that often carry the label “bestseller.” And so they should, because it’s in the seasons of sadness that we most often search for guidance and hope.

But, to be perfectly honest, I rarely needed that sort of encouragement. My challenges at the time were not physical, or financial, or relational, they were spiritual, and the source of my struggles came from the most unexpected of places, my blessings.

You see, God had blessed me abundantly. I was living in one of the safest, most peaceful countries on earth. I had a great job, healthy bank accounts, a beautiful marriage, a wonderful family, easygoing colleagues, a healthy self-esteem, and a fit body.

I was in my indestructible years.

In my mind’s eye my future was so bright it made me squint. I looked at life through rose-colored glasses—and it smiled back.

I certainly didn’t need to be encouraged. If anything, a bit of *discour-*



agement might have helped: I needed to be put back in touch with reality.

Or did I? Wasn't my reality, albeit a very blessed one, just as valid as anyone else's?

Looking back, what I was really crying out for was an education of sorts. I needed to learn how to manage God's gifts of excessive blessings—especially the material ones—without becoming self-centered, proud, and self-righteous.

And I needed to learn how to avoid loving the gifts more than the Giver.

So I searched.

Over the years I searched high and low, on my knees, on the streets, and in libraries. I Googled for key words, read blogs until my eyes burned, and spent hours reading every book spine in Christian bookstores—looking for anything that might help me.

There must be something, I thought.

There were plenty of great arguments written by passionate, counter-cultural young people. They vociferously advocated a more even distribution of global wealth, rallying against the corporate sins of capitalism and the hypocrisy of rich Christians. I heard them loud and clear. Indeed, I used to preach those messages too—when I was twenty-three—but then God flooded me with blessings, and I became one of those “Rich Christians.”

I quickly learned that it's very easy to say “Christians shouldn't own a Ferrari” when you're struggling to afford the latest jump in prices down at the car wash, but it's a completely different story when investing just a few months of income can put you in the driver's seat. These zealous young believers had a point, but I was “too far gone” to hear it objectively.

I kept searching.

Next I came across books by financial planning companies written primarily to attract wealthy Christian customers by pandering to them with messages like “We know it can be tough being so financially blessed but it really is enough to just give your offerings and support a few charities, then do whatever you want with the rest. Now, let us help build your barns a little bigger and more secure.”

Not my style—even though bigger barn-building was exactly what I was doing.

I also found very well-researched books and commentaries on stewardship and tithing, and even a couple on radical, Christ-centered generosity, but—and for me it was a big BUT— they were written by theologians.

Don't get me wrong. Some of my closest friends are full-time pastors and theologians.

I have nothing AT ALL against the wonderful people in these essential, God-endorsed professions, and they've written some excellent books about the biblical teachings on wealth. But when I want travel tips for London, I want them from someone who has actually been there. And when I want advice on how to handle excess wealth without it corrupting my heart and strangling my relationship with Jesus, I want it from wealthy Christians—from people who have been tempted and struggled in the same way that I have.

I understand this is probably a very controversial point of view when we live in a day where some pastors may also struggle with the wealth they've generated, often unexpectedly, through media, seminars, large congregations, and best-selling books. Not to mention that the best advice ever on *Christian* wealth management came from the poverty end of the spectrum—a poor, Jewish carpenter who had “nowhere to lay His head” and yet was “tempted in all the ways” that I have been.

But I was still searching for a contemporary, someone who could “sit beside me” and speak to my heart because their heart had been similarly confronted.

My quest continued.

Surely in this day and age, when many Christians live in luxury, or at least relative luxury, some well-heeled follower must have put their first-hand experiences down on paper. Not just an autobiography about how God gave them success in business, but a practical guide on how to handle affluence without becoming spiritually bankrupt.

I was pretty sure that I wasn't the only one fighting the battle, so there must be something out there.

There was a truckload of self-help guidance for Christians who wanted to free themselves from financial stress (a very worthy aspiration), and plenty written on how to attract God's blessings and how to “Get Rich God's Way,” but very little by affluent Christians to specifically guide the blessed *after* they had been blessed ... the most spiritually dangerous stage

of their life.

Even though I never found the specific advice I yearned for, God didn't allow me to search in vain.

Along the way I rekindled my friendship with the author of Ecclesiastes, Nicodemus became my mentor, and the Rich Young Ruler became, well, a pretty clean mirror. These three companions are still walking with me—though the rich young guy and I no longer see eye to eye.

God also compelled me to write down my private thoughts over the years—almost as a type of journal to try to sort out the *real* causes of my struggles. The process worked surprisingly well, so in early 2012 I took the time to collate my notes so that my sons could read them when they got older as a way to better understand their father and life.

But as I came to what I thought was the end of the reflecting, writing, and collating, another conviction came over me—and this one was frightening. God made it clear to me that I was to let other people read my personal notes—total strangers, and maybe even my friends.

No way!

I'm not a specialist or an authority figure like a scientist, theologian, or professor. I'm just a normal guy who helped to run some businesses that the public really liked. That doesn't make me special, and it certainly doesn't make me an author!

But the conviction remained, so I printed off a few copies of selected “chapters” of my journey, and cautiously gave them to people for their comments. I was always careful to explain, “It's just some personal notes about my journey, and is really only relevant to other people who have been materially blessed well beyond their needs—but I'd love to hear your thoughts.”

I waited.

Then it started. E-mails, phone calls, and hand-edited scripts began to flow in. Some were kind (others were honest!), but a single theme ran through nearly every response—the readers wanted me to know that I was not alone. That the battle against self-centered living is not just fought by well-off Christians, it's everyone's war.

Unless we're living a hand-to-mouth existence we each struggle to find a balance between the resources we spend on ourselves and those we give to others, to community projects, to charities, or to church.

So here it is, my attempt, through God's leading, to provide empathy and inspiration for people who are struggling with their blessings.

I'm surprised and honored that you have chosen to read my book. It's neither infallible nor inspired. Actually, due to the fact that it is a compilation of my thoughts and experiences over more than a decade, it may even have some statements that contradict one another. I've grown in the way that I relate to both God and money, and I'm still learning.

If any part of this book sounds like I am preaching at you, please forgive me. Be assured that I am speaking as much to myself as to anyone else. It's been well said that "we preach best what we need most."

When writing a book on blessings there's always a real danger of bragging, or at least giving the appearance of it, and thereby becoming a social outcast—maybe that's why no one has risked writing this type of book before. But I want to be very clear upfront that I truly have nothing to brag about.

Wealth is always relative—what might appear to be bragging in one person's eyes can appear like a claim to humility in another's. For example, to hear a person say that they have a hundred thousand dollars in the bank and they only ever fly business class might sound boastful to most people, but to someone accustomed to having a hundred million in the bank and flying in their own jet, it would sound like a humbling admission.

Regardless of how you might interpret some of my experiences, I am neither trying to boast nor be overly humble. I'm simply sharing my journey in the hope that it will minister to the hearts of those who are seeking God's will for the blessings He has entrusted to them.

Your journey is different to mine, and your beliefs may be different to mine too, but I pray that you will be blessed as we walk these few miles together.

One more important thing before we hit the road.

If you're struggling to keep your blessings in perspective—battling to stay reliant on God because He's blessed you so much that sometimes you almost feel you don't need Him—read on.

If you don't necessarily think of yourself as "wealthy" or abundantly blessed in some other way, but you're comfortable, financially stable, and somewhat satisfied, then I invite you to come on the journey too.

BUT ... if you're not in either of these places at the moment because you're struggling with relationships, health, finances, depression, or some great loss, then please just put the book aside for a brighter day.

Parts of it could make you want to vomit!

#### THE BACKSTORY: SMALL GROUP RESOURCES



Small Group Discussion Sheet.

Download at [www.faith-vs-finance.org](http://www.faith-vs-finance.org)

*I believe that books are meant to be consumed and digested, not just read. So if your mother was a librarian, and you've been raised on the "books are sacred" mantra, feel free to use this one as your symbol of rebellion. Underline it, dog-ear the pages, scratch your thoughts in the margins, cross out the sections you disagree with (or just throw it across the room), squash it flat on the photocopier, even leave it on the bathroom floor—just don't tell your mother I said you could.*

*P.S. If you've borrowed this copy from the library, please disregard my advice!*

ONE



SKIPPING STONES

*“The thing is to understand myself, to see what God really wishes me to do ... to find the idea for which I can live and die.”*

– SØREN KIERKEGAARD

Michael was a tall, good-looking guy with a monster intellect. He wasn't the lecturer for our Philosophy of Religion class, but he could have been.

I, on the other hand, was a twenty-year-old fitness addict who had no idea what philosophy was. I figured it was just some sort of navel-gazing for intellectuals—for guys who didn't have the skills for street skating in peak-hour traffic or home-made bungee jumping.

Michael was a “mature-age” student. You know, one of those guys who had burned all the crazy, youthful, testosterone action out of his system years before and now came to college just to taunt those of us still flailing about in post-pubescent, pre-mature education.

His knack of topping just about every class was legendary, and his ability to hit the books was mind-boggling for the rest of us—he even studied on weekends!

Didn't he know that every other guy was skinny-dipping in the creek,

playing computer games all night, and seeing whether human methane really does burn blue? I mean, come on Michael, loosen up man!

To this day I still don't really know what it was about the Philosophy of Religion lectures that, very surprisingly, captured my imagination. But I got caught—hook, line, and sinker.

There was something about them that began to answer questions that I'd never been game enough to ask. Some sort of inner contact with a part of me that lay unexplored.

It was soul-touching.

I started studying on weekends. I even found myself sitting with Michael on occasions, mulling over the ideas of Hegel, Kierkegaard, Camus, and Sartre.

It was my once-only foray into the world of navel-gazing and I've never forgotten it—and not just because it was the only subject in four years in which I got a higher mark than Michael.

Truth be told, I've forgotten nearly everything we learned in that class, but I remember the experience—the feelings—like it was yesterday.

The very few snippets of knowledge that I have retained involve the Danish Christian philosopher Søren Kierkegaard—"the Disturbing Dane."

Let me set the scene before we explore one of his intensely insightful analogies.

Just as the book of Ecclesiastes is commonly popular with young Christians in their often-rebellious "church has nothing to offer me" university years, Kierkegaard is regularly cited as their favorite philosopher. There's something horribly, selfishly sad yet simultaneously enlightening about his world-view.

Much of Kierkegaard's short life seemed to be filled with mental suffering and an often toxic disgust with the State church of his day—which is tragic. His tombstone reveals the shortness of his stay, 1813-1855, and reminds me of the poignant poem:

There'll be two dates on ya tomb stone,  
All ya friends are gonna read 'em.  
But all that's gonna matter,  
Is the little dash between 'em.

We are, as Kierkegaard mused, responsible for giving our own lives meaning—responsible for making sure that our “little dash” is one filled with purpose and meaning.

But Kierkegaard struggled in his soul from a young age. At just twenty-two he wrote the following in a journal letter to his friend Peter Lund:

What I really lack is to be clear in my mind what I am to do, not what I am to know, except in so far as a certain knowledge must precede every action. The thing is to understand myself, to see what God really wishes me to do: the thing is to find a truth which is true for me, to find the idea for which I can live and die. ... it must be taken up into my life, and that is what I now recognize as the most important thing.<sup>1</sup>

One of Kierkegaard’s analogies is stuck firmly in my brain. It has been with me since the day I first heard it, and has probably had more to do with many of my financial and spiritual choices than I would care to admit.

He described the *aesthetic* stage of life—the years when life is about looking good as you zip from one pleasure to another, and the energetic, self-centered search for fulfillment in entertainment, travel, leisure, career, and recreation—as a stone skipping across the surface of a pond.

These aesthetic years can occur at almost any time of life but are most often experienced between about twenty and fifty years of age—although now that “sixty is the new fifty,” and many people are still searching for satisfaction in their seventies, I’m not really sure when it ends!

Kierkegaard’s skipping stone seems to move with speed, grace, and beauty. It is fueled by the narcotic of pleasure and thrilled by the energy it gains when touching the surface of the “joy of life.”

It is feeling incredibly blessed.

But as it proceeds with careless abandon, it starts to find less and less enjoyment in each touch and requires more and more and more touches—faster and faster and faster—to maintain its forward motion and to prevent it from sinking.

But, finally, the sports and movies and careers and vacations and acquisitions and projects and distractions are no longer enough to propel it forward—no longer enough to satisfy—and the stone sinks.



Down it goes, down, down into the unavoidable and inevitable despair and depression that a life built on nothing more than temporary experiences and acquisitions must descend.

Then, lying on its back in the muddy darkness, it looks up, no longer forward, and cries out for help.

It is then that God answers.

Maybe it's only then that God can answer? Because it's often the only time we truly cry out.

It is God and God alone who can pick us up, wash us off, and put us on the path where He wants us. We just need to get to the point—often flat on our backs, half-buried in the mud—where we are willing to cry out, to *really* cry out.

Where are you?

Are you skipping joyfully through life from one accomplishment, one acquisition, to the next? What are the experiences, adventures, and comforts that are driving you forward in your pond-skipping?

Or are you sinking? Wondering whatever happened to the pleasure you used to get out of your skips?

Are you lying in the mud?

I've experienced all three.

After being washed off, again and again, I've finally learned that it is possible to maintain the momentum of satisfaction, but *only* when God is my driving force.

Too often I focused on—and filled my heart with—the skips instead of the Skipper.

What about you?

## CHAPTER 1: SMALL GROUP RESOURCES



Video Clip Discussion Starter.



Small Group Discussion Sheet.

Download at [www.faith-vs-finance.org](http://www.faith-vs-finance.org)

TWO



LIVING THE HALF-LIFE

*“I’d rather be dead than singing ‘Satisfaction’ when I’m forty-five.”*

– MICK JAGGER

Skipping stones is a much-loved amusement the world over. It seems that every language has a term to describe it. In England it is often called “ducks and drakes.” In France it is “ricochets,” in Ireland “stone skiffing,” and in Denmark “smutting.”

Eskimos do it on ice. Bedouins do it on sand. It’s just a whole lot of innocent fun.

However, behind the fun of it all, skipping stones operate under a very specific set of physical laws. Researchers have found that, on average, each skip is about 80 percent of the length of the previous one.

Finally, after the skip lengths reduce by 80 percent of 80 percent of 80 percent—which seems like it should go on forever—the forward velocity diminishes to a point where it is no longer sufficient to hold the weight of the stone above the water surface, and down it goes.

By the way, a guy named Russ “Rock Bottom” Bryars currently holds the world record with fifty-one skips. If you want to know just how cool that is, get your very best skipper and head down to the local pond.

There's a vaguely similar law that is argued at length by creationists and evolutionists and is referred to as the "half-life." It's the period of time that it takes for a decaying substance to decrease by half.

For example, if you had a ten-kilogram block of ice in your hot little hands and one hour later it had melted down to a mass of only five kilograms, half its starting weight, then that original block of ice had a half-life of one hour. (And if you don't drop it soon you'll get frostbite!)

Nuclear physicists talk about the half-life of carbon, and they use it as a tool for trying to ascertain how many years have passed since an organism died.

To quote an unknown source:

Every time a living being dies a stopwatch starts ticking.  
Death starts the stopwatch. Science can read it.

There are significant arguments both for and against the accuracy of this type of dating, but that's not my forté, so I'll leave it alone.

However, the concept does raise a fascinating question.

Could it be that satisfaction also has a half-life?

If it did, it would be the time required for half of the enjoyment and satisfaction in a single purchase, achievement, or activity to decay.

In light of the rampant levels of dissatisfaction that many people feel today, this is worth studying.

Let's start by listing some of the things that we use to try to satisfy ourselves:

- PURCHASES: clothes, cars, boats, houses, farms, businesses.
- ACHIEVEMENTS: titles, degrees, praise, popularity, fame, respect, profit or income goals.
- ACTIVITIES: vacations, movies, sports, careers, exercise.

We all know that purchases, achievements, and activities were never designed to satisfy completely and forever. Feelings of satisfaction will decay with time. If the satisfaction didn't decay, we would only ever need to go on one vacation, receive one word of praise, and buy one nice suit—and the ladies would feel eternally fulfilled after buying just one pair of shoes!

To add to the speed of decay, we live in a throwaway society where

items which used to be a once-in-a-lifetime or once-in-a-decade purchase are unlikely to last even a few years before being tossed or upgraded.

A man's first car, as run-down and modest as it may be, gives him a sense of pride and satisfaction that lasts for years, but then it wears off. His income increases and so does his desire to be satisfied with a nicer, newer car. So he goes ahead and buys one and he is satisfied—for a time, though not for as many years as the satisfaction of his first car purchase.

Should his income explode he may ultimately own a stable of shining Ferraris, Lamborghinis, and Maseratis, but he still yearns for more—and here's the clincher. If he now goes out and buys a multi-million dollar Bugatti Veyron, the satisfaction it brings him will probably only last a few months, or less. Much less than the satisfaction he got from his first humble set of wheels.

The half-life has taken its toll and like a skipping stone, he is about ready to sink to the bottom, even though he *appears* to be right on the top.

So, yes, satisfaction does have a half-life. And I've proven it myself time and time again.

As King Solomon said millennia ago, nothing lasts.

It's a problem as old as time. Even the prophet Isaiah knew about it.

Why spend money on what is not bread, and your labor on what does not satisfy? (Isa. 55:2A)

The Rolling Stones, as rich and famous as they are, had it right when they sang, "I can't get no satisfaction." As the song progresses they sing with greater and greater urgency and more and more desperate repetition. Like many of us they try and try and try and try, but without success.

It's an age-old mystery of human existence that the harder we try to find satisfaction in our work, our accomplishments, our experiences, and our stuff ... the more it eludes us.

It all begs a serious question, which I would love to ask the guys in person: are The Stones really rolling, or just skipping?

What about you?



THREE



RELEASE THE DAM

*“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,’ says the LORD Almighty, ‘and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.”*

– MALACHI 3:10

January 2011 is a well-driven nail in the memories of people living in southeast Queensland, Australia. Weeks of drenching rainfall had turned the usually dry creek beds into muddy torrents that cut roads and gnawed mercilessly at their banks. With the landscape already totally saturated, the normally hot and dry midday of January 10 saw a volume of rainfall in some areas that meteorologists later described as a “one in three-hundred-year event.”

With nature’s typical ignorance of how futilely we name and describe its most destructive outbursts, physics kicked in and the writhing torrent headed downstream—fast.

Not to be outdone by the meteorologists, the media jumped into name-calling mode and described the event as an “inland tsunami”—a fairly apt description for the wave of water that washed away homes, farms, cars, bridges, livestock, and tragically, human lives in Toowoomba and the Lockyer Valley. The residents of Toowoomba, Murphy’s Creek,

Withcott, Postman's Ridge, Helidon, and Grantham saw flooding like never before.

In many ways it was just another massive flood, as happens almost monthly somewhere on earth. But when you're living directly in its path, the effects seem so much greater.

Our brand-new family home was uncomfortably close to the devastation, nestled beautifully in a horseshoe bend of Flagstone Creek. By mid-afternoon the raging cappuccino of foaming floodwaters—mixed with trees, rocks, building materials, and vehicles—was a frightening sight to behold from the elevated vantage point of our shed.

We watched helplessly as the roaring torrent ferociously surged over its crumbling banks and washed toward our home. Fortunately, it only seeped under the doors and left little more damage than squelching carpets and muddy tiles.

According to a local whose family had farmed the valley since the 1860s, it was the highest the creek had ever been, breaking even the infamous flood record of 1893. Maybe those excitable meteorologists had been telling the truth.

Within the hour an army of neighbors had arrived, mops in hand, to soothe some of our loss and to make the clean-up more of a pleasure than a chore. It was quite an experience walking into bedrooms and introducing myself to people I'd never met before as they swept, mopped, and wiped our floors.

The swirling madness continued downstream, and Brisbane, "The River City," knew that within forty-eight hours, thousands of its homes would be under water.

There was only one hope: Wivenhoe Dam.

After the flooding of Brisbane in 1974, the government saw the need for a massive dam that could be used as both a water storage facility and a flood mitigation system. Wivenhoe Dam, eighty kilometers (fifty miles) upstream from Brisbane and twice the volume of Sydney Harbour, was opened in 1985. Finally the city was flood-proof—in a Titanic sort of way.

It worked so well that in 1983, even when it was only partially completed, the dam held back a severe flood that could have caused damage in Brisbane equal to that of 1893.

The idea was ingenious and simple. The dam would use its bottom 40

percent capacity (also known as the 100 percent storage level) for Brisbane's water storage, while the top 60 percent (another 150 percent storage), or thereabouts, would always remain empty in case it was needed to hold back floodwaters during a massive downpour. A dam with a 250 percent capacity sounded very big and very safe.

The system continued to work exceptionally well during the 1990s and early part of the twenty-first century—the drought years. In fact, the drought was so prolonged that Wivenhoe all but evaporated, and there was a serious possibility that Brisbane, a city of over a million people, could run out of drinking water.

So when the deluge of late 2010 fell onto Wivenhoe's 7,000-square-kilometer (2,700-square-mile) catchment, the dam filled rapidly and the authorities decided that the only logical thing to do was to store up as much water as possible, even more than the 100 percent storage level, to avoid the very recent and very expensive water shortages.

By January 9, 2011, Wivenhoe was well over its 100 percent storage target, still rising rapidly, and—unbeknown to its engineers—the serious rain was yet to come. When the January 10 rains hit the whole region, the Lockyer Valley creeks blasted their way directly towards Brisbane—unimpeded by any dams—and, simultaneously, the northern watercourses into Wivenhoe roared back to life. By January 11 Wivenhoe had passed a hundred and 90 percent and was still rising.

While white-knuckled engineers tried to forecast the precise height that the dam would reach, it rose to a critical level. The only option to avoid a possible breach of the wall—and total catastrophe—was to open its gates, all five of them, full-bore. The timing couldn't have been worse. Just down stream from the dam gates all of the Lockyer Valley floodwaters were entering the same river, heading straight towards the residents of Ipswich and Brisbane.

With thousands of cubic meters of floodwater pouring through Wivenhoe's gates into the Brisbane River every second, and even more flowing in from the Lockyer Valley, the city could only try to brace itself for the impending devastation.

The drought-breaking rains, an undeniable blessing, had swiftly become a curse. Forty-eight hours later, on a mockingly blue-sky day, more than thirty-three thousand family homes and businesses went



HELP! I'VE BEEN BLESSED!

under water.

In Malachi 3:10, God promises to “throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.”

Is that always a good thing?

## FOUR



## SHOVEL IT

*“A man there was, and they called him mad;  
the more he gave, the more he had.”*

– JOHN BUNYAN

The prosperity gospel, also known as the health-and-wealth gospel, preaches that God wants His people to prosper in many ways, including, or maybe especially, financially. “God wants you to be rich” is the often not-so-hidden mantra. If you will just donate generously to God’s work, He will in turn send you so many blessings that you won’t know what to do with them.

Even though some prosperity gospel appeals sound like cheesy fifteenth-century advertisements for the sale of indulgences, they still attract genuine followers. Subtitles like “Send \$200 right now and you will receive the answer to the prayer on your lips!” can still be read across the bottom of the screen on some television channels today.

The prosperity gospel’s well-dressed proponents cite a myriad of beautiful Bible texts, not the least of which is Jeremiah 29:11, “‘For I know the plans I have for you,’ declares the LORD, ‘plans to prosper you and not to harm you, plans to give you hope and a future.’”

They also reference 3 John 2, where the apostle greets his friend Gaius with, “I pray that you may prosper in all things and be in health, just as your soul prospers.”

And let's not miss Proverbs 3:9-10:

Honor the LORD with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

I agree in principle with many aspects of the prosperity gospel teaching, but there are just as many—dare I say, even more—biblical directives that call us to a life of sacrifice, servanthood, and maybe even almost self-inflicted poverty.

There are also passages that clearly point out that wealth is certainly not *always* a sign of God's blessings—even within His “chosen” people.

You, LORD, have abandoned your people,  
the descendants of Jacob.  
They are full of superstitions from the East;  
they practice divination like the Philistines  
and embrace pagan customs.  
Their land is full of silver and gold;  
there is no end to their treasures.  
Their land is full of horses;  
there is no end to their chariots.  
Their land is full of idols;  
they bow down to the work of their hands,  
to what their fingers have made. (Isa. 2:6-9)

Obviously wealth is not just reserved for the obedient and faithful.

I also wonder as to the actual motives of some of the prosperity gospel's preachers. They seem to be more focused on getting listeners to sacrifice and donate generously to their ministries, which often look more like crucifix-carrying corporations, than truly ministering to the *real* needs of their flocks.

Five-star ministries and six- or seven-figure incomes:

I know who's *not* sacrificing!

This method of preaching and fundraising is not new. Both Peter and Paul described it precisely almost two thousand years ago.

You see, we are not like the many hucksters who preach for personal profit. (2 Cor. 2:17, NLT)

These people always cause trouble. Their minds are corrupt, and they have turned their backs on the truth. To them, a show of godliness is just a way to become wealthy. (1 Tim. 6:5, NLT)

In their greed they will make up clever lies to get hold of your money. (2 Pet. 2:3, NLT)

Serious words!

It's no surprise that the prosperity gospel was full-speed-ahead during the televangelism campaigns of the 1980s—nor that it has gained significant momentum in the post-“global financial crisis” world. Less well-known is the fact that it's also making itself prosperous from the gospel in developing nations where countless millions are struggling to rise above poverty.

I remember passing a massive billboard outside a church in New Delhi, India, on which was written, “God will not allow His children to go hungry.” That's probably very effective “evangelism” in a city where so many eke out an existence from the dumps and restaurant bins. “If becoming a Christian will guarantee food for my family, then sign me up!”

In light of all these negatives we should be able to write off the whole prosperity gospel gimmick as a false belief system, but it's just not that simple. God's very real prosperity promises cannot just be ignored because some Christ-traffickers have perverted them.

The prosperity gospel's centuries-old popularity is due in equal measure to the various ministries that creatively peddle it to raise money, and—wait for it—to the genuine testimonials of people, like myself, who have found God's prosperity promises to be true.

Be warned though: this book is not a how-to guide for Christians who want to get rich. Nor did I ever consider calling it *The Seven Habits of Highly Effective Tithe-Payers*. It is simply an attempt to share my journey and what I've learned, and am still learning, as I've tried to keep God's flood of blessings from becoming curses in my life.

Did I just say “curses”? That prosperity can be a curse?

That God's blessings can be curses?

Is that blasphemy?

HELP! I'VE BEEN BLESSED!

Bear with me as I share my battle, and how I've seen just how easily God's blessings can become curses.

\*\*\*

Some Bible scholars have described Malachi 3:10 as a *contract* between God and man.

That's quite a statement, when you think about it.

Let's read it again:

“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.”<sup>3</sup>

A contract is a written agreement between two parties promising to carry out certain actions, enforceable by law.

In this instance, the two parties are God and man—to be more precise, the “man” part is you and me and every other human with the ability to make rational decisions.

What about the law? I'm accustomed to reading contracts that are “governed by and to be construed in accordance with the Law of Queensland, Australia,” but this one is far broader in its scope and territory.

It seems to be more of a Law of God, or a Law of the Universe. How about The Law of the God of the Universe?

I don't know about you, but if I'm about to sign a significant contract, I spend hours, sometimes weeks and months, going through it in detail, and I pay good money to experts in the law for their advice too. Fortunately, in the essence of time and simplified language, this entire contract only has fifty-one words—and can be summarized in even less:

*Bring the whole tithe into the storehouse and I will pour out so much blessing that you won't be able to store it all.*

So simple.

Yet so complicated.

So unbelievable.

Or is it?

For fear of being criticized, I can tell you that I have absolutely proven God's faithfulness to His contract in Malachi 3:10—without even the slightest shadow of a doubt.

Time and time again God has abundantly blessed my family as we have endeavored to faithfully pay our tithe and offerings, and pass on many of His blessings to others.

During our years in business it seemed that no matter how much money we gave away to tithes, offerings, charities, ministries, and humanitarian projects, God always found ways of pouring even more back into our bank accounts.

Yes, that's right, cash out equals more cash in.

So much more cash, in fact, that we have often struggled to find places to, as Malachi says, "store" it.<sup>4</sup>

And that's just the monetary blessings, not to mention the myriad of other blessings with our family, peace, safety, opportunities, and the list goes on.

As we saw each "miracle" occur, we often reminded each other of the similar experiences of respected U.S. earthmoving equipment manufacturer and Christian philanthropist Robert Le Tourneau who was told the following by one of his customers:

I try to shovel out more for God than He can for me, but He always wins. He's got a bigger shovel.<sup>5</sup>

The seventeenth-century English preacher and author of *Pilgrim's Progress*, John Bunyan, declared it poetically:

A man there was, and they called him mad; the more he gave,  
the more he had.

In the 1990s I was so amazed by the concrete evidence of God's fulfilling His promises to me that I even started to write a book on it—*Solomon Says: Financial principles from history's richest man*. It was to be a step-by-step guide for people who wanted to use the wisdom of Proverbs and Ecclesiastes to build substantial wealth. (By the way, you won't find the book in any library or bookstore because I didn't finish it, but it seemed like a good idea—at the time.)

So, in light of my years of almost scientifically proving and measuring

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the evidence of God's keeping His Malachi 3 contract with me—often in real dollars and cents—you could easily conclude that I am a devoted convert to, and proponent of, the prosperity gospel.

But not so fast...

## FIVE



## ONE-EYED WEALTH

*“The wealthy man is not he who has the most money, but he who needs the least to live well and is happy with what he has.”*

At no stage of my life have I been able to even imagine how beautiful and wonderful the next stage was going to be as God continued to pour out His blessings. I’ve experienced more blessings than I could have ever asked for or desired.

Let me state very clearly that God can bless us in many different ways—not just financially.

Health, family, purpose, peace, thrift, safety, talents, shelter, food, clothing, skills, friendship, employment, discernment, leadership ability, new experiences, opportunities to share His love, education, fears annihilated, the removal of unwanted desires ... the list goes on. All of these can be blessings from God.

And blessings can even come to us in the form of an old car!

My faithful Toyota is old enough to vote, has clocked enough miles to circumnavigate the earth nine times—it could even be ten times, but the odometer stopped working a while ago, so I’m not sure—and yet it still



just keeps plugging away at minimal expense.

I must also restate that wealth is certainly not always a sign of God's blessings. Some argue that obedience to God's law is a guaranteed way of gaining wealth, but there are plenty of very dedicated Christians who are not financially blessed.

There are also many wealthy people who have no respect for God, and are often purposefully disobedient to His laws. If financial blessings were a guaranteed direct sign of God's approval, then how could we explain wealthy drug dealers and rich slave traders?

Equally so, facing financial struggles is not necessarily a sign of disobedience to God nor of His disapproval. There are millions of devout Christians living in poverty. And the Bible also includes passages where we are explicitly commanded to turn our backs on the things of this world, including wealth. So it could even be obscurely argued that disobedience to God's commands leads to wealth.

I do believe, however, with absolute certainty, that obedience to God's commands—and we'll discuss what this might mean later—does lead to blessings, though not necessarily wealth.

And I equally believe that disobedience to God's commands leads to curses—though not necessarily poverty.

There is no question that God wants to bless His people in every way He can, but not all blessings are equal in their effect on the recipient, and some are harder to handle than others.

Wealth.

Talents.

Power.

Respect.

Intellect.

Good looks.

Just like a warming fire, each of these can be a huge blessing, but they can also become massively destructive curses. In fact, in and of themselves, they are neither blessings nor curses—they are neutral. It's how we respond to receiving them and how we use them that causes them to tip one way or the other.

Then there are those strange, often unwanted “blessings in disguise”—problems, pain, and opportunities to learn from adversity. Maybe these

are actually the best blessings of all?<sup>6</sup>

As C.S. Lewis so poignantly penned:

God whispers to us in our pleasures, speaks in our conscience,  
but shouts in our pains: it is his megaphone to rouse a deaf  
world.<sup>7</sup>

The beautiful Beatitudes in Matthew 5 certainly also give the impression that mourning, humility, and even persecution can *result* in blessings, even if they are not always obvious blessings in and of themselves.

This book, however, is biased.

The primary type of blessing described on these pages is financial, and there are three main reasons for this bias.

First, many Christians see the *relationship* between their money and their spirituality as a very private subject—something to be battled inwardly, not discussed openly. As a result, the *spiritual* dimensions of money, assets, and investments are rarely examined.

Second, although I daily experience God's other blessings in many aspects of my life, it is the financial blessings, and the myriad of challenges and temptations that accompany them, that I've found to be the most difficult type of blessings to manage.

And finally, the principles learned in the management of financial blessings are equally applicable to managing many other types of blessings.

I should also admit a fourth reason.

God has apparently been somewhat selective in the ways He has blessed me. He hasn't blessed me with the ability to sing, to dance, or to juggle six balls. My intellect is average at best, and I'm only good-looking to people who can't resist middle-aged, balding, skinny guys.

So financial blessings it is.

If your blessings are not in the form of income beyond your daily needs, or high levels of assets, try to insert your specific blessing or blessings—singing ability, artistic skill, talents, intellect, good looks, great health, sporting ability, leadership, or public speaking prowess—into the story wherever affluence, money, or wealth are mentioned.

If you are not a follower of Christ you might still glean something from the principles and practices that Jesus taught as a way of enrich-

ing and focusing your daily life. I've lived and worked in, and traveled through, many countries where Christianity is not the main religion. As I've socialized, employed, and networked with people of many faiths I have come to realize that the issues I address in this book are not peculiar to followers of Jesus.

Jews, Hindus, Muslims, Buddhists, and Confucians are all facing, as individuals and as entire religions, the spiritual battles that credit-fueled living brings. Ask any spiritual, elderly person what the greatest threats are to faith today, and, regardless of their religion, materialism will rank highly on their list.

In every nation on earth, faith is fighting finance, and it may never have faced such a foe.

We can all probably agree that wealth is relative. We each have our own personal view on what it means to be “wealthy” or “rich.”<sup>8</sup>

As Erasmus, the Dutch humanist and theologian, once said:

In the valley of the blind the one-eyed man is king.<sup>9</sup>

Just as a person can be cursing their total blindness in one eye and yet still have far superior vision to other people, we can also be financially wealthy without realizing it.

In fact, “affluent” is probably a better word than “wealthy” to describe many Christians today. Affluence is also relative. I personally define it as “having more than you need to live.” It's a situation where a person or family has money, property, or possessions beyond their real needs.

Of course, in this absolutely topsy-turvy, inside-out, credit-craving age it is possible to be affluent, to have more than we really need, and yet still be blue-face-strangled by debt.

What a pitiful situation.

Due to the unrelenting bombardment of advertising and media, our ideas of what we “need” are often so incredibly out of whack with reality that we just can't see that the huge debts we incur for bigger-than-needed homes, newer-than-needed cars, flasher-than-needed lifestyles, and even more-nutritious-than-needed diets are actually the cause of more stress and ill-health than any other aspect of our existence.<sup>10</sup>

We're often blinded in both eyes to the fact that we truly are affluent because we are so over-committed, trying to keep up with what we see as

society's expectations for us, that we constantly feel, and often are, financially strapped.

We've come down with a bad case of "Affluenza," and most of us either don't know it, or try to ignore it, hoping that next month's pay rise, an increase in the value of our home, an inheritance, or even a lotto win will cure us.

While we were living in Nepal for a few years I had a T-shirt embroidered with the message:

The wealthy man is not he who has the most money, but he who needs the least to live well and is happy with what he has.

It was very heartfelt, considering that my wife, Melinda's, and my *combined* wages from the humanitarian agency we worked for at the time weren't enough to even enroll our two boys in the international primary school in Kathmandu—even if we didn't eat, shop, pay rent, drive, or have any other expenses!

But we only had to look outside our door to realize that we were, in fact, very wealthy.

The simple facts are that if you own a car, a refrigerator, a television, a house (or even a house mortgage), and a pantry with food in it—and you have access to nearby medical care and education—then you are amongst the wealthiest people in the world.

I know you probably have all these things and more.  
Probably much more.



SIX



## THE 1% CLUB

*“The real concerns of yesterday’s poor have become the imagined concerns of today’s rich. Struggle Street, it seems, has become crowded; the trouble is the new residents want to build McMansions there.”*

- CLIVE HAMILTON & RICHARD DENNISS

There are lots of organizations giving varying data and definitions on what it means to be “rich” or “poor” in today’s world, and their results vary—significantly.

The most reliable research I’ve been able to locate comes from a report published by the United Nations, *World Distribution of Household Wealth*.<sup>11</sup>

According to the 2008<sup>12</sup> report, if you’re an adult and your net worth—the combined value of everything you own minus your debts—is \$2,900 or more, then you are wealthier than half of the world’s adult population. In raw figures you’re financially better off than most people.

If your net worth is \$83,000 or more then you are amongst the wealthiest 10 percent, richer than 90 percent of earth’s adults.

Now for the one that really surprised me.

What would you guess your net worth would need to be for you to be in the richest 1 percent of all adults worldwide—to be a member of the

much-revered “1% Club”?

\$10 million?

\$5 million?

\$1 million?

My first guess would have been at least \$2 million.

Here's the fact, though: if your net worth is just \$691,000 or more, you are in the richest 1 percent of adults on earth.

The richest 1 percent.

If that's you, you're richer than *at least* ninety-nine out of every one hundred adults on the planet.

And if you're in this 1% Club, even if you only just scrape in, you are rich. Imagine how comparatively rich you are if your net worth is in the millions, tens of millions, or more?

When I first realized these facts, it gave some passages in the Bible a *very* different meaning for me. Especially the ones directed at “the rich” and “the blessed.”

With never-before-seen wealth-creation opportunities and the perpetual debut of new communication technologies, it has never been easier for a person to hear about Christ. Ironically, these very same blessings also make it an era where it has never been so difficult to maintain our faith and our relationship with Him.

In financial terms, today's western Christians are the richest group of Christians to have ever lived on the planet.

What an incredible responsibility.

Of course we may never have realized just how incredibly rich we are, because one of the mysteries of wealth is that we always know of someone richer than ourselves, and we therefore conclude that we are not really rich. And this can lead us to think, even if only subconsciously, that we don't have enough money.

Solomon told us this about three thousand years ago when he said that *whoever loves money never has enough*.<sup>13</sup>

We always feel like we would be wealthy or comfortable if only we had *just a bit more*.

I've had years in life when my family could live very comfortably on less than 10 percent of my income and yet I've still wanted to earn more ... and more.

When we read Timothy's advice about the desire for riches, we nearly always think that he wrote it for someone else, the rich people, but not us—regardless of our financial status:

Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. (1 Tim. 6:9-10)

One of the traps that we're lured into is not seeing that we are, in fact, rich. Or maybe, if we're honest, we do know how comparatively rich we are, but we choose to ignore it because it would bring with it a load of guilt—and biblically mandated responsibilities for fairness, justice, sacrifice, and equality that we just don't want to think about.

Having worked in developing countries, and alongside people in need here at home, I have seen real poverty. More than a billion people work hard—and I mean hard, all day, every day—just so they can stop by a makeshift, roadside “store” to buy an onion, two tomatoes, and a bowl of gravelly rice, beans, or maize to feed their family dinner and breakfast. Then, at sunrise, off they go again.

I know many people who feel exceptionally blessed simply because they get two good meals a day. I've spent time with children in orphanages, precious little souls who have absolutely nothing to their name, and yet they pray “Dear God, please help the poor children in the villages tonight.”

But I also know multi-millionaires who display a “poor me” attitude.

A 2002 Newspan survey by The Australia Institute clearly showed that even well-off families often feel like they are struggling.<sup>14</sup>

The study found that 62 percent of Australians felt they could not afford to buy everything they “really need.” Now that's a fair-enough complaint for families in the lower income brackets who, in 2002, were earning less than \$20,000 or \$30,000 a year, but that's not all that the study found.

Almost half (46 percent) of families who had an income of \$70,000 a year or more—which was well above average in 2002—also said that they



too couldn't afford to buy everything that they "really need."

So how much do we really need to meet our "really needs"?

How can some families earning \$20,000 a year feel that they have all their needs met while other families earning more than three times that still feel that they have *needs* that they can't afford?

Maybe some of our "needs" are really just "wants"?

It's a curious trap to be caught in.

As Hamilton & Dennis pointed out so well in their book *Affluenza*:

The real concerns of yesterday's poor have become the imagined concerns of today's rich. Struggle Street, it seems, has become crowded; the trouble is the new residents want to build McMansions there.

In 2010 British media entrepreneur Felix Dennis made headlines when he published his "wealth scale." He defined people as "the lesser rich" once they reached a net worth of £16 million (\$25 million) and "the rich" as those who had reached £75 million (\$115 million).

That seems like a pretty high bar to hurdle just to be called rich, but when you realize that Dennis had an estimated net worth of \$750 million when he created his wealth scale, it all comes into perspective.

It's all relative.

The fact is that some people would really struggle to be faithful stewards with the blessing of a \$10,000-a-year pay rise, while others are so accustomed to dealing with a chain of zeros that they would find it easy to give away a cool ten million dollars by Wednesday.

A few years ago I was reading some church financial statements and saw a *single* tithe donation from one family of more than \$100 million ... for their *tithe*!

I don't know about you, but that's more than I carry in my wallet!

And yet, as a member of the 1% Club, I'm still very much counted amongst the earth's rich.

Maybe you and I can't qualify for Dennis' "rich" status, but that doesn't mean that we're not rich.

The most pressing question that rich Christians must ask today is no longer, "Am I rich?" but, "Am I Christian?"

CHAPTER 6: SMALL GROUP RESOURCES



Video Clip Discussion Starter.



Small Group Discussion Sheet.

Download at [www.faith-vs-finance.org](http://www.faith-vs-finance.org)



SEVEN



## SO WHAT'S THE CURSE?

*“Reflect upon your present blessings—of which every man has many—not on your past misfortunes, of which all men have some.”*

– CHARLES DICKENS

I don't want to do a blessings brag-a-thon, but in light of this book's title, and just so you know a little of where I'm writing from, I feel I should “count my blessings” for you—in summarized shorthand, at least.<sup>16</sup>

However, before I do, I should also clarify that it's not as though bad things have never happened to me. It's fair to say that no real tragedies have come my way yet, but there have certainly been times of sadness, despair, and loss—times of crying out to a God who *seemed* very distant, or just disinterested.

Life hasn't been all roses.

But this book is not about my painful times or losses, it's about the struggles I've faced dealing with the blessings in the bright times—the seasons of plenty and promise.

If, through circumstances or misfortune, you've never had the opportunity to live in times of plenty and promise, then you may find it difficult to understand how being excessively blessed can be a burden. And I can't

ask you to.

In the same way, I cannot understand the immeasurable pain of a person born into a community at war who sees loved ones tortured and killed before their eyes. I can only try.

Having worked in the humanitarian sector for five years I've had the sobering privilege of visiting with refugees in their sprawling, hopeless camps in Sudan. I have talked with villagers whose lives were destroyed by war in Mozambique, and shared meals with families stricken by natural disasters and civil war in Nepal. But even with these one-on-one experiences, I still can't fully understand or feel the pain of something even as basic as hunger, with no food to satisfy it.

We each have our own experiences of joy and pain, satisfaction and want, community and loneliness, and we can only try to empathize with those who have lived through things that we have not, good or bad.

I'm on a journey, and through God's strength I plan to do what I can to reduce the pain and suffering in this world.

None of us can remove all the suffering on this sin-sick planet, but I pray that I will continue, and every day more so, to relieve suffering wherever I can. It may only be for one person or one village at a time, but I dedicate myself again to passing on God's blessings as He leads me and convicts me.

Melinda knows me better than anyone, and she tells me that I tend to forget the bad things that happen to me, but I remember the blessings. I guess that's true. Some years ago I was fortunate enough to read the following proverb and I've done my best to live by it:

Write the bad things that happen to you in sand and carve the good things that happen to you in stone.

Maybe that's why we only have one record of Jesus ever writing anything while He walked among us. And for His page, He didn't choose the timeless permanence of carved granite, nor the portability of a scroll, but sand.

Many of my memories have been blown by the wind and washed away by the waves.

Here's what I remember: the blessings.

God has blessed me with:

- The knowledge of His plan of salvation. That alone is blessing enough.
- My beautiful wife, Melinda—a true Proverbs 31 woman.
- Two great sons—they're smart, funny, artistic, loving, and generous.
- Did I mention my wife? When I count my blessings, I count her twice!
- A wonderful extended family—parents, siblings, in-laws. I couldn't ask for better relatives.
- Superb health—as long as I keep looking after it.
- No debts—other than to God and family for the love they've given me (and to those who have sacrificed to make Australia a wonderful nation).
- A very comfortable, secluded home in the country.
- An early retirement—I had a goal to be financially independent so that I could “retire” (focus full-time on unpaid projects) at thirty, but I had to settle for retiring “in my thirties” instead (I'm not expecting any words of sympathy).<sup>17</sup>
- Exploration—I had vacationed and worked in more than fifty countries before I had to personally pay for an airfare.
- Respect in the community—knowing that I am respected by some people, though not necessarily all, is a blessing to me.

Blessings upon blessings.

I also have some great friends here at home and around the world. I call one of them “Texas Bill”—not that he's from there, it's just where he was living when I met him. Bill once came on a business visit for a week and stayed in our home. He ate with us, exercised with us, laughed with us, and because he was on a spiritual search, prayed with us.

As I drove him to the airport on his last day in Australia, he looked across at me and said, “Julian, never look over the fence and think that the grass is greener on the other side. You're in the green grass right now, man!”

What a blessing to have a friend who tells you something as important as that.

So what are some of the less-spoken-about outcomes of this seemingly idyllic, super-abundantly blessed, green-grass life?

Could such a bounty of blessings ever become a curse?

Is there some fine print that's never included in the *Who Wants to Be a Millionaire?* promotions?

Here are four outcomes that are rarely, if ever, mentioned:

1. *Pride of Life* – The wise reader will know that a very real outcome of having received so many blessings from God is a tendency to be proud of them. If your house, income, car, singing voice, artistic talent, or appearance is nicer than someone else's then there is a VERY real temptation to be proud of it. While talking about the effect of her wealth and fame on her life, Oprah Winfrey is reported to have said, "I still have my feet on the ground. I just wear better shoes." I hope that's true for her, but for me, I just really struggle to "keep my feet on the ground" (remain *truly* humble) when my "shoes" (car, house, vacations, lifestyle) are nicer than those of many others.
2. *Pride of Place* – When I'm blessed in a way that others can see they often, in a very well-meaning way, encourage me to take on positions of leadership. I know full well that being financially secure doesn't make me a better person or better leader, but others see it as some sort of a sign that I should lead, so I often accept the positions, and—again—I'm tempted by pride.
3. *Pharisaical Tendencies* – Having seen the real truth in the contract-like promises of Malachi 3 it is very tempting, and often almost subconscious, to try to ensure continuance of the blessings by giving extra attention to the details of keeping God's laws. The logic is, "If I just keep obeying, God will keep blessing"; therefore, "If I obey even more strictly, He will bless me even more." It's tempting to try to earn the favor of heaven as a way of somehow guaranteeing continued blessings. Sadly, at these times in life I often find myself being more judgmental of others and less loving.
4. *Self-reliance* – This is a big one. When God piles the blessings on, it is so very, very easy to start relying on the gifts themselves instead of the Giver.

Pride, Pharisaism, self-reliance—this terrible trio can not only screw with our relationships and satisfaction, they can also rob us of eternal rewards.

Ellen G. White, said to be the most translated woman writer in history<sup>18</sup> and the most translated American author of either gender, wrote a

spiritual classic, *Christ's Object Lessons*. When describing the scene from Luke 18 where the Pharisee and the tax collector are praying at the temple—one standing tall and proud before God, the other bowing low and asking for mercy—White makes the following comment:

There is nothing so offensive to God, or so dangerous to the human soul, as pride and self-sufficiency. Of all sins it is the most hopeless, the most incurable.<sup>19</sup>

Thankfully she goes on to say:

Our only safety is in constant distrust of self, and dependence on Christ.<sup>20</sup>

As strange as it sounds, these three sins that seem to exist in epidemic proportions today—pride, Pharisaism, self-reliance—are *curses* with *blessings* as their source.

It is important that I take a moment to define my use of the words “curse” and “curses.” I’m not using them in the sense of a spell that is placed on someone from an external source or person. To me, the curses that are associated with blessings are the outcome of my own personal *misuse* of the blessings.

The thing that was meant to be wholly for my good has become a source of my downfall because of my *misuse* of it.

Another apparent irony is that God’s blessings can also lead us into temptation—the temptation to become proud, Pharisaical, and self-reliant.

But...

No temptation has overtaken you except what is common to mankind. And God is faithful; he will not let you be tempted beyond what you can bear. But when you are tempted, he will also provide a way out so that you can endure it. (1 Cor. 10:13)

How true it is that God always provides us with a way of escape when we are tempted—if we allow Him.

Permit me to paraphrase this verse a little—though it’s certainly no longer word-for-word scripture:

And God is faithful; He will not let you be *blessed* beyond what



HELP! I'VE BEEN BLESSED!

you can bear. But when you are *blessed*, He will also provide a way out so that you can endure it.

With the blessings He shall also provide a way of escape.

Escape from what?

The blessings.

Why would we ever want to escape from blessings?

Because of their potential to become curses.

But wouldn't it be better to accept the blessings, and then live in such a way that they don't become curses?

Absolutely!

But ...

EIGHT



BEYOND THE 15TH HOLE

*“Wherever true Christianity spreads, it must cause diligence and frugality, which, in the natural course of things, must beget riches! And riches naturally beget pride, love of the world, and every temper that is destructive of Christianity.”*

– JOHN WESLEY

The humorous author Dave Barry once quipped, “Although golf was originally restricted to wealthy, overweight Protestants, today it’s open to anybody who owns hideous clothing.”

Golf is not the only thing that wealthy Protestants have a close historical affiliation with. A surprisingly large number of modern Christian denominations can trace their doctrinal roots to the eighteenth-century preaching of John Wesley.

I don’t know whether he was a golfer, but Wesley was one of the Anglican founders of the Methodist Church, and he planted seeds that have grown up into many of today’s Protestant denominations.

Wesley was an open-air preacher who, although controversial, died with the honor of being one of the best-loved men in England.

Many of Wesley’s words are recorded for posterity—quite probably because he was one of those rare individuals who sincerely walked his talk.

One particular Wesleyan quote, of which there are numerous variations, runs along the lines of:

Christians should work as hard as they can, to earn as much as they can, then spend as little as they can, in order to give away all that they can.

Challenging words, but wise.

However, from other of Wesley's works, we know that he was acutely aware of the hole, as broad and as deep as you can imagine, that exists after the fifteenth word of that sentence.

I'm guessing that you just went back and looked, but let's count the first fifteen again, "Christians should work as hard as they can, to earn as much as they can..." They seem to be true words that promote the virtues of diligence, honesty, and industriousness.

The chasm only becomes visible when we, as inherently selfish human beings, try to take the next steps—"then spend as little as they can, in order to give away all that they can."

At the age of eighty-six Wesley preached a sermon in Dublin titled "Causes of the Inefficacy of Christianity." The heart of his message was that truly biblical self-denial and stewardship were needed if Christianity was to spread more effectively throughout the world.

Wesley chastised his listeners by saying that they were growing more and more self-indulgent because they were growing rich:

[Many Christians] in the space of twenty, thirty, or forty years, are twenty, thirty, yea, a hundred times richer than they were when they first entered the society. And it is an observation which admits of few exceptions, that nine in ten of these decreased in grace, in the same proportion as they increased in wealth. Indeed, according to the natural tendency of riches, we cannot expect it to be otherwise.

But how astonishing a thing is this! .... wherever true Christianity spreads, it must cause diligence and frugality, which, in the natural course of things, must beget riches! And riches naturally beget pride, love of the world, and every temper that is destructive of Christianity.<sup>21</sup>

How truly have I seen that deadly cycle in my life!

When, driven by a good Protestant work ethic and a genuine desire to financially support others in need, I worked hard and started to earn an honest income, something happened in my heart—a button was pressed. There was no outwardly visible change, just a silent adjustment in my priorities.

The pendulum on my heart clock simply swung a little more toward the “me” side than the “others” side.

Nothing too dangerous.

And later, when I started to earn more than I really needed, I began to think that I should start to save for later in life—for the unknown years ahead.

It just seemed right.

Instead of staying on the path and using the bridge of faith to cross the 15th hole—the chasm between “earning much” and “spending little”—my faith faltered, and I started to store up even more than necessary for my family’s future.

It was all so sensible and logical and safe. After all, who could I better rely on to care for my future needs than myself?

I simultaneously started to feel a need to up-size my lifestyle. So instead of following Wesley’s advice for the far side of the 15th hole to “spend as little” as I could, I expanded our spending to consume more of what I earned.

It wasn’t as though the donations and offerings that I was returning to God were necessarily small during this whole process—I was giving what I considered to be significant support to a range of needs in various corners of the world. It’s just that I wasn’t “spending as little as I could,” nor “giving all that I could.”

Yet God, in His unlimited grace and mercy, continued to bless me bountifully in so many ways—all the while giving me the following invitation, or was it a command?

Do not worry about tomorrow.<sup>22</sup>

Society, on the other hand, told me that the radical faith required to totally entrust my future to God was pure foolishness.

So my pendulum kept swinging between the “me” side and the “others” side. Somewhat invisible to me was the fact that my whole clock tow-

er was beginning to lean precariously toward the “me” side. I continued to rely too much on myself, and to make decisions based on fear instead of faith.

I maintained what I thought was a healthy conscience as the Holy Spirit continued to encourage me to return to the narrow path on the far side of the 15th hole, but my *obedience* to those promptings was irregular at best.

*New York Times* columnist David Brooks made some relevant comments on this subtle “leaning-clock” phenomenon.<sup>23</sup> He was responding to a *Washington Post* article about a devoted young man who had chosen to work at a hedge fund on Wall Street as a way of earning excess money that he could then use to save the lives of people living in malaria-infected communities. A noble career choice, indeed. The young man’s clock was clearly leaning towards the “others” side of the room.

However, Brooks gave a caring word of caution to the passionate young financial analyst, and any of his readers who might be planning to pursue a similar career path:

First, you might start down this course seeing finance as a convenient means to realize your deepest commitment: fighting malaria. But the brain is a malleable organ. Every time you do an activity, or have a thought, you are changing a piece of yourself into something slightly different than it was before. Every hour you spend with others, you become more like the people around you.

Gradually, you become a different person. If there is a large gap between your daily conduct and your core commitment, you will become more like your daily activities and less attached to your original commitment. You will become more hedge fund, less malaria. There’s nothing wrong with working at a hedge fund, but it’s not the priority you started out with.

Brooks concluded his column: “If your profoundest interest is dying children in Africa or Bangladesh, it’s probably best to go to Africa or Bangladesh, not to Wall Street.”

There are probably plenty of strong arguments against Brooks’ conclusion—I could have led a pretty strong attack myself a few years ago—but

hindsight has shown me that there is abundant wisdom in time-proven proverbs such as “By beholding we become changed,” and “You grow like the company you keep.”

Maybe that’s one of the reasons Jesus chose not just to *help* the poor, or even simply to *live with* the poor, but actually to *be* poor.

I don’t have all the answers. I really love Wesley’s words, “Christians should work as hard as they can, to earn as much as they can, then spend as little as they can, in order to give away all that they can.”

But maybe there’s more to it.

Most of us do work as hard as we can, and earn as much as we can, but we rarely go further. We flail about in the sand trap of affluence, and much less time and money is available to “give away” to those in need.

Where are you at?

Are you trapped in the sand at the 15th hole?

Or do you have the single-minded determination to play right through to the clubhouse?

## CHAPTER 8: SMALL GROUP RESOURCES



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## NINE



## DOORSTOPS

*“When a person prospers, either God gains a partner  
or the person loses their soul.”*

– ANONYMOUS

I’m becoming increasingly embarrassed about it, but I’ve been guilty of wandering through the Uffizi, the Louvre, and other great art galleries wondering what all the fuss is about. Paint, canvas, pencil, charcoal, ink—they’re all tools of a trade that I’ve never been skilled in.

As you can imagine, nobody ever wants to be my partner in Pictionary. I can’t even draw a stick-man with any degree of proportion.

Art just isn’t my thing.

Yet, as the years pass, I’m beginning to see increasing beauty and symbolism in the artworks of many of the people who have a talent that I never will.

St. Paul’s Cathedral in London houses one such piece—*The Light of the World*. Painted in the mid-nineteenth century by William Holman Hunt, it is one of Christianity’s most recognizable artworks, especially amongst Anglicans.<sup>24</sup>

My untrained and unappreciative eye is not exactly drawn to the



painting—it looks very dark and sad to me—but I can identify some of Hunt's strong symbolism.

Almost a century later Warner Sallman painted a more contemporary version of the same scene, titled *Christ at Heart's Door*. Like Hunt, Sallman portrayed Jesus knocking on the door of a person's heart.

The glow coming from Jesus forms a heart shape on the door and wall. The absence of a visible door handle reminds the viewer that our heart's door can only be opened from within, by us, and that Jesus will never force His way inside.

A closer inspection of Sallman's painting also reveals that the doorstop's trim doesn't allow the door to open outward; it can only open in.

Jesus cannot open the door toward Himself.

Both Hunt and Sallman based their paintings on Revelation 3:20:

Here I am! I stand at the door and knock. If anyone hears my voice and opens the door, I will come in and eat with them, and they with me.

My heart's door can only be opened by me.

Your heart's door can only be opened by you.

We need to grasp the handle and pull the door—and Jesus—toward us. But so often we jam up the process by placing doorstops *inside* our hearts.

A moment of revelation came for me when I realized that my personal doorstops were often the very blessings Jesus Himself had given me.

If Sallman were still with us, I would love to commission him to paint the scene on the other side of my door.

Inside my heart.

For much of my life, a fair representation would have been a door only just visible behind a massive pile of stuff ... sorry, blessings.<sup>25</sup>

You see, for many years I struggled to open my heart's door fully to Jesus because just inside the door, my heart was filled with all the wonderful things with which He had blessed me. My heart was piled high with my nice homes, overseas travel, career benefits, leadership roles, speaking engagements, respect from my peers, and more.

Most of these things hold no real danger, but I had disregarded King David's advice:

Though your riches increase, do not set your heart on them.  
(Ps. 62:10b)

I had also glossed over John's very clear directive:

Do not love the world or anything in the world. If anyone loves the world, love for the Father is not in them. For everything in the world—the lust of the flesh, the lust of the eyes, and the pride of life—comes not from the Father but from the world.  
(1 John 2:15-16)

And I had become like the “Elders of Israel” in Ezekiel's day who had “set up their idols in their hearts and put before them that which causes them to stumble.”<sup>26</sup>

It was physically and spiritually impossible for me to open my heart's door fully with so many blessings piled up inside.

The blessings had become curses.

And it was totally my fault.

I couldn't blame God for giving me the blessings. I couldn't blame my family or friends for allowing me to pile them up. It was only *my* pride that led me to do it, and only my pride that needed to be controlled.

When Jesus knocked on my door each morning, He probably heard a lot of scuffling and frenzied clambering inside. If He had peered through the keyhole, He would have seen a frustrated young businessman trying to clamber over a great pile of blessings to reach the handle.

Here I am! I stand at the door and knock. If anyone hears my voice [*and can climb over their mountain of blessings to reach the door handle*] and opens the door, I will come in...

A humorous paraphrase?

Not really.

Six years prior to his death in 2011, *Time* magazine listed the Reverend John Stott as one of the one hundred most influential people in the world.<sup>27</sup>

Stott had been a prominent evangelical leader and rector at All Souls church in London. At the age of seventeen he was challenged by the Reverend Eric Nash to contemplate the words of Revelation 3:20.

In fear of repetition, here they are again:

Here I am! I stand at the door and knock. If anyone hears my voice and opens the door, I will come in and eat with them, and they with me.

Stott later wrote of the impact this verse had on his life:

Here, then, is the crucial question which we have been leading up to. Have we ever opened our door to Christ? Have we ever invited him in? This was exactly the question which I needed to have put to me. For, intellectually speaking, I had believed in Jesus all my life, on the other side of the door. I had regularly struggled to say my prayers through the key-hole. I had even pushed pennies under the door in a vain attempt to pacify him. I had been baptized, yes and confirmed as well. I went to church, read my Bible, had high ideals, and tried to be good and do good. But all the time, often without realising it, I was holding Christ at arm's length, and keeping him outside. I knew that to open the door might have momentous consequences. I am profoundly grateful to him for enabling me to open the door. Looking back now over more than fifty years, I realise that that simple step has changed the entire direction, course and quality of my life.<sup>28</sup>

I don't think it's a coincidence that Sallman's painting, which has opened my eyes to so much, was inspired by the very same verse that changed the life of John Stott and so many others.

Let's read it in context. It's a message from Jesus, via an angel, to church members:

To the angel of the church in Laodicea write: These are the words of the Amen, the faithful and true witness, the ruler of God's creation. I know your deeds, that you are neither cold nor hot. I wish you were either one or the other! So, because you are lukewarm—neither hot nor cold—I am about to spit you out of my mouth. You say, **"I am rich; I have acquired wealth and do not need a thing."** But you do not realize that you are wretched, pitiful, poor, blind and naked. I counsel you to buy from me gold refined in the fire, so you can become rich; and white clothes to wear, so you can cover your shameful nakedness; and salve to put on your eyes, so you can see. Those whom I love I rebuke and discipline. So be earnest and repent.

**Here I am! I stand at the door and knock.** If anyone hears my voice and opens the door, I will come in and eat with that person, and they with me. (Rev. 3:14-20)<sup>1</sup>

That's me! I'm rich. I've acquired wealth and don't need a thing.  
I'm a Laodicean!<sup>29</sup>

Curiosity about my “fiscal ancestors” led me to research their lifestyles and to visit the ruins of their ancient city. On walking the recently unearthed streets and promenades of Laodicea one thing became blindingly clear: even after a millennium of weathering and neglect, Laodicea's wealth is still very visible. Its two amphitheaters, intricately carved marble homes, grandiose fountains, and many churches and temples leave no question as to the wealth of its inhabitants. It even had multi-tiered, cascading, health spas boasting caldariums, frigidariums, and tepidariums—stunningly decorated rooms for hot, cold, and lukewarm bathing—two thousand years ago!

In the first century AD, Laodicea sat in a fertile valley at a crossroads of trade. This enabled it to acquire significant cash reserves from industries such as banking, textiles, medicine, and tourism. The inhabitants became so rich that when their city was destroyed by a massive earthquake in 60 AD, they completely rebuilt it with their own cash! The Roman historian Tacitus made special mention of this incredible financial feat.

The Laodiceans were rich, like me.

No.

In reality I am wretched, pitiful, poor, blind, and naked.

I need to clean up the pile of blessings that I've turned into curses.

I need to take the blessings out of my heart so that I can open the door—wide—and let Jesus in.

What about you?

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<sup>1</sup>All italics, underlining, and bolding of scriptural texts or quotations in this book have been added by the author unless otherwise noted.

CHAPTER 9: SMALL GROUP RESOURCES



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TEN



## DOWN FOR THE COUNT

*“Not everything that counts can be counted, and  
not everything that can be counted counts.”*

– WILLIAM BRUCE CAMERON

**I**tell my boys that if they ever find themselves in the midst of a fight, or being attacked, they need only to remember three things.

One, God has given you a keen mind and a mouth, so do all you can to use carefully chosen words to bring about peace. Two, if words don't work, God has given you two good legs to quickly get you away from the trouble. And three, if you're caught, then the gloves are off, and you must do anything you can to defend yourself.

When I was in my teens, I had a friend named Steve. He had grown up in a home where fighting wasn't discouraged; in fact, it was probably encouraged. We used to say that Steve could hit you so hard and fast that you'd think you were surrounded. I only saw it happen once, but that was enough to remind me to stay his friend.

Steve quickly got on our invitational A-List if we were having a night out on the town or were traveling through another school's territory. I always felt more secure with Steve by my side.

Three thousand years ago King David had his own team of “Steves”—thirty-seven of them, in fact. They had cool World Wrestling Federation-style names like Adino the Eznite and Eleazar son of Dodo. In 2 Samuel 23 we read about some of their fights, and how Adino could single-handedly kill up to eight hundred men at a time.

The chapter is written in a way that makes us think that this handful of guys alone were quite capable of being David’s entire fighting force. One day three of them fought their way through the Philistine army lines—and back again—just to get David a drink.

Late in his life David, like Samuel, was able to say, “Ebenezer—thus far the Lord has helped us.” Even though he had mighty men of war, David knew in his heart that it was actually God who had blessed and protected Israel.

Sadly, the *blessings* of success had also brought their curses to Israel.

David and many of his people had become ambitious, self-confident, and proud. They began to want to compare themselves with the neighboring nations so that, wherever possible, they could show their superiority.

To fan this ambition David ordered a national census—a counting of all his men of fighting age. It was an ambitious plan by an ambitious man, and the final count came in at well over a million.

David wanted to count his armed men as it would increase national pride and give everyone a real feeling of security. He seemed to have forgotten the military miracles God had already performed on his behalf—regardless of the number or ability of his army at the time. He was now falling back on his very human desire to *count, touch, and see* his “security.”

Oh how I can relate to that!

You’ve probably got a spreadsheet or two yourself, right?

But Jesus never advised me to count my assets or increase my wealth as a way of finding security. He did very clearly tell me to count something, though—just not my net worth, my retirement savings, or my “rainy day” bank account balance.

He told me to count *the cost*, the real cost, of *truly* following Him.

In Luke 14 Christ told the parable of the Great Feast. He explained that many of God’s invited guests will be too busy with their real estate,

their cows, or their marriages to enter His kingdom.<sup>30</sup>

Sound familiar?

God's A-List of invitees had been *blessed* with real estate, assets, and relationships, but from an eternal perspective, they had allowed their blessings to become curses.

Immediately after telling this story, Jesus gives one of the most sobering discourses in all His ministry. He pulls no punches as He explains the real cost of following Him.

Christ tells us that discipleship is a decision that can cost us our relationships with our parents, siblings, spouse, and children. Following Him can cost us our lives—regardless of whether we actually die or continue living.

He says that we must “hate” our own lives or we *cannot* be His disciple.<sup>31</sup>

Yikes!

Jesus tells His listeners that they must forsake *all* that they have if they want to follow Him.<sup>32</sup>

I need to seriously count the cost of following Christ.

Am I truly ready to “forsake all” to be His disciple? And what does that actually mean?

How much do I want to attend His ultimate Great Feast?

After ordering his headcount, King David quickly realized his sin of ambition and his lack of faith in his all-providing *Jehovah Jireh* God, and he repented.

Where are you at in David's journey?

Are you counting false securities, or are you counting the cost? Be honest.

Don't pull any punches.

What are you counting?





## ELEVEN



## BLESSILLIONAIRES

*“When perverted to self-serving, the greater the gift,  
the greater curse it becomes.”*

– ELLEN G. WHITE

One of the most intriguing biblical accounts of blessings and curses can be found in the book of Numbers.

The Israelites were camped on the plains of Moab, alongside the Jordan River. They had spent the last forty years wandering around the wilderness and were on the verge of crossing the Jordan River (on dry ground!) to the Promised Land.

The recent arrival of these millions of sojourners, who had regularly proven themselves to be a formidable fighting force, struck fear into the heart of Balak, the king of Moab. He sent for the most powerful “sorcerer” of the day, Balaam son of Beor, to pronounce one of his famously effective curses on the Israelites.

Balak offered to reward Balaam handsomely if he could effectively curse the Israelites.

Though we don't know for sure, Balaam may well have once been a prophet of the one true God, the God of the Israelites he was now being

asked to curse, but he was now using his "talents" for his own ends. He had become quite fond of handsome rewards.

Balaam was a sort of "prophet for hire." A prophet for profit.

Jude picked up on this when he said:

Woe to them! ... they have *rushed for profit* into Balaam's error.

(Jude 1:11)

However, the Lord spoke to Balaam and told him that he could only say the words that God would give him.

So Balaam went up on a high mountain where he could see a large expanse of the Israelite camp and prepared to curse them for Balak, but only blessings came out of his mouth.

So he tried again on another hill, from where he could see another section of the Israelite camp. But again, he could only speak blessings.

One final, failed attempt from another peak left the Israelites bountifully blessed—and Balak wanting to throttle Balaam.

Balaam, after being suitably chastised by Balak, was about to leave for home but just couldn't resist blurting out a fourth oracle of blessings.

The Israelites were now blessillionaires!

Through Balaam God had told the Israelites that even though they were camped in the land of cursed gods, surrounded by cursed peoples, and living in full view of many cursed practices, they—God's people—would be blessed.

So what did the Israelites choose to do with all these blessings?

The very next verse, Numbers 25:1, tells us.

After having been *literally* blessed from all sides, the Israelite men went off a-whoring. They began to practice sexual immorality with the daughters of Moab and to worship false gods.

The "bountifully blessed" were lured by, attracted to, and joined themselves with the cursed peoples and things surrounding them—and as a direct result of their choices twenty-four thousand of the Israelites were killed by God.

No matter how blessed we are, our personal choices will *always* affect our blessings, and curses.

In fact, it's the utmost irony that the greater the blessings, the greater the likelihood that we will choose to forget the Provider of the blessings

and follow our own selfish desires.

In the most beautiful book I have ever read on the life of Christ, *The Desire of Ages*, Ellen White made the following profound comment:

When perverted to self-serving, the greater the gift, the greater curse it becomes.<sup>33</sup>

Is there a gift that God has given you to bless others with that you have instead perverted to self-serving?

Maybe it's a talent, an asset, or your income?

Or is there something in your life, in your home, that God has cursed but you are still lured by and attracted to it?

Now for the tough part.

What are you going to do about it?



## TWELVE



## BLESSED CURSES

*“Pain stands out as an extraordinary feat of engineering valuable beyond measure.”*

– DR. PAUL BRAND (LEPROSY SPECIALIST)

**I**n August 2010 we were finally able to move out of the shed on our creekside property and into our brand-new home.

One of our goals was to get to know the neighbors along our valley as soon as possible. The challenge was how we could do so without breaking any local taboos about neighborliness and personal space. We didn’t want people to think we had some ulterior motive for visiting them.

Should we go for a Sunday afternoon drive and drop in on every neighbor along the valley with a batch of homemade biscuits and a friendly “G’day”? Or should we just wait until we see people in their yards, or on their farms, and then take the chance to stop and introduce ourselves?

In the first four months we met only a few of our immediate neighbors and people who walked regularly along the road; there were still so many more to meet. What to do? January 10, 2011, brought the perfect solution—though not exactly one that we had prayed for.

We got flooded.

Isn’t it incredible how God can turn what seems to be a total curse into

a wonderful blessing?

Within hours of the creek washing through our brand new home, strangers—who were actually neighbors whom we hadn't met yet—were offering their help, or even just walking straight in, mops in hand.

Over the next seventy-two hours, after which time we were able to walk out of our secluded community to get hot showers, phone reception, and electricity, we met just about every family up and down the valley.

Are we sad that our home got a bit wet and we had to replace the carpets? Not at all. It was a blessing disguised as a curse.

God also has another neat way of blessing us, though I've yet to meet a person who honestly looks forward to these types of blessings.

Pain.

Suffering.

Loss.

Grief.

These are blessings? Sure they are. Or I should say, they can be. It's up to us.

I know I'm meant to be writing about the challenge of blessings becoming curses, but please bear with me while I digress briefly to look at the flip side.

Lamentations 3:33 tells us that God “does not willingly bring affliction or grief to anyone.”

Yet Hebrews 12:10 tells us that He does allow us to go through valleys where He “disciplines us for our good, in order that we may share in His holiness.”

Sharing in His holiness sure sounds like a blessing.

And Paul expands on this with a possible explanation of why bad things happen to good people:

Praise be to the God and Father of our Lord Jesus Christ, the Father of compassion and the God of all comfort, who comforts us in all our troubles, *so that* we can comfort those in any trouble with the comfort we ourselves receive from God. (2 Cor. 1:3-4)

Maybe God allows us to experience and understand pain so that He

can comfort us, and in so doing teach us how to comfort others in their pain.

When you're suffering great pain or loss, or your heart has been broken to the point where you can hardly breathe, you can, through faith, know that God can use this tragedy to polish you as a gemstone for His palace.

It certainly seems like a cursed way to be blessed, but sometimes it's the only way that God can get through to us. Remember, it's often only when we're lying flat on our backs in the mud that we take the time to look up and cry out for help.

Sometimes the tough times aren't rock-bottom experiences. Maybe God taught me to be humble when I was embarrassed for doing something stupid. Or maybe He allowed one of my prize possessions to be taken away to remind me that the best things in life aren't things.

Any problem, viewed through the eyes of faith, can be used by God to teach us, mold us, and bless us.

We just need to hang on in faith.

As 1 John 5:4 reminds us: "This is the victory that has overcome the world, even our faith."





THIRTEEN



# RIDING HIGH; FEELING LOW

*“Money often costs too much.”*

– RALPH WALDO EMERSON

One year-end we decided to do a summer road trip down the beautiful New South Wales coast to Sydney. We visited and shared meals with great friends whom we hadn’t seen for way too long. It was a wonderful time.

I had studied at college with the father of one of the families, and during our stop with them, we were laughing our way through the college magazines of our era. A college tradition was that friends would write comments and best wishes beside their own photograph in their friend’s magazine.

Most comments were along the lines of “Thanks for being a great friend,” or “All the best for your future,” or “I can’t believe you passed without attending classes!”

One comment by a first-year theology student caught my eye:

Stay close to God man. Especially when the times are good and you’re on top of the world.

How insightful is that?

How and where had this seemingly wet-behind-the-ears young man managed to glean that sort of wisdom?

I'm guessing that he had either been raised in a very blessed home, with everything he needed—loving parents, good education, daily food, shelter, and clothing—plus a lot of things he wanted, or he had watched other Christians receive bountiful gifts and then walk away from the Giver.

Maybe there was some other explanation, but whatever it was, he was wise beyond his years.

How are you doing? Are you riding high but feeling low because you know that your relationship with God isn't as beautiful as it used to be when you had less stuff?

Canadian businessman and pastor Herb Larsen came to speak at our church a few years ago. Herb has lived much of his life as a successful businessman. Success seemed to come easily to him early in life, and he wasted no time lapping up its trappings—nice cars, houses, travel.

He simultaneously planted a new church congregation where he was the head honcho, guiding force, and speaker. Like his business ventures it flourished almost overnight.

Herb had everything.

Except peace with God.

He tells of preaching in his church, all the while wishing in his heart that he had the peace and joy that he could see on the faces of many in his congregation.

Herb had it all, but nothing.

Without telling his family, friends, or congregation, Herb decided to give God an ultimatum.

He agreed to get out of bed earlier every morning to spend a quality hour with God. An hour of focused Bible reading and heartfelt prayer.

For thirty days.

God had a month in which to show Himself. To touch Herb's aching heart.

Herb kept his end of the deal, even though it seemed that most mornings were nothing more than a religious ritual before a silent God.

Herb battled on.

If God didn't show himself in thirty days, Herb was going to drop the whole bag—church, spirituality, ministry, prayer—the lot.

Thirty days came and went.

NOTHING.

What to do?

Herb upped it to sixty.

Two months of at least an hour of Bible study and prayer every morning.

Sixty mornings wondering why God wasn't talking to him.

Sixty mornings trying to bridge the huge chasm that seemed to exist between his outward appearance of success-gilded, devoted piety and the spiritual emptiness gnawing at his soul.

I won't steal Herb's story by telling you the outcome.

But I will ask: are you feeling the same gnawing emptiness Herb experienced?

Are you battling the double-minded pain of living a life that looks oh-so-successful on the outside while you're rattlingly empty in your heart of hearts?

If so, read on.



FOURTEEN



TIE ME TO THE MAST

*“I have watched hundreds of Christians in my time become financially blessed then develop an acquisitive streak that in turn makes their souls as metallic as the coins they seek.”*

– SELWYN HUGHES

Being a recipient of God’s blessings usually changes a person’s personality and their own self-perception. Sometimes this is for the better, sometimes for the worse.

The bubbly, outgoing child who learns that they have a beautiful singing voice can become an ugly toad to be around as they start to build their self-image around the apparent superiority of their blessing over others who can’t sing so well.

The boy who reaches youth only to be told that he is really good-looking by adults and peers will often leave those same friends behind as he goes off to pursue acquaintances he feels are more worthy of his handsome presence.

The generous, humorous inventor can turn into a bragging pain in the neck if his inventions make millions and he’s infected with pride.

I know there have been times in my life where I have caught myself acting superior, patronizing, judgmental, and downright stuck-up. It’s al-

ways been when I've forgotten—often on purpose—to acknowledge the Source and Giver of all my blessings. For those of you who have known me over the years, I ask your forgiveness.

And if I'm still that way *please* tell me!

The late British pastor and author Selwyn Hughes commented on this all-too-common downward spiral of the blessed:

I have watched hundreds of Christians in my time become financially blessed then develop an acquisitive streak that in turn makes their souls as metallic as the coins they seek.

What does “acquisitive” mean? In this context it's describing the often-seen result of wanting to get more and more stuff—bigger and better than we really need—when we find ourselves financially blessed by God.

It is a trap that very, very few people have the strength to fight, and one which none of us can get out of without God's help.

I know, from experience, that I don't have the self-control to fight this dragon on my own.

Author Daniel Akst has written a weighty tome focusing on “self control in an age of excess,” in which he reminds us of a very topical tale from the great Greek poet Homer.

The Sirens of Greek mythology were deceitful and enthralling *femmes fatales* who lured passing sailors onto the rocks with their beautiful music and songs. It was impossible for sailors to resist their calling. All who drew near to them were shipwrecked and drowned.

Akst writes:

Wily Odysseus, on his way home by ship from the protracted nightmare of the Trojan War, orders his men to tie him to the mast and stop up their ears so he can hear the seductively lethal song of the Sirens without quite literally going overboard. Thus did our hero inoculate himself against his own predictable (and potentially fatal) desires—and thereby demonstrates his wiliness, for a person with less self-awareness might have trusted willpower alone.<sup>35</sup>

On hearing the Sirens' call, Odysseus pleaded for his men to untie him, but they just bound him tighter—possibly because they couldn't hear what he was asking due to the beeswax he had told them to put in

their ears. Once beyond earshot he showed by his downcast countenance that the music had faded, and they could now free him from the mast.

Odysseus' curiosity could have got him killed, but his cunning allowed him to taste of the treasure without being drowned—though he was probably pretty hard to live with, as he would have continuously bragged that he was the only sailor to have ever heard the Sirens and lived!

What about us? Can we beat the Siren-song of materialism, the love of money, or earthly praise with cunning?

Is there something to which we can tie ourselves to avoid being drowned in the sea of consumerism?

There just may be.

Early in our marriage, when Melinda and I realized that our income was quickly going to exceed our needs, her brother and sister-in-law gave us a unique idea. If we were worried—and we were—that we would simply keep increasing our “needs” according to our income, and thereby waste a pile of money that could have been used for mission work or humanitarian purposes, then why not put a cap on our expenses?

If we are surviving quite well on \$75,000 a year as a married couple and think that it might need to increase to \$100,000 when we have two kids, why not cap it at that? Simply draw up a chart that shows \$100,000 increasing annually according to the Consumer Pricing Index (CPI) and vow to never spend more than that amount on ourselves, even if our income reaches ten times that, or more.

We would simply be tying ourselves to the mast of a fixed level of spending.

If a modest home is enough for our young family, why not vow to never buy or build anything bigger, and again pass on the savings to others in need?

And if we are very happy to spend our vacations in a tent or caravan by the beach each year, then vow to keep it that way, and ignore the desire to take more expensive breaks in luxury hotels and exotic locations.

It sounds like an ideal solution. A perfect way of securing ourselves. But I just don't have that sort of willpower. To be bound by such a promise would be no better than tying me to the mast with ropes of jelly.

I could bind myself with all sorts of agreements with friends and family, asking them to keep me accountable, and saying that I will never break



the oaths, but then within a few years, I would either find ways of cheating the system or come up with countless excuses for why I really *needed* to spend more than the allocated amount.

That's only me though. If you think you could live within it, then go for it. John Wesley started out on a humble wage, and he capped his spending at that level even though he later had a significant income from sales of his books.

It is possible.

The *idea* is excellent.

To try to fault it or give reasons for why it's not appropriate or even possible can only be done by pandering to our heart's desires for comfort and luxury—and ignoring the cries of those who are truly needy.

As Ron Sider's book outlined many years ago, we really are *Rich Christians in an Age of Hunger*—so how can we justify our excessive spending, our nice homes, and our fancy trips in light of the real needs that are so very visible?

Melinda and I didn't concretely cap our spending, maintain our modest home size, or spend all our vacations under canvas. But it's a noble idea, and one which has certainly guided our decisions about what our *real* needs are and how much we should spend on acquisitions like homes, cars, and travel.

As much as I don't like to admit it, our increasing income did also change my personality.

I wasn't able to become an Odysseus-like braggart, as I didn't actually conquer the spending Sirens in my life. But sometimes I did catch myself saying or doing—but most often secretly *thinking*—things that surprised me: thoughts, words, and actions that opened a window to a sadly selfish and proud part of my soul.

I needed to study, better understand, and more regularly put into practice Paul's words to Timothy:

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm

foundation for the coming age, so that they may take hold of the life that is truly life. (1 Tim. 6:17-19)

It would be easy to focus just on the last part of verse 17, “God, who richly provides us with *everything* for our enjoyment,” and use it as a proof-text that everything that God gives us is to be used for our personal enjoyment, but that’s not being fair to the text. God certainly does want us to enjoy the blessings He gives us, but not in the selfish, me-centered way that our culture encourages.

We are to “do good, to be rich in good deeds, and to be generous and willing to share.” This will bring about the true enjoyment that God has blessed us with.

According to the Bible there is really only one proper response to being significantly blessed:

God is able to bless you abundantly, *so that* in all things at all times, having all that you need, you will abound in every good work. ... You will be enriched in every way *so that* you can be generous on every occasion. (2 Cor. 9:8, 11a)

Increased blessings should not just make us richer or more talented or more respected, they should make us more generous:

From *everyone* who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked. (Luke 12:48)

If someone saw your annual income and your net worth written on one piece of paper, and your annual giving on another, would they think that the two go together?

Is God’s generosity to you mirrored in your “generosity” to Him?

Or have you allowed God’s generosity to change your heart—for the worse? Have you allowed the blessings to become curses?

Like Odysseus, we’re on our way home, but temptation still calls to us from every side—it always will.

We can’t avoid being lured by the Sirens, but are your ropes tight enough?

## CHAPTER 14: SMALL GROUP RESOURCES



Video Clip Discussion Starter.



Small Group Discussion Sheet.

Download at [www.faith-vs-finance.org](http://www.faith-vs-finance.org)

FIFTEEN



# TO HAVE AND TO HOLD

*“We don’t own things. Things own us.”*

– RUSSELL FISHER’S DAD!

If aliens landed on earth and saw tall two-legged beings getting pulled along on leashes by smaller four-legged beings, they would probably wonder which was the superior being.

Which one ruled the relationship?

Who owned whom?

However, all doubt would be cast aside as soon as they saw the four-legged being crouch and the two-legged being bend down to pick up what had been deposited, put it in a plastic bag, and place it all in their pocket!

Ownership is a two-way transaction.

When I was twelve my parents sold a business, and as we hadn’t been on a major family vacation in years, they busted the bank and took my sister and I on a four-month journey through parts of Asia and Europe.

It opened my eyes to the incredible planet we share, the historical foundations on which Christianity is built, and the responsibility I have towards so many of my global neighbors. It was absolutely amazing.

Now my boys are a similar age, so it's my turn. As I write, we're in the midst of a lengthy discovery tour. It's a mixed itinerary of volunteering on humanitarian and mission projects, shooting some video clips on the topic of "Faith vs Finance," visiting faith-building sites, and hitting some of the main tourist spots.

Before we departed, our dear friends Dave and Cindy, who are also adventurous, whole-family explorers, gave us a couple of books about the experiences of other families on similar adventures. One was *World Trek: A Family Odyssey*, by Russell and Carla Fisher.

The Fishers quit their jobs, rented out their house, sold or stored their cars, and locked away their household goods. Russell remembered walking away from the storage unit with nothing but a pack on his back and the feeling of incredible freedom from being almost "asset-less."

He recalled his father's words of wisdom, which can only really be learned with age and experience:

We don't own things. Things own us.

How ironic it is that we spend the best part of our lives trying to own more and more things only to find that the things have more of a grip on us than we do on them.

Someone once told me that I should keep every piece of real estate that I ever owned: "Do what the Greeks do—buy and never sell." It sounded like a wise way to build up a healthy retirement fund and some assets to pass on to our kids.

Not to mention that if we had a healthy real estate portfolio, then *surely* we would be in a much better position to help people in need—so we went for it.

Melinda and I set a goal that we would try to keep every home that we lived in. It wasn't difficult with our first home—it was so small it could be moved around on its two wheels. It didn't even have room for a door on the toilet, so we had to whistle when we had visitors. We lived in our "Love Shack" trailer for five wonderful years.

When our first son, Ethan, arrived we moved into a small, 77-square meter (840-square-foot) brick home, but we kept the Love Shack.

God was blessing us immensely, so we also kept that home and paid cash for a bigger one, then another, and another. All the while keeping

the previous ones, totally debt-free.

The Greeks know their stuff!

Or so we thought.

Over the same period we managed to replace our budget bed, second-hand lounge, and donated kitchen table with eleven rooms full of new furniture.

The whistling bathroom somehow transformed into three ensuites.

Our student-mobile, of seriously questionable road-worthiness, was replaced by three vehicles—for two drivers—and I can only imagine what sort of an automobile collection I might have had if I didn't believe that cars are just an essential waste of money.

Our six-foot-by-eight-foot dirt-floored garden shed became a twelve-hundred-square-foot, three-bay barn with a mezzanine floor, skylights, and three-phase power.

Our muddy, drought-ridden swimming hole became a pretentious, ten-foot deep, landscaped resort pool with a diving board.

And our faithful little push mower became a forty-eight-inch John Deere to cut our acres of lawn.

You get the picture. And you can probably see a similar pattern of continuous super-sizing in your own life.

All the while we rented out our previous homes, opened and swelled a bunch of bank accounts, and built up other assets.

What was the outcome?

Well, with just a little tongue in cheek, I was forced to retire in my thirties so that I had time to care for the rental properties, bank accounts, superannuation funds, investment projects, and the ever-increasing maintenance on the homes, yards, cars, and pool.

Not to mention my need to put aside sufficient time each day to carefully worry about the security and potential legal liabilities of each "asset."

I also found it well-nigh impossible to find the motivation and time to tell others about Jesus, and my Bible-study time and relationship with God were regularly under pressure.

My heart was elsewhere.

Isn't it great to be owned by stuff?

Maybe that's why some people call it the *trappings* of wealth.

And yet, as I looked around, I saw that I wasn't the only one on the

asset-building, real estate merry-go-round. The audiences at the motivational seminars and the “How to own a hundred homes in three years” lectures seemed to include a very high percentage of churchgoers.

Could it be that the self-centered focus of asset accumulation—the storing up of treasures on earth—is the greatest danger facing most Christians today?

Not just me?

I'll take the liberty to answer my own question: yes! I believe that the greatest danger facing most Christians today is a self-centered focus on asset accumulation combined with either a blindness to the danger, an apathy to the problem, or an apparent inability to release ourselves from it.

We're immersed so deeply, and joined so tightly, to a culture that focuses almost solely on personal gain and individual success that we are all but blind to our condition.

How have we been so quick to violate Christ's instruction in Matthew 6:19?

Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal.

And equally willing to ignore His mind-blowing invitation to accumulate our very own heavenly assets—to be enjoyed for eternity?

Lay up for *yourselves* treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

For where your treasure is, there your heart will be also.<sup>36</sup>

Where's your heart?

God revealed just how well He knows my heart when He said, “The heart is deceitful above all things and beyond cure. Who can understand it?”<sup>37</sup>

In my heart, I had what appeared to be very noble reasons for building up my assets—a secure retirement, increased ability to care for my children, and a desire to help people in need. But in the process, even though I was continuously following those “noble reasons,” my heart got owned by the treasures.

What's owning you?

SIXTEEN



TOTALLY NUTS

*“Earth provides enough to satisfy every man’s need  
but not every man’s greed.”*

– MAHATMA GANDHI

Colombian drug lord Pablo Escobar was the kingpin of a cartel that controlled up to 80 percent of the world’s cocaine sales. He was killed in a rooftop shootout with drug enforcement officers in 1993.

Escobar is credited with the famous quip where he described the role of a drug lord as, “simple—you bribe someone here, you bribe someone there, and you pay a friendly banker to help you bring the money back.”

His brother Roberto was one of the cartel’s accountants, and author of the book, *Escobar: The Untold Story of the World’s Most Powerful Criminal*. In it he reveals, “Pablo was earning so much that each year we’d write off 10 percent of the money because rats would eat it in storage or it would be damaged by water or lost.”

Some sources claim that Escobar’s annual tithe-for-the-rats was more than a billion dollars.

If we learn nothing else from Escobar’s experience, we should at least make sure that our cash reserves are in waterproof, loss-proof, rat-proof



storage containers!

Do not lay up for yourselves treasures on earth where moth  
and rust (and rats) destroy!

Speaking of rodents, there is one rat (or is he a squirrel?) who has taught me some valuable lessons about storing assets.

The *Ice Age* movies are long-standing favorites in our home.<sup>38</sup> Every kid seems to have their own hero in the films and, in an effort to be a kid at heart, I've chosen Scrat. He's a lovable, hopeless, irrational, squirrel-rat character with an insatiable appetite for acorns.

Scrat will cross deserts, traverse glaciers, fall off cliffs, and even shoot off into outer space in an effort to acquire just one more acorn.

Apart from being one of *Ice Age*'s most beloved characters, Scrat also stars in a few of his own mini-movies. I don't know whether the one titled *Gone Nutty: Scrat's Missing Adventure* was ever meant to feature in the movie itself, but I am so grateful that the guys decided to include it in the extras on the DVD.

It's a pearler.

I'm not aware if there was meant to be any hidden message in the *Gone Nutty* sequence, but anyone who has been infected with "Affluenza" can see one—as clear as crystal.

If you haven't seen *Gone Nutty*, then it's a bit hard to try to describe on paper, but I'll give it a shot.<sup>39</sup>

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The story begins with Scrat bounding towards a tall, dead tree stump. He has the reward for a hard day's work in his hand—an acorn. He clambers up the tree with it, and as he crawls over the lip, you can see a veritable sea of acorns neatly packed into the hollow tree.

Scrat runs across the surface of the acorn ocean to the very center where one spot is left for the *final* acorn, the *pièce de résistance* of his efforts.

Scrat carefully wedges the acorn into its assigned place and, very satisfied, walks away.

Boink!

The acorn pops up out of its spot. Scrat walks back, and with a little more effort, he repositions it and walks away again.

Boink!

Again he returns to the acorn, and with even more determination (and a mild dose of anger), he slams the acorn into place and jumps up and down on it to ensure that this time it won't pop out.

It's almost in. One final slam and ...

Crack!

Gulp!

The whole sea of nuts starts to revolve like a massive acorn whirlpool, and Scrat is sucked helplessly into its vortex.

The load of nuts pours down through the hollow tree and bursts out through a hole near the base. Scrat finds himself pummeled from all sides as he tumbles down the icy slopes in what is now an acorn avalanche—but he still somehow has the keenness of mind as he tumbles to try to collect as many nuts as he can.

The main avalanche catches up with him, and the whole seething mass pours out over a cliff into an abyss. On opening his eyes Scrat sees that he is in freefall—right beside an acorn.

What joy!

The background music changes melodiously to Tchaikovsky's *Sleeping Beauty Waltz* as he reaches for the acorn—only to see another one near his other hand, which he reaches for instead.

On grasping it with absolute passion and adoration, Scrat starts to collect the other acorns until he has enough to make a bed (on which he has a rest), a skyboard (on which he surfs), and when has collected all of the nuts, a giant ball (atop of which he sits contentedly).

Of course, he has completely forgotten that he is actually freefalling to his death, and when that dawns on him, he does all he can to avoid the inevitable. But it's too late.

Smash!

Scrat crashes into the ice, leaving one of those perfectly body-shaped, cartoon-silhouette holes in the surface as all the acorns spread out around him.

Except one.

The final acorn—presumably the very same one that had caused all

the issues back in the tree stump—is seen way above him. It's falling at atmospheric re-entry speed as it fires towards Scrat's newly-conscious body below.

He looks upwards, sees the nut and ...

Whammo!

The acorn hits Scrat right between the eyes, and if you hadn't been raised on the eternal-life miracles of Roadrunner cartoons, you would think he was dead.

Scrat drags himself out of his icy silhouette only to find that the earth-cracking impact of the final acorn was the very catalyst needed to start—wait for it—continental drift. The viewer is zoomed back for a global view of the earth as each of the continents can be seen drifting apart to form what we now recognise as our globe.

Sadly for Scrat, all the acorns that surrounded him are taken away on the continents as they drift apart, and he is left with nothing on a very tiny, cliff-sided island in the middle of the Atlantic.

He's depressed.

But then he remembers that the final acorn that dealt him such a severe frontal blow is actually still in the bottom of his impact hole. He reaches in, and holding it high above his head, does a victory dance around his dinner-plate-sized island.

What a relief to still have at least one acorn. It brings him hope, comfort, and most importantly, food.

The camera zooms in on Scrat as he caresses his beloved nut.

As he gently strokes the prize with his eyes closed dreamily, we see that the entire nut is now actually just blackened ash, and it disintegrates to powder.

Scrat opens his eyes, and realizing his crushing loss, sadly puts the cap of the acorn on his head and looks tearfully into the camera.

Such is life.

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So, what's the "Affluenza" message? Let's see what we can learn from our little acorn-a-holic.

**Scene 1 – Scrat struggles up with the last nut:** Scrat made a huge ef-

fort to acquire every nut.

**Scene 2 – View of the acorn ocean:** I think Jesus might have known a few Scrats in His day. Luke 12:13-21 tells the parable of the rich fool, and it's not pretty:

Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me."

How many families have you seen torn apart by the division of assets in a will?

Jesus replied, "Man, who appointed me a judge or arbiter between you?" Then Jesus said to them, "Watch out!"

I love the way the NIV makes it sound like the crowd is about to be squashed by an out-of-control bus. It's like Jesus has just seen a raging bull running at them, and He yells, "Watch out! Run for your lives!" He's giving a serious warning here,

"Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

Again, Jesus is using strong words to warn people about the *deceptive* powers of greed.

I don't think I've ever met a person who considers themselves to be greedy. We might sometimes label ourselves "selfish" or "self-centered," but not greedy. It's such an ugly word.

However, when I look at my personal consumption levels of food, fuels, energy, consumer goods, and so on, and my nation's per capita consumption levels compared to other nations, it's hard to find a more accurate word than greedy.

If my lifestyle is so highly consumptive that the planet would be destroyed if the whole of earth's population were to live likewise, then I'm "eating" more than my fair share of the pie—and that's greedy.

Mahatma Gandhi once told his secretary, "Earth provides enough to satisfy every man's need but not every man's greed."

I certainly need to "Watch out!" and be on my guard—against *all* kinds of greed.

For Scrat, his personal identity is centered on his nut hoard. He is his

nuts.

I know they're worn-out sayings, but Scrat still hasn't learned that "The best things in life aren't things," and that "He who dies with the most toys, still dies."

Jesus continued in Luke 12:

The ground of a certain rich man produced a good crop. He thought to himself, "What shall I do? I have no place to store my crops." Then he said, "This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, 'You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.'"

But God said to him, "You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?" This is how it will be for anyone who stores up things for himself but is not rich towards God.

What does this word "rich" mean? How much would you need to give God for it to be called "rich towards God"?

Should it be a percentage of your income? Ten percent? Is paying a tithe being rich towards God?

Or should it be 20 percent? Or 90 percent? Can "richness towards God" even be measured?

**Scene 3 – Scrat struggling to add the last nut:** Today's affluent societies seem to have been led up to a high place and shown all the riches and comforts of the world. And we've responded like little children.

I want it, I want it, I want it!

Scrat had stored up more than enough nuts to last a lifetime, let alone the one winter's supply that he *needed*, but he was addicted to acquisitions. "Just one more!"

Scrat's actions remind me of the answer given by a member of the wealthy Rockefeller family when asked, "How much is enough?" They answered, "Just a little bit more."

Beware:

If you find honey, eat just enough—too much of it, and you will vomit. (Prov. 25:16)

Christ's statement in Matthew 6:19 and 21 was not just a suggestion, it was a *command*:

Do not lay up for yourselves treasures on earth ... for where your treasure is, there your heart will be also. (NKJV)

He didn't start with, "I think it would be best if you don't ..." or, "Things might go better if you try not to ..." He said, "DO NOT lay up for yourselves treasures on earth ...".

And why not? Because where your treasure is, your heart is.

If your treasure's on earth, then so is your heart.

Not good.

Yet this is so counter-cultural.

More than any other time in earth's history, we are bombarded with messages telling us to lay up as much treasure for ourselves—money, assets, experiences, fame, stuff—as we can.

Right now.

Right here.

On earth.

Jesus simply says, "Don't do it." He knows that treasures on earth are not only very fleeting, but they also hijack our minds and our time to the exclusion of eternal interests.

Not only does He tell us not to store up treasure, but He has some serious words for those of us who already have treasure, talents, and comforts.

Jesus' words are found in a section of the beautiful Sermon on the Mount—but it's a section that we very rarely hear quoted in affluent congregations. In fact, even Matthew didn't record these words in his extensive version of the sermon. Was that because he had "tax collector" on his resumé?

But woe to you who are *rich*, for you have already received your comfort. Woe to you who are *well fed* now, for you will go hungry. Woe to you who *laugh* now, for you will mourn and weep. Woe to you when *everyone speaks well of you*, for that is how their ancestors treated the false prophets. (Luke 6:24-26)

Aren't riches, food, entertainment, and status four of the most com-

monly strived for, and often acquired, benefits of our affluent society?

**Scene 4 – Scrat in the acorn landslide:** Scrat is in an “asset avalanche.” The very moment that he thought he finally had it all, that he had it made, that his barn was full, the satisfaction disappeared, and Scrat’s world fell apart.

It’s a bit like a man who spends his life “climbing the corporate ladder,” and when he finally claws his way to the top and takes in the view, he realizes that his ladder’s leaning against the wrong wall.

Scrat couldn’t see that his carefully constructed “success ladder” was leaning against a wall that was about to collapse.

The result? A wasted life. Maybe even a wasted eternity.

**Scene 5 – Scrat in freefall:** He’s *still* desperately clutching for nuts!

Surely he will have no respite from his craving; he cannot save himself by his treasure. (Job 20:20)

Don’t miss what’s happening here. Scrat can’t see that he’s about to die, because he is so focused on his nut treasure.

How focused am I on my new—or desired—car, house, investment, business, career, or toy? Is it taking my attention away from the things that *really* matter?

**Scene 6 – Scrat living the good life:** In the middle of imminent destruction—as he is hurtling towards the earth—Scrat is relaxing, sky-surfing, and rebuilding his nutty world. He reminds me of God’s warning to Christians, to me, in Revelation 3:17:

You say, “I am rich; I have acquired wealth and do not need a thing.” But *you do not realize* that you are wretched, pitiful, poor, blind and naked.

**Scene 7 – Scrat on the bottom of his freefalling world of nuts:** the Bible nails this scene perfectly:

In the midst of his plenty, distress will overtake him; the full force of misery will come upon him. (Job 20:22)

The story is told of a conversation between a reporter and the executor of John D. Rockefeller’s vast estate, on the famed industrialist’s death in 1937. The reporter asked, “How much money did Rockefeller leave

behind when he died?” To which the executor simply replied, “All of it.”

I don’t know where Rockefeller stood with God, but it begs the question:

What good is it for someone to gain the whole world, yet forfeit their soul? (Mark 8:36)

No matter how rich you are, you can’t afford to be spiritually bankrupt.

**Scene 8 – The burning acorn hurtling down at Scrat:** This reminds me of the prophet Daniel’s rock, carved without hands, that will soon destroy *everything* that *anyone* has ever acquired (Dan. 2:34-35, 44-45).

**Scene 9 – Ice Age continental drift:** All that Scrat holds dear is being taken away by a force he can’t control.

**Scene 10 – Acorn ashes:** My favorite part. As Melinda’s father, Clive, often reminds us, regardless of how much we might value our homes, cars, super-gig computers, new leather lounges, fine new clothes—or even our calfskin, gold-leaf-embossed Bibles—“They’re all gonna burn!”

When Jesus comes again it will all be worth zip-diddly-squat.

*Truly* realizing that it *is* “all gonna burn” is actually one of the most liberating discoveries for a Christian who has been bitten by materialism. It allows us to fix our minds on another time—a better day in a future world.

All that we work for, sweat over, and gain on this earth is nothing more than early morning mist. When the Son comes out, it’s all gonna burn up.

When we truly understand this, believe it, and absorb it into our innermost heart we can be freed from materialism.

**Scene 11 – Scrat in the hat:** Scrat’s teary-eyed, acorn-capped final portrait is pitifully sad.

My sister-in-law’s great-grandfather lived in Romania in the years leading up to the political instability of the late 1980s and early 1990s. He didn’t trust the banks, so he stored all his money as cash in an old overcoat hanging in the attic. In 1989 communism fell in Romania and the currency rocketed into hyperinflation.

Before he could reassess his savings method, his entire life savings devalued to the point where they were only enough to buy ... a hat.

And so shall it be at the coming of the Son of Man.<sup>40</sup>



## CHAPTER 16: SMALL GROUP RESOURCES



Small Group Discussion Sheet.

Download at [www.faith-vs-finance.org](http://www.faith-vs-finance.org)

SEVENTEEN



STUPID IS AS STUPID DOES<sup>41</sup>

*“If women didn’t exist, all the money in the world  
would have no meaning.”*

– ARISTOTLE ONASSIS

Stupidity is demonstrated not by our IQ or academic ability but by our actions.

History is littered with case studies of people, usually men, who desperately wanted to get rich. Their seemingly unquenchable thirst for wealth led them to do some of the most brain-dead things ever recorded.

It’s proof that not only can blessings turn into curses if we misuse them once we have them, but just the *desire* to have the blessings can also become a curse—without us ever receiving the blessing. What folly!

Those who *want* to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. (1 Tim. 6:9)

Growing up in a home where society’s misfits and troubled youths were always welcomed, and often sheltered, left me with a keen desire to build relationships with people on the often neglected side of life. This inherited interest led me to the streets of Sydney in my late teens and

early twenties.

I would go into the city alone on a Thursday or Friday evening and live on the streets with the homeless for two or three nights before returning to the comfort of my college dorm room on Sunday afternoon. I'd like to think that I was there to tell them about Jesus, but in all honesty, I just wanted to help where I could by offering a listening ear, a meal, or maybe a few dollars if I could spare it from my student budget. I was also desperate to try to learn about the tough realities of life that so many people face every day and night, but which I had never been required to experience.

I lived a sort of double life as a Christian college student during the week and a street bum on weekends.<sup>42</sup> I shivered my way through many nights as I tried to sleep in city parks, windswept alleys, construction sites, and once—and only once—in a refuge for homeless men. You've never heard cyclonic snoring until you've slept in one of those places! In the process I met some extraordinary children of God, and experienced just a taste of what it must be like to live without the comforts of a home and the love of a family.

I distinctly remember one Friday night sitting in the warmth of a window seat of a McDonalds restaurant in Sydney. It was about 2 a.m. I hadn't been able to find any street kids to hang with on that chilly evening, and I sat somewhat dejected and alone—wishing that I'd stayed back in the dorm with my friends. As I sat enjoying the warmth and contemplating my future life plans—which didn't include being homeless—a bright red, luxury sports car came to a halt at the stop light right outside my window.

The driver was about my age, but much better looking, and his lady friend was a stunning blonde. It took about a nanosecond for this impoverished, girlfriend-less, bicycle-riding college student to feel jealous. It was clear to my mind that the driver was taking his lovely girlfriend home to his chic waterfront unit. He had it all together, while I was just some over-tired, try-hard, do-gooder who never stood a chance at the happiness that this guy was obviously destined to enjoy. My envy was as green as the light was about to become.

I was probably doing calculations on how much stuff I would need to sell to buy the whole lifestyle package before me—but I couldn't find anywhere to sell a kidney at that time of the morning.

Then it happened.

Just before the light changed the girl looked across and said something to her man. He replied with a sharp response, and before I could take a breath, she was halfway across the car slapping, scratching, and punching him. He defended himself as best he could, while trying to maintain his “I’ve got it all together” facade, and she fell back into her seat. I was somewhat shell-shocked by her explosion of violence, and no less surprised when she then started trying to stab him with a nail file that she dug out of her purse.

The lights had changed to green and back to red, but neither of them knew it. The frantic struggle continued as they sped off, straight through the red light, into the cold night. I sat there stunned, trying to make sense of both my clearly misplaced jealousy and the subconscious desire for riches and success that had spawned my envy. I thanked the Lord that this incident had occurred right in front of my eyes, where I could learn about twenty lessons in as many seconds.

But I’m a slow learner.

As I look back on my life, I can see that from my teenage years I’ve had a potentially unhealthy desire to be well-off. During my time at college I was surviving on a student allowance and vacation-time jobs—and, like the guy in the sports car, I too, was desperately trying to impress a certain young lady.

I’d tried every trick I knew, to no avail. I’d almost spent every last penny I had to try to win her, yet without success.

During one semester break I was passing through Surfer’s Paradise (some might call it Surface Paradise) on Queensland’s beautiful Gold Coast. I was surprised, and a little pleased, to see a jewelry store with the name *Julian’s*.

My entrepreneurial mind—probably genetically modified by my father, who used to tear the corners off his parents’ five-pound notes and stick them up out of his school socks to make the kids think he had money—told me that I could make good use out of a *Julian’s* business card. Fortunately they had a bundle of them on the counter, so I didn’t even need to explain why I wanted one, or two.

I returned to the new semester amply prepared to *really* impress my soon-to-be sweetheart. After having waxed on with a fable about how I was really from a wealthy family but hadn’t wanted to mention it to her

HELP! I'VE BEEN BLESSED!

earlier because I didn't want her to like me just for my money, I pulled out the business card, my Ace of Hearts, and straight-faced told her that the jewelry company was mine.

OK, we've all done crazy things in our younger years, but that little speech is still carved into my mind as the pinnacle of my stupidity—the very summit. No matter how hard I've tried in the years since, I've not been able to match it.

Within a day or two, I was so screwed up inside that I took her aside again and told her, with no lack of tears, that I was a mixed-up fool—but would she date me anyway?

“No way!”

Fair call.

Probably a very wise decision on her side.

EIGHTEEN



ACKNOWLEDGE  
YOUR SOURCES

*“Is not this the great Babylon I have built as the royal residence,  
by my mighty power and for the glory of my majesty?”*

– KING NEBUCHADNEZZAR

In my fourth and final year of college, the increasingly difficult subjects were challenging my limited intellect and my equally limited studiousness. The assignments were piling up and exams were looming.

One assignment looked particularly difficult, and the topic was of little interest to me. The Internet of the day was just a glorified Yellow Pages, and a slow one at that, so off to the library I went. My goal—to try to find some sources of inspiration and a quick fix for writing a three-thousand-word topical essay.

I was surprised at the number of very good resources available, and over a couple of study periods, I had put together what I thought was an excellent argument for the subject at hand.

A week after I handed in my essay, the lecturer asked if I could call by his office to discuss something. I obliged, though with some hesitation, as there was something about my essay that I hoped he wouldn’t discover.

My fears were allayed when he started his conversation with, “Mr. Ar-

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cher, I thought your essay had some exceptionally good arguments that were right on topic and very well researched.”

Phew!

He continued, “The only thing I am concerned about is that some of the essay is actually word for word from some textbooks in the library.”

Ouch!

How could he know that? How could he possibly have the time to read all of the texts and memorize them well enough to know that some of my paragraphs were actually not mine at all?

He was gracious enough to let me have another try at the essay—as long as I clearly acknowledged what was mine and what wasn’t.

Lesson learned.

I’ve found that it’s the same with blessings. God wants us to have the blessings—so that we can share them with others—but He also wants us to acknowledge their source. We need to acknowledge that He is the source of the blessings, not us.

I have a dear friend and past-colleague who was very successful in his career and yet was wise enough and humble enough to have this statement on his office wall:

You say “I’m a self made man.” That’s strange because I distinctly remember creating you!

Acknowledging that *all* we have, *all* we are, *all* we do, and *all* that we can be comes from God, is the Wivenhoe Dam that stops our overflow of blessings from becoming curses. It’s actually far more effective than the Wivenhoe Dam—it’s fail-proof.

King Nebuchadnezzar had to learn this one the hard way.

God had warned him, through the prophet Daniel, that his pride and other actions were about to bring about his downfall. Unless he turned from his arrogance, he would be cursed.

Twelve months later, as the king was walking on the roof of the royal palace of Babylon, he said, “Is not this the great Babylon I have built as the royal residence, by my mighty power and for the glory of my majesty?” (Dan. 4:29-30)

Immediately, while the words were still on his lips, a voice of judg-

ment came from heaven, and Nebuchadnezzar was driven away from his kingdom. He was forced to be a vegetarian for seven years—the ultimate punishment! Just kidding.

I’ve been a pretty strict vegetarian for more than thirty years. I’ve been incredibly spoiled, because Melinda is a community health educator who specializes in teaching people to make some of the most scrumptious vegetarian meals in existence.

We’re actually told that Nebuchadnezzar ate grass like an ox with the wild animals, and his fingernails grew like bird claws. Nasty.

Once the seven years had passed, he raised his eyes toward heaven and his punishment came to an end. He concludes his message with an admittance of his “lesson learned”:

Now I, Nebuchadnezzar, praise and exalt and glorify the King of heaven, because everything he does is right and all his ways are just. And those who walk in pride he is able to humble.  
(Dan. 4:37)

No more did Nebuchadnezzar speak of “the great Babylon I have built ... by my mighty power and for the glory of my majesty.”

Nor can we say, “I deserve this because I worked so hard to get it.”

No more “I can do what I want with this talent because I practiced so hard for it.”

No more “I’ve paid my 10 percent tithe, so the rest is mine.”

No more “I, I, I...”

God is the source. The *only* source.

King David spoke this truth out loud as he saw the generosity of the people bringing their love offerings for the building of God’s temple:

But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand. (1 Chron. 29:14)

God is the God from whom ALL blessings flow.

In Him we live and move and have our being.<sup>43</sup>

Wealthy Christians, like King Nebuchadnezzar, and even King Solomon later in his life, are more strongly tempted to think that they cre-



ated their own blessings and success than any other Christians. And the greater their success, the greater their temptation to take the credit for it.

It reminds me of the frog who needed to get from his dried-up pond to a running stream in the next valley. He asked two eagles whether they could somehow give him a lift. One of the eagles thought for a while, then suggested that the frog should bite onto the center of a stick, while the two eagles carried one end each, and flew toward the stream.

All went to plan until they passed over a rock from where a hungry snake looked up and shouted, "Hey, that's a cool idea. Who thought of it?" The proud frog couldn't help himself and he answered, "I d-i-i-i-i-d!"

We need to be aware of the dangers of self-exaltation in our own lives and also to remember others in similar situations. In a personal letter dated April 20, 1899, Ellen G. White wrote:

In the history of men we learn how dangerous is prosperity. It is not the men who have lost their money and their property who are in the greatest danger, but those who have obtained a fortune and are placed in a high position. ... Prayers are often requested for men and women in affliction, and this is as it should be; but *the most earnest prayers should be solicited for those who are placed in a prosperous position. These men are in the greatest danger of losing the soul.* ... On the lofty pinnacle, where praise is heard, where our wisdom and greatness are extolled, we need a special power, a special arm to sustain us.<sup>44</sup>

And again she writes, with remarkably keen insight for a person who would not normally be described as "prosperous":

In the midst of prosperity lurks danger. Throughout the ages, riches and honor have ever been attended with peril to humility and spirituality. *It is not the empty cup that we have difficulty in carrying; it is the cup full to the brim that must be carefully balanced.* Affliction and adversity may cause sorrow, but it is prosperity that is most dangerous to spiritual life. Unless the human subject is in constant submission to the will of God, unless he is sanctified by the truth, prosperity will surely arouse the natural inclination to presumption.<sup>45</sup>

The greatly blessed are in the most danger of being greatly cursed.

As Moses reminded the Israelites when they were about to be blessed beyond their wildest dreams:

You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today. (Deut. 8:17-18)

One of my favorite sayings when I used to sneakily try to let people know that I was a bit of a globetrotter and had a few coins to rub together—without actually saying so—was, “All I need to go anywhere on earth is my passport and a credit card.”

Who needs God when you’ve got a passport and flush bank accounts? Isn’t that the ultimate kit for wealthy fugitives trying to evade Interpol—the ability to cross borders, and the cash to cover their tracks and keep moving on?

What else could we need?

Now listen, you who say, “Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money.” Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. Instead, you ought to say, “If it is the Lord’s will, we will live and do this or that.” (James 4:13-15)

Therein lies a lesson that I’ve had to learn, and am still learning. No matter how self-sufficient I might sometimes think I am, without God’s provision I am nothing more than a vanishing mist.

I recently came across a sermon by John Crosby, pastor of Christ Presbyterian Church in Edina, Minnesota. It was titled “The Christian Atheist.” Is that even possible—to be a Christian and an atheist at the same time?

Consider the full sermon title. “The Christian Atheist: I Believe in God, but I Trust in Money.”

That’s powerful. What an excellent and insightful title. How very accurately it describes the typical life of a modern-day, affluent Christian.

The wealth of the rich is their fortified city; they imagine it a

wall too high to scale. (Prov. 18:11)

Job knew the folly of putting his trust in gold and of thinking that his wealth and success had come from his own labors, so he never did. He said:

If I have put my trust in gold or said to pure gold, “You are my security,” if I have rejoiced over my great wealth, the fortune my hands had gained ... then these also would be sins to be judged, for I would have been unfaithful to God on high. (Job 31:24-25, 28)

When was the last time you genuinely and publicly gave God the credit for the success of your business or career or talents?

When people praise you, or comment on your apparent skills or acumen, do you just thank them, or do you take the opportunity to acknowledge your source?

These are not trivial questions.

If God has blessed you with a position of responsibility, uncommon talents, or affluence, and you decide to take the glory for yourself, then Satan triumphs. He revels in his success—in the way that he has infected your heart with *his* disease—because this self-glorification is *precisely* how he himself fell from glory.

NINETEEN



YOU'RE SO TALENTED

*"We have the idea that we can dedicate our gifts to God.  
However, you cannot dedicate what is not yours."*

– OSWALD CHAMBERS

It's no exaggeration to say that thousands of books, articles, and sermons have been written on Christ's parable of the talents in Matthew 25. It is a fountain of illustrations on achievement, success, responsibility, stewardship, service, and justice.

But for me, there is one crucial message that is blindingly obvious, yet rarely mentioned.

I want to share it with you.

But before I do, let's briefly remind ourselves of the story:

*A rich man was about to depart on a long journey. Before leaving he called three servants and entrusted them each with a portion of his wealth to manage until he returned.*

*To one he gave five talents, to another two talents, and to the other just one—each according to their ability. Then he left.*

*The servant with five talents worked hard to gain five more, doubling his master's wealth. The one with two talents did the same. The servant who*

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*was entrusted with a single talent knew that his master was a “hard” man, so he buried the talent in the ground to keep it safe.*

*After a long time the master returned and called his servants to give an account of the talents he had entrusted them with.*

*The first servant presented the ten talents and was praised and justly rewarded. The second servant received similar blessings. However, the third servant was reprimanded for his inactivity, and the original talent was taken from him and given to the servant with ten.*

*The unfaithful servant was then thrown out into the darkness where there was “weeping and gnashing of teeth.”*

So what's the crucial point that is so rarely mentioned?

Is it to do with what the talents represent in our lives—money or abilities or spiritual gifts or businesses or assets?

No.

Is it the answer to the question of why the master gave the one buried talent to the servant who already had ten and not to the servant who had been equally faithful, but only had four?

No.

Is it a hidden message that Jesus was giving about exactly how long He would be away before returning again to earth?

No.

Then is it something about the importance of being excellent stewards with the blessings that God entrusts us with?

No.

In fact it is something very simple.

The talents are *never* ours.

They remain—wholly, solely, and absolutely—the property of the Master.

“Our” businesses, “our” careers, and “our” abilities are talents that God has entrusted to us to manage for *Him*.

So, if the talents are never ours, then the profits and praises that come from managing those talents are never ours either.

We are simply called to be servants. Called to faithfully manage the talents, the profits, and the praise ... for the Master.

They are not to be used for making us more—of anything—but solely for making God more.

Even when we sweat and toil and study and sacrifice and train ourselves to improve or double the talents, they are still not ours.

They are, we are, His.

100%.

So when the Master returns how will He find me? Will I be ready to joyfully return the talents to Him—with interest? Or will He find me with a hoard of talents and interest stored up in my own barn?

Am I looking forward to the Master's return so I can show Him the results of His talents that He entrusted to me, or will I be just a little put out when He reminds me whose talents they are?

And what about before the Master returns? Today.

Am I treating the talents, the profits, the interest, and the praise as mine, or am I diligently giving all the glory to the owner?

How am I using my time, my energy, my voice, my assets, and my money?

I think I just used the word "my" five too many times.



## TWENTY



## GET DOWN

*“Humility is not thinking less of yourself,  
it’s thinking of yourself less.”*

– C.S. LEWIS

I graduated with a Bachelor of Education teaching degree on a Sunday, and went back to help my parents in business on the Monday. At the time we were starting a small tree nursery that we hoped would make enough profit to pay a modest wage to us all. Little did we realize how quickly it would become the largest nursery of its kind in the world.

At twenty-six I started leading horticultural research tours in stunning locations like Tuscany in Italy, Andalucia in Spain, and in California and Argentina. I distinctly remember one season when we had too many travelers booked, so I had arranged back-to-back tours.

Not wise.

It meant that I had to fly from Rome to Madrid on a Sunday, and then back from Madrid to Rome the following Sunday, and then Rome to Madrid the following Sunday, and then Madrid to Rome the following Sunday, until the tours were completed. Once I had the system sorted, it was easy to get complacent and do it all in autopilot mode.



Also not wise.

My father came along on one of the tours—probably to make sure I was doing my job well.

Against all the rules of tour-group guiding, we boarded the plane ahead of the main group—another foolish decision on my behalf—and on checking our boarding passes against the seat numbers, Dad and I were surprised to see that we had been seated in business class.

Nice.

I should clarify here that we are a fairly frugal family, and so regardless of the blessings God gives us, we never spend them on business class seats. It's all God's money, and we don't believe that paying double or triple the price of an economy seat just to be a bit more comfortable for a dozen or so hours is justifiable in the light of other needs that exist on the planet. Having said that, there are certainly other areas in my life to which I need to apply this principle more carefully—I'm still learning.

Anyway, we stowed our bags and took our seats. The whole tour group walked past us on the way to "cattle class." Their good-humored remarks about how we didn't deserve the superior service, and that we had probably paid for our nice seats out of their tour fees, were flowing freely. I defensively tried to assure them that we truly had booked the same type of seats for ourselves as we had for them.

But I was still feeling very smug indeed.

As we nestled back into the plushness, waiting for our chilled glasses of S. Pellegrino mineral water, a stewardess came up the aisle looking in my direction.

I was feeling flattered again because clearly she wanted to offer me some little extra indulgence for having booked so many guests on their flights so often.

Or not.

Without even a hint of cordiality, she asked to see my boarding pass to check my seat allocation.

With a generous hint of "you stupid tourists drive me crazy," she informed us that we were supposed to be in economy and that the two well-dressed guests standing behind her were waiting for their seats.

More than that, our correct seats turned out to be right at the very back of the plane—the ones where your elbow gets bruised and your na-

sal cavity assaulted every time someone opens the lavatory door.

I could hardly take my eyes off the emergency exit floor lighting as the scowling stewardess led us past every single one of our quietly smirking tour group to the very worst seats on the plane.

Luke told a parable of Christ's that is very pertinent for me every day, especially when I find myself feeling apparently more blessed than others around me.

Jesus was at a dinner party, and when he noticed how the other guests had carefully picked the seats of honor around the table he said:

When someone invites you to a wedding feast, do not take the place of honor, for a person more distinguished than you may have been invited. If so, the host who invited both of you will come and say to you, "Give this person your seat." Then, humiliated, you will have to take the least important place. But when you are invited, take the lowest place, so that when your host comes, he will say to you, "Friend, move up to a better place." Then you will be honored in the presence of all the other guests. For all those who exalt themselves will be humbled, and those who humble themselves will be exalted. (Luke 14:8-11)

Now that's wise.



TWENTY-  
ONE



THE WORLD'S FIRST  
TRILLIONAIRE

*“Riches enlarge rather than satisfy appetites.”*

– THOMAS FULLER

**K**ing Solomon, the third king over the united kingdom of Israel and Judah, reigned about three thousand years ago.

Financial analysts say that the likes of Carlos Selim and Bill Gates have easily surpassed Solomon's wealth. However, like Rockefeller whose billion-dollar empire in 1916 would be worth over \$300 billion today, Solomon actually owned a far greater portion of the entire world's wealth in his day than any of today's tycoons could ever expect to achieve.

Solomon's personal percentage of global wealth would outweigh the assets of many entire nations.

According to 1 Chronicles 22:14, Solomon's father, King David, left his son a hundred thousand talents of gold and one million talents of silver just to help with a single project: the construction of the temple.

Weights and measures can vary greatly over time, but it is generally accepted that one Hebrew talent weighed approximately thirty to thirty-four kilograms (between sixty-six and seventy-five pounds). So the value of these two metals alone—more than three thousand tonnes of gold and

more than thirty thousand tonnes of silver—was phenomenal. Without even considering the value of the silver, bronze, iron, timber, and other materials provided, the gold alone would be worth well in excess of \$100 billion today.

Solomon may well have been the world's first, and only, trillionaire.

God said to Solomon, "Since this is your heart's desire and you have not asked for wealth, possessions or honor, nor for the death of your enemies, and since you have not asked for a long life but for wisdom and knowledge to govern my people over whom I have made you king, therefore wisdom and knowledge will be given you. And I will also give you wealth, possessions and honor, such as no king who was before you ever had and none after you will have." (2 Chron. 1:11-12)

Three verses later we're told that Solomon made silver and gold "as common as stones." He was a very blessed and successful guy.

What defines success in today's world?

What degree of success would it take for you to be *satisfied*?

If you were a huge success, blessed beyond your wildest dreams, where would you live? What would you drive? What would your home look like? Where would you vacation?

To get our imaginations whirring, let's interview King Solomon, author of Ecclesiastes. He's about eighty years of age, sprightly and intelligent. He's made some very serious errors of judgment in the last couple of decades, due to his over-abundance of wives and wealth, and is keen to share his experiences with anyone wanting to gain pleasure and avoid pain.

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"So, King Solomon, welcome to the very first episode of *Who Wants to Be a Trillionaire*, the show where we'll be giving everyday people a chance to be just like you.

"This show is being beamed live into more than three-hundred-million homes worldwide. Let's start with a bit of a bio. What have you achieved in life?"

*"Oh, I did great things; built houses, planted vineyards, designed gar-*

*dens and parks and planted a variety of fruit trees in them, made pools of water to irrigate the groves of trees, I bought slaves, male and female, who had children, giving me even more slaves; then I acquired large herds and flocks, larger than anyone before me.*

*"I piled up silver and gold, loot from kings and kingdoms. I gathered a chorus of singers to entertain me with song, and—most exquisite of all pleasures—voluptuous maidens for my bed."<sup>47</sup>*

"Right. Well that's quite a list of accomplishments. How did you ..."

"Sorry, I'm not done yet.

*"O, how I prospered! I left all my predecessors far behind, left them behind in the dust. What's more, I kept a clear head through it all. Everything I wanted I took—I never said no to myself. I gave in to every impulse, held back nothing. I sucked the marrow of pleasure out of every task—my reward to myself for a hard day's work!"<sup>48</sup>*

"So you were richer than anyone else in history?"

"Absolutely!"

"That's what it's about, isn't it? Making sure you get more than everyone else around you. That must have brought you a tremendous amount of satisfaction."

"Well, *actually it didn't.*

*"I took a good look at everything I'd done, looked at all the sweat and hard work. But when I looked, I saw nothing but smoke. Smoke and spitting into the wind. There was nothing to any of it. Nothing."<sup>49</sup>*

"Oh. Umm. Alrighty then! I think we'll cut to a break."

\*\*\*

What about you? Would you be satisfied if you had achieved and owned all of Solomon's splendour? Based on the evidence, the answer is most probably no. The only person who ever had that sort of wealth and accomplishment tells us very clearly that he wasn't anywhere near satisfied with it.

The more we rely on external motivators for our satisfaction, the more it reduces our ultimate satisfaction because satisfaction doesn't come from *outside* us.

The English clergyman and writer Thomas Fuller hit the nail squarely when he said, “Riches enlarge rather than satisfy appetites.”

The asset-grab is like chasing after the wind—it’s here today but gone tomorrow, the circle of life going around and around. Or as Solomon described it:

Life’s a corkscrew that can’t be straightened.<sup>50</sup>

Let’s get back to our interview and hope that he doesn’t turn off our ambitious, goal-oriented viewers.

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“Welcome back to *Who Wants to be a Trillionaire*. I’m talking with the namesake of our show, King ‘Trillionaire’ Solomon. And don’t we all want to be like him!

“Back to you, Solomon. What drove you to gain your superhuman wealth?”

*“I wanted to get a handle on anything useful we mortals might do during the years we spend on this earth.”*<sup>51</sup>

“That’s certainly a worthy goal. What did you find out?”

*“I’ve seen all the things that are done under the sun; all of them are meaningless, a chasing after the wind.”*<sup>52</sup>

“Obviously you can’t be talking about all the cool stuff that you got? The houses, vineyards, gardens, parks, lakes, slaves, herds, flocks, silver, gold, singers, and voluptuous maidens. They certainly aren’t meaningless!”

*“I denied myself nothing my eyes desired ... I sucked the marrow of pleasure out of every task.”*<sup>53</sup>

“That’s the shot. Who out there wants to be in a position where you don’t need to deny yourself a single thing that you desire? Oh yeah! Solomon, please carry on. This is priceless.”

*“I became greater by far than anyone in Jerusalem before me.”*<sup>54</sup>

“That’s what I’m talking about! Just gotta be better off than our peers.”

*“Yet when I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless, a chasing after the wind.”*<sup>55</sup>

“Hold on. Are you saying that because all these things are in your words ‘meaningless,’ that our viewers shouldn’t have them or pursue them? Actually, I think we should take another break.”

\*\*\*

So is that what Solomon was saying? I personally don’t think he was being universally damning of these beautiful blessings. These things are meaningless, yes, but they’re not inherently bad or evil.

They are inherently transitive and temporary.

They do pass away.

They will fail to provide a permanent basis for happiness, contentment, fulfilment, purpose, or satisfaction.

But they can and do give temporary pleasure, and these are not bad things to enjoy. In fact, Solomon *encourages* us to find pleasure in the blessings of life—and to know that they are from God.

But they do not, and cannot, *ultimately* satisfy us.

Most of us cannot have anything approaching the sum of our desires—or at least the desires that the media encourages us to chase. Therefore it is tempting, and very nearly universally done, to assume that the key to happiness and contentment must lie in the possession of one of those *other* things that we don’t have.

This is an obvious conclusion if the stuff we *already* have isn’t giving us the satisfaction and happiness we desire. It must be found in one of the other things.

It’s dangerous, isn’t it? In fact, this chasing after more, more, more is far more dangerous on an individual, societal, environmental, and global scale than we might care to admit.

Maybe in the year 2050, should time last, all glossy advertisements for consumer goods will have a compulsory footnote:

WARNING: The best things in life aren’t things.

Or maybe:

CAUTION: The joy depicted on the face of the models does not come with the product advertised.



HELP! I'VE BEEN BLESSED!

How about:

WARNING: Consuming causes earth-cancer.

Maybe all toy packaging will include a mandatory statement in bold:

BATTERIES (& HAPPINESS) NOT INCLUDED.

Deep inside we all know that money can't really buy happiness, and Solomon tells us that real happiness does not come with our next purchase, next year's vacation, the completion of great projects, many lovers, power or praise, or even great learning.

So, why do we seem to continually seek all this stuff with ever-increasing determination?

TWENTY-  
TWO



THE WHOLE DUTY

*“He who loves money never has money enough; whoever loves wealth is never satisfied with his income.”*

– KING SOLOMON

Rabbi Harold Kushner wrote a sharply insightful book titled *When All You’ve Ever Wanted Isn’t Enough: The search for a life that matters*. It reads like a commentary on Solomon’s Ecclesiastes, but is set in the very modern world of consumerism.

Notes inside the cover of my crumbling edition show that I read it in 2000, 2004, and 2009, and that friends and family have also been nourished by it. It is dog-eared, underlined, and highlighted and has margins full of personal notes and reflections.

Kushner describes the pursuit of pleasure as being “like a snowflake that looks so beautiful as it floats to earth but disappears the instant you try to take hold of it.”<sup>56</sup>

That’s a pretty good précis of King Solomon’s advice too.

We can never quite grasp what we need to be fully satisfied:

He who loves money never has money enough; whoever loves wealth is never *satisfied* with his income. (Eccles. 5:10)

The love of money and things is a type of hunger or desire. We will always hunger for more and remain only temporarily satisfied.

So, does Ecclesiastes give us any hints on where we can find true satisfaction and meaning?

Does it even exist?

Solomon warns us about the vanity of labor:

And I saw that all labor and all achievement spring from man's envy of his neighbor. This too is meaningless, a chasing after the wind. (Eccles. 4:4)

But he also says, seemingly in opposition to his own arguments, that satisfaction can be found in "toilsome labor":

Then I realized that it is good and proper for a man to eat and drink, and to find *satisfaction* in his toilsome labor under the sun during the few days of life God has given him—for this is his lot. Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work—this is a gift of God. He seldom reflects on the days of his life, because God keeps him occupied with gladness of heart. (Eccles. 5:18-20)

I know that there is nothing better for men than to be happy and do good while they live. That everyone may eat and drink, and find *satisfaction* in all his toil—this is the gift of God. (Eccles. 3:12-13)

He also instructs us to find joy in our food and drink and marriage and work:

Go, eat your food with gladness, and drink your wine with a joyful heart, for God has already approved what you do. Always be clothed in white, and always anoint your head with oil. Enjoy life with your wife, whom you love, all the days of this meaningless life that God has given you under the sun—all your meaningless days. For this is your lot in life and in your toilsome labor under the sun. Whatever your hand finds to do, do it with all your might, for in the realm of the dead, where you are going, there is neither working nor planning nor knowledge nor wisdom. (Eccles. 9:7-10)

So how do we differentiate between the eating, drinking, marrying, and working that is just a “chasing after the wind,” and the everyday activities that are in line with God’s will for us?

Or is it really all meaningless?

Well, that’s actually up to us to decide.

Every moment.

Paul gives us a hint in 1 Corinthians 10:31 where he says, “So whether you eat or drink or whatever you do, do it all for the glory of God.”

Eating and drinking are not just mundane or vain activities if you’re doing them for God’s glory.

And in fact, this rule applies across all aspects of life.

If you want to study, study for the glory of God and it will be satisfying.

If you want to achieve great accomplishments, do them for the glory of God and they will satisfy you.

When you work hard, work for the glory of God, not yourself, and the work will satisfy.

If you gain popularity and fame, use them for the glory of God and you will find satisfaction through them.

If you earn great wealth, remember that it’s not yours. Use it for the glory of God and you will be satisfied.

But how can we do this?

Well, as we work and study and accomplish and live we need to do it *in the presence of God*:

In Him we live and move and have our being. (Acts 17:28)

We need to practice the presence of God. His *literal* presence.

I’m not talking about wearing a rubber wristband with WWJD on it, or fixing a bumper sticker on your car that reads, “Would you still blast your horn if Jesus was your passenger?”

We need to be aware that we are truly living, walking, talking, vacationing, eating, drinking, working—existing—in the very presence of God.

You and I only exist and breathe because of His presence.

Life as we know it, the very “heartbeat” of our planet, would evaporate instantly if God’s loving presence were removed.

HELP! I'VE BEEN BLESSED!

So *every* success we have.

*Every* dollar we make.

*Every* applause we receive.

*Every* race we win.

It all happens *in* the presence, and *because of* the presence, of God.

When I learned to live in an awareness of His presence, I began to really live—and to be truly satisfied.

And in doing so, I realized that I'm actually, and literally, a "citizen of another world."

I finally understood the depth of C.S. Lewis's words:

If I find in myself a desire which no experience in this world can satisfy, the most probable explanation is that I was made for another world. <sup>57</sup>

TWENTY-  
THREE



UNDER THE SUN

*“Men make counterfeit money; but in many more cases money makes counterfeit men.”*

– SYDNEY J. HARRIS

Some commentators see Ecclesiastes as one of the most depressing books in the Bible. And I guess if everything we do on earth is meaningless, vanity, and a chasing after the wind, it sure sounds depressing and hopeless.

Solomon did what is presented as an end-of-life stock-take of all the wonderful things he had seen, experienced, and accomplished, and when he wrote up the balance, it came to zero. The sum total of it all was meaninglessness and vanity.

Life had no rhyme.

Life had no reason.

He could find no meaning in “life under the sun.” Hopeless.

Let’s just remind ourselves once again of each of the areas in which Solomon searched for significance and satisfaction:

- Great accomplishments
- Hard work and a successful career

- Learning
- Pleasure
- Popularity and fame
- Wealth

None of them is intrinsically good or evil. But they are *all* transitive—only ever able to provide shallow, temporary satisfaction.

After having seen and learned and experienced so much, one might expect that Solomon's ultimate advice would be long-winded and complicated. However, the conclusion of his years of "research" is really quite simple:

Let us hear the conclusion of the whole matter; Fear God and keep His commandments; for this is the whole duty of man.  
(Eccles. 12:13)

The New King James Version of Solomon's conclusion is even more all-encompassing. It says that fearing God and keeping His commandments is actually "man's all"—our everything.

And let's not forget that Solomon's conclusion is strikingly similar to Moses' last words to the Israelites where he described God's laws as,

... not just idle words for you—they are your life. (Deut. 32:47)

Is that depressing? Having to live our lives by someone else's set of commands?

Well, if our goal is to try and find fulfilment in material things and transitory experiences, then this conclusion should make us as miserable as a cat in a cold bath. However, as Christians, we should actually feel relieved when we read Ecclesiastes. It should be a joyful book for us.

Think about it.

If true happiness and satisfaction could *only* be found in *completely* indulging all of our heart's desires on this earth, how many of us could ever hope to be truly happy? Truly satisfied?

Who of us can afford to do what Solomon was able to, and indulge *every* one of our whims?

What Solomon tells us in the end is that *anyone* can find fulfilment and satisfaction in life. That's because *anyone* can choose to serve God.

With apologies to the 1950s television game-show we now need to ask

“The \$64,000 Question”—the answer for which will either make or break Solomon’s whole argument.

Drum roll, please.

Here it is:

Does fearing God and keeping  
His commandments bring satisfaction?

We *should* be able to look at ourselves and see the answer. Though this will certainly depend on where you and I are at spiritually at the moment.

Are our lives abundant?

Are we reaping the rewards of following God’s way of life?

Have we begun to enjoy the benefits of keeping God’s commandments?

Let’s take a quick “Ecclesiasticized” look at the Ten Commandments in Exodus 20. Could keeping them, as Solomon highly recommends, truly bring satisfaction?

The first, second, and third commandments—if we love God and worship Him alone, we will reap the peace and wholeness that so many people are missing today as they race around seeking other gods and other things to worship.

So we can place a check against those three.

Every Sabbath, we enjoy the benefits of keeping the fourth commandment, including physical rest, time with our families, fellowship with our friends, and communion with and instruction from God.

Check again.

If we have happy families and marriages, we are reaping the benefits of keeping the fifth and seventh commandments about honoring our parents and being faithful in marriage.

Check. Check.

The sixth—no explanation needed about the benefits of not murdering people.

Check.

If people find us trustworthy, we will be rewarded with friends and respect for keeping the eighth and ninth commandments about stealing and honesty.

Check. Check.



HELP! I'VE BEEN BLESSED!

Practising the tenth commandment, about avoiding coveting and jealousy, makes us truly satisfied and content regardless of our circumstances—and it gives us peace of mind.

Check.

When we have a real relationship with Christ and *practice His presence*, we will know that the God-respecting, commandment-keeping life is definitely abundant living—no matter what our circumstances.

Life will be *full* of meaning and *truly* satisfying.

But, if we choose to live without fearing God and without keeping His commandments, then Ecclesiastes' void of meaninglessness will gnaw at our souls and suck the true pleasure out of each day.

We will just be living our days “under the sun”—a.k.a. without God.

So it really is up to me.

Will I live the whole, meaningful, and satisfying life of significance that God has promised, or will I just live “under the sun”—a half-life?

What about you?

Whole, or half?

TWENTY-  
FOUR



THE PROMISED LAND

*“Luxury: the lust for comfort, that stealthy thing that enters the house as a guest, and then becomes a host, and then a master.”*

– KAHLIL GIBRAN

The Crystal Cathedral<sup>58</sup> megachurch complex is a towering, 236-feet high, architecturally dazzling monument. Its grounds are grand and beautifully landscaped, but my must-see thing every time I visit is actually only about nine feet tall.

Standing barefoot on a pile of rocks at the base of the Tower of Hope is a bronze statue of Moses.

The sculptor has depicted a wild man with flowing beard and hair, muscular limbs, and gnarled hands, each gripping a tablet of stone raised above his head. On the stones are carved the Ten Commandments, and Moses' expression shows that he is holding high a very serious message.

An Israelite by birth, Moses actually spent forty years as a prince of Egypt. It was during the nation's "golden age," when King Tutankhamen's family dynasty ruled a vast empire.

He wielded kingdom-building power and lived in absolute luxury.

After a reflex action on behalf of a fellow Israelite that left an Egyptian

buried in the sand, Moses was forced to spend the next forty years hiding away in the wilderness, caring for a flock of sheep.

That must have hurt.

And then, with a returning swing of the pendulum, his final forty years were spent leading millions of people—the Israelites whom God had released from Egyptian slavery under Moses' leadership—around that very same, very desolate wilderness.

A hundred and twenty years of soaring on the heights and crawling in the valleys.

A hundred and twenty years of struggling to know and obey God's will, even when He was so close.

Moses was possibly the only man who ever actually “saw” the “face” of God and lived.

He experienced both the poverty of a vagabond and the wealth of the Pharaohs. Yet the author of Hebrews tells us that Moses:

...regarded disgrace for the sake of Christ as of greater value than the treasures of Egypt, because he was looking ahead to his reward. (Heb. 11:26)

Moses turned his back on the treasures of Egypt, and today he's enjoying the treasures of heaven—which is a whole lot better than being a shriveled-up mummy in the Cairo Museum!

The book of Deuteronomy is Moses' *very last* message to the Israelites just before they crossed over into the Promised Land. It includes a series of four sermons—the last public discourses by one of the greatest men who ever walked this planet.

The Israelites were about to be blessed by God beyond their wildest dreams.

Literally.

Think about it: nearly every one of them had been born in a barren, lifeless desert.

Their “family” was a nomadic tribe of wandering outcasts.

They had lived on the exact same food, day after day, for decades.

They had no place to call home other than their flimsy tents, which seemed to be packed on their camels as much as they were pitched.

And they only had one pair of shoes and one set of clothes each.

Now Moses is telling them that they are about to be blessed with everything.

Given it.

For free.

Everything.

Listen to Moses:

When the LORD your God brings you into the land he swore to your fathers, to Abraham, Isaac and Jacob, to give you—a land with large, flourishing cities you did not build, houses filled with all kinds of good things you did not provide, wells you did not dig, and vineyards and olive groves you did not plant. (Deut. 6:10-11a)

Entire cities, houses full of all sorts of goodies, fresh-flowing water supplies, vineyards, and olive groves.

All for free.

No sweat.

That is blessed.

BUT the warning follows immediately:

... when you eat and are satisfied, be careful that you do not forget the LORD, who brought you out of Egypt, out of the land of slavery. (Deut. 6:11b-12)

Even more details of the blessings are given a little later:

For the LORD your God is bringing you into a good land—a land with brooks, streams, and deep springs gushing out into the valleys and hills; a land with wheat and barley, vines and fig trees, pomegranates, olive oil and honey; a land where bread will not be scarce and you will lack nothing; a land where the rocks are iron and you can dig copper out of the hills. When you have eaten and are satisfied, praise the LORD your God for the good land *he* has given you. (Deut. 8:7-10)

And the danger that the blessings can bring:

Be careful that you *do not forget* the LORD your God, failing to observe his commands, his laws and his decrees that I am giving you this day. *Otherwise*, when you eat and are satisfied,

when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, then *your heart will become proud* and you will forget the LORD your God. (Deut. 8:11-14a)

What a poignant warning for affluent Christians.

Moses goes on to explain how this pride quickly leads to disobedience, and disobedience leads to curses. All because of their reaction and their response to the mountain of blessings.

By chapter 28 Moses is nearing the end of his final discourse. He is soon to climb Mount Horeb and die. The Israelites are about to miraculously walk straight through the Jordan River into the Promised Land.

Moses gives his penultimate overview of the blessings that lie in store for them. And it's a beauty:

*If you fully obey the LORD your God and carefully follow all his commands I give you today, the LORD your God will set you high above all the nations on earth. All these blessings will come on you and accompany you if you obey the LORD your God:*

You will be blessed in the city and blessed in the country.

The fruit of your womb will be blessed, and the crops of your land and the young of your livestock—the calves of your herds and the lambs of your flocks.

Your basket and your kneading trough will be blessed.

You will be blessed when you come in and blessed when you go out.

The LORD will grant that the enemies who rise up against you will be defeated before you. They will come at you from one direction but flee from you in seven.

The LORD will send a blessing on your barns and on everything you put your hand to. The LORD your God will bless you in the land he is giving you.

The LORD will establish you as his holy people, as he promised

you on oath, if you keep the commands of the LORD your God and walk in obedience to him. Then all the peoples on earth will see that you are called by the name of the LORD, and they will fear you.

The LORD will grant you abundant prosperity—in the fruit of your womb, the young of your livestock and the crops of your ground—in the land he swore to your ancestors to give you.

The LORD will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none. The LORD will make you the head, not the tail. *If* you pay attention to the commands of the LORD your God that I give you this day and carefully follow them, you will always be at the top, never at the bottom.

Do not turn aside from any of the commands I give you today, to the right or to the left, following other gods and serving them. (Deut. 28:1-14)

Wow!

And wow again!

God is planning to bless the Israelites in a way that would make a billionaire's baby jealous.

If—and it's a big IF—they obey Him, they're going to get every last thing that they could possibly desire, plus piles of things that they can't even think of.

Cool.

If we eat (blessing), drink (blessing), or whatever we do (blessing) to the glory of God, we are being obedient and will be further blessed.

But wait. There's more.

If we use our blessings for things other than what God wants us to, then we will be cursed, either now or in the future.

What happens if God's chosen people receive all the blessings and then start to get proud, forgetful, self-confident, or disobedient?

What happens?

I'll tell you what happens.

Fifty-four verses—1,454 words—of some of the most gruesomely de-

tailed curses you could ever imagine:

Cursed flocks.

Cursed herds.

Cursed fruit of your womb.

Cursed 24/7.

Confusion in all you do.

Destruction.

Sudden ruin.

Plagues.

Diseases.

Fever.

Inflammation.

Scorching heat.

Drought.

Blight.

Mildew.

Iron-hard soil.

Defeat.

You will be carcasses,

Bird feed,

Wild-animal dinners.

Boils from the soles of your feet to the top of your head.

Tumors, festering sores, the itch.

All incurable.

Madness.

Blindness.

Confusion of the mind.

Unsuccessful at everything you do.

Oppressed.

Robbed.

Without a rescuer.

Your fiancé will be raped.

You will be cast from your home.

Cast from your farms.

Herds slaughtered before your eyes.

Sons and daughters sold as slaves.

Cruel oppression all your days.  
Sights that drive you mad.  
Worshiping gods of wood and stone.  
You will be a thing of horror.  
A byword.  
An object of ridicule among all peoples.  
You will sow much but harvest little.  
Locusts will devour it.  
Worms will eat your grapes.  
All your olives will drop to the ground.  
You will sink lower and lower.  
Foreigners will be the head and you the tail.

Because you did not serve the LORD your God joyfully and gladly in the time of prosperity, therefore in hunger and thirst, in nakedness and dire poverty, you will serve the enemies the LORD sends against you. (Deut. 28:47-48)

Your cities will be under siege.  
Your trusted walls will fall.  
You will eat your newborn babies.  
You will eat the placentas.  
And the children you bear.  
And you won't even share their flesh with your family!  
Living in constant distress.  
Anxious minds.  
Weary eyes.  
Despairing hearts.  
Dreading both day and night.  
Terror in your hearts.

The LORD will send you back in ships to Egypt on a journey I said you should never make again. There you will offer yourselves for sale to your enemies as male and female slaves, but no one will buy you. (Deut. 28:68)

Silence.  
What can I say after a list like that?



HELP! I'VE BEEN BLESSED!

The Bible shows us that these curses may not occur overnight, or even in the disobedient person's own lifetime, but the curses from disobedience are just as certain as the blessings from obedience.

Do I want even one of these curses? Do you?

Do we want them for our children or grandchildren?

TWENTY-  
FIVE



## BATHING IN MILK AND HONEY

*“These things happened to them as examples  
and were written down as warnings for us, on whom  
the culmination of the ages has come. So, if you think  
you are standing firm, be careful that you don’t fall!”*

– THE APOSTLE PAUL

**S**urely, along with such a mind-blowing list of blessings and curses, God must also have given Moses some tips on how the Israelites could stay focused on Him after He blessed them.

Wouldn’t He?

Yes, just as a loving God would.

As early as chapter four of Deuteronomy, Moses starts to give glimpses of the secrets to holding on to God even when you don’t feel the need:

You saw with your own eyes what the LORD did at Baal Peor. The LORD your God destroyed from among you everyone who followed the Baal of Peor, but all of you who held fast to the LORD your God are still alive today. (Deut. 4:3-4)

Hold fast to God.

Only be careful, and watch yourselves closely so that you do not forget the things your eyes have seen or let them fade from

your heart as long as you live. (Deut. 4:9a)

Don't forget how God has led you in the past.

*Teach* them to your children and to their children after them.  
(Deut. 4:9b)

Make your spiritual journey known to your descendants. Hand down the stories of God's leading in both the small and the momentous events in your life and of those before you. Let them see that God is a very real and active part of your daily decisions and actions.

You are about to cross over and take possession of that good land. Be careful not to forget the covenant of the LORD your God that he made with you; *do not make for yourselves an idol* in the form of *anything* the LORD your God has forbidden.  
(Deut. 4:22b-23)

An in-depth biblical study of idols and idolatry will reveal that they aren't just little figurines made of gold, silver, or wood to which people bow down. An idol is anything created by our own hands, or efforts, that has our foremost affections and investment of time—that takes our attention away from God. It may be a little gold statue, but more often than not it's our home, career, sports, television, laptop, smart phone, or share portfolio.

God tells us not to turn anything into an idol, especially not His blessings. They're to be enjoyed and shared, not adored and idolized:

*Keep his decrees and commands*, which I am giving you today, so that it may go well with you and your children after you and that you may live long in the land the LORD your God gives you for all time. (Deut. 4:40)

The bountiful land God was giving them “for all time” was their blessing. How could they keep the blessing? By keeping the decrees and commands that God had set before them.

It's the same for us today. *If* we keep God's laws and follow His guidance to the best of our knowledge and Spirit-led ability, *then* we will be able to rightly handle the blessings.

We can be faithful stewards of the blessings and talents He has en-

trusted to us. It is possible. So what are these laws of God?

Moses read them out, probably very loudly considering the size of his audience:

1. You shall have no other gods before me.
2. You shall not make for yourself an image in the form of anything in heaven above or on the earth beneath or in the waters below. You shall not bow down to them or worship them; for I, the LORD your God, am a jealous God, punishing the children for the sin of the parents to the third and fourth generation of those who hate me, but showing love to a thousand generations of those who love me and keep my commandments.
3. You shall not misuse the name of the LORD your God, for the LORD will not hold anyone guiltless who misuses his name.
4. Observe the Sabbath day by keeping it holy, as the LORD your God has commanded you. Six days you shall labor and do all your work, but the seventh day is a Sabbath to the LORD your God. On it you shall not do any work, neither you, nor your son or daughter, nor your male or female servant, nor your ox, your donkey or any of your animals, nor any foreigner residing in your towns, so that your male and female servants may rest, as you do. Remember that you were slaves in Egypt and that the LORD your God brought you out of there with a mighty hand and an outstretched arm. Therefore the LORD your God has commanded you to observe the Sabbath day.
5. Honor your father and your mother, as the LORD your God has commanded you, so that you may live long and that it may go well with you in the land the LORD your God is giving you.
6. You shall not murder.
7. You shall not commit adultery.
8. You shall not steal.
9. You shall not give false testimony against your neighbor.
10. You shall not covet your neighbor's wife. You shall not set your desire on your neighbor's house or land, his male or female servant, his ox or donkey, or anything that belongs to your neighbor.

Many of these ten ancient laws<sup>59</sup> are still the very foundational principles of our legal system today. They're wise, fair, and clearly written.

Moses goes on, reiterating the *conditions* on which the blessings are

based:

Oh, that their hearts would be inclined to fear me and keep all my commands always, *so that* it might go well with them and their children forever! (Deut. 5:29)

So be careful to do what the LORD your God has commanded you; do not turn aside to the right or to the left. Walk in obedience to all that the LORD your God has commanded you, *so that* you may live and prosper and prolong your days in the land that you will possess. (Deut. 5:32-33)

Hear, Israel, and be careful to obey *so that* it may go well with you and that you may increase greatly in a land flowing with milk and honey, just as the LORD, the God of your ancestors, promised you. (Deut. 6:3)

He laid out the situation in very simple, very clear logic. No one could plead ignorance or misunderstanding:

See, I am setting before you today a blessing and a curse—the blessing if you obey the commands of the Lord your God that I am giving you today; the curse if you disobey the commands of the Lord your God and turn from the way that I command you today by following other gods, which you have not known. (Deut. 11:26-28)

Moses continues to share God's laws, decrees, and promises for another twenty-one chapters before coming to a pivotal text.

His VERY LAST instructions to God's people: just one small sentence, on which the entire weight of his discourse lies.

A hundred and twenty years of God's leading is concentrated into just twelve key words:

Take to heart all the words I have solemnly declared to you this day, so that you may command your children to obey carefully all the words of this law. *They are not just idle words for you—they are your life.* By them you will live long in the land you are crossing the Jordan to possess. (Deut. 32:46-47)

Not just idle words. Your life. My life. Not just a long list of ancient creeds and weird-sounding rules. LIFE.

TWENTY-  
SIX



## BC AFTER CALVARY?

*"I have come that they may have life, and have it to the full."*

– JESUS CHRIST

It's all very enlightening reading about the blessings and curses of Deuteronomy, but due to their bygone position in both religious and chronological history, they beg one significant question.

Does that system still apply to us in the twenty-first century?

Or is all this talk about "Blessings and Curses" just that: BC?

Well, there are certainly plenty of references to blessings, and even curses, in the New Testament. However, there seems to be a change of rhythm, a different spectrum of colors shining through the window after Christ physically entered the room and gave His life for ours.

There's something strikingly beautiful about the post-resurrection blessings that just wasn't as obvious before that creation-shattering Sunday morning.

And there's something less frightening about the curses, too.

I'm not even going to try to summarize the libraries of arguments that have been written on whether or not "the law," however you might define

it, is still in place this side of Calvary.

I will simply say that I believe it is.

That is, I believe that Christ's followers should still aim, through His power, to keep the principles on which the Ten Commandments are built.

Why? Christ asked us to:

If you love me, keep my commands. (John 14:15)

Christ did seem to add something to the Law though, didn't He?

A sort of eleventh commandment:

A new command I give you: Love one another. As I have loved you, so you must love one another. (John 13:34)

Of course, on first reading there doesn't appear to be much that's really *new* about this command. It simply summarizes commandments five through ten into a single phrase, a single principle. But in the context of the struggles I was facing in my "blessings and curses journey," they became very important words to me.

Regardless of the degree to which we might personally believe that the Ten Commandments themselves are still in force this side of Calvary, I think we can all agree that the very foundation of the commandments is love.

So, do blessings flow when we love one another? And curses when we don't?

Certainly.

Christ also supported this *blessings come from loving* theme when talking with a teacher. And this was not just any teacher: he was "an expert in the law."

On one occasion an expert in the law stood up to test Jesus. "Teacher," he asked, "what must I do to inherit eternal life?" "What is written in the Law?" he replied. "How do you read it?" He answered, "Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind"; and, "Love your neighbor as yourself." "You have answered correctly," Jesus replied. "Do this and you will live." (Luke 10:25-28)

This lawyer was simply quoting Moses' words of the Law from fifteen hundred years earlier. He brought the Old into the New—albeit still pre-Calvary.

Love the LORD your God with all your heart and with all your soul and with all your strength. (Deut. 6:5)

Love your neighbor as yourself. (Lev. 19:18)

And Christ told this first-century lawyer that following these love principles of the Old Testament law was a very important part of his desire to “inherit eternal life.”

Now, just in case we're tempted to ignore the wisdom shared by the lawyer because he wasn't a convert—and to ignore his original sources in Leviticus and Deuteronomy—because they're from the Old Testament—Jesus showed us the application of the Old Testament Law in this separate encounter:

Hearing that Jesus had silenced the Sadducees, the Pharisees got together. One of them, an expert in the law, tested him with this question: “Teacher, which is the greatest commandment in the Law?” Jesus replied: “Love the Lord your God with all your heart and with all your soul and with all your mind. This is the first and greatest commandment. And the second is like it: Love your neighbor as yourself. *All the Law and the Prophets* hang on these two commandments. (Matt. 22:34-40)

While studying this “law vs. love” topic, I came to a point in my life where I really began to wonder whether I was supposed to be making a choice about whether I needed to live as “Mr. Law” or “Mr. Love.” I came across people referring to “Sinai theology” and “Calvary theology” as diametrically-opposed views, and I struggled to know which one to choose.

Calvary theology seemed to be the logical choice because it was the more-recent event. But in the back of my mind was the scripture “I the Lord do not change,” and I knew it was found right in Malachi 3—the very chapter that had launched me into this whole blessings and curses journey.

So if God doesn't change, then why would the theology of God change? As I studied deeper it became increasingly clear that some people in-



interpret the Old Testament as being all about the law, but they see the New Testament as being all about love. Their basic assumption is that it all changed at Calvary.

After much prayerful searching I came to conclude that while there truly were some universe-shattering changes at Calvary—and thank God for that—there was no clear-cut paradigm shift from law to love.

Call me double-minded, but I actually came to the conclusion that both the law and love are eternal, unchanging expressions of God.

In fact, I think they are both expressions of God's love.

I also want to share a couple of comments from Paul before I reveal how all this related to my journey:

All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness, so that the servant of God may be thoroughly equipped for every good work.(2 Tim. 3:16-17)

The “all Scripture” to which Paul referred was basically what we now call the Old Testament, and although Paul was an AD preacher, he certainly encouraged the Christ followers of his day to learn from the principles of the BC writings.

In Romans he again ties the law and love together:

Let no debt remain outstanding, except the continuing debt to love one another, for *whoever loves others has fulfilled the law*. The commandments, “You shall not commit adultery,” “You shall not murder,” “You shall not steal,” “You shall not covet,” and whatever other command there may be, are summed up in this one command: “Love your neighbor as yourself.” Love does no harm to a neighbor. Therefore *love is the fulfillment of the law*. (Rom. 13:8-10)

Moses, Jesus, and Paul each wanted to be very clear about the foundation on which the law is built—LOVE, which is the exact same foundation on which we are to build our lives.

They also wanted us to be sure that we put our *all* into it.

So here's a key secret to handling our blessings today, two millennia after Christ's life on earth.

Love God absolutely and completely with everything you *have* and

everything you *are*:

Heart. Soul. Strength. 100%.

Car. House. Family. Money. 100%.

Talents. Appearance. Education. Intellect. 100%.

Passions. Energy. Time. 100%.

And love your neighbor as yourself.

Christ's life perfectly embodied this love principle and showed us how it directly affects our lives.

One of my favorite gospel stories occurred very early in Christ's ministry. It involved a group of hard-working men, their business assets, and their hearts (Luke 5:1-11). In light of this chapter's chronology-focused topic, it's also interesting that a remarkably similar event happened very late in Christ's ministry—*after His resurrection* (John 21:1-14).

The first event went something like this:

For some weeks, maybe months, Jesus had been wandering through the villages and towns of Judea spreading hope and healing. One morning He found Himself standing by the Sea of Galilee with a fast-growing crowd of people pressing close to hear Him.

Along the shore some fishermen with whom Jesus had previously spent time had pulled up their boats and were washing their nets. The crowd was growing quickly, and in order to better project His voice, and to avoid being swamped by the people, Jesus asked one of the fishermen—Simon, who was called Peter—if He could use his boat as a sort of floating stage. Peter agreed, and Jesus sat comfortably in the boat to continue His discourse.

When Jesus felt that He'd said enough He asked Peter to take the boat further from shore and lower his nets for a catch.

Peter was tired and totally disheartened because he and his business partners had actually spent the entire night trying to catch fish and had returned with nothing more than sad faces and sore backs. Not only that, but daylight was certainly not the hour to be trying to catch fish with nets in the clear waters of the lake.

However, he had come to love and respect Jesus, so he replied, "Master, we've worked hard all night and haven't caught anything. But because you say so, I will let down the nets."

Peter the fisherman, with no apparent prior evidence of Jesus' fishing

ability, agreed to give his time, his energy, and his business assets into Christ's hands.

He obeyed and was blessed.

On pulling the net in, Peter and his brother Andrew were astonished to see that it was full—no, it was overflowing—with fish. The net began to break and they had to call their other business partners, James and John, to bring a second boat to help them. The second boat was loaded to the gunwales too. Both boats were close to sinking!

On seeing these incredible, unimaginable blessings, Peter, the lifetime fisherman, realized that he was in the presence of the Son of God, and he fell to his knees in worship and fear.

Jesus said to him, “Don’t be afraid; from now on you will fish for people.”

Immediately, Peter, Andrew, James, and John pulled their boats up on shore, left everything, and followed Christ.

Have you ever wondered what would have happened if Peter’s reaction was to start counting the profits of this and future similar massive catches?

How would you have reacted?

John 21 describes how Jesus repeated this miracle *after* His resurrection—by which time Peter knew very clearly that following Christ was not going to make him the wealthiest fisherman in the market. Yet Peter’s reaction was the same. He followed Christ.

Jesus certainly showed us that love, and its natural response of obedience, brings various types of blessings. Sometimes even more than we can handle:

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you. (Luke 6:38)

Jesus commenced His ministry with a miracle that blessed those who loved and obeyed. In Mark 11, in the very last week of Jesus’ life on earth, He again performed a miracle—though on the surface this one seemed to be very out of character.

On a morning walk from Bethany to Jerusalem, Jesus cursed a seem-

ingly innocent fig tree as it had no fruit, and He was hungry. Note though that it had plenty of leaves which, for the figs around Jerusalem, should have been a sign that its fruit were coming ready for harvest. But—even though we’re told that it was not the season for figs—it was bare.

The tree, like the Pharisees of the time, had all the outward appearances of being fruitful, but on closer inspection it was barren. Similarly, the wealthy Pharisees looked very pious, very religious, very respectable, and very blessed, but beneath their outward display, they were nothing more than white-washed tombs full of dead-men’s bones.

The Jewish people, historically God’s chosen and more blessed than any others, had *stored up* their blessings instead of passing them on. So, like the barren fig tree, they had brought curses on themselves. Thirty-six years later, in 70 AD, Jerusalem was completely destroyed.

In Matthew 25, Jesus again makes it very clear that the universal law of blessings and curses will be in force right through until His return. He concludes the parable about the sheep and the goats with an instruction to the goats—those who had not ministered to Him in the person of the hungry, the thirsty, the strangers, the raggedly dressed, the sick, and the imprisoned:

Depart from me, you who are *cursed*, into the eternal fire prepared for the devil and his angels. (Matt. 25:41b)

Why were they cursed?

It’s very simple.

Because they didn’t have enough of His love in their hearts to pass on the blessings that God had given them.

Writing about fifteen years after Jesus’ death and resurrection, James, the half-brother of Jesus, tells us:

Whoever looks intently into the perfect law that gives freedom, and continues in it—not forgetting what they have heard, but doing it—they will be blessed in what they do. (James 1:25)

BC is AD, too.



TWENTY-  
SEVEN



LEFT HAND, RIGHT HAND

*"It's all right to give God credit but he can use cash too!"*

– ROBERT LE TOURNEAU

I like to think of Matthew 6, the center of Christ's sermon on the mountainside, as the "Chapter of Secrets." Christ spoke in it of secret giving, secret prayer, and secret fasting.

He then went on to give us the beautiful promises about storing up our treasures in heaven and not worrying about what we will eat or drink or wear.

Beautiful words indeed.

But Jesus' directions on secret giving seem to raise as many questions as they answer:

Be careful not to practice your righteousness in front of others to be seen by them. If you do, you will have no reward from your Father in heaven. So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by others. Truly I tell you, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right

hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you. (Matt. 6:1-4)

There are probably volumes of interpretations on what Christ meant in these verses, but I'm guessing that He simply meant what He said: when you do a good deed don't let anyone know.

How hard is that?

Surely we can let those close to us know?

And maybe a few people on the welfare committee at church?

Nobody.

But isn't it important that we share our good deeds with others in order to inspire them to do good also?

Do not let your left hand know what your right hand is doing, so that your giving may be in secret.

Hmmmm.

Ouch.

If Christ's words were meant to be taken literally, then this has got to be one of my biggest downfalls. Not that I parade my good deeds or make a show out of them. In fact, I keep most of them very secret. But my heart sort of secretly wishes that more people knew.

As he thinks in his heart, so is he. (Prov. 23:7, NKJV)

Regardless of whether or not I run my very own "Good Deeds Theater," if I wish for it in my heart, I've got a problem:

The LORD does not look at the things people look at. People look at the outward appearance, but the LORD looks at the heart. (1 Sam. 16:7)

OK, I know that there's a lot of sense in "not letting your left hand know what your right hand is doing," as it helps eliminate the doing of good deeds just so that other people can see what I've done.

And think well of me.

And praise me.

And respect me.

Me. Me. Me.

Not letting people know what I've done, and actually going out of my way to make sure people don't find out, seriously reduces the all-too-common self-centeredness of giving.

But what about the motivational side of giving?

The Apostle Paul regularly wrote of the good deeds and sacrifices made by the early Christians. He would try to motivate one church to give generously by telling them of the good deeds of another church and even the deeds of individuals. That's not keeping it secret.

And let's not miss the fact that Paul wrote under the influence of the Holy Spirit, so what he said must be OK.

He wrote to the congregation in Corinth telling them that their example in generous giving had inspired many others to give as well. He even told them that he regularly "boasted" about their generosity. Again, that's not keeping secrets.

So, looking at Paul's inspired words, what were the principles of giving that Christ was extolling in the Chapter of Secrets?

The first thing I noticed was that it wasn't the Corinthians who were boasting about their own good deeds. It was Paul. And he was using their example to encourage others to greater generosity.

There are plenty of opportunities to share the generosity of *others* without touching on anything we have done ourselves:

Let someone else praise you, and not your own mouth; An outsider, and not your own lips. (Prov. 27:2)

Second, the Corinthians were motivated to be generous not because they saw it as an opportunity to be praised, but because they saw the genuine needs and wanted to help in a heartfelt way.

Christ's words speak for themselves—our good deeds are not to be motivated by our own selfish desires. We are not to do them in order to receive praise or respect from our peers, our family, or the community.

Our motivation for giving, our true inner-heart motivation, should not be "to be seen by others."

That's not easy.

Not for me, anyway.

Furthermore, just because I don't announce my good deeds "with trumpets" doesn't mean that in my heart of hearts I'm not slightly tempt-



ed to hope that someone will still find out about what I've done.

It's a battle that only daily conversion can help me win.

I must remember—moment by moment—that I'm not called to play center stage at the Good Deeds Theater. I'm called to serve.

Humbly.

In secret.

But then, there's also that third angle—inspiration.

For me, hearing and reading the accounts of exceptionally generous givers is truly inspiring—even if it does come “straight from the horse's mouth.”

Robert Le Tourneau's autobiography *Mover of Men and Mountains* has got to be one of the most faith-building and generosity-inspiring stories on the market. Yet it is quite liberally sprinkled with Le Tourneau telling us about his own good deeds.

He and his wife had a personal annual income of \$500,000 in 1935—that's tens of millions today—yet right until his death, Le Tourneau drove a modest Volkswagen Beetle.

Having this sort of income, but still choosing to drive a modest set of wheels and regularly living simply and frugally with your wife in an old caravan on excavation sites, is truly inspiring.

Le Tourneau said, “The question is not how much of my money I give to God, but how much of God's money I keep for myself.”

That's worth repeating:

The question is not how much of my money I give to God,  
but how much of God's money I keep for myself.<sup>60</sup>

He also said:

The preachers can tell us that Christianity works. They are God's salesmen, selling salvation and the Christian way of life. But unless we businessmen and women support them, and testify that *Christianity is the driving power of our business*, you'll always have doubters claiming that religion is all talk and no production.<sup>61</sup>

Le Tourneau's family often gave 90 percent of their personal and company income to God's work and lived off just 10 percent—sometimes re-

ferred to as “reverse tithing.”

As Le Tourneau quipped:

It’s all right to give God credit but he can use cash too!<sup>62</sup>

An inspiring life.

And then there’s Warren Buffett, known as “the Oracle of Omaha,” who’s regularly listed as one of the richest people on the planet and yet still lives in the very same home that he and his late wife purchased in 1958.

Melinda and I don’t live in the tiny Love Shack caravan in which we spent the first five years of our married life, but Buffett’s decision to live in a home that doesn’t reflect his wealth is still very inspiring.

It has helped us to make decisions like only building homes for which we don’t need to borrow money. It’s not exactly sacrificing, but it’s a start.

Buffett also pledged to give away 99 percent of his fortune. His \$31 billion donation to the Bill and Melinda Gates Foundation is a pretty decent way of proving his genuineness.

These good deeds are not secrets, but they are inspiring.

Paul also provides a few snippets of wisdom about the laws of cheerful giving:

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. (2 Cor. 9:6-7)

So, whether I’m giving covertly enough to make the CIA proud, or being openly inspirational to others, does matter. But it doesn’t seem to matter as much as the state of my heart.

My *true* inner motives.

My *sincere* reasons for using my blessings to bless others.

As Mother Teresa, the globally respected Catholic missionary, is credited with saying:

It’s not how much we give but how much love we put into giving.

HELP! I'VE BEEN BLESSED!

Our focus should be on the service we can give back to Jesus in the person of others, not the rewards for doing so. If we keep it that way, and do most of our giving anonymously, Jesus tells us that we will receive rewards.

Eternal ones.

That's the secret.

TWENTY-  
EIGHT



DANGEROUS DESIRES

*“The rich man is not the one who has collected many possessions but the one who needs few possessions; and the poor man is not the one who has no possessions but the one who has many desires.”*

– CHRYSOSTOM (ARCHBISHOP OF CONSTANTINOPLE,  
FOURTH CENTURY AD)

**T**AG Heuer.

Some say it’s German for “Day Hour.” Others say it means “Day This Year.” Still others say that TAG is an acronym—Techniques d’Avant Garde—and that the watch brand’s inventor was French with the German surname Heuer.

I don’t know which is true, or even how to correctly pronounce TAG Heuer, but the company’s advertising gurus certainly know how to speak my language.

I had a decade in life where my business and humanitarian activities landed me in the world’s airports far more than I was comfortable with. Some global roller-coaster trips required visits to countries in Asia, Europe, and North and South America all in the space of just a few weeks.

Jet lag and waking up in hotels not quite sure where on earth I was were both commonplace.

Some trips allowed extended stays, whereas others required thirty

hours of flying just to deliver a forty-minute presentation. I remember having to miss three days of snow skiing with my family just to do a ten-minute presentation in another country. Crazy.

One of the less-obvious side effects was the way that my heart's desires were changed from hours of wandering through carefully designed halls of consumerism—a.k.a. airport Duty Free Shopping Malls.

Having been raised in a fairly frugal family, most of the advertising fell on deaf ears. I'd never owned the latest in electronics, fashion, luggage, and aftershaves. And being a non-drinking non-smoker certainly made it easy to push my trolley past those slickly presented departments.

But then there were those watch ads by TAG Heuer.

I'd like to think that I wasn't totally sucked in by some unconscious desire to be like the handsomely chiseled Formula One drivers, sportsmen, and Hollywood actors whom they use in their advertisements. I thought of it more as a healthy appetite for "quality timepieces" that would help me to more effectively maintain my busy schedule, and thereby be a very useful and practical investment.

And surely the advertisements were speaking the truth when they stated or implied, "You can judge a man by his watch."

What did my \$50 plastic watch say about me? Hmm.

Whichever way I looked at it, TAG Heuer had me hooked.

But there was a problem.

Having worked for a number of years in the humanitarian sector, I knew the good that could be done for people in need with the money that I could easily blow on a watch. I just couldn't justify spending thousands of dollars on a timepiece when a \$50 watch worked perfectly well.

What to do?

Well, I started the goal-setting game. Goals were second nature to me in business, so why not include them in my personal purchasing strategies?

I told myself, "If God continues to bless me financially then when my income reaches \$XYZ I will be able to buy myself a TAG Heuer with a clear conscience."

After all, if God didn't want me to buy the watch, then He would simply halt my rapidly rising income just under \$XYZ.

Wouldn't He?

Well, business was good and God is generous, so inevitably I passed my income goal very quickly, and off to the watch store I went.

But I just couldn't do it.

My income even went ten times higher than my original goal, but I still couldn't justify the luxury.

Now I had a real dilemma. The TAG Heuer marketing executives had a hook in my lip, but God, and the needs of others, had a grip on my heart.

I was torn—and the hook in my lip was hurting!

Fortunately I had a solution. If I gave \$XYZ dollars to charity, then I could justify spending a tiny percentage of that value on my watch.

Done.

I researched the charities, made the donations, and looked forward to my next duty-free shopping experience.

Peace at last.

Not only could I now truly justify buying my beloved watch but my income was at a level where most self-respecting gentlemen would be buying Breitling, Longines, or Patek Philippe. My TAG Heuer, which I initially saw as an unnecessary luxury, had actually become a very modest, almost humbling, investment.

"Well done, Julian! You deserve it."

I cleared customs and went straight to the glass-topped counter that I knew so well. There it was. A sapphire blue face with sparkling silver surrounds. Plus, a band design that exuded "Look at me," and the option of a more comfortable band that would be perfect for the jarring of my mountain bike rides.

By this time the numbers on the price tag were just spare change. I was ready to buy. At last!

But I couldn't.

What in heaven's name was wrong with me?

I couldn't even bring myself to hold it in my hand.

Pathetic!

Lord, what do you want from me?

What *more* do you want from me?

I walked away thoroughly frustrated. How could I have an income in the top-point-zero-whatever percent of society and yet not be able to

have just one of the smaller luxuries it affords?

It's not as though I was wanting a stable of Ferraris.

In fact, I had purposefully not purchased fancy cars or a fancy home, so surely this tiny luxury would be OK?

For months I felt sorry for myself every time I walked by a high-end watch display or saw a TAG Heuer advert in a magazine.

I can tell you from experience that there's absolutely no power in regularly admiring something that you desire while telling yourself, "I *want* it but I *can't* have it."

I knew that "as a man thinks in his heart, so is he." So, as a very first step toward victory, I needed to avoid seeing the watches as much as possible, and if I did come across them, I needed to say, "I *can* have it, but I don't *want* it."

I needed to change my desires.

Anyway, I kept trying to talk myself out of wanting the watch. I purposefully looked away every time I passed watch displays.

Nothing worked.

Finally, I prayed that God would take away my *desire* for the watch. That He would change my priorities and my seemingly unquenchable thirst for a luxury watch.

I had come to a point where I realized that I was allowing this insignificant piece of European metal and plastic to interfere with my daily walk with Christ. It was taking away my spiritual peace. And I decided that I wanted peace more than I wanted the watch.

Mahatma Gandhi gave advice on how to decide between two objects that you desire when you know that one is negatively affecting the other:

Only give up a thing when you want some other condition so much that the thing no longer has any attraction for you, or when it seems to interfere with that which is more greatly desired.

So I kept praying.

And then one day it happened.

I was walking through the duty free section of Brisbane International Airport waiting for QANTAS flight QF97 to Hong Kong. I walked right up to the TAG Heuer display counter, stared directly at *my* watch and felt

... nothing.

No attraction.

No desire.

Nothing at all—except an amazing thankfulness bubbling up like an alpine spring from somewhere inside me. I couldn't hold back the smile that broke out across my face.

The sales lady must have thought I was a guaranteed sale when she saw my obvious joy as I looked at her watches!

Gone. Every last bit of desire was gone.

The battle was over.

I was at peace.

It was such an incredible answer to prayer that I quickly stood out of the way of the busy crowds of travelers, pulled out my pocket notebook, and began to feverishly record my thoughts and feelings. I never wanted to forget that moment in time:

*10 am, 10 June 2008—I've been too focused on money and business and wealth-creation so I've been asking God for a cleaned heart and mind. As much as I speak out against the devil's attractions of materialism, I really have been in its clutches—even without spending much! The devil's had my mind but not my wallet! ... I can hardly believe what just happened. After years of drooling over TAG Heuer watches—and an equally long time agonizing over my seeming inability to bring myself to buy one—I just walked up to the watch counter and felt absolutely no desire at all to buy one. They have completely lost all their appeal to me. It's like the change came out of nowhere. No lead up. No slow draining away of my desire. Just gone! Thank you, Lord, for answering my prayers. You truly are an Almighty, Wonderful God. Thank you. Thank you.*

What's your TAG Heuer?

What's the seemingly unquenchable desire that you're struggling with? What is it that is filling your heart and messing with your spiritual peace of mind?

Is there some *thing* in this world for which you have a deep yearning, but your conscience says otherwise? It might be a watch, a car, a home, a job, a vacation, or even a person.



If we wish to have a close relationship with Jesus, then we, like the Rich Young Ruler, need to cut away everything—and any *thing*—that, if held on to, could undermine that relationship.

Jesus obviously thought that this “cutting away” of anything that be-sets us was important, too:

If your hand or your foot causes you to stumble, cut it off and throw it away. It is better for you to enter life maimed or crippled than to have two hands or two feet and be thrown into eternal fire. And if your eye causes you to stumble, gouge it out and throw it away. It is better for you to enter life with one eye than to have two eyes and be thrown into the fire of hell.  
(Matt. 18:8-9)

Ouch!

That’s a pretty graphic portrayal of the importance of addressing this issue.

My battle with the watch taught me something that I would never have believed had I not experienced it firsthand.

God is able not only to change our bad habits, our errant behaviors, and our destructive lifestyle choices—these are certainly challenging things to remove, and often even painful—but He is able, over and above all these things, to take away our errant *desires*.

The desires of our hearts are so much deeper than our wants and our wishes. Desire, often fueled by years of exposure to advertising and peer or societal expectations, boils up from the heart itself. And yet, I give testimony to the miracle that God performed in my life. He painlessly and silently removed my wrong desire, and I didn’t even feel it.

I just had to let go, and let God take over.

I had to let God pluck the TAG Heuer desire out of my heart and immediately replace it with His desires.

What a blessing.

As the nineteenth-century Presbyterian pastor Thomas Chalmers so wisely suggested, the only way to dispossess the heart of an old affection is by the expulsive power of a new one.

I encourage you to stop reading right now. Think about the “Tag Heuer” in your life. Then take the time to get down on your knees and ask

God to remove that desire from your heart. Ask Him to fill your heart to the brim with His love and His desires.

Pray about it now, and if need be, regularly, and believe that He has taken it away, until the desire is gone.

## CHAPTER 28: SMALL GROUP RESOURCES



Small Group Discussion Sheet.

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TWENTY-  
NINE



PORNOGRAPHY FOR  
CAPITALISTS

*“The desire to accumulate wealth is an original affection of our nature, implanted there by our heavenly Father for noble ends.”*

– ELLEN G. WHITE

**I**n our home we have what we call “Colander Moments.”  
A colander is one of those big bowls with lots of sieve holes in it: the one you use to drain water off your pasta or rice.

Inevitably it arrives at the sink with grains of rice wedged in every hole, or covered in sticky pasta residue ready for washing. After cleaning it is placed upside down on the rack to drain off the excess water.

The person drying the dishes then picks it up, turns it over, and ... splashes undrained water all over the floor.

Why is that?

Why does the colander, a utensil specifically designed to allow water to run out of it, seem to hold more water on the drying rack than the other plates, bowls, and cups?

Well, one night, as I splashed water on the floor for the umpteenth time, the answer hit me.

I had a colander moment!

Colanders are designed to shed every last drop of water when they are right-side up, *not* upside down. Bowls and plates and cups all need to be on their edge or upside down to drain, but a colander *is* a drain, so it should be placed on the rack right-side up.

Problem solved.

So now, any time someone in our family comes to a realization that should have been blatantly obvious but they've only just thought of it, someone yells out, "Colander moment!"

I was reading through a magazine's global "Rich List" one day when I had a few such moments of realization.

I realized that if I piggy-banked all my Monday-to-Friday lunch money, and vowed to never touch it, I would be at the top of the world's Rich List in a mere ... twenty million years.

I'm not exaggerating. I actually had to drop a zero off my calculations so that my calculator could even work that out. The good news was that I could reach the very bottom of the list in just over a quarter of a million years.

OK, so that particular Rich List is right out of my league.

Maybe, like me, you prefer to read Rich Lists that are more within your aspirations—or your postcode. Those lists where the winners have millions, not billions.

I used to love getting one of the annual Australian Rich Lists. It was actually the only issue of that particular magazine that I would buy each year.

It was filled with soft, glossy pages of succinct biographies and analysis of Australia's wealthiest men, women, and families. I would leave it in my bedside drawer to be ogled over night after night as my beautiful wife fell asleep beside me. The assets of even the "poorest" on the list were well out of my reach, but it didn't stop me drooling over the seductively written text and the centerfold images of naked affluence.

My second colander moment had nothing to do with lunch money, but it came one day as I was reading my state's Rich List—the "Who's Who in the Zoo" of the one hundred richest individuals and families in Queensland.

Maybe I could aspire to be on this one?

Instead, I had another realization. I noted that the low-end cut-off

for the list (a.k.a. the poverty-end of the list) was actually just one-third of the assets of some Queenslanders that I knew very well—and they weren’t even mentioned.

Why weren’t they on the Rich List?

Hold onto your colanders.

The list-compilers actually have very limited ability to identify what people are truly worth—how horrible do those last five words sound?

The researchers often just rely on what other journalists have said about people’s assets in the previous twelve months and then try to find evidence to support those claims.

It becomes especially hard to research when the lists are localized and you’re trying to “value” people with less than \$100 million.

To further confound the journalists trying to put a bounty on wealthy heads, first-generation wealth sometimes has a strange impact on its owners—it causes them to disappear. I don’t mean that they completely vanish, but they often become reclusive and less public.

The best explanation I’ve ever read about this phenomenon is in the book *The Millionaire Next Door* by Thomas J. Stanley and William D. Danko. These savvy researchers studied the lives of a vault-load of millionaires—back when being a “millionaire” really meant something.

They found that most millionaires were actually just suburban-dwelling, frugal-living, Walmart-shopping sensible people who drove second-hand cars and wore plastic-banded wrist watches.

There’s a keen lesson to be learned in that.

I once saw one man go from an apparent \$350 million real estate empire one year to nothing the next. As it turned out, he had lots of loans—\$400 million of them in fact.

He did well to slip that little detail past the journalists.

One person pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth. (Prov. 13:7)

Another year I saw a man submit solid evidence that he qualified for the Rich List but, sadly, he died before the next edition was published.

Jesus certainly had something to say about that.

The more I dug the more I found that while there truly are some filthy-rich people out there, many of the voluptuous-looking assets of the so

called “rich” were actually just silicone fakes—propped up very pertly by the lenders—and that many of the people who really do qualify for the lists are just minding their own business and staying out of the limelight.

I never qualified for any of the lists and never will. But my brief obsession with them taught me something.

The Rich Lists are titillating, entertaining, and addictive—they sell truckloads of magazines—but they also grossly perverted my understanding of what it truly means to be “rich.”

In reality, the Rich Lists are just pornography for capitalists.

## CHAPTER 29: SMALL GROUP RESOURCES



Video Clip Discussion Starter.



Small Group Discussion Sheet.

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THIRTY



# THE ECONOMICS OF ENOUGH

*“Simplicity enables us to live lives of integrity in the face of the terrible realities of our global village.”*

– RICHARD FOSTER<sup>65</sup>

I’d heard about him. I can’t remember exactly where or when, but the name David Bussau certainly rang a bell. Maybe I had just seen his surname somewhere and wondered how to pronounce it... Bus-sow? Bus-sew? Boo-saw? Bus-o? Boo-sew? My mind often plays games like that. It drives me nuts sometimes.

My mother had been searching for charitable causes in which to invest some of the blessings God had bestowed on our family. One line of research had brought her to a Sydney-based group called Opportunity International Australia (OIA).

Her detective-like eye for detail, honed from reviewing the financial statements and annual reports of scores of charities, showed OIA to be a frugal, yet very effective, team. Their work in microfinance projects in some of the world’s poorest countries also caught her businesswoman’s eye.

A few phone calls and e-mails ascertained not only their legitimacy



but their almost unmatched experience in microfinance projects in Asia.

To our surprise, these preliminary discussions led to the founder of OIA coming to stay the night to tell us more of their work. His name ... David Bussau.

By the way, Bus-o it is.

He has been recognized for the wonderful work he has done in the international development sector: chosen by *The Bulletin* magazine as “one of Australia’s 10 most creative minds,” awarded the Order of Australia for services to international development, named the Ernst & Young Entrepreneur of the Year, and Senior Australian of the Year in 2008.

He also featured on ABC’s *Australian Story: Champion of the World*, telling how David, an abandoned child who grew up in a New Zealand orphanage with limited education, went on to become a successful entrepreneur operating a multi-million-dollar construction business.<sup>66</sup>

And if that’s not enough, the World Bank has suggested that by 2020, global poverty could be reduced by 10 percent due to the efforts of David’s beloved Opportunity International.

Wow!

Notwithstanding all these accolades—none of which David mentioned when we met—we were actually most intrigued by a simple term that he introduced to us.

He called it “the economics of enough.”

David launched his business career at the age of fifteen with a rented hot dog stand. Twenty years later, and with numerous successful businesses to his credit, he “retired” because he had come to understand the “economics of enough.”

In a nutshell, successful business people, highly paid executives, serial entrepreneurs, and any other Christians who have a knack for acquiring significant assets, all need to make a choice at some stage in life.

And it is this...

Will I continue to amass increasing mountains of assets—maybe even at the expense of my health, my conscience, my family, or even my eternal life—or will I come to the realization that I already have “enough,” and could actually do a lot of good using my God-given time, skills, and assets helping people in need?

Or, in shorthand—what *real* use will another million be considering

the millions I already have?

David decided that he had “enough” at thirty-five, so he closed shop and took his family north to Darwin to help families affected by the recent Cyclone Tracey. The next stop was Bali, Indonesia to oversee an earthquake-recovery program.

During his time in Indonesia, David gave a fifty-dollar loan to a struggling farmer who wanted to buy a sewing machine to start a tailoring business. Little did David realize that this was to be the first of many loans now operated by a network of microfinance projects assisting 3.7 million people in twenty-five countries. Opportunity International had been born.

David’s decision in his mid-thirties was probably seen as fiscal lunacy by some of his peers. To drop out of the capitalist gig at such a young age seemed absurd. But David had made enough to survive on for life, and what seemed absurd to him was the very thought of spending the rest of his days stressing over building bigger “barns” and businesses just to get more and more assets.

David describes his decision as a move *from success to significance*.

That’s powerful.

Would you like that for your life?

Significance?

That’s a pretty decent goal.

Has God blessed you with enough resources to live the rest of your life, albeit frugally, without drawing a wage? Could you survive off the earnings from your assets, your passive income?

Or maybe you could comfortably cut back to a twenty-hour work week and use the time saved to help others—to “make the world a better place”?

Or, as was a major part of my own decision, you might also want to spend a few quality years with your children before they move on to establish their own lives?

The author of Proverbs tells us that it is better to have a handful with contentment than great riches and no sleep. He also gives us some timeless wisdom about “the economics of enough”:

Do not overwork to be rich; Because of your own understanding, cease! (Prov. 23:4, NKJV)

HELP! I'VE BEEN BLESSED!

He must have been a soulmate of David Bussau.

Not surprisingly, Jesus also had some urgent words to say on the economics of enough:

Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions. (Luke 12:15)

What are your financial and career goals?

Are they more about success or significance?

THIRTY-  
ONE



MANURE IN MY WALLET

*“One person gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous person will prosper; whoever refreshes others will be refreshed.”*

– KING SOLOMON

Grandchester is a town about one-hundredth the size its name suggests. It is nestled alongside the Little Liverpool Range about 80 kilometers (50 miles) west of Brisbane, and it boasts a glorious history.

In the 1860s it marked the end of the railway line. All rail cargo headed west to the vast plains of the Darling Downs and beyond had to be transferred from trains to wagons and bullock drays at Grandchester—a fact that brought it much trade and prosperity, until the rail line continued westward.

Grandchester once boasted multiple pubs, shops, and inns, but by the time my family arrived in 1974, it had dwindled to a proud but tiny village. There were probably two hundred people living in the town and surrounding hills, but actually seeing someone as you drove through was a bit of a treat.

Growing up in Grandchester was a barefoot, Huckleberry Finn sort of existence which I still cherish. The hills were full of eroded gullies and

caves—fertile soil for my bushranger-worshipping imagination.<sup>67</sup>

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

After what seemed like an eternity of running through the icy paddocks, my feet were starting to ache. My very thoughtful friend let me in on a trick I've never forgotten—nor repeated.

"Follow close behind the cow and when she lays a steaming warm pat ... stand in it."

My plight was so desperate that I took his advice.

It worked a treat. I just wished that she'd lay one every few feet so I could have heated stepping stones all the way to the milking shed!

Now, manure is an interesting substance. Not only can it thaw frozen toes, it also works wonders as a fertilizer and can be used as a key ingredient in house bricks and mud-walled huts. It provides heat and light when burned, and some say that it will even keep mosquitoes away from a campfire.

Left where it falls it helps to green a field, thereby making more grass for its depositor to enjoy.

Of course, the downside is obvious, when you get too much of it in one place ... it stinks!

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

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

This truth was actually noted way back in 1625 by the English philosopher, scientist, lawyer, and author Francis Bacon, who wrote,

Money is like muck—not good unless spread.<sup>68</sup>

So there you have it, I've got manure in my wallet!

You see, it's God who gives us the power to obtain wealth—I believe that He actually created us with an inbuilt desire to obtain it—but, hand in hand with that desire, He also created us with the need to pass it on so that it doesn't destroy our character and soul.

Hoarded money has a habit of making us proud, arrogant, and selfish—and we often don’t even realize it. It eats at the very core of the rule of life that says, “It is more blessed to give than to receive.”

And you don’t need great piles of it for the stench to begin. Whenever we love our money more than we love the people in need in our street, or even those on the other side of the planet, it starts to pong.

Money, like talents, is a blessing that is best used by passing it on—by spreading it around.

So what am I going to do with it? What are you going to do with yours? I guess we need to make our affluence effluent. To let it flow outward. But how?

Should we just spend it? That certainly spreads it around—too thinly sometimes, it seems.

There is no lack of advice on the “correct” use of money, and there are plenty of businesses, brokers, charities, and churches telling us that the best place for our money is with them.

In Acts 2:44-45 Luke gives us an interesting insight into how the first Christians used their assets that were above and beyond their daily *needs*:

All the believers were together and had everything in common. They sold property and possessions to give to anyone who had need.

That sounds simple enough, but if you’ve ever given this “commune” model even the slightest amount of thought, you’ll know that it’s not as straightforward as it appears.

If I were to sell my “property and possessions” and spread the income evenly between the hard-working yet still financially struggling people in my local congregation, I don’t think it would be the wisest use of God’s blessings.

But am I just lacking faith?

Probably.

Could God use my act of redistribution as an example to others? Yes.

Could it be just the catalyst needed to bring about massive, widespread change in the way thousands of people use their blessings?

Absolutely. He’s an awesome God.

Do I currently have the faith to do it?

No.

So what's my next option?

Maybe it's wiser to pass on the blessings to people in need in a studied and prayerful manner. To try, under the guidance of the Holy Spirit, to identify, assess, and support genuine needs, be they individuals, families, charities, or churches.

This sounds much better. Though maybe not nearly as simple as the "just spend it" option.

The challenge with this plan is the "studied and prayerful" bit. And the bit about identifying, assessing, and supporting.

That takes time.

And the more I am aware that every last cent that I have is actually God's, the more I feel the need to be very, very careful in how I spread it around.

It was the American industrialist and philanthropist Andrew Carnegie who made the very insightful comment:

It is more difficult to give money away intelligently than it is to earn it in the first place.

To pay a tithe on your income and give some extra dollars in the offering plate at church is one thing, but to try to prayerfully and carefully distribute larger amounts can become quite a task. Such an undertaking, in fact, that many wealthy individuals and foundations need to pay people to do the studying, identifying, and assessing for them.

Each of us has our own pet projects, charities, churches, and community groups that we like to support. We have personal criteria that they need to meet before we pass our blessings on to them.

If Melinda and I are giving from personal income, then we are able to respond to needs on a fairly swift, though not necessarily impulsive, basis. There are very few rules on what we are able to do with our after-tax dollars, so we can easily give where we see needs.

This type of giving can also include donations to needs that are not supported tax-deductibly under Australian taxation guidelines—Christian evangelism and direct-giving to needy individuals and families are two such examples.

However, if we want a tax-deductible receipt then obviously we need

to give to entities that are registered to provide them. There's no sense risking problems with the tax office just because you thought you could give more to a need if you avoided paying tax on it first.

Most governments give generous opportunities for private individuals and companies to support real needs in both local communities and overseas without breaking tax laws. Jesus clearly told us to "Give unto Caesar that which is Caesar's," so let's make sure we do just that.

Regardless of what personal or government-applied guidelines you follow, remember that the goal is to pass on or spread around the blessings that God has given you.

So go ahead.

See a need.

Assess its genuineness.

And give, give, give.

You'll be blessed, blessed, blessed.

Spreading it around helps to keep the grass greener on your side of the fence too.<sup>69</sup>

## CHAPTER 31: SMALL GROUP RESOURCES



Video Clip Discussion Starter.



Small Group Discussion Sheet.

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THIRTY-  
TWO



SKY-BANKING

*“It’s almost like seeing a guy show up at the soup kitchen in high hat and tuxedo. It kind of makes you a little bit suspicious.”*

– CONGRESSMAN GARY ACKERMANN<sup>70</sup>

The story is told of two men who lived on the same street.

One was wealthy and lived in a well-presented, spacious home with all the modern amenities. The other man was poor and lived in a very humble shack.

As happens to us all, both men died.

They arrived at the pearly gates, so the story goes, where they were welcomed with an embracing fisherman’s handshake, and Peter then led them to their eternal homes. On reaching the beautiful avenue in which they were both to live, Peter first took the poor man to his home—a mansion of such size and grandeur that even the wealthy man stood aghast.

After profusely thanking Peter, the visibly surprised poor man cautiously opened the towering front door while the other two continued up the street.

A little way along the pair stopped outside a comfortable but very much smaller home, and Peter explained that it was to be the eternal home of the wealthy man.

Shocked, and obviously offended, the wealthy man hastily explained that there must have been a huge mistake: he was the one who should live in the mansion, and the other man should be in the smaller home.

Having seen this reaction many times before, Peter was quick to explain that there was no mistake at all.

The poor man got the eternal mansion because, while living on earth, he *cheerfully* sent his money to heaven, by sharing it with people in need. Some of what had been sent had been used to build his mansion. However, the rich man had hoarded his money, and this small home was all that could be scraped together from the relatively little amount that he had *begrudgingly* sent heavenward.

Something tells me that the poor man's home will be *the* place to hang out through the millennia. It will be a non-stop celebration of friendship, reminiscing, love, and sharing—an everlasting response to his generous God.

Pure heaven.

Whoever is kind to the poor lends to the LORD, and he will reward them for what they have done. (Prov. 19:17)

I'm not sure whether the theology of this story is accurate. And I don't know whether the design of our mansions in heaven has anything to do with how we manage our blessings here on earth—though there are probably some Bible references that might imply it. However, the message is clear: we are not blessed so that we can store it up for ourselves to enjoy. We are blessed to be a blessing.

We need to pass the blessings on.

We each need to “open a bank account” in heaven by opening our heart's door to Jesus, and then we need to deposit as much treasure there as we can.

How's your heavenly home progressing?

CHAPTER 32: SMALL GROUP RESOURCES



Video Clip Discussion Starter.



Small Group Discussion Sheet.

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THIRTY-  
THREE



BUCKET LISTS

*“We on the stage speak of things imaginary as if they were real, and you in the pulpit speak of things real as if they were imaginary.”*

– MR. BUTTERTON

The story is told of a highly respected business consultant who was asked to visit a large corporation and give a report on how best to reduce costs, improve efficiencies, and increase profits.

After days of detailed tours of the operations and discussions with many of its employees, he returned to the CEO’s office.

“Well, what are your recommendations?” asked the CEO.

“Just one small change,” the consultant replied.

Reaching into his pocket he pulled out a small piece of notepaper with “My To Do List” written across the top and the numbers one to six down the left margin.

“Give fifty copies of this page to each employee and explain that from this afternoon onward they are to religiously do the following,” the man said.

“At the end of each day’s work, they are to write the six most important tasks that they need to complete on their next shift. Only the highest

priority tasks. OK?"

The CEO looked puzzled, but agreed.

The consultant continued, "As soon as they commence work the next day, they are to pick up their list and start working on the first task until it is done. Once it is complete they are to cross it off the list and start on the second task, until it is done. And so on. If they get to the end of the day and have not finished all six tasks, then the unfinished ones go to the top of the next day's list."

The CEO was taken aback by the simplicity of the advice, and more than a little frustrated, as he knew how much the consultant's hourly fees were.

Hesitantly, he asked, "What do we owe you for this advice?"

"Nothing at all," replied the consultant.

"Just put the system into practice, monitor the results, and send me a payment in six months' time for what you think the idea is worth."

With that said, he left.

Six months later he received a significant payment from the CEO, much higher than his normal hourly fees, along with a letter of sincere appreciation.

I know the real value of this simple practice as we have used it in our businesses for many years. Handwritten 'To Do Lists' are one of the simplest, yet least-used, business improvement systems available.

A few years ago I read of a conversation that apparently occurred between the Archbishop of Canterbury and a celebrated actor, Mr. Butterton, in 1675.

The archbishop had asked Butterton why actors in a play affect their audiences so powerfully by speaking of things *imaginary*, while ministers of the gospel often affect their congregations so little by speaking of things *real*.

"With due submission to your grace," replied the actor, "permit me to say that the reason is plain: It lies in the power of enthusiasm. We on the stage speak of things imaginary as if they were real, and you in the pulpit speak of things real as if they were imaginary."

This challenged me as I compared my business life with my spiritual life. Why was it that I had so much energy to invest, and a daily To Do List, for my secular work but much less energy and no To Do List for my

spiritual life?

Why did I so easily succumb to the media's beckoning to create and live my very own Bucket List when I knew full well that the most amazing experiences in the universe couldn't even be known on this earth?

And how could I *really* believe in heaven if I didn't have a list of things that I planned to do as soon as I got there?

As a result, I now have an expanding To Do List in the front cover of my Bible. Things I am going to do when I get to heaven. They include:

- Sitting at Jesus' feet just to absorb His presence.
- Eating a Tree of Life fruit salad.
- Bear-hugging a monstrous polar bear.
- Enrolling in the ten-thousand-year course—"How the Trinity Works, 101."
- Asking Mary how she knew Jesus could turn water into wine—even though we have no record of Him having ever done a miracle before that day.
- Meeting anyone who is there due, in some very small way, to my having influenced his or her life on earth.

And the list goes on.

What a privilege it is going to be to spend *eternity* meeting people who are in heaven because the Lord, regardless of our sinfulness and failings, used us as a tool to love them to Him.

Do we need any more motivation than that to "store up our treasures in heaven"?

Is there any *thing* on this earth that should attract us more than the promise of spending eternity with Jesus Christ? There shouldn't be.

Let's not get distracted by the pleasures, experiences, and acquisitions of this temporary world. Let's take the money we were going to splurge on our Bucket Lists and "send it on ahead." In fact, let's also take the money that we were going to spend on living just that level or two higher than our peers and send it on ahead.

Let's stretch our finances heavenwards.

*For more ideas on ways to store up your treasures in heaven, see Appendix 1—The Bucket List at [www.faith-vs-finance.org](http://www.faith-vs-finance.org)*



THIRTY-  
FOUR

## SEND IT ON AHEAD

*“You can only take with you what you have given away.”<sup>71</sup>*

Genghis Khan, the invincible Mongol, is remembered as the founder of the world’s greatest land empire, twice the size of Rome’s. He had an unrivaled ability to simultaneously send multiple scouting parties “to the ends of the earth” to ascertain which lands were worth conquering.

On one such reconnaissance, across the plains north of the Caucasus Mountains between the Caspian and Black Seas, Khan’s generals came up against the very well-armed, highly trained, and equally fearless Turkish tribes. Being a relatively small explorative army, already weighed down with cartloads of supplies and treasures from conquests in previous months, the Mongols knew that they had met their match. What to do?

In a moment of fiendish wisdom, they decided to send on ahead all of their collected war booty as a peace gift to the Turkish defenders. On receiving the ballast of glistening offerings, the Turks immediately turned for home, gloating in the simplicity and success of their victory.

The Mongols, now lightened of their luggage, pursued the Turks, defeated them, took back their bounty, and moved onward!



“Sending it on ahead” allows us to lighten our loads and refocus our attention on the priorities that really matter.

Let’s look at some practical ways that we, as a heaven-bound army, can send our valuables ahead of ourselves.

If, like me, you’ve always dreamed of owning a luxury yacht or a boat to go cruising around the islands, why not buy, or help to buy, a mission boat for medical or evangelistic purposes? The crew will be more than happy for you to sail with them on mission trips whenever you get a chance.

In making this gift you’ll be taking the money that you were going to spend on yourself and sending it on ahead.

Maybe you want a vacation home on a remote tropical beach. Have you thought about buying one to be used by remote-area missionaries which can then be used by your family for a couple of weeks a year when you’re “out there” volunteering with them?

Send it on ahead.

Want to feel rich by “owning a bank”? In parts of Asia you can literally set up a whole bank for just \$20,000 or \$30,000. The money is then lent to people as small microloans of \$50, \$100, or \$200 so that they can start small businesses for their families. They repay the loans with interest, and the same money is then re-loaned to another family to help them climb out of poverty, while the interest earned goes to local community development projects. Perfect!

Send it on ahead.

Maybe you’re an artist, a musician, or a singer. Find ways to share your blessings with others. Start a school for talented children. Open a public gallery to display the works of Christian artists. Run concerts or auctions with all proceeds going to the needy.

Send it on ahead.

Want to buy a new car to replace the perfectly good one you already own? Why not keep your wheels and buy a van for an inner-city soup kitchen, a bus for a community center, or a quad bike or four-wheel-drive for a remote outreach project?

Send it on ahead.

Maybe you’ve always dreamed of being a pilot. Ask around and find a dedicated young person who’s keen to be a mission pilot or flying doctor but doesn’t have the finances. Do the course together, at your cost.

Send it on ahead.

Then, why not buy a plane too? A mission plane, that is.

Send it on ahead.

Always wished that you could be a missionary yourself but business, family, or other commitments have held you back? My suggestion is just do it. But if you *really* can't, find ways to sponsor others so that you can be there in spirit and feel the joy when they report their successes.

Send it on ahead.

Whatever it is that you've been blessed with, God has provided a way for you to be able to send it on ahead.

Musical ability, singing, public speaking, business acumen, finances, cooking skills, intellect, medical knowledge, practical skills, writing or editing ability, hospitality ... you name it: God has an account already open for you to send it on ahead.

Just do it.

Not tomorrow.

Start today.



THIRTY-  
FIVE

## BRUISED CAMELS

*“Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount.”*

– ZACCHAEUS

I was sitting in the function room of a five-star hotel on the banks of Melbourne’s Yarra River. It was one of a few opportunities where both my parents and I had been able to get away from the hustle of life to travel together—and one of the even fewer times that we were staying five-star.

Due to the fairly recent sale of a profitable business, our purses were weighing us down even more than usual, and we were each in need of renewed inspiration on how we could best distribute more money into God’s work.

Not having been raised in wealthy environments, we had no network of close friends with whom we could share our challenges, so we were searching for other Christians in similar situations. The Forum was our perfect opportunity.<sup>72</sup>

Founded by Christian philanthropists, The Forum is a small fellowship of Christian donors who are united in their goals of serving God with the blessings He has given them. Some wear their wealth on their

sleeves while others give no visible indication of it at all, but they each genuinely want to serve their Lord.

The Forum members meet together annually to encourage and inspire each other. It is a “safe place” where profits and dollar values can be shared without hesitation, and the daily struggles of managing God’s financial blessings can be aired without fear of criticism or discrimination.

OK, so it might be nauseating to read about people who sometimes feel lonely and discriminated against because of their prosperity—I can certainly understand the repulsion—but many readers will actually know the feeling all too well.

Imagine going to a party and not being able to talk freely about your job, your home, your travels, or your goals. You can’t say a single word without first measuring it through the filter of “normalcy.” We live in a “tall-poppy” world, and no one wants to be the one that gets the chop.

To let it be known that your New Year’s resolution is not about losing weight or getting a pay rise but to increase your weekly donations to charities from \$20,000 to \$50,000 or from \$50,000 to \$100,000 is social suicide.

There comes a point in wealth management where you realize that you can no longer speak freely about your income, your lack of debt, your real goals, and the REAL burden of responsibility you feel in ensuring that you use the blessings just as God would want you to.

It’s not socially acceptable.

And it’s not wise.

That’s why we found ourselves high above the Yarra sharing stories, meals, burdens, and the occasional New Year’s resolution with other Christians struggling to manage and responsibly distribute God’s financial blessings.

The Forum is a perfect opportunity for sharing and hearing experiences and opinions about Christ-centered stewardship—after all, if there’s one thing that millionaires have even more than money, it’s opinions!

Apparently, these types of gatherings have been occurring for many years, and we’re just newbies to the scene.

In the United States there is apparently a network called The Bruised Camels who meet for similar reasons. They must be a pretty clandestine group, or maybe they have closed shop, as my online searches could un-

earth only a few obtuse references to them.

According to a 1987 article in *Leadership Journal* “The first group was dubbed the ‘Bruised Camels’ by a member who said he felt like a bruised camel trying to squeeze into the kingdom.”<sup>73</sup> That’s a pretty apt description for people who are being Spirit-led to try to get through that *eye of a needle* that Jesus so famously described in three of the Gospels—right after his appeal to the Rich Young Ruler:

“How hard it is for those who have riches to enter the kingdom of God!” And the disciples were astonished at His words. But Jesus answered again and said to them, “Children, how hard it is for those who trust in riches to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.” (Mark 10:23b-25, NKJV)

Jesus’ “eye of a needle” may have been the smallest night-gate in the wall of Jerusalem—just big enough for a man to clamber through— or the tiny eye of a literal needle. Either way, getting a camel through it alive, in one piece, was humanly impossible.

How many times have I struggled with these texts? What hope is there for you and for me?

The disciples were even more amazed, and said to each other, “Who then can be saved?” (Mark 10:26)

Jesus gave them, and us, great hope in His reply:

With man this is impossible, but not with God; all things are possible with God. (Mark 10:27)

The disciples seemed to be unaware, as I was until recent years, that slums are not just confines for the poor. The rich can also live in slums— of wealth: ugly places where selfishness, greed, and arrogance lurk down every alley, and pride can leave you fat-headed and spiritually battered.

Slums of success.

Slums of excess.

Slums of affluence.

Not pretty.

Jesus spent much of His time on earth with the poor and outcasts of society. It seems that almost every time He came in contact with the wealthy, or the powerful ruling classes, things got ugly. Yet He was still very clear in His statements that the rich *can* be saved, and that He desperately wants to save them.

So if rich people can be saved, albeit with some pain, surely there must be some biblical examples of them genuinely giving their hearts to Christ?

There are.

Remember our little friend Zacchaeus? Short in stature, high in wealth. He was a tax collector—or, to be more true to the text, he was a “chief” tax collector who had set himself up very nicely by working for the hated Romans—and he’d added to his booty by the occasional bit of fraud.

But when Jesus touched his wealthy heart ... whammo!

“Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount.” Jesus said to him, “Today salvation has come to this house, because this man, too, is a son of Abraham. For the Son of Man came to seek and to save the lost.” (Luke 19:8-10)

A rich man on his way to heaven.

Or should I say a “once was rich” man on his way to heaven?

I find it more than a little interesting that, on seeing Zacchaeus’s repentance and generosity, Christ referred to him as “a son of Abraham.” Perhaps Christ was remembering what God said to Abraham in Genesis 12:1-2:

I will make you into a great nation, and I will bless you; I will make your name great, and you will be a blessing.

Blessed, to be a blessing.

Christ blessed Zacchaeus with salvation. In response, Zacchaeus started to bless others with his wealth, and in turn, was blessed even more.

And what about Matthew the disciple?

As Jesus went on from there, he saw a man named Matthew sitting at the tax collector’s booth. “Follow me,” he told him, and Matthew got up and followed him. (Matt. 9:9)

We don't know for sure that he was wealthy, but he was a tax collector and he knew how to throw a pretty substantial party, so he didn't seem to be lacking in funds.

Jesus called Matthew and he followed.

You might remember Nicodemus, too—the Jewish ruler who came to Jesus by night.

He had a problem—a few problems in fact.

He was rich.

He was powerful.

He was respected.

He was, in summary, very blessed. Maybe the blessings had come due to his living according to Moses' words in Deuteronomy—maybe a life of obedience had led to a life of blessings. We don't know.

But he came to Jesus by night to try to avoid being seen by his peers and colleagues.

He desperately wanted to be saved.

Nicodemus had lived an upright and respectable life, but in his deepest heart, that place no one else ever accessed, he knew that something was still missing.

And he knew that he had to fill the void—before it was too late.

Jesus saw in Nicodemus a person who genuinely did want to do the right thing—a man who, if devoted to God, could be a real kingdom-expander.

So, in their one brief encounter, Jesus gave Nicodemus what is arguably the most simple and beautiful description of salvation that He ever presented.

That single conversation included not only the original message on how we must all be “born again”—though that alone would have made it one of Christ's most important discourses—it also included the prophetic words that Jesus must be lifted up like Moses' serpent in the wilderness, that He might draw all men unto Him.

But both of these, as beautiful as they are, fade quietly into the background when we realize that it was to Nicodemus himself that Jesus spoke these most precious words:

For God so loved the world that he gave his one and only Son,  
that whoever believes in him shall not perish but have eternal



life. For God did not send his Son into the world to condemn the world, but to save the world through him. (John 3:16-17)

Nicodemus's heart was touched. He loved Jesus and believed He was the Messiah.

But tradition tells us that, unlike Zacchaeus and Matthew, he didn't give away half or all of his assets, leave his respectable career, or tread the dusty roads with Jesus.

He actually went back to his plush office in the Sanhedrin.

Now, before you start thinking, "Aha! There it is. The Bible does tell me that I can truly love Jesus and believe he's the Messiah and still keep all my wealth," Nicodemus actually made a very calculated and dangerous decision. He chose to stay in his office because he knew that his colleagues desperately wanted to kill Jesus and to discredit His ministry.

Nicodemus, through his love for Jesus, wanted to do all he could to protect Christ, and he knew the best place he could do that was as an undercover agent.

Right in the midst of the vultures.

Mission impossible?

John 7 shows Nicodemus putting his neck on the block for Jesus. In a heated scene where the other Sanhedrin members are trying to arrest, charge, and kill Jesus, Nicodemus throws a curve ball to try to distract them and defend Christ. As a result, he is accused of being one of Jesus' disciples.

His decision to remain a member of the Sanhedrin, even after meeting Christ at night, was all the more dangerous due to the fact that staying in his network of wealthy and powerful friends could very easily have cost him his eternal life, too. The temptations to doubt his new beliefs, to trust in his wealth, and to be as proud and hypocritical as his colleagues were all very real.

But through his love for Jesus, and by God's grace, Nicodemus held on.

After Jesus was crucified, we see Joseph of Arimathea—another undercover wealthy disciple—and Nicodemus preparing His body for burial. Both men had "followed from afar" while Jesus was alive, but when they saw Him lifted up, like the serpent in the wilderness, they were truly

drawn to Him and converted.

When the eleven disciples had fallen away in fear and sadness at Jesus' crucifixion, these two men took their bold and perilous stand for Him.

Nicodemus never looked back. He became an active member of the early church and used his wealth and contacts to do all he could to spread the gospel.

We're told that he died a poor man, having given his all for his Savior.

Almost in answer to the disciples' astonishment about Christ's "eye of a needle" comments, the New Testament gives regular reference to people of significant means who gave their hearts, and their means, to God.

I thank God for the hope I've received from their stories.

Paul also gives timely advice to the rich to help them see through their jungle of assets to the light of heaven.

Here he tells Timothy what to say to rich Christians in his area:

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. (1 Tim. 6:17-19)

So can a rich person enter heaven?

Absolutely.

Is it easy?

Absolutely not.

But with God all things are possible.

We need to let go—of our pride, our self-confidence, our "hope in our riches"—and let God lovingly lead us day by day.

As part of the process, we also need to *humbly* remember that our seemingly large donations are no better, in any way at all, than the widow's mites. It's not about the number of zeros, it's about our hearts.

It may hurt having some of our baggage removed as we trim down to get through the eye of the needle. Some of our desires and assets might have become such an integral part of who we are that they need to be almost surgically removed.

HELP! I'VE BEEN BLESSED!

We need to be refined in the fire and polished.

It's not easy being bruised.

Will you join me for the pummeling?

## CHAPTER 35: SMALL GROUP RESOURCES



Video Clip Discussion Starter.



Small Group Discussion Sheet.

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THIRTY-  
SIX



## SACRIFICE VULTURES

*“What good is it for someone to gain the whole world,  
yet forfeit their soul?”*

– JESUS CHRIST

**D**ietrich Bonhoeffer was a devout Lutheran, one of the German clergy who believed that Christians should stand against the atrocities of the nation's war machine during World War II, and actually did so himself.

In 1937 Bonhoeffer wrote a sentence in his book *The Cost of Discipleship* which has since been identified as one of the most poignant, self-fulfilled statements ever made:

When Christ calls a man, he bids him, “Come and Die.”

At dawn on April 9, 1945, at just thirty-nine years of age, Bonhoeffer had to do just that. He was hung on the gallows at the Flossenburg death camp, by special order of Himmler himself.

When Christ calls a man, he bids him, “Come and Die.”

I don't believe, and nor did Bonhoeffer, that every Christian is called

to be a martyr, or that our salvation depends on our premature death for the cause.

But I do believe Bonhoeffer's statement.

We *must* die ... to self ... to selfishness.

Then he called the crowd to him along with his disciples and said: "Whoever wants to be my disciple *must* deny themselves and take up their cross and follow me. For whoever wants to save their life *will* lose it, but whoever loses their life for me and for the gospel *will* save it. What good is it for someone to gain the whole world, yet forfeit their soul?" (Mark 8:34-36)

It seems that the kingdom of heaven will be filled with people who have desired to carry their cross more than to wear their crown.

This sort of teaching has no parallel in any other philosophy or religion.

Win by losing?

Live by dying?

This is radical. Or at least it seems radical to my twenty-first century, Laodicean, lukewarm mind.

Christ Himself not only talked this seemingly paradoxical, hardcore mandate, He lived it.

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)

But it's been almost two thousand years since Calvary. Do we still *believe* all this sacrifice stuff?

Or have the last few centuries of capitalism shaped mainstream Christianity so profoundly that we no longer consider denial and sacrifice essential to following Christ?

Have we just become "sacrifice vultures"—forever circling around the lifestyle-altering commitment that Christ asks of us but never prepared to land at the cross and die to self?

Jesus Christ, the Son of God Himself, sacrificed heaven—we can't even imagine what a loss that was—to be born in a cowshed, die on a torturous cross and, in between, live a life of uninterrupted poverty.

He then said to anyone who wants to be with Him, “Follow me.”

As Christians—literally “Christ-followers”—we’re mindful of the fact that we are called to follow His sacrifice, both as a *command* and as a *response* to His love.

*We must sacrifice.* <sup>74</sup>

But there’s more to it ...

The very act of sacrificing gives birth to one of the most frustrating conundrums faced by affluent Christians.

Actor Steve Martin touched on it in his fanciful math lesson where he quipped, “If you’ve got a dollar, and you spend 29 cents on a loaf of bread, you’ve got 71 cents left; But if you’ve got seventeen grand, and you spend 29 cents on a loaf of bread, you’ve still got seventeen grand. There’s a math lesson for you!”

Allow me to illustrate this from the perspective of sacrifice.

A person donates \$1,000 to a worthy cause instead of using the money to buy something for themselves—something that they really wanted.

Is that a sacrifice? By definition, yes, because they gave up something they valued—the \$1,000—for the sake of something or someone else.

But what if they still had a million dollars left, or even just \$10,000 left, so that the giving of the \$1,000 had absolutely no effect on their living standards or their lifestyle?

Is it still a sacrifice?

Maybe a small one? Or maybe not.

What about the poor widow who only gave two small coins to God? Was that a sacrifice?

At what stage does giving become *sacrificial* giving?

Is there a percentage of our wealth, our time, and our talents that God wants us to give Him?

There sure is, and it’s not 10 percent.

## CHAPTER 36: SMALL GROUP RESOURCES



Video Clip Discussion Starter.



Small Group Discussion Sheet.

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THIRTY-  
SEVEN



THE TERESA/GEKKO SCALE

*“The man who dies rich dies disgraced.”*

– ANDREW CARNEGIE

**I**t seems like a cruel twist of fate that most of us have at least one acquaintance who is so skull-bustingly intelligent and hypodermically sharp-witted, that they make us feel like intellectual leprechauns.

To keep me humble, God has actually given me a few such people in my circle of life. Sometimes I find myself sitting in on their lightning fast conversations, trying to formulate a comment that will appear to lessen the gap between their intellects and mine, but by the time I’ve got my witty words crafted they’re already onto a new topic.

I still recall a conversation about faith and finance with one of these cranial giants. After an extended discussion where I had laid out my personal beliefs on business and charity, he shot forth, “Arch, you’re a mix of Gordon Gekko and Mother Teresa!” He said it with a tone of voice that showed he was pleased with his choice of words, so I knew there was a question I needed to answer.

Who on earth’s Gordon Gekko?



I quite liked being thought of alongside Mother Teresa, though the analogy is an *e-x-t-r-e-m-e-l-y* long shot, but I had no idea about the lizard guy.

It was in the pre-iPhone years, so I couldn't sneakily Google "Gordon Gekko" under the table, like a win-at-any-cost player at a church trivia night. But when I got the chance I did some homework.

Gordon Gekko, it turns out, is the greedy, self-centered, power-hungry slimeball in the movie *Wall Street*.

Great! Me, like Mother Teresa? Wow, thanks. I think—I hope—that I had been complimented for working in a pit-bull determined way to build up wealth with the primary intention of giving it all away.

In one of the sad ironies of life, even with his elephantine brain, my friend doesn't even remember saying it, so he can't fill me in on what he meant either.

Let's stick with my version then, shall we?

\*\*\*

For many years Melinda and I have worked within a principle of giving that has really helped us to maintain a semi-balanced focus on "our" (God's) assets.

It's really quite simple. We aim to give away (Mother Teresa) an equal amount of money to our net worth (Gordon Gekko) at any time.

So, if we add up the market value of our assets (home, shares, super-annuation, cash, real estate, other investments) in one column, and the amounts that we have given to charities, mission work, church projects, foundations, and community organizations since we got married in another column, then the two totals should be very similar, or higher in the "giving" column.

For example, if on a given date our assets total \$100,000, then we should have given away \$100,000 by that same date.

Of course we also need to remember that all \$200,000 is God's—not ours. And if we find that our assets are 50 percent greater than our giving total, then we mustn't just *spend* the extra to try and balance the books.

If, through God's blessings of increased income or appreciation in real estate values and the like, the assets total surpasses the giving total, then

we need to carefully liquidate an asset (real estate, shares, or other investments) and give of the proceeds until the Teresa/Gekko scale is back in balance—fifty-fifty.

For us, it's a simple but very effective way of trying to manage and monitor our priorities—though I freely admit that it is a strategy more suited to high-income earners than families trying to get by on a modest single income. However, I encourage you to try it, or at least set up your own version of it. You may also need to take into account the total value of your debts and deduct it off the value of your assets, but whatever you do, make your decisions under the guidance of the Holy Spirit and sincere prayer.

Maybe you haven't kept records, but you think that over the years you've given about 10 percent of your current net worth to God. If so, then I encourage you to aim to give an additional 5 percent or 10 percent over the coming twelve months.

Fix the date into next year's calendar, and set up a month-by-month giving plan to reach the goal. I'm fully aware that this is not as easy as it sounds. Most people don't have 10 percent of their net worth sitting as cash in the bank, so it might mean selling an asset to free up the funds for distribution.

I still remember the first time that we sold what we considered to be a significant investment just to free up the cash so we could give it away. It seemed to go against everything that society was telling us to do, but when we did it we were wonderfully blessed in a myriad of ways.

Maybe you've been strategic and systematic in your giving, and you know that you've given a larger portion—maybe you've already passed on 20 percent or 30 percent of your net worth. If that's you then I challenge you to set a giving target closer to the 50-percent-of-net-worth mark.

Whatever your target is make sure that it stretches your faith.

Many people say, "If I were rich I'd be generous," but sadly, experience clearly shows that if people don't give generously when they're struggling, or even middle-class, they very, very rarely become generous when they're rich.

Martin Luther knew us well when he said:

People go through three conversions: their head, their heart,  
and their wallet. Unfortunately, not all at the same time.

Which stage is your conversion up to?

It's been well said that a person's bank statements are a telltale report on whether their hearts are in heaven or on earth.

Our fifty-fifty Teresa/Gekko scale might be looking pretty balanced—from where we're standing—but if we've truly been significantly financially blessed then maybe, even at fifty-fifty, we're just floating in the ozone layer.

Sitting on the fence.

Neither hot nor cold, just like the people Jesus was speaking to in Revelation 3:14-22.

So, there's more to the story.

Before I go on, if you've been challenged by the fifty-fifty giving plan, and convicted to do it at some level, please do so. May your conscience remain pricked until the scales are at least even! It's not my job to play "Holy Spirit" in your life—and I'm definitely not a financial advisor—but I really do encourage you to *earnestly* seek God's will for your life in this matter.

Just do whatever God prompts you to do—the blessings are out of this world!

If you've been impressed that God wants you to get started with a ten-ninety split, or a twenty-eighty, then do it. Once you have reached that target, let God prompt you as to whether He wants you to go further on this journey ... further along this "road toward poverty."

Pray sincerely and ask God's Spirit to guide you and, if necessary, nudge and even shove you onto the road He wants you to take.

If you want to walk with me further down this road, then take a deep breath. You'll need it—the rest of the trip is not for the faint-hearted.

## CHAPTER 37: SMALL GROUP RESOURCES



Small Group Discussion Sheet.

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THIRTY-  
EIGHT



THE ROAD TOWARD POVERTY

*"A just society is a society that if you knew everything about it,  
you'd be willing to enter it in a random place."*

– JOHN RAWLS

There have been nights when I've sat in bed telling Melinda that I truly think it would be a blessing for us to move into a little shack, maybe even our original Love Shack, on a small block of land. To shake off the binding ties of investments, rental properties, trusts, and contracts.

To go back to the way we were in our early years together. Not because of some nostalgia-warped yearning for "the good old days"—the truth is I quite like the present days—but as a way of simplifying life and resetting our priorities.

A somewhat literal reversal of fortune.

Instead of getting busier and busier in business, and acquiring greater and greater wealth until the day we die, we would turn a corner mid-journey and seek the road back—we could call it our "road toward poverty."<sup>75</sup>

It wouldn't be a monasticized form of poverty where we would la-

bor tirelessly to try to somehow earn or develop inner righteousness by avoiding all material blessings. There's nothing truly righteous about casting off all comforts and living an ascetic, impoverished existence—though it certainly may assist us in our Christian walk at specific times.

The last pagan Emperor of Rome, Emperor Julian (I so wish he had a different “Christian” name!), wrote in a letter that the only reason he seized the assets of Christians was to make them poor enough to enter heaven. Being a non-believer he may have thought that poverty was a way for Christians to earn a ticket to glory. He clearly didn't understand that, three centuries earlier, Jesus had paid the *entire* “entry fee” for anyone who believes in Him, rich or poor.

Being materially poor, by circumstance or by choice, is not a prerequisite for eternal life. However, as we have clearly seen in some of Jesus' discussions with the wealthy, there certainly is some spiritual benefit in divesting yourself of things that are cluttering your heart.

Let's flesh out this “road toward poverty” idea a bit.

John Wesley, the great eighteenth-century open-air preacher, famously said:

When I die, if I leave behind me ten pounds ... you and all mankind bear witness against me, that I have lived and died a thief and robber.

I'm not sure I totally agree with him, but I get the point.

Should we really try to give everything away before we die? Shouldn't we consider leaving a “deathbed legacy”—a foundation or trust fund to allow our estate to keep “giving” long after we're gone? Wouldn't that be a noble thing to do?

Maybe.

Unless of course, my *real* reason for doing it was just so that I could hold onto more than I needed now so that I could continue to be respected and live comfortably until I die. Then it would just be a selfish foundation for a noble cause.

The nineteenth-century educator and politician Horace Mann added an extra angle:

Generosity during life is a very different thing from generosity in the hour of death; one proceeds from a genuine liberality

and benevolence, the other from pride or fear.

Maybe whoever originally said, “We need to give God what’s right, not what’s left,” wasn’t just talking about “what’s left” at the end of the week but also at the end of life.

And I personally believe that the needs of tomorrow will be no greater than the needs of today—so I really should give it today, while I’m still alive. God will raise up others to give to tomorrow’s needs—and to receive tomorrow’s blessings.

God can turn stones into bread, so He will have no trouble continuing to place resources into faithful hands in the days ahead.

Just in the last few days, I’ve heard stories of Christians being newly blessed with hundreds of millions of dollars. For me to think that I should hold on to large portions of the blessings God has entrusted me with—to ensure that I can bleed them into His work at a sustainable rate in the future—is, in my opinion, walking a fine line between selfishness and faithlessness.

Sometimes people ask me whether they should continue in their businesses, or their professions, so that each year they can give increasingly large donations to God’s work. It’s a very genuine and very good question. It shows that the Holy Spirit is working on their hearts—and that’s fantastic!

My response to them is exactly what God showed me whenever I was in a similar situation.

Although there are a mountain of factors that will direct such a decision, for Christians, it all hinges on just two sets of questions.

Firstly, are you really giving a *significant* and *sacrificial* portion of the profits of your business/profession to God’s work? Significant *and* sacrificial? Or is your *true* primary purpose for creating the income so that you can maintain a comfortable and respectable lifestyle? Answer the questions *honestly*. You’re the only one listening.

Secondly, and most importantly, are you *truly* maintaining a strong, daily, heart-to-heart relationship with Jesus Christ? Or are your commitments to your business or profession keeping you from the relationship that you know you should have with Him?

Nobody can answer these questions on your behalf. The answers are

sitting in the very deepest recesses of your heart, where no one but you and the Holy Spirit can visit.

I can't take you any further on the journey—the ball is completely in your court—but I can tell where I went from that place.

I was convicted, deeply convicted, on my *need* to change, but the conviction brought further questions.

I had to ask myself, could I really do it? Could I truly turn the corner and consciously head toward financial poverty?

Could I watch my friends, my peers, continue to increase their wealth while I *purposefully* depleted ours?<sup>76</sup>

Could I walk down the road toward poverty, all the while looking into the ambitious faces of those headed in the other direction?

I think I'd have a seismic cringe if I heard people making comments like, "Have you heard about that Archer guy? He's gone from peacock to feather duster overnight!"

Is this all just a bird-brained idea?

For years I have been energized by skyrocketing sales graphs. The steeply rising slopes of profit and net worth are where I've loved to climb—up where the air is thin and the peers are few. Could my ego handle the steep fall from the heights of being a respected, globetrotting businessman to having an average, or even far-below-average, net worth?

What about our "twilight" years? How would we survive?

So many questions!

Maybe this is a suitable point to insert some of Christ's words from Matthew 6:25, 31-34:

Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? ... So do not worry, saying, "What shall we eat?" or "What shall we drink?" or "What shall we wear?" For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.

Christ told us not to worry about things like food and clothes because

He knew that we can only eat one meal at a time, and we can only wear one set of clothes at a time. If the God of the universe has *promised* to provide these for us, even if only in a “one at a time” way, why should we worry about them?

I’m beginning to see, albeit through a spa-bath-induced steamy haze of materialism, that truly internalizing this directive from Christ would bring me an incredible sense of freedom and peace.

However, wouldn’t it be irresponsible to give away what God has already given me if that puts me back into a situation where I need to again daily rely on Him for my food and clothing? He’s already supplied all my needs once, and yet there I’d be, asking for it all again.

Wouldn’t that be a bit careless?

The late Oswald Chambers, one of Britain’s most insightful Christian evangelists and teachers, encouraged us to be “carefully careless” as we safely leave all we have and all we are in God’s hands.

Carefully careless. Hmmm. It’s all good food for thought—but I’ve still got other questions about my “road toward poverty” idea that I need to sort out.

I’ve worked hard for years trying to build up enough passive income<sup>77</sup> to retire, but now I’m being convicted that I need to give it away, to rely on God rather than my investments. That hurts, in a rich young ruler sort of way!

Is passive income just for people who aren’t prepared to rely fully on a Jehovah Jireh provider-God?

Is passive income only for passive Christians?

Ouch!

Or is passive income one of the many ways that a provider God provides? But if it is, how can I be financially secure without becoming spiritually bankrupt?

Man, this is challenging stuff.

And what about my involvement in the economy of my community? In today’s capitalist society, it seems that the purchase and consumption of ever-increasing volumes of goods and services is not just encouraged but is actually essential for the continuity of society as we know it.

The media of the United States, Britain, Europe, Australia, and elsewhere constantly reports on the negative impacts of underspending in



the retail sector as if actually saving our money is the root of all economic evils.

The underlying message seems to be, “If you’re not buying more than you need, you’re not a productive member of society.” I’m almost made to feel immoral if I’m not regularly spending money on just about everything that opens and shuts.

In light of this deeply entrenched economic model, wouldn’t it be my moral duty to support almost any activity that makes me richer and thereby increases cash-flow in the system? After all, how can our economies survive if I, and every other member of society, don’t become increasingly affluent, or deeply indebted (preferably both), so that we can increasingly spend, spend, spend?

I’m being a little facetious, but this is actually the message that we are being given from multiple sources every day. Sadly, many don’t have the financial education to know that it is a ludicrous concept, a failed model that leads to governments needing to print billions of dollars of new money to keep it propped up.

Just a few years ago, the Australian government was so keen to try to avoid a recession by taking retail spending to a higher level that it actually gave hundreds of dollars to every man, woman, and child in the hope that we would go out and spend it.

Most of us did—this unexpected, nationwide windfall led to one of the most profitable weeks in history for the nation’s casinos and other gambling establishments.

Madness.

Back to the topic at hand. Wouldn’t working my way towards poverty be an insult to God? After all, He gave me all these gifts, these blessings, and now I’m giving them back. That doesn’t sound very polite.

Or is it?

Remember Paul’s words in 2 Corinthians 9:11 about how we are blessed, enriched, in every way *so that* we can be generous on all occasions? That sounds a bit like we’re meant to pass on what God gives us.

Not that Paul wants us to be unfairly disadvantaged by our generosity:

Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. (2 Cor. 8:13)

This is pretty challenging territory. It's a teaching that has been used to support both communism and corrupt socialism. Millions have lost their lives fighting the *inequalities* of human-led systems of *equality*.

The late U.S. philosopher John Rawls wrote widely on the need for greater equality and justice in society. He knew about the huge gap between the “rich” and the “poor,” and he wanted to encourage us to think more on how we might be able to address these extremes in our local and global worlds.

Rawls described his hoped-for societal equality as follows:

A just society is a society that if you knew everything about it, you'd be willing to enter it in a random place.<sup>78</sup>

The society Rawls described is so just, so fair, and so equal that even if you knew all the facts about it and how it operated and the relationships between all its people, classes, nations, and races, you would still be prepared to happily enter it at any point. You would be happy to become one of its “rich” or one of its “poor,” one of its “leaders” or one of its “servants.”

Maybe that's the type of society that Christ and Paul often encouraged—but it's certainly not the world that you and I live in right now.

If our world were that Utopian I wouldn't have any problem walking down my road toward poverty. There might not even be a road, just one large, even playing field.

## CHAPTER 38: SMALL GROUP RESOURCES



Small Group Discussion Sheet.

Download at [www.faith-vs-finance.org](http://www.faith-vs-finance.org)



THIRTY-  
NINE



## THE RICH YOUNG RULER(S)

*“Whoever of you does not forsake all that  
he has cannot be my disciple.”*

– JESUS CHRIST

**T**he Rich Young Ruler’s story draws me in like a moth to a flame. I so don’t want to read it, yet I can’t resist.

It speaks directly to my heart—in a cardiac arrest sort of way!

Matthew, Mark, and Luke all thought it was an important enough event to record in detail.<sup>79</sup>

Every time I dive in deeply to study the context, the background, and the possible meanings of the story I come up gasping for air.

Would Jesus really ask him to do that?

I dive down again and again, ever hopeful that I can find a less volatile interpretation of the message.

No, it can’t possibly mean what it says!

Just when I think I’ve found a pocket of fresh air where I can relax and regain my capitalist energies, a statement by Kierkegaard rings in my ears:

The Bible is very easy to understand. But we Christians are a

bunch of scheming swindlers. We pretend to be unable to understand it because we know very well that the minute we understand, we are obliged to act accordingly.<sup>80</sup>

Me, a scheming swindler? No wonder Kierkegaard was known as “The Disturbing Dane.”

I need to get to the bottom of this.

Maybe Jesus was serious when He asked the young man to go and sell all that he had so that he could *freely* follow Jesus—unfettered by his first-century equivalents of trusts, companies, real estate, share portfolios, and bank accounts.

But ... could Jesus be asking the very same thing of me?

Of you?

To give it *all* away?

There are plenty of theologians and gospel commentators, not just those from the prosperity gospel, who think that *literally* selling everything and giving it away would be a most absurd twenty-first-century interpretation of Christ's encounter with this rich young man.

There are those who argue, and I believe rightly so, that the Rich Young Ruler was too attached to his assets, and that Jesus—who loved him dearly—knew that the only way he could become a true follower was to sell it all and give the money to the poor.

For this *particular* young man, a single individual at a given point in history, the *only* way he could open his heart's door to Christ was through a *complete* liquidation and distribution of his assets.

The mountain of blessings that God had entrusted to him—whether due to his apparent obedience to the law, or for some other reason I don't know—had cluttered up his heart and he couldn't open the door.

We know that he desperately wanted to open his heart's door to Christ. Mark tells us that he *ran* up to Jesus—a humbling act for a wealthy, first-century Jew—and he *fell on his knees* in front of Jesus—another sign of his desperation. His ensuing request was equally genuine, “What must I do to inherit eternal life?” But, on hearing Christ's request, “he went away sad, because he had great wealth.”

He went away sad, because he had been greatly blessed. His blessings had become an *eternal* curse because he had chosen to take his heart away from the Giver and fill it with the gifts instead.

But is Jesus asking me to do the same?

Surely this truly was a specific request for a specific person at a specific time.

Wasn't it?

Yes, and no.

Let's just quickly remind ourselves of Christ's "do not worry" message to the huge crowd of listeners in Matthew 6, where He described the lilies of the field as more beautifully dressed than even Solomon—the world's first trillionaire. The people in the crowd were a mixed group from all walks of life—dedicated disciples, die-hard pagans, Pharisees, curious onlookers.

Christ didn't ask this fruit-salad gathering to "sell all and give it to the poor." He told them not to build up "treasures on earth," and that they "cannot serve both God and money." He encouraged them to place their faith in their heavenly Father who would supply all their daily needs.

But—and here's the thing that surprised me even after years of studying the Rich Young Ruler's story—he wasn't the only one who Jesus asked to "Sell your possessions and give to the poor."

Luke 12:22-34 has a similar "do not worry" message to Matthew 6:25-34, but it has a very different audience and a very different conclusion.

No longer is Jesus talking to a massive crowd. He's talking to "His disciples."

After telling them how God supplies all the needs of the ravens and the lilies and even the fast-wilting grass, and how they don't need to worry about where their food or clothes will come from, He says this—to *His disciples*,

Sell your possessions and give to the poor. (Luke 12:33)

Hmmm.

Am I a *disciple* of Christ?

Are you?

And then, just in case I have found some way of interpreting the Rich Young Ruler's story and even the word "disciple" to exclude myself, two chapters later Christ is at it again.

This time His audience is described as "great multitudes"—probably a similar sort of crowd to those we read about in Matthew 6. So what did

He say to this seething mass of people from all walks of life?

So likewise, whoever of you does not *forsake all that he has* cannot be my disciple. (Luke 14:33)

This is starting to hurt.

And Jesus didn't stop there. In Matthew 13:44-46 he said:

The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field. "Again, the kingdom of heaven is like a merchant looking for fine pearls. When he found one of great value, he went away and sold everything he had and bought it.

The most lenient interpretation that I can still maintain as being *some-what* true to the text is that Christ may not be asking us, you and me, to sell and redistribute all our assets before we follow Him.

But—and, again it's a big BUT—if our assets and the many activities involved in acquiring them, enjoying them, and caring for them are getting in the way of us *truly* following Him and maintaining our relationship with Him, then yes, we do need to sell up and give the proceeds away.

So are they? Are my things, my "blessings," getting in the way of my relationship with God?

Are yours?

For me to be perfectly honest I must answer, "Yes." There's something about money and an increasing net worth that too often gets between my heart and God's.

I shouldn't be surprised.

Jesus Himself told me:

No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You *cannot* serve both God and money. (Luke 16:13)

It's not directly relevant to this chapter, but note the Pharisees' response to Jesus' comment:

The Pharisees, who *loved money*, heard all this and were sneering at Jesus. He said to them, "You are the ones who justify

yourselves in the eyes of others, but God knows your hearts. What people value highly is detestable in God's sight." (Luke 16:14-15)

Am I living like the Pharisees of old? Am I blindly being led by the money-centric society in which I live?

I *think* I know people who seem to be able to balance their increasing assets with their growing relationship with God—though they may well be fighting a secret battle, too.

There are a few examples of such folk in the Bible. People who were able to manage, not store up, significant wealth and yet also maintain a truly vibrant, growing relationship with God. I must hasten to add, though, that a careful study of these “rich Christians” also shows that they were actually just allowing themselves to be used by God as funnels for disseminating His blessings to those around them.

Abraham comes to mind. And Job, Hezekiah, Lydia, and King David most of the time. Joseph too.

But I've battled my affluence for years, and my only solution is to get rid of it.

To walk the road toward poverty.

I'm already on the road. I don't think the journey will end with Melinda and me living under a bridge, but if the last few years are any indicator, we will certainly have far fewer *material* assets a decade from now than we do today.

Not because we squandered God's gifts on a self-centered lifestyle—God forbid—but because we did our Spirit-led best to use His gifts to support the spreading of the gospel and to try to give them back to Jesus, in the person of the poor and needy.

I'm also reminded of the fact that continual giving from a generous heart, according to the Lord's promptings, doesn't actually lead to poverty anyway. It's actually by *not* giving that we're led to poverty—of soul.

One person gives freely, yet gains even more; another withholds unduly, but comes to poverty. (Prov. 11:24)

And I actually don't want to end up living under a bridge. That would bring a whole new set of temptations that I would really struggle with.

I think Agur got it pretty right when he gave his requests to God in



Proverbs 30:7-9:

Two things I ask of you, LORD; do not refuse me before I die:  
Keep falsehood and lies far from me; give me neither poverty  
nor riches, but give me only my daily bread. Otherwise, I may  
have too much and disown you and say, "Who is the LORD?"  
Or I may become poor and steal, and so dishonor the name of  
my God.

So, we're off on a journey. Remember those homes that we kept building, living in, and then keeping, Greek-style? Well, we've started selling them and putting the proceeds into God's work. We've started emptying our trust and bank accounts.

Even at fifty-fifty our Teresa/Gekko scale had left us seriously blessed. So, in recent years we've started tipping the scales towards sixty-forty and seventy-thirty, and .... it feels great! And our personal relationships with Jesus are stronger than ever.

How far does God want us to go down this road toward poverty? All the way? I don't know. But it seems that "every pound we shed" lightens our hearts and opens up a whole new world of even greater blessings.

We'll also have a lot fewer responsibilities and less stress as we get closer to the simple life that we once knew.

It's ironic that we used to see "the simple life" as merely a stage to get through as quickly as possible on our way to "success," but now that we've tasted success we're keen to get back to that simple life.

Just as David Bussau enlightened us with his "economics of enough," we're now moving from "more than enough" back to a healthier balance.

In the process we are being more blessed than ever—not necessarily in our bank accounts, but in our hearts. It truly is more blessed to give than to receive. Help! We're being blessed again! But I shouldn't be surprised:

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you. (Luke 6:38)

Giving leads to blessings, leads to giving, leads to blessings, leads to ...

Giving is not only a duty, it's a privilege.

Giving is living.

FORTY



# HELP! I'VE GOT KIDS TOO!

*"The circumstances in which a child is placed will often have a more effective influence on him than even the example of parents."*

– ELLEN G. WHITE

Warren Buffett famously referred to children born into wealthy homes as “members of the lucky sperm club.”<sup>81</sup> I love it! But it’s also a deadly serious issue.

Few things raise more concern and soul-searching in the heart of a well-heeled parent than the news of someone else’s “heir apparent” being arrested, admitted to drug rehab, or committing suicide.

Why is it that a seemingly disproportionate number of young people in wealthy families decide to try to dull their pain with substance abuse, or worse?

Where is their pain coming from? Haven’t they got every possible want and desire covered? Surely there aren’t any significant challenges for children born with the proverbial “silver spoon” in their mouths?

Sadly, there are many—not the least of which is knowing how to handle their existence in an affluent environment without having the necessary maturity to do so.

Dr. Madeline Levine is a practicing psychologist in one of North America's most affluent neighborhoods, Marin County, California.

She wrote what is possibly the longest-titled book I've ever read, but it's a very timely treasure-house of insights and practical parenting ideas: *The Price of Privilege: How Parental Pressure and Material Advantage are Creating a Generation of Disconnected and Unhappy Kids*.

According to the book's promo site:

Madeline has been a psychologist for twenty-five years, but it was only recently that she began to observe a new breed of unhappy teenager. When a bright, personable fifteen-year-old girl, from a loving and financially comfortable family, came into her office with the word EMPTY carved into her left forearm, Levine was startled. This girl and her message seemed to embody a disturbing pattern Levine had been observing. Her teenage patients were bright, socially skilled, and loved by their affluent parents. But behind a veneer of achievement and charm, many of these teens suffered severe emotional problems. What was going on?<sup>82</sup>

I can hear some people saying, "Oh, the poor little rich kids. They just don't know how good they've got it. Spoiled brats!" And in many ways that's true. But there is a flip side.

Just like children raised in extreme poverty, violent homes, war-torn villages, and racially-discriminated-against communities, "rich kids" have their own set of unique challenges.

In describing the current situation in the United States, Dr. Levine writes:

Numerous studies show that privileged adolescents are experiencing epidemic rates of depression, anxiety disorders, and substance abuse—rates that are higher than those of any other socioeconomic group of young people in this country.<sup>83</sup>

We have a serious problem, and it's indirectly affecting more than just the children from wealthy homes.

The University of California, Los Angeles (UCLA), and the American Council on Education have been studying the values of first-year university students for the past forty years.<sup>84</sup> In the 1960s and early 1970s

the primary reasons for wanting to go to university were “to become an educated person,” or “to develop a meaningful philosophy of life.” Other reasons given were “becoming an authority in my field,” or “helping others in difficulty.”

However, beginning in the 1990s, the most frequent reason given for attending college had changed—“to make a lot of money.”

Dr. Levine describes this shift in values as “just one manifestation of a profound shift in American culture, away from values of community, spirituality, and integrity, and toward competition, materialism, and disconnection.”<sup>85</sup>

These young people, whose primary goal is to make a lot of money, are becoming the CEOs, politicians, doctors, bankers, lawyers, and other community leaders in our world. My bet is that those societies whose leaders idolize “making a lot of money” are destined to suffer increasingly tumultuous times of financial insecurity and social turmoil—not that you need to be a prophet to see that!

How can we raise God-reliant children when their blessed environment seemingly provides them with everything they could possibly need, plus many of their wants?

Abraham’s nephew Lot was a godly man who, somewhat inadvertently, chose to raise his young family in an environment that was immersed in affluence and worldly influence—the city of Sodom.

Many Christians think of Sodom as a city that was destroyed by God due to the people’s sexual perversions and other abominations, and that’s true (Gen. 13:12-13, 19:4-9; Ezek. 16:50), but there’s more to the story.

The prophet Ezekiel clearly tells us what the sins of Sodom were: pride, excess of food, and prosperous ease—and that they didn’t help the poor and needy (Ezek. 16:49). Those are pretty sobering words for today’s affluent families who have food pantries that are built like separate rooms in their lifestyle-designed homes.

When God destroyed Sodom, Lot escaped the destruction. However, in that event and the years that followed, Lot lost all he had—including his wife and many of his children who had become too attached to the comforts of the environment he had provided.

Ellen White commented on Lot’s unfortunate decision:

Those who secure for their children worldly wealth and honor at the expense of their eternal interests, will find in the end that these advantages are a terrible loss. Like Lot, many see their children ruined, and barely save their own souls. Their life-work is lost; their life is a sad failure. Had they exercised true wisdom, their children might have had less of worldly prosperity, but they would have made sure of a title to the immortal inheritance.<sup>86</sup>

Under the very apt heading “A Mistake Sometimes Made by Wealthy Fathers,” White also gave this lengthy but powerful insight:

The circumstances in which a child is placed will often have a more effective influence on him than even the example of parents. There are wealthy men who expect their children to be what they were in their youth, and blame the depravity of the age if they are not. But they have no right to expect this of their children unless they place them in circumstances similar to those in which they themselves have lived. The circumstances of the father's life have made him what he is. In his youth he was pressed with poverty and had to work with diligence and perseverance. His character was molded in the stern school of poverty. He was forced to be modest in his wants, active in his work, simple in his tastes. He had to put his faculties to work in order to obtain food and clothing. He had to practice economy.

Fathers labor to place their children in a position of wealth, rather than where they themselves began. This is a common mistake. Had children today to learn in the same school in which their fathers learned, they would become as useful as they. The fathers have altered the circumstances of their children. Poverty was the father's master; abundance of means surrounds the son. All his wants are supplied. His father's character was molded under the severe discipline of frugality; every trifling good was appreciated. His son's habits and character will be formed, not by the circumstances which once existed, but by the present situation—ease and indulgence.... When luxury abounds on every side, how can it be denied him?<sup>87</sup>

Did you get the full impact of that first sentence?

The *circumstances* in which a child is placed will often have a more effective influence on him than even the *example* of parents.

I feel like taking the disciples' lead and yelling out, "Who then can be saved?"

What hope have parents got if the affluent circumstances in which we raise our children are going to have a *greater* influence on them than even our personal examples?

What can we do, as parents, to save our children from the many pitfalls of character, lifestyle, and spirituality that seem to so easily beset the bountifully blessed, especially the young ones who were born into it rather than worked for it?

I thank God that the author used the word "often" instead of "always." There is hope.

Before I go further I need to admit one thing. My two boys have only recently reached their screenage—sorry, teenage—years. As such, my experience in raising godly, hard-working, humble young men is very limited—and I have no experience at all raising daughters.

Melinda and I pray daily that the Lord will lead us as we try to live in such a way that we might be living examples of Christ's love for our sons to see. We hope and pray that our example and our encouragement will lead them to the only example, Jesus Christ, and that they will model their lives on His.

One little secret I do have in facing this "silver-spoon" challenge is that I'm actually a bit of a "silver-spooner" myself. Not that my parents were overly well-off during my childhood, but my current situation is due, in no small part, to the entrepreneurial skills they were blessed with. Sure, I helped to grow their businesses and we managed them as a team, but I'm certainly not a "self-made man."

As such I get to see the silver-spoon effect looking both backwards and forwards.

So what are Melinda and I doing about it as parents? I've included a very summarized list below. (The expanded version is in *Appendix 2—Help! I've Got Kids Too!* which can be downloaded at [www.faith-vs-finance.org](http://www.faith-vs-finance.org))

It could actually fill a whole book, but here's a start.

1. Praying – We pray daily, both with and without our boys, that God will look favorably on us by guiding and encouraging our children into a mature and eternal relationship with Him.
2. Family Worship – This daily time together with God is an excellent opportunity to discuss priorities, peer pressure, finances, careers, God's law, equality, and other important topics with our boys. It's a time to share a Christ-centered perspective on all facets of their lives.
3. Being Intentional – Moses gave every parent a mandate to follow in Deuteronomy 11:19-21. He instructed us to pass on God's teachings to our children at every opportunity.
4. Passing on Values – We need to regularly let our children know, and see, that we truly do believe that God owns everything.
5. Quantity Time – not just quality time. This is a big one. There is a trend among well-off families, and quite probably most families, to replace "quantity time" (lots of time together) with so-called "quality time." Don't do it. If we are not spending time raising and guiding our children, someone else or something else will.
6. Limited Screen Time – Every home needs its own rules to try to limit the time our children spend in front of television, computers, and mobile phones. In order to protect our children's minds, hearts, and health, we have some pretty strict rules. They protect me, too.
7. Choice of Peers – As parents we need to concede that our children's friends have a significant impact on their characters and choices. As such, we pro-actively attempt to encourage peer friendships that we believe will best develop the Christ-centered characteristics we want our children to display.
8. Mission Trips – These occur right near our own home and on the other side of the world. The more we plan them the more we can ensure that our children are touched by God's love when they see and respond to people in need.
9. Wisdom – It's no surprise to learn that the media doesn't have a secret agenda of bombarding our children with wisdom. Nor can we rely on their gaining wisdom at church or at school. It's up to us as parents. In our homes we need to almost drill key proverbs and wise sayings so that our children can give wisdom the value and

respect it deserves.

10. The Rule of Tens – Ever since our boys started earning an allowance we have instilled in them what we call our non-negotiable “Rule of Tens.” 10 percent for tithe, 10 percent for gifts, and 10 percent for savings. Once they have allocated the three tens, they are welcome to do whatever they wish with the rest of their earnings—within the parameters of our worldview which says that God owns everything, including the remaining 70 percent.
11. Financial Planning – We have a goal to teach our boys about personal budgeting and the value of money in the safety of our home, rather than letting them learn it the hard way once they leave home. To do this we may even give them a few hundred dollars a week when they're only sixteen. Read more online in Appendix 2.
12. Abstinence – We're putting a system in place to try to protect our boys from the negative effects of alcohol, caffeine, cigarettes, pre-marital sex, and drugs—and we plan to use cash to do it! Appendix 2 contains the details.

Raising God-reliant children in an affluent family and society is not easy. Raising God-reliant children in any environment is not easy.

By God's grace, and with His guidance, we pray for success.

It's possibly the single most important task of our lives.

## CHAPTER 40: SMALL GROUP RESOURCES



Small Group Discussion Sheet.

Download at [www.faith-vs-finance.org](http://www.faith-vs-finance.org)





FORTY-  
ONE



PASSING IT ON, OR NOT

*“I would as soon leave to my son a curse as the almighty dollar.”*

– ANDREW CARNEGIE

Just a few years ago, Melinda and I had a long-term plan to give each of our children a nice home—either as a wedding present or early in their adult life. The homes were ones that the boys had lived in at some stage and each was nicely located—one was beautifully positioned in the country, the other was in town. Both were the typical, modern, four-bedroom, two-bathroom, double lock-up garage, brick homes that many families spend a lifetime paying off.

They weren’t extravagant, just very comfortable.

Our theory was that we could give each of our boys a real financial head start in life by taking all the stress and worry out of their having to scrimp and save their way through the first twenty years of marriage trying to pay off a home.

It made perfect sense—until we thought more deeply about the potential outcomes.

We asked ourselves some questions:

Do we wish that we had been given a nice home on our wedding day? Do we wish that we hadn't needed to scrimp our way through the early years trying to pay off our \$10,000 Love Shack on wheels and our next small home? Would we have learned the many lessons about budgeting, saving, and the value of money if we had a nice home simply handed to us?

The answer to all three questions was, "No."

So why would we want to inflict that "blessing" on our children?

This book outlines some of the battles that I have faced in light of the myriad of blessings God has given me. And yet, from an earthly point of view, I can honestly say that I have worked hard to get to where I am today. That being the case, I can only imagine the battle that my sons would face if they were to receive significant financial blessings *without* having had to lift a finger for them. I certainly don't want to curse my children with that sort of a blessing.

So, we've decided that they are going to have to work for their own homes, just like everyone else.

Andrew Carnegie, the industrialist and philanthropist, is also remembered for his advice on inheritances and the passing on of wealth:

I would as soon leave to my son a curse as the almighty dollar.

Money a curse?

I wonder if Carnegie had watched his financial blessings become a curse in his own life, and wanted to save his children from the same fate?

He expanded further:

Why should men leave great fortunes to their children? If this is done from affection, is it not misguided affection? Observation teaches that, generally speaking, it is not well for the children that they should be so burdened.<sup>88</sup>

Today's magazines love to follow the crumbling, turmoil-filled lives of wealthy heirs and heiresses who received wealth but not the wisdom to manage it.

The following comment regarding inheritances has been credited at various times to both Warren Buffett and Bill Gates:

I want to give my children enough so that they can do anything

they want, but not so much that they can do nothing.

Now that's wise.

Obviously, each family will have their own views on the dollar or asset value that would allow the "anything they want" to occur and the "do nothing" to be avoided. Children raised in a Calcutta slum could "do nothing" for decades with a gift or inheritance of \$50,000, whereas others might struggle to live more than a few years on a million dollars.

Paul touched on our responsibility to family members when he wrote the following to Timothy:

Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever. (1 Tim. 5:8)

Paul was talking about our obligation to care for the daily needs of family members while we're alive rather than about inheritances, but there is still a relevant principle of responsibility.

And what about our grandchildren, or great-grandchildren? Proverbs 13:22 tells us:

A good man leaves an inheritance to his children's children.

Don't we all want to be "good" men and women?

However, it's also been said that the first generation makes the money, the second generation keeps the money, and the third generation spends the money. I've certainly seen some exceptions, but in many cases this is very true—and there are good reasons for it.

First and foremost, it's about knowing the value of a dollar.

The second generation has often had the privilege of watching or even being involved with the blood, sweat, and tears that were needed to make the money. As such, they have some idea of the work involved and therefore the cost or value of money. This, in turn, makes them more careful in their spending.

The third generation often has little more than "stories around the fire" about how hard everybody worked to make the family fortune. There is little hope of them being instilled with the real value of the family money, so it can quickly dribble through their pillow-soft fingers.

It's also a numbers game. If the grandparents leave a million dollars each to their three children, who in turn leave it to each of their three children, then the original three million in one family becomes just \$333,000 in each of the nine third-generation families.

This is often seen in rural areas where a five-thousand-acre landholding of yesteryear is now on twenty titles in the names of numerous children, grandchildren, and great-grandchildren, and those who have bothered to stick around are all struggling to make a living off their small farms.

The only way to avoid this decline is for each generation to build on their gift by multiplying it at least two-, three-, or four-fold before passing it on. And that's not common.

Another less obvious, though no less common, reason for the decline of wealth over generations is changes in personal interests. The grandfather who had a passion for a certain industry and thereby built up the businesses or farms or other assets may be able to find one of his children with a similar passion to keep the entity growing, but to find a grandchild with the same interest and drive is rare.

This is not always just because they want to go to university, instead, but often because they've been raised in the ease of an affluent home and just don't have the drive or the guts that are needed to maintain or build a business.

Some children and grandchildren even rebel against the affluence of their family or society. They set out to live more austere, frugal, and care-free lives, only to find themselves right back in the thick of moneymaking schemes later in life. It's surprising how many alternate lifestyle hippies of the 1960s are the mega-rich of today.

I certainly think there's wisdom and a blessing in passing on some form of an inheritance, but not necessarily in cash, nor in assets that can be easily liquidated. Maybe we need to give more consideration to gifts of education, opportunity, and experiential learning.

So, God willing, what will we be leaving our two boys, or their children, as an inheritance? You guessed it: enough so that they can do anything they want, but not so much that they can do nothing.

What will that exact dollar value be? We haven't worked that out yet—and it may not even be in a monetary form.

\*\*\*

I was sharing a meal with the grandson of a well-known, wealthy Australian retailer who was also a Christian. The grandson was quite well-off, and our conversation turned to whether or not his current wealth was “old money” or whether he had built it up from scratch.

He shared with me some of his grandfather’s and father’s thoughts on inheritance and raising Christian children in an affluent home.

Both men believed that they should use their God-given means to provide their children with every educational opportunity available. They also offered them the chance to work in the family businesses for a time if the children so desired, and the collective wisdom and knowledge that they had gleaned from years of company management.

He had benefited greatly from all of those things.

But when it came to passing on money, the two men had a very well thought-out plan. The grandfather had started it, and the father had carried it on: If my children don’t work as hard or as smart as I did, they don’t deserve my money. And if they do work as hard and as smart as I did, they won’t need my money.

It’s a Catch-22.

Either way, all that I am obliged to pass on to my children is sound values, as much wisdom as I can, a love for God, and a desire to do His will each and every day. And, if one day it is God’s will that we give an endowment or leave an inheritance to our children or grandchildren, then He will reveal the timing and its form to us.

Jim Stovall, author of *The Ultimate Gift*, in which the main character uses his last will and testament to pass on twelve life lessons to his spoiled grandson, has the following to say on legacies:

I think it is critical that people pass along their values before they pass along their valuables. Giving second- or third-generation family members resources without a mental, emotional and informational foundation is like giving them a loaded weapon without instruction or caution.<sup>89</sup>

Values before valuables.

Thanks, Jim.

CHAPTER 41 : SMALL GROUP RESOURCES	
	Small Group Discussion Sheet.
Download at <a href="http://www.faith-vs-finance.org">www.faith-vs-finance.org</a>	

FORTY-  
TWO



FAMILY TIES

*“My wife said that if I go snow skiing one more time she’ll leave me.  
I’m gonna miss her!”*

– T-SHIRT GRAFFITI

I loved that T-shirt slogan so much that I asked the guy wearing it if I could take his picture. You see, Melinda has never been a skier. Which is a huge disappointment to me as I thought family ski holidays would be the ultimate happy times.

But for Melinda it was always too cold, too hard, and too painful.

How does she know without ever having tried it?

Well ... there was that one time:

We were holidaying in Switzerland one Christmas, and after years of my coaxing, whining, and pleading, she caved. Her concession to “maybe try it” was all I needed to race out and buy her a three-day lift pass. We were staying at the postcard-perfect alpine town of Grindelwald in the Jungfrau Top Ski zone—a seamless network of 213 kilometers (128 miles) of downhill skiing on fifty powder-puffing pistes amongst Europe’s most spectacular scenery.

Heaven.



Well, about as close as we'll get to it down here, anyway.

I assured Melinda that it was the ultimate location to learn to ski.

We were traveling with John, a lifelong friend who is an accomplished artist, fashion designer, real estate developer, interior decorator, and ... a lot of fun on the snow. I knew that between John and me, we could teach Melinda everything she needed to go from "I hate this" to "Yeehaa!" in just a day or two.

In order to be able to teach her more easily, I sacrificed my personal enjoyment. For the only time in my life, I regressed back to skiing instead of the superior sport of snowboarding. Fellow boarders will know what sort of a sacrifice that was!

So there we were, three skiers (sort of), and three perfect days.

Well, to save you some details, it was actually three skiers on the first morning and then just John and I for the rest.

A word of advice: doing a "beginner-skier-in-the-middle sandwich, snow-plow, train-formation" down a "steeper-than-we-thought" slope ends up in a "six-ski porcupine" position.

Not good.

By lunchtime Melinda was back by the fire, rubbing her bruises and applying ice to a swollen knee.

"Never again!" The words were spoken with a degree of obstinacy that I had never before witnessed in my gorgeous wife.

John and I skied ourselves silly and came home absolutely elated at the end of each day.

Well, the years flew by, and all of sudden, it was time for me to teach our boys how to ski. To her credit Melinda agreed to join us on our ski trip as long as she didn't have to attach her feet to anything longer than woolly boots.

We had a ball. The boys took to the snow as kids do, and we had the bonus of a full-time cook making *a la carte* feasts three times a day. Perfect!

But I still wished Melinda would join us on the slopes.

A couple of ski seasons later, a group of friends kindly asked if we would like to join them on a ski break. Absolutely. They are friends that we don't see nearly enough, and the ski trip was a perfect chance to catch up.

One of the team was actually Melinda's cousin-in-law, if that's a word. Trev is one of those big, fit guys who is a barrel of fun to be around. The kids all love him to bits, and he has a smile that's hard to refuse—as Melinda soon found out.

As we were all trying on our boots and boards on the first morning, Melinda happened to walk by the hire center—a bad move. Trev grabbed her by the arm, dragged her to the counter, and instructed the attendant to “get this girl all the gear she needs to have a ball in the snow.”

Melinda squirmed, wriggled, and gave a list of seemingly good excuses, but Trev would have none of it. He just grinned and kept the ball rolling. Next thing we knew Melinda was standing in full kit, looking as cute as any snow bunny above the treeline.

Last thing I saw was Trev coaxing her out the door towards the lifts—and a *qualified* instructor.

The outcome?

She loved it!

She was like a young dolphin that had just surfed its first wave.

“Again, again! Can we do it again?”

Thanks, Trev. You're a legend.

The following year we had another superb family skiing trip. The boys loved it. I loved it. Melinda loved it. Perfect family fun.

Then, some time over the next summer, I started to get an icy conscience about spending almost \$10,000 for a week of family fun. There were so many other things we could do with that money to help people in need.

I mulled it over for a few weeks, then made an early-winter announcement that we would not be having ski vacations any more as I couldn't justify the flagrant waste of money.

You can imagine how my patriarchal decision was received—especially by Melinda “Snow Bunny” Archer. “What?! But I just learned to ski!”

So here's the thing:

If you're in a long-term relationship and God is convicting you to make some significant changes in your spending, your work habits, your asset portfolio, or even your travel plans, don't do it ... without first consulting your spouse.<sup>90</sup>

It took two of you, and God, to get where you are today, and any deci-

sions about changes to your life plan need to be done hand in hand—and on your knees.

Don't change the rules halfway through the game without having the whole team on the same side.

Don't lean over towards your wife after hearing a moving mission story at church and whisper, "Honey, I'm going to sell our family beach house and give all the money to these guys. I'll talk to our lawyers about it tomorrow."

She might just reply, "I think I'll be talking to them, too!"

Big changes often take time. I'm not saying for one minute that you shouldn't follow the promptings and convictions of the Holy Spirit—you wouldn't be the first person to "leave all and follow Him."

Jesus was deadly serious, and seriously wanting to give us a bionic life, when He said:

Anyone who loves their father or mother more than me is not worthy of me; anyone who loves their son or daughter more than me is not worthy of me. Whoever does not take up their cross and follow me is not worthy of me. Whoever finds their life will lose it, and whoever loses their life for my sake will find it. (Matt. 10:37-39)

Just make sure that both you and your spouse find a way to agree on any big changes that you're planning to make.

You don't want to get immersed in your downsizing and simplifying activities only to find that your spouse and children resent your decision—that they haven't felt the conviction you have.

Don't get to a point where your family is shouting at you, "Why do we have to be denying *ourselves* for you, and why are you forcing us to carry *your* cross? We were perfectly happy the way we were!"

If you're the father of the home, there is a guiding role that you need to play as the spiritual leader there, but be wise in the way you fulfill it.

I know I haven't always played my cards well in this regard.

When changes occur as a team they may occur more slowly, or differently, to how you envisioned. If you're accustomed to making significant financial and corporate decisions "on the fly" at work, the slower pace of shepherding a family may be challenging.

Hang in there.

Don't give up.

Remember inventor Thomas Edison's words:

Many of life's failures are people who didn't realize how close they were to success when they gave up.<sup>91</sup>

Share your convictions quietly and peaceably. And if you're asking your family to deny themselves something for the benefit of others then make sure that they can see you denying yourself some of your favorite things for the same reasons.

We must lead by example, not by force.

Maybe even ask every family member to read some, or all, of this book and write their thoughts—both for and against—in the margins, then set aside some times for sharing, discussion, and decision-making.

Faithfully plant the seeds.

And let the Holy Spirit work.



FORTY-  
THREE

## ANTIVENOM

*“It is not scientific doubt, not atheism, not pantheism, not agnosticism, that in our day and in this land is likely to quench the light of the gospel. It is a proud, sensuous, selfish, luxurious, church going, hollow-hearted prosperity.”*

– FREDERIC D. HUNTINGTON

Growing up in the Australian bush has got to be one of the most blessed starts to life that any child can have.

One of my favorite adventures was snake hunting. Few believe me, but I could actually sense from their smell when a green tree snake or carpet python was nearby.

Whenever I had a moment of Steve “Crocodile Hunter” Irwin courage, I would pick them up and “play” with them.

My dad would often find a non-venomous snake outside and bring it back to the house for me to play with. I still remember the tense moments we used to have trying to unwrap pythons from my arm. I’d have its head clenched in my little fist, so we would use Dad’s two hands, and my spare hand, to uncoil the frightened and very strong beastie. More than once we had to call in my mother or sister to lend a hand or two as well.

My most vivid snake encounter—even more vivid than when I was bitten by a carpet python as I prepared to sneakily drape it over my sis-

ter's neck, while she did her homework!—occurred on a sunny summer's afternoon when I was about twelve.

Some friends and I were riding our bikes when we chanced upon a green tree snake, and it was a beauty. A perfect specimen almost six feet long, warmed by the sun.

And very, very awake.

I quickly jumped off my bike and gave chase. Across the road, under a bush, around some trees, and back onto the road. It was a mad scramble that had me sweating—and the snake starting to show off its blue anger scales.

I knew I should have stopped right then and there, but I had an audience.

The fired-up reptile shot across the road and rapidly slithered up an embankment. I was flailing on all fours, scratched and breathless, but closing in.

I reached the top just in time to lurch forward and grab hold of its tail before it disappeared into thick scrub.

Jumping quickly to my feet, I lifted the unhappy specimen as high as my four-foot stature allowed. It was important that my friends see my bravery and skill.

But in the thrill of the chase I'd forgotten one thing.

Green tree snakes are amongst the most agile and talented climbers in the reptile world. By the time I reached my full height, it was already turning back on its six-foot self and coming straight at my face.

To this day I still have a fifty-mega-pixel image of that snake's open jaws bearing down on my nose, its striated, pink and purple, muscle-lined mouth disappearing into its throaty black hole. Terrifying!

Instinct kicked in about a nanosecond before impact, and I threw the snake away to the right.

Just in time.

Lesson learned.

From that day to this, I've been a bit of wimp when it comes to picking up snakes for my boys to play with.

Once "bitten," twice shy, indeed.

Australia is known for its dangerous creatures. We've got snakes, spiders, sharks, and jellyfish that can kill you with a glance. Well, almost.

The Australian Venom Research Unit at the University of Melbourne is an internationally respected poisons center. Nothing makes these guys' Monday mornings happier than receiving little packages of deadly venom from all over the planet.

According to their research, the world's deadliest venom comes from Australia's inland taipan (*Oxyuranus microlepidotus*). This little fella's venom is twenty-three times more deadly than a cobra's. And when compared to North America's deadliest snake, the eastern diamondback, our little friend's venom is 456 times more toxic. That's not a typo—456!

The bad news for Aussies is that all ten of the snake species with the most toxic venom in the world live here! That's right, we've got all ten of the top ten, and they don't live anywhere else on the planet.

Out of the twenty-five most life-sucking, slithering varmints without legs, only five live outside Australia's beautiful shores.

The good news—and yes, there is some—is that people are rarely bitten, and that most who are don't die, thanks to a little discovery known as antivenom.

Antivenom has been developed to counteract and neutralize the effects of venom. It is so effective that venomous snake handlers, while remaining careful, can maintain their subscriptions to retirement magazines if they have a few vials of antivenom in their kit.

It's the perfect cure for snakebite.

And yet, as deadly as our snakes are, they're not the worst ever.

They can only put you in the grave. They can't keep you there—not so for a certain serpent from six thousand or so years ago.

Now the serpent was more crafty than any of the wild animals the LORD God had made. He said to the woman, "Did God really say, 'You must not eat from any tree in the garden?'" The woman said to the serpent, "We may eat fruit from the trees in the garden, but God did say, 'You must not eat fruit from the tree that is in the middle of the garden, and you must not touch it, or you will die.'" "You will not certainly die," the serpent said to the woman. "For God knows that when you eat from it your eyes will be opened, and you will be like God, knowing good and evil." (Gen. 3:1-5)

Satan bites the blessed in countless ways. His bite causes greed, selfish-



HELP! I'VE BEEN BLESSED!

ness, self-sufficiency, pride, and ultimately, eternal death.

Praise God that He has the perfect antivenom.

A sacrifice.

His sacrifice.

In the few short years of His ministry, before Jesus gave the serpent its mortal wound, and us the perfect antivenom, He gave us some first aid tips.

Things to do when we've been bitten.

FORTY-  
FOUR

## FIRST AID

*“Could we with ink the ocean fill, and were the skies of parchment made. Were every stalk on earth a quill, and every man a scribe by trade. To write the love of God above would drain the oceans dry. Nor could the scroll contain the whole though stretched from sky to sky.”<sup>92</sup>*

– FREDERICK M. LEHMAN

**S**implify. Cut back. Downsize. Refocus.

Whatever we call it, reducing our assets, our financial commitments, and our workload of non-Christ-focused activities is one of the most crucial, maybe even essential, first aid techniques for the bitten.

Simplifying is not the end goal itself, but it’s a big gun in the artillery of our fight against greed, materialism, and rat-race lifestyles.

Jesus regularly told us that we *must* refocus on the eternal essentials if we hope to live forever. We can’t spend the vast majority of our time and energies on *transient* goals if we hope to have *eternal* rewards.

*We cannot serve both God and money.*

*We cannot love both God and money.*

But, and it’s certainly a very big BUT, nor can we earn our salvation by giving the money away.

As Melinda and I saw the busyness of business squeezing in on us, and our focus shifting from the spiritual to the successful, we knew we had

to change.

We had to simplify.

We had to take Solomon's advice seriously:

Do not overwork to be rich; Because of your own understanding, cease! (Prov. 23:4)

Australian retailing billionaire Gerry Harvey once made the following insightful comment, "It's what we do when we're alive; we build and build and accumulate. ... It's a disease."<sup>93</sup>

After years of building bigger barns, of being infected to varying degrees with the disease of "Affluenza," we were again convicted that it is better to have "a handful with quietness, than both hands full, together with toil and grasping for the wind" (Eccles. 4:6).

Jesus knew that the Rich Young Ruler could *only* change his heart if he passed on the blessings he'd received. If there had been another, easier option, Jesus would not have let him walk away sad "because he had great wealth."

He needed to simplify.

He needed to learn to be content even if the only thing he had in life was Jesus.<sup>94</sup>

He needed to learn that the very commandments that he thought he had kept since his youth were actually built on a foundation of love—loving God and loving others—and that his accumulation of blessings for himself was not a loving response to his Maker, nor to his fellow man.

He couldn't internalize or reflect this love while his ego and his self-image were so tightly entwined with his wealth and status.

And because he couldn't *love* as God wanted him to, he couldn't truly keep the commandments.

He lacked one thing.

Love.

I must admit that I, too, am still, to a great extent, lacking this love. For the largest part of my life, I've been judgmental and critical (often secretly, in my mind), rather than gracious and loving, and it is only through God's grace that He is still working on me.

I think that my understanding of God's love today is nearer to the truth than it was in the past but still so far from the whole truth that I can

scarcely say that I even know it. God still has a massive work to do in me, but I praise Him and thank Him that he is a gracious, forgiving, merciful, and loving Father.

God spoke to the prophet Ezekiel about a type of heart disease that the Israelites were debilitated by, which was very similar to the ailment plaguing the Rich Young Ruler:

So they come to you as people do, they sit before you as My people, and they hear your words, but they do not do them; for with their *mouth* they show much love, but their *hearts* pursue their own gain. (Ezek. 33:31)

History shows that the filament between our words and our actions is eternally fragile.

The total offloading of all assets, as Jesus requested of our wealthy young friend, is not a first aid technique needed for the salvation of every wealthy person. However, a total dying to self, a *total* dissection of the assets from the heart, is essential to *every* person's salvation.

It shouldn't be a negative cutting off or tearing away of things we hold dear. It should be a love-driven response to the realization that God loved us so much that He gave us Jesus, and that Jesus loved us so much that He gave up everything to save us.

To save me.

To save you.

Our response to this love should not just be outward acts of generous giving. Even "selling all we have and giving to the poor" is not the response that God desires—though for some people it may very well be a necessary part of the process.

Such outward actions are often our preferred mode of response because even though they can be painful at times, they are easier than truly giving up our innermost souls.

Paul knew about our very human tendency to choose *seemingly* righteous actions instead of being truly loving:

If I give *all* I possess to the poor ... but do not have love, I gain *nothing*. (1 Cor. 13:3)

Just as the acquiring of wealth is not a sin, the giving away of wealth

is not a savior.

We cannot make ourselves holier or more righteous by wearing secondhand clothes, living on beans and potatoes, or removing all comforts from our homes, cars, and churches.

It's been well said that "God doesn't want your money, He wants your heart." However, if our hearts are so full of the blessings that God has lovingly provided that we can't open our heart's door to Him, then a redistribution of those blessings is *essential*.

In April 1521, Martin Luther was en route to his famous "Here I stand"<sup>95</sup> defense when he stopped at the German city of Erfurt to preach. During the sermon he gave his listeners the following instruction:

Since God has saved us, let us so order our works that they may be acceptable to Him. Art thou rich? Let thy goods administer to the necessities of the poor ... If thy labor is useful to thyself alone, the service that thou pretendest to render unto God is a lie.<sup>96</sup>

That's quite a statement for a man whose most famous legacy, for almost five hundred years now, is his teachings on the preeminence of faith over works.

At this point in the book, it is absolutely crucial to understand, as Luther did, that not one speck of salvation is gained or earned or acquired in any way by giving our money away, or by any other form of works.<sup>97</sup>

The most passionate commitment to using our God-given talents and skills and blessings for Him for the rest of our days cannot save us. Even *truly* sacrificial giving cannot tip the scales of salvation one millimeter in our direction.

Salvation is a completely, totally, and 100-percent free gift.

Eternal life cannot be bought, earned, or traded for donations of time, money, or skills.

God loves us. End of story.

As Philip Yancey penned so beautifully:

There is nothing we can do to make God love us more, there is nothing we can do to make God love us less.<sup>98</sup>

We are saved by God's grace plus nothing.

And as we begin to realize this grace and love, and have it flowing out from our hearts, then, like Paul, we can be content:

I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. (Phil. 4:12)

It's not just about being content in a satisfied, well-fed sort of way—we've already seen that true satisfaction without God is impossible, even if you are super-blessed. Paul's talking about a deep-seated, spiritual contentment.

It's one that can only come through denial—of self—and the generosity that pours out from a heart that has been touched and renewed by the love of God, and wants that love to flow on to others.

Oswald Chambers is quoted as saying:

If you have to calculate what you are willing to give up for Jesus Christ, never say that you love Him. Jesus Christ asks us to give up the best we have got to Him—our right to ourselves.<sup>99</sup>

This is such a revolutionary, counter-cultural teaching—giving up our right to ourselves—that I can't even find an illustration to explain it clearly. Christ said it most simply when He asked us, directed us, to “deny ourselves, take up our cross and follow Him.”

We can only *truly* do that when we are learning to *truly* love Him.

Christ's directive was so important that it was recorded in all four Gospels. In the original text the word “deny” was the Greek word *aparnēōmai*, which means to deny utterly and disown.

To deny my *self* to this degree is like completely forgetting that I—my past achievements, my dreams, my goals—ever existed, and to replace them with Christ's achievements and His dreams and goals for my life.

This level of denial allows me to start focusing solely on Christ and His love, and following where He leads.

Moment by moment.

Day by day.

The fourteenth-century German theologian and philosopher Johannes Eckhart explained it as follows:

There are plenty to follow our Lord half-way, but not the other half. They will give up possessions, friends, and honors, but it touches them too closely to disown themselves.

This sort of disowning and denial leads to a love-driven, total separation of my *self* from the blessings that God has entrusted me with.

Don't miss that point—it's a love-driven, total separation of my *self* from the *blessings* that God has entrusted me with.

My self-worth and my self-consciousness are to be rooted solely in the fact that the God of the universe loves me.

Not on what I earn, own, or accomplish.

Not on what others think of me.

I am loved by God. Period.

And that's where I get my sense of purpose and achievement. Living for Him every day is where I now get my energy. It doesn't need to come from super sales graphs or soaring profits or homes or cars or vacations or praise any more.

I can "count them all as loss" in comparison to Jesus.

This incredible experience reminds me of the time when I first tried on a pair of glasses. Years of staring at laptop screens had steadily, surreptitiously damaged my long-distance vision. It was so gradual that I didn't even realize the harm done. I just knew that distant objects didn't seem quite as clear as they used to be.

I was coming back from Europe with Melinda, and we had a stopover in Hong Kong for a couple of days. I took the chance to get a budget eye check that diagnosed my condition and led to an order being placed for a pair of glasses.

On collecting my "new eyes," the assistant asked me to step out into the street and see if they helped with the clarity of distant objects. With no expectation of anything too amazing, I stepped out the door, facing toward a view of the incredible neon-lit panorama that is Hong Kong Harbour, and put them on.

Wow!

Through years of slow deterioration I had forgotten just how wonderful 20/20 vision is. I had almost forgotten that trees have leaves.

I had new eyes!

Just like my Hong Kong experience, seeing through these "new eyes"

of God's love has given me a whole new view of the world. It has also given me freedom—freedom to simplify, and downsize, painlessly:

But whatever were gains to me I now consider loss for the sake of Christ. What is more, I consider everything a loss because of the surpassing worth of knowing Christ Jesus my Lord, for whose sake I have lost all things. I consider them garbage, that I may gain Christ. (Phil. 3:7-8)

There may be a way of denying my *self*, taking up my cross, and following Jesus without simplifying. But I've never been able to find it.

And believe me, I've searched.

I struggled for years to give *all* my love to Christ, but it was diluted among other things. I battled to open the door of my heart—fully—but there was always stuff in the way.

I scrubbed and cleaned and refurbished it to try to gain what became an ever-elusive victory. But one day I learned that I don't need to gain the victory, I just need to be united to the Victor, and then His victory is mine.<sup>100</sup>

So here I am, simplifying my life. To most people it probably looks like foolishness. But I'm willing to live with that.

Through His power I'm becoming God-centered and very contented.

Simplifying is the ultimate first aid for those of us who have been bitten by materialism, consumerism, pride, and the well-disguised rat race that is so attractively placed before us.

If you've been blessed financially over and above your daily needs, or excessively blessed in other ways, then I encourage you to take a long, hard, 360-degree review of your *self*.

What is it that makes you tick, gives you energy, and lifts you out of bed every morning?

If it's not your love for God, and the things you are going to do for Him that day, you've been bitten.

I invite you, and passionately encourage you, to simplify.

Start today.





FORTY-  
FIVE



# HEART ATTACK!

*“I will give you a new heart and put a new spirit in you; I will remove from you your heart of stone and give you a heart of flesh.”*

– EZEKIEL 36:26

Solomon’s life-long search for meaning, satisfaction, and relevance was a very private battle that he fought deep within his heart. Sure, the “players” in his battle were very obvious—excessive wealth, women, and work—but his struggles with God’s blessings were spiritual, personal, and hidden.

In just the first two chapters of Ecclesiastes, where Solomon sets the scene for his end-of-life testimony, he talks about his heart more than a dozen times.<sup>101</sup> He presents it in very private terms such as “in my heart,” and “I communed with mine own heart.”

It seems that Solomon wants us to know that his struggle against the spirit-deadening effects of affluence, and his dead-end searches for true satisfaction, occurred in his secret life, deep in his heart. But now that he has found the answer, identified the solution, and been freed, he wants everyone to know.

Of course, there is much debate as to whether Solomon actually re-

pented late in life, but I'm comfortable with not knowing that for certain. It reminds me that my decisions from today onward can lead my heart toward, or away from, God. And it makes me even more determined to let the Holy Spirit guide me, moment by moment.

Solomon's calling and life accomplishments, and mine, are galaxies apart. Yet, as fellow sinners in a fallen world, we also have much in common.

After years of soul-searching and pursuing a cure for my seemingly terminal sickness of pride, Pharisaism, and self-reliance, I had an epiphany—one of those light-bulb moments when everything becomes crystal clear.

And here it is.

Take a big breath.

No matter how clearly David, Solomon, Kierkegaard, Malachi, Isaiah, Paul, Le Tourneau, Yancey, White, Wesley, Stott, Graham, Hughes, Lewis, Chrysostom, Gandhi, Chalmers, Bussau, Bacon, Zacchaeus, Nicodemus, Bonhoeffer, Carnegie, Mother Teresa, Luther, Rawls, Chambers, Levine, Eckhart, Forsyth, Mann, Job, Moses—and even Christ—outlined the vanity, transience, futility, and deception of wealth to me—and no matter how often I read and tried to put into practice their advice—I couldn't get *all* of the clutter out of my heart.

Sure, I had instances where I was given victory over individual items such as expensive wristwatches, extravagant skiing trips, and other luxuries. There was also a more-or-less continuous string of what I felt were significant donations (as a good Pharisee would!) of time and money to church missions and other real needs.

I even had times when I was so focused on spiritual activities that, as the chorus goes, all “the things of earth” grew “strangely dim.”

Many times I had my heart so clean of worldly desires that the door swung freely inward and my communion with Jesus was simply wonderful.

I would also like to think that as the years passed, I had substantial, progressive improvement with my pride, my Pharisaism, and my self-reliance.

But there was never a clean sweep of my heart that was *permanent*.

As clean as it seemed to be at times, there was always something I'd

missed. Like gold dust on the floor of a jeweler's workshop, the floorboards of my heart always harbored the dust—and very fertile seeds—of the “loves of this world.”

I had to acknowledge defeat—my heart was beyond cleaning.

You see, I am by birth, and by action, a sinner. I have a sinner's heart, and sinners' hearts are not just *filled* with the love of this world. No, they are intrinsically formed from and composed of the love of this world.

Worldly desires are the very structure and fabric of our natural, sinful hearts.

As such, for me to follow scripture's command to “love not the world nor anything in the world” would be, unavoidably, suicidal.

It would require a literal self-annihilation—a heart attack of the most heinous sort.

And therein lay my epiphany.

I didn't need to empty my heart; I needed a whole new one!

I will sprinkle clean water on you, and you will be clean; I will cleanse you from all your impurities and from all your *idols*. I will give you a *new heart* and put a new spirit in you; I will remove from you your heart of stone and give you a heart of flesh. And I will put my Spirit in you and move you to follow my decrees and be careful to keep my laws. (Ezek. 36:25-27)

And so it was that during my journey, which you have so patiently followed in these pages, my heart was exchanged—not because of any works I had done, or anything I had accomplished. I simply repented—of my years of misdirected worship—then grasped the handle of my heart's door and began to pull on it. Much of what happened next is still a mystery to me, but the outcome is that I accepted, though not for the first time, a new heart.

It was still a heart of love, but no longer was my love for this world or anything in it, but for my Savior, for others, and for the world to come.

So now that I have a new heart does that mean that I don't need to do all I can to keep it clean and clutter-free?

No. God forbid!

I am painfully aware of what I allowed to happen to my last heart, so I'm all the more determined to protect and keep pure my beautiful new

gift.

I have fixed my new heart on things above, and I plan, through God's strength, to live every day learning to love. Through Christ's strength I've turned my back on the things of this world so I can more fully focus on His *eternal* "riches":

Since, then, you have been raised with Christ, set your hearts on things above, where Christ is, seated at the right hand of God. Set your minds on things above, not on earthly things. For you died, and your life is now hidden with Christ in God. When Christ, who is your life, appears, then you also will appear with him in glory. Put to death, therefore, whatever belongs to your earthly nature: sexual immorality, impurity, lust, evil desires and greed, which is idolatry. (Col. 3:1-5)

I've had a heart attack and part of me has died.

It's been "put to death."

But another part of me is so very, very alive!

FORTY-  
SIX



IT'S TOUGH. DEAL WITH IT.

*“So utterly was Christ emptied of self that He made no plans for Himself. He accepted God’s plans for Him, and day by day the Father unfolded His plans. So should we depend upon God, that our lives may be the simple outworking of His will.”*

– ELLEN G. WHITE

On the last day of one of the Forum events, I had the opportunity to speak with a wealthy gentleman who I guessed was in his eighties. Due to early business successes, he had lived for decades as a Christian millionaire. While he had done his best to distribute God’s blessings throughout his life, he still had millions to give before he died.

On realizing the potential wisdom that I could glean from this kindly man, I asked him, “When did you stop worrying about how you use God’s blessings for others?”

His answer was most insightful.

“Never,” he told me.

“I never stop worrying that I might be misusing or misdirecting God’s blessings. And I hope I never do. Not only that, but I also regularly worry that I’m not giving enough. So I give more. I hope that worry stays with me, too. If I lose my conviction to give more wisely, and to give more, more often, then I would have to start worrying that God had stopped

convicting me. And that would be an even greater worry!”

This elderly sage knew the truth in the saying that “God comforts the afflicted and afflicts the comfortable.”

Living with wealth or any other bountiful blessing can be tough for a devoted Christian, even once you’ve received a new heart from Christ. It’s meant to be.

Our conscience, as painful as it often seems, is an essential guide and motivator when it comes to making God-centered decisions. The Holy Spirit prompts us and pricks us—to save us from our old ways.

As another Forum member wisely shared with me, money is like electricity. Christians who have been entrusted with the handling of wealth are like the linesmen whose job it is to maintain high-voltage power lines—while the power is still on!

We must never forget the dangers.

So long as we draw breath on this planet, you and I are going to be encouraged by our peers and tempted by the media to want more of the “good things” of life. We’re going to be continually bombarded with the message, “You deserve it!”

We can *never* let our guard down.

Satan is going to take us up onto the mountain daily and offer it all to us. Every time we open a glossy magazine, drive past a luxury car dealership, visit a marina, or look into a real estate agent’s window, we will face the choice of whether we love God or money.

It’s not always going to be easy to follow God’s clear instructions on how to use *His* money and *His* assets. But, as we see in Matthew 25, our eternal life will hinge on, among other things, how we did or did not care for the time, talents, and money that God has entrusted to us.

Did we use them to help “the least of these my brethren,” or primarily just to help ourselves?

Did we share them liberally, giving them back to God, or did we just build bigger barns?

I am reminded again of what Jesus so clearly told us in Luke 16:13:

No man can serve two masters. Either he will hate one and love the other or he will be devoted to one and despise the other.  
You *cannot* serve both God and money.

It's *impossible* for *us* to throw off the selfish nature that we were born with.

But not for God.

All things are possible with Him.

God gives us—He gifts us—the power that allows us to overcome our earthly, human desires and to make decisions that are in line with His will. This gift, this power, is love. Love for God and love for others.

It's a miracle, and it's called receiving a *new* heart.

Matthew got one.

Zacchaeus got one.

Nicodemus got one.

And dare I say it? I got one, too.

God wants to replace our heart of stone—our selfish and proud human nature—with a heart of flesh, a heart of love—the loving heart of Christ.

It is a miracle, but it's not a “quick fix.” It's not a once-in-a-lifetime, permanent solution to overcoming temptation and worldly desires.

I need a new heart—daily—so that my blessings don't again become curses. So that the blessings don't pile up inside my heart's door ... again.

In the final analysis, my *only* way of faithfully handling the blessings that God so generously entrusts me with is by *daily* giving my *self* and my *all* to Him.

Let me repeat that.

My *ONLY* way of faithfully handling the blessings that God so generously entrusts me with is by *DAILY* giving my *SELF* and my *ALL* to Him.

Every morning.

On my knees.

Giving it up.

Then getting up off my knees and sharing my all for Him.

I know of no other solution.

\*\*\*

So do I want the blessings to stop?

No.

I just want to keep learning how to manage them and to effectively



HELP! I'VE BEEN BLESSED!

pass them on in the way God wants me to—to keep them out of the doorway of my new heart.

Has my battle ended?

No, not fully.

I simply pray that God will give me the courage and the strength to fight against the tide of temptation, every day.

I pray that I might maintain a truly Jesus-centered focus on my blessings as I journey along my path towards “poverty”—and glory!

What about you? Will you join me?

It won't be easy.

But I invite you today to choose whom you will serve.

The gifts or the Giver?

The skips or the Skipper?

Money or God?

As for me and my house, with Christ's love in our hearts, we will serve the Lord.



## AN INVITATION

Dear Friend,

Jesus is knocking at your door. If you've piled up the blessings of prosperity in the doorway of your heart they will be muffling His knocks, but He continues to knock.

He's also continuing to bless you because He loves you—because He wants you to know the incredible joy of being an ever-flowing stream as you pass His blessings on to others.

Please don't idolize or worship or cling to His blessings. Please don't forfeit your eternal riches and glory for temporary wealth or power—even though it might look so wonderfully attractive.

I invite you to humbly kneel with a thankful heart and listen again for the sound of Jesus knocking. Turn your eyes towards Jesus, then reach out, over the mountain of blessings, and pull on the door handle.

Give Him all your talents, your investments, your finances, your career, your future—give Him all you have and all you are. Give Him your old, cluttered heart and accept your new heart from Him, and you'll be free indeed.

May God bless you as you rise from your knees and share your all, His all, for Him.

Blessings,

Julian

## **APPENDICES**

Please visit **[www.faith-vs-finance.org](http://www.faith-vs-finance.org)** to access  
the following appendices.

Appendix 1—The Bucket List

Appendix 2—Help! I've Got Kids Too!

Appendix 3—Finding God's Will



## THE STORY BEHIND THE OVERFLOWING CUP

**I**n verse five of the famous 23rd Psalm, King David thanks God for “preparing a table” for him, and he exclaims that his “cup is running over” with the blessings that God has poured out on him.

On first reading, the words just sound like beautiful lyrics of praise from King David to his God—and they are—but they’re also so much more.

In King David’s day there were very few roadside inns at which travelers could eat and rest. Most people traveled by foot, or on animals, so progress was slow, and the lack of accommodation between towns could easily lead to uncomfortable nights under the stars.

The solution to the problem came via a widely accepted “law of hospitality,” where people were encouraged to pass on God’s blessings to others. An unwritten code existed, whereby anyone living alongside a travel route was required to offer food and accommodation to any traveler who requested it.

At the end of each meal, the host would pour a cup of drink for the traveler. If the cup was poured half full, then that was a sign that the host had given all of the hospitality that was required, and the guest should move on.

However, if the host poured a full cup, it was an invitation for the traveler to stay on longer—at least one more night.

David’s psalm of thanksgiving tells how God had filled his cup, not only to the brim, but until it ran over the sides! What a beautiful way of explaining the never-ending generosity of our loving Father.

David ends his song with an acceptance of God’s eternal invitation—“And I will dwell in the house of the Lord forever.”

A LIFE SHARED FOR LIVES SAVED.

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## NOTES

- 1 Kierkegaard, S., Journal Entry, *Gilleleie* (August 1, 1835), Journals 1A.
- 2 [www.pastoneskiping.com](http://www.pastoneskiping.com) (Accessed July 6, 2012).
- 3 Without going into detail, a tithe is calculated as 10 percent of a person's income/profit/gain (Lev. 27:30,32; Gen. 14:18-20; Matt. 23:23; Mal. 3:8-11; 1 Cor. 9:13-14). While there are many interpretations of how the tithe is to be calculated, God basically asks us to give directly to the support of His work through the sustaining of faith community leaders such as pastors and missionaries. This may occur differently in different denominations.
- 4 I just thought I should mention that we don't store cash under our mattresses, in cookie tins, in frozen pea packets in the freezer, or in any other place in our home!
- 5 Le Tourneau, R.G., *Mover of Men and Mountains*, Moody Press, Chicago, 1967, p. 110.
- 6 Many books have been written on this topic, but one of the best would have to be *Pain. The Gift that Nobody Wants* by Paul Brand and Philip Yancey.
- 7 Lewis, C.S., *The Problem of Pain*, 1940, p. 91.
- 8 We should also remember that other than globally-endowed blessings like sunshine and rain, *all* blessings and talents are relative. A person's singing voice, their appearance, public speaking ability, artistic skills, musical prowess, business acumen, or talents in the kitchen are all relative, compared to those same abilities in other people.
- 9 Desiderius Erasmus (1466-1536), *Adagia* (III, IV, 96).
- 10 I need to be extremely careful about what I allow the media to "feed" me. A widely used parable tells of an old Cherokee Indian who told his grandson about a battle that goes on inside people. He said, "My son, the battle is between two 'wolves' inside us all. One is Evil. It is anger, envy, jealousy, arrogance, self-centeredness, false pride, ego, and greed. The other wolf is Good. It is joy, peace, love, hope, serenity, humility, kindness, empathy, truth, compassion, faith, and generosity." The grandson thought about it for a minute and then asked his grandfather: "Which wolf wins?" The old Cherokee simply replied, "The one you feed."
- 11 United Nations University, World Institute for Development Economics Research, *World Distribution of Household Wealth*, February 2008.
- 12 Due to the time it takes to collate and analyze global data, the U.N. University report's original figures, published in 2008, were based on 2000 data, so the dollar figures I have used have been adjusted upward to their 2013 values using the U.S. Bureau of Labor Statistics CPI inflation calculator. They also correlate fairly well with Credit Suisse's October 2013 *Global Wealth Report* which stated the following, "Our estimates for mid-2013 indicate that once debts have been subtracted, an adult requires just US\$4,000 in assets to be in the wealthiest half of world citizens. However, a person needs at least US\$75,000 to be a member of the top 10% of global wealth holders, and US\$753,000 to belong to the top 1%."
- 13 Eccles. 5:10.
- 14 Clive Hamilton, *Overconsumption in Australia – The rise of the middle-class battler*, The Australia Institute, November 2002.
- 15 Hamilton, C., & Denniss, R., *Affluenza: When Too Much is Never Enough*, Allen & Unwin Publishing, 2005, p. 136.
- 16 I have tried to be very careful throughout this book to avoid any direct references

to the actual dollar amounts that God has entrusted to me at various stages of my life. I know that there have been times when I have heard a dollar value or net worth reported against a person's name and have been too quick to "put them in a box" and use this numerical "worth" as a measure for all else that they say or write or do. I don't want to do this to others and I don't want others to do it to me, so I've been careful to paint broad strokes without the details.

17 In light of our decision to pass on God's blessings (as explained in later chapters), I may well need to earn a regular income again one day. But what a blessing it is to be able to focus solely on family, ministry, and volunteering projects at this stage of life.

18 White's book *Steps to Christ* has been translated into more than 140 languages. Second place is held by J.K. Rowling with her *Harry Potter* books, which have been translated into 67 languages.

19 White, Ellen G., *Christ's Object Lessons*, Echo Publishing Company, (undated version) p.154

20 *Ibid.* p.155

21 John Wesley, Sermon 116 "Causes of the Inefficacy of Christianity," Dublin, July 2, 1789. <http://www.umcmission.org/Find-Resources/Global-Worship-and-Spiritual-Growth/John-Wesley-Sermons/Sermon-116-Causes-of-the-Inefficacy-of-Christianity> (Accessed July 2012).

22 Matthew 6:34.

23 Brooks, David, *The Way to Produce a Person*, New York Times, June 3, 2013.

24 The painting in St. Paul's is actually the second of this work painted by Hunt. The original, smaller version hangs in Keble College Chapel in Oxford.

25 In Sallman's absence, my talented friend Andrew Millist of Pencil Rebellion did the incredible illustration on the cover.

26 Ezek. 14:3 (NKJV).

27 Billy Graham, "The 2005 TIME 100—The lives and ideas of the world's most influential people." *Time Magazine*, April 18, 2005. ([www.time.com](http://www.time.com) – cited June 7, 2012).

28 John Stott, quoted in Timothy Dudley-Smith's *John Stott: The Making of a Leader*, Inter-Varsity Press, Leicester, 1999, p. 95.

29 The Laodiceans weren't the first (or the last!), to be fooled by their riches. In the eighth century BC, the prophet Hosea described Ephraim (another name for the nation of Israel) as follows, "Ephraim feeds on the wind; he pursues the east wind all day ... He makes a treaty with Assyria and sends olive oil to Egypt ... Ephraim boasts, 'I am very rich; I have become wealthy. With all my wealth they will not find in me any iniquity or sin.'" (Hosea 12:1,8) Thankfully, Hosea 14 encourages us by explaining that Ephraim heard God's call and turned from its proud and idolatrous folly.

30 Luke 14:16-24.

31 Luke 14:26.

32 Luke 14:33.

33 White, Ellen, G., *The Desire of Ages*, Pacific Press Publishing Company, 1898, p. 219.

34 I thoroughly recommend listening to or watching Herb's online testimony, *In Search of Relevance*.

35 Daniel Akst, *We Have Met the Enemy—Self Control in an Age of Excess*, Penguin Press, 2011, p. 34.

36 Matt. 6:19-21 (NKJV).

37 Jer. 17:9

38 I've never been a big television-lover. I grew up in a home without TV, moved

into married life without one, and now have two sons who are equally deprived. My theory is that the Germans probably invented the television, and even if they didn't, they named it 'T.V.'—it's a German acronym for Time Vaster! (I already waste enough time on other things so having a TV would probably render me totally useless!)

39 I encourage you to rent or buy a copy of the first *Ice Age* movie. Make sure it has the "Gone Nutty" animated clip included.

40 During the hyperinflation in Romania and post-war Germany, people found all sorts of creative uses for the almost worthless paper money. It was used for lighting fires, wallpaper, rolling cigarettes, and even toilet paper! The story is told of a man who went to buy a loaf of bread with a wheelbarrow full of Deutsche Marks. He left the wheelbarrow outside the bakery while trying to negotiate with the baker to accept his money. While he was inside, a person tipped the cash out of the wheelbarrow onto the sidewalk and stole the wheelbarrow.

41 "Stupid is as stupid does" is a quote spoken by Tom Hanks while playing Forrest in the six-Oscar-winning movie *Forrest Gump*, 1994.

42 I was so spiritually challenged by these weekend forays that I headed to Melbourne and spent a few months working with John Smith (a.k.a. The "Blues Preacher") and the God Squad Christian Motorcycle Club as they fought for justice and showed mercy to people and communities in need. Very occasionally I attended a church service while living on the streets. My unkempt appearance, dirty clothes, and "eau de park bench" led to some comical, but very saddening, responses from the neatly groomed attendees (of which I am one these days—for better and worse). One church where my scruffy appearance didn't matter at all was St. Martin's Community Church in inner-city Melbourne. I always knew that I'd fit in just fine among the street kids, prostitutes, winos, and punks (and the "respectable" members who were there loving this crowd into the kingdom).

43 Acts 17:28.

44 White, Ellen G., *Letter 72, 1899*, as cited in *Evangelism*, Review and Herald Publishing Association, Washington, DC, 1946. p. 561.

45 White, Ellen G., *Prophets and Kings*, Pacific Press Publishing Association, Nampa, Idaho, 1917. pp. 59-60.

46 In Deuteronomy 17:14-20 God told the Israelites that any king they choose must not "multiply horses for himself ... multiply wives for himself ... or ... multiply silver and gold for himself." In 1 Kings 10 and 11 we see that this is precisely what Solomon did, to the max, and it directly led to his turning his heart from God. It's no coincidence that the subheadings for these two chapters in my Bible start with "Praise of Solomon," followed by "Solomon's Great Wealth," and then, "Solomon's Heart Turns from the Lord."

47 Ecclesiastes 2:4-8. *The Message: The Bible in Contemporary Language*, Eugene H. Peterson, 2005.

48 *The Message*. Eccles. 2:9-10.

49 *The Message*. Eccles. 2:11.

50 *The Message*. Eccles. 1:15a.

51 *The Message*. Eccles. 2:3b.

52 *NIV Bible*. Eccles. 1:14.

53 *The Message*. Eccles. 2:10.

54 *NIV Bible*. Eccles. 2:9.

55 *NIV Bible*. Eccles. 2:11.

56 Kushner, H. S., *When all you've ever wanted isn't enough: The search for a life that*

*matters*. Simon & Schuster, 1986, p. 72.

57 C.S. Lewis, *Mere Christianity*, Harper Collins Publishers, 2002, pp. 136-137.

58 Reverend Robert Schuller's Crystal Cathedral was renamed Christ's Cathedral in 2012 after being sold to the local Roman Catholic Diocese of Orange County due to financial troubles.

59 Recorded in full in both Exod. 20:3-17 and Deut. 5:7-21.

60 Le Tourneau, R.G., *Mover of Men and Mountains*, p. 90, 1967. Moody Press, Chicago.

61 Le Tourneau, R.G., *Mover of Men and Mountains*, p. 203, 1967. Moody Press, Chicago.

62 Ibid. p. 90

63 Mahatma Gandhi, *Vishwa-Bharati Quarterly*, New Series II, Part II, 46.

64 Thomas Chalmers (1780-1847) in his sermon "The Expulsive Power of a New Affection."

65 From Foster's *Freedom of Simplicity: Finding Harmony in a Complex World*. (Harper Collins 2005).

66 If you would like to learn more about David, simply purchase his biography, *Don't Look Back—The David Bussau Story*. It's inspiring at all levels.

67 Bushrangers were both famous and infamous in Australia's post-settlement history. They were often escaped prisoners who fled to remote regions and survived by robbing passing travelers—in a Robin Hood sort of way.

68 Francis Bacon, *Essays: Religious Meditations. Places of Perswasion and Disswasion. Seene and Allowed*, Essay XV Of Seditions and Troubles, 1625.

69 I'm aware that some readers may be keen to learn more about specific poverty-alleviation, community development, environmental, or mission-focused projects which can be financially supported. However, while giving to various projects has been an increasingly major part of my ongoing journey, I don't feel comfortable recommending my favorite ones to others without first knowing each reader's personal passions and interests. I encourage you to increase your giving to the projects you already support and to prayerfully look for new ways of passing on God's blessings to others.

70 Ackermann made this comment late in 2008 after executives from Chrysler, Ford, and General Motors went to Washington DC, to ask for \$25 billion in loans—arriving in their private jets.

71 A message on the wall of George Bailey's office in the movie *It's a Wonderful Life*. As cited on page 13 of Beth Guckenberger's inspiring book, *Reckless Faith* (Zondervan 2008).

72 In the United States a similar group named The Gathering meets annually for the same purposes. There are also similar meetings in Europe, Asia, and other regions.

73 John Crosby, "Bruised Camels and their Money," *Leadership Journal*, Spring 1987, Volume 8, Issue 2.

74 It can also be argued that God never asks us to make any *real* sacrifices for Him. Anything that God asks us to give up is only "sacrificed" due to its being a hindrance on our heavenward journey. It's simply nonsensical to call anything a sacrifice when the outcome of giving it up or giving it away is eternal happiness, eternal life, and eternal satisfaction.

75 I use the term "poverty" fairly loosely here. I've never really known true poverty, so my change in financial direction is not a road *back* to poverty but rather a journey toward a much simpler life more focused on Jesus my Savior—and on the many Matthew 25 "Jesuses" in my local and global community.

76 A study by The Australia Institute found that most people are not overly worried about how much they earn as long as they're surviving—and they're earning more than their peers! It seems that the majority of us would be happier to earn \$70,000 a year if our friends only earn \$60,000 a year rather than earning \$100,000 a year while our friends earn \$150,000 a year. It's a bit like being stuck in a four-lane highway traffic jam—we're able to bear the pain of driving slowly as long as our lane is the one moving the fastest! Frey and Stutzer provided additional research insights, "Additional material goods and services initially provide extra pleasure, but it is usually only transitory. Higher happiness with material possessions wears off. Satisfaction depends on change and disappears with continued consumption. This process or mechanism, which reduces the hedonic effects of a constant or repeated stimulus, is called adaptation. And it is this process of hedonic adaptation that makes people strive for ever higher aspirations. Aspiration level theory suggests that increases in income and aspiration levels are closely connected. The expected increase in happiness does not materialise. Rather, an increase in income is accompanied by an increasing aspiration level. This could explain why an ever increasing income level in rich countries does not contribute to additional happiness." Frey, B. and Stutzer, A., *The Economics of Happiness*, World Economics, Vol. 3, No. 1, Jan-Mar 2002, pp. 7-8.

77 Passive income is the term used to describe income that a person receives from investments and other sources that do not require the owner to work for it. For example, an investment property that provides rental income to the owner greater than the expenses incurred on the property by the owner would be considered a source of passive income. As one motivational speaker used to say, with a good source of passive income you can lie in bed at night listening to the beautiful sound of \$100 notes falling from your ceiling ... while you sleep!

78 Dan Ariely, *How Americans view wealth and inequality*, as cited at <http://www.bbc.co.uk/news/business-19284017> August 20, 2012.

79 Matt. 19:16-30, Mark 10:17-31, Luke 18:18-30.

80 Søren Kierkegaard, *Provocations: Spiritual Writings of Kierkegaard*, (Edited by Charles E. Moore) Orbis Books, 2003.

81 *The New York Times*, June 27, 2006.

82 <http://madelinelevine.com/the-price-of-privilege/> (accessed August 10, 2012).

83 Ibid.

84 Sax, L., Astin, A., Korn, W., & Mahoney, K., *The American Freshman: National Norms for Fall 1998*. Annual: Higher Education Research Institute; Los Angeles: University of California.

85 Madeline Levine, "Challenging the Culture of Affluence—Schools, Parents, and the Psychological Health of Children," *Independent School Magazine*, Fall 2007.

86 Ellen G. White, *Patriarchs & Prophets*, Pacific Press Publishing Association, Mountain View, California, 1958. p.169.

87 Ellen G. White, *A Mistake Sometimes Made by Wealthy Fathers*, Manuscript 58, 1899.

88 Andrew Carnegie, "Wealth," *North American Review*, 148, no. 391, June 1889.

89 Robert Powell, "Before Passing Along Valuables, Passing Along Values - Why legacies and life lessons are an increasingly important part of estate planning." (cited December 7, 2012., *The Wall Street Journal*, <http://online.wsj.com/article/SB10001424127887324595904578116843265852654.html> ).

90 We haven't been skiing since my decision six years ago, but, as I write, we are on a family adventure mixing humanitarian service, Bible history research, and tourist sites

in Asia, Europe, and Africa. Tonight is one of two nights I booked at a two-star hotel in Chamonix, France. What better place to ask forgiveness? And get the family back on the snow!

91 Reportedly spoken by Thomas Edison in 1877, as quoted in *From Telegraph to Light Bulb with Thomas Edison* by Deborah Hedstrom, B & H Publishing Group, Nashville, Tennessee, 2007, p. 22.

92 Accredited to Frederick M. Lehman, 1917. Based on the Jewish poem “Had-damut” written in Aramaic by Meir Ben Isaac Nehorai in 1050 AD.

93 “It’s what we do ...,” Matthew Chandler, “The dirt collectors, millionaires with a taste for property,” *Australian Financial Review*, p.1, August 20, 1999, (as cited in Ross & Hollands’ book *100 Great Businesses and the Minds Behind Them*, Random House Australia, 2004).

94 A small, beautiful, inspiring book on the eternal truth that having Jesus alone is always “enough” was written by medical missionary to the Congo, Dr. Helen Roseveare. The book’s title is simply, *Enough*.

95 The famous words “Here I stand” were not actually in Luther’s original speech at the Diet of Worms. They were added at a later date.

96 D’Aubigne, J.H.M., *History of the Reformation in the Sixteenth Century*, 1849, Vol. II, pp. 225-226.

97 It could even be that the whole notion of “philanthropy” and being “charitable” is somewhat alien to Christ’s true desire for our lives. It’s not that He doesn’t want us to radically share our blessings, He most certainly does, but His real desire is that we give Him *everything* we are, not just the portion that we set aside for sharing.

98 Philip Yancey, *What’s So Amazing About Grace*, Zondervan Publishing House, 2002, p. 70.

99 Numerous online sources attribute this statement to Chambers, and it may well be so as it sounds very much like his style, but I could not find any original reference in his writings. The most similar reference I could find was in the June 13 segment of *My Utmost for His Highest* where it states, “There is actually only one thing you can dedicate to God, and that is your right to yourself.”

100 A realization based on the words of Scottish theologian P.T. Forsyth in his book, *The Justification of God: Lectures for War-Time on a Christian Theodicy*. 1916, p. 230.

101 As found in the KJV and NKJV. Solomon actually uses the word “heart” forty times in his short book.



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