

SPIRITUAL GROWTH CAMPAIGN 2022

DAILY DEVOTIONAL GUIDE



fbckaufman

A LETTER FROM OUR PASTOR

Money. We all have it, need it, and use it. It's a blessing and burden for most every person you know. How we earn it and spend it is one of the most uniquely personal things about our lives.

Because God loves us, it shouldn't surprise us to find that Jesus speaks about money more than he did about heaven and hell...combined! The Lord knows money is important to all of us. He sees how money is both a tool that God can use to help us become deeper and better people, and a weapon that Satan can use to bring harm into our lives; and so 11 of the 39 parables that Jesus told deal with money.

And it's not just the New Testament. Did you know that while there are 500 or so verses on prayer and faith in the Bible, there are over 2000 verses in Scripture that provide us wisdom and instruction on money and how to manage our earthly resources? Over 2000!

Over the next 40 or so days, we are going to try and explore many of these verses and passages that God has written down for our benefit.

Forty days may seem like a lot, but there is so much to cover! So we will be using four different pathways to help our church family get the very most out of these next six weeks. There will be 7 sermons (don't miss a Sunday)! We will share 6 or 9 LifeGroup lessons together (depending on your group). Every member of our church will have free access to a vault of information and helpful digital tools from our friends at Ramsey+, and there are 40 daily devotions included in this file/book to give you a little encouragement for every day of our journey.

I'm so glad that you are here at this moment. May God bless our efforts as we learn together to honor God with our work and wealth. May every person and family in our church be truly set free to worry less and live more!

Let's Trust in God,

Pastor Brent

I. LEARNING TO BE CONTENT – JAN. 30

I have learned to be content whatever the circumstances. 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.

Philippians 4:11-12

Since departing from the city of Philippi, Paul had experienced great highs and lows of gospel ministry. It's important to note that Paul was imprisoned in Rome during this time. After all, this is the man who was beaten with rods, stoned, shipwrecked, oft-lacking food, water, and clothing. But, throughout it all, the Lord was leading Paul on a journey. A journey to find a secret. A secret that would prove to be rigorously tough, wonderfully humbling, and outrageously simple. It was, indeed, the secret of contentment.

Think about it: this was the man who had revealed to the church in Ephesus the great mystery of the gospel: that the Messiah had come, and salvation was for all people. Now as Paul continued to recklessly, yet strategically, trek across the known world with the gospel message, he seemed to have discovered to find this Messiah, this Christ, to be the same wherever he found himself; mountain top or valley, cold and open sea, or warm and dry home. He had discovered the secret of being content in any and every situation: knowing Christ.

Our contentment, or lack thereof, is tied directly to our worship and acknowledgement of God. When we lean into the heart of Jesus, we find him to be the source of all joy, contentment, and peace. When we drink from the well that is God's heart, we find it to be a well that does not run dry. We thirst no longer.

To be content is to be satisfied. We learn in Scripture that God forgives our sins and crowns us with love and compassion. That same God satisfies our desires with good things (Psalm 103:5). For the one who has trusted Christ, this secret is a secret no more. Our contentment, our satisfaction, comes from resting in a Savior who is the same yesterday, today, and forever (Hebrews 13:10). The punches will come and darkness will settle. But in the end, light wins, Jesus reigns, and contentment is more than possible. It is available right now.

It's interesting the references Jesus makes during his ministry to the essentials of human life. We all need food to survive. He is the bread of life (John 6:35). We all need water. He is living water (John 4:10). We need clothing. He not only clothes us materially speaking (Matthew 6:28), but he clothes us in his righteousness (Isaiah 61:10).

Father, you are good. Thank you for being a God who sees me and cares for me. I confess that I often grumble and I fail to give thanks for what you have given me. The truth is you have given me all I need. Teach me this secret of contentment. That truly, in any and all circumstances, I would rest well in the promise that you are near and you are the same. Guard my heart from

pride, selfish gain, envy, and a love of worldly things. Show me, God, the riches of your gentle heart, that I may find everything I need. I want to be content. I surrender to you the areas where I am not. I love you, Lord. I trust you, amen.

2. PARABLE OF THE TALENTS - JAN. 31

“For it is just like a man about to go on a journey, who called his own slaves and entrusted his possessions to them. To one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey. The one who had received the five talents immediately went and did business with them and earned five more talents. In the same way the one who had received the two talents earned two more. But he who received the one talent went away and dug a hole in the ground, and hid his master’s money. Now after a long time the master of those slaves came and settled accounts with them. The one who had received the five talents came up and brought five more talents, saying, ‘Master, you entrusted five talents to me. See, I have earned five more talents.’ His master said to him, ‘Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter the joy of your master.’
“Also the one who had received the two talents came up and said, ‘Master, you entrusted two talents to me. See, I have earned two more talents.’ His master said to him, ‘Well done, good and faithful slave. You were faithful with a few things; I will put you in charge of many things; enter the joy of your master.’
“Now the one who had received the one talent also came up and said, ‘Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you did not scatter seed. And I was afraid, so I went away and hid your talent in the ground. See, you still have what is yours.’ But his master answered and said to him, ‘You worthless, lazy slave! Did you know that I reap where I did not sow, and gather where I did not scatter seed? Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest. Therefore: take the talent away from him and give it to the one who has the ten talents.’
“For to everyone who has, more shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away. And throw the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.

Matthew 25:14-30

Jesus taught in parables so that we could understand Kingdom truths. One very important parable is the Parable of Talents, found in Matthew 25:14-30. A rich man delegates his wealth to his servants before he leaves on a long journey. He gives five talents to one, two talents to the second, and one talent to the third servant. This parable is clearly about money, but the meaning expands far beyond just financial investments. It is an illustration that shows us God has given each of us a wide variety of gifts, and he expects us to utilize those gifts for His service. Like the three servants, we have not all been given the same gifts. But we need to acknowledge that all gifts are given by God and to be used for His purposes. Gifts could include skills, abilities, family connections, social positions, education, experiences, finances, and more. The point of the parable is that we are to use whatever we have been given for God’s purposes. Another way to look at it is that we are to invest our lives, not waste them.

In this parable the talent referred to is money, and lots of it! It illustrates investing, not hoarding, as a godly thing to do if it accomplishes godly purposes in a godly manner. Upon his return, the master praises the two trustworthy servants with the words, “Well done, good and trust-

worthy slave.” In these words, we see that the master cares about the results (“well done”), the methods (“good”), and the motivation (“trustworthy”). We should invest our skills and abilities, but also our wealth and the resources made available to us at work, all for the affairs of God’s kingdom. We see this being fulfilled by the volunteer who teaches Sunday school and entrepreneur who starts a new business and gives jobs to others.

God does not endow people with identical or equal gifts. If you do as well as you can with the gifts given to you by God, you will hear his “Well done.” Not only the gifts, but also the people have equal worth. At the same time, the parable ends with the talent taken from the third servant being given to the one with ten talents. The implication of the parable is that we are to use whatever talents we have been given to the best of our ability for God’s glory, and when we have done that, we are on an equal playing field with other faithful, trustworthy servants of God.

Have you ever felt like you just didn’t have the talent to do what God is asking you to do? I have felt much like that third servant at times. He was given one talent and seemingly he struggled to know what to do, unlike the first two, who undoubtedly had the knowledge and education to do great things. I have often been faced with a task that I knew God wanted me to participate in or even lead, but I have felt unequipped. There have been times that I have passed up opportunities because I allowed fear to hold me back. I have been afraid I am not good enough, talented enough, I will fail, others will think “Who does she think she is?” or even thoughts of, “It is just too hard.” When those times have come, I have been the one to miss the blessing. Just like this third servant, he didn’t receive the praise of his master and not only that, but his master also considered him lazy and not willing to put in the hours or make the sacrifice to do his very best.

What does God’s word tell us? He tells us that we are heirs to the throne. We are sons and daughters of the Most High King! It also says that if God is for us, who could be against us? When we take a moment to stop and meditate on the truth of God’s word, we will step out and put forth the effort, make the sacrifice, and give our very best to accomplish what God wants us to do, and He will reward us for giving our best. The servant who received one talent was not condemned for failing to reach the five-talent goal; he was condemned because he did nothing with what he was given. Let’s not be like that servant. Let’s recognize that we don’t all have the same talents, gifts, and resources, but we are to give our very best! When we understand that everything we have is God’s, we will turn around and be happy to give him back the first of all he has given us.

Most Gracious Heavenly Father, thank you for all you have given me. Help me daily to see that everything I have is from you. My family, finances, talents, skills, and abilities all are gifts from you. I love you and want to honor you with the best of everything I have. Help me to have a grateful heart and the ability to see and know what you want me to do with the gifts you have bestowed to me. It is a privilege to use them to bring honor and glory to you, amen.

3. HE CARES FOR THE BIRDS - FEB. 1

He provides food for the cattle and for the young ravens when they call.

Psalm 147:9

In this scripture, we see that God is not only concerned with bringing justice and rescuing the oppressed, but he is also concerned with what we may often consider unimportant. He has created all things - the stars, the cattle, the birds - and continues to sustain it all by his powerful word (Hebrews 1:3). In the vastness of all the created universe, God has the capacity to care for the little things. He reigns and rules over planets, galaxies, and, yes, birds.

You probably don't give much thought to birds on a day-to-day basis. We see them everywhere but we don't rely on them for anything. Not to mention, you and I have the challenge of balancing responsibilities, to-dos, other's needs, along with a million other things. We simply don't have the bandwidth to think about birds for a significant portion of our day. Nor do we possess the power to feed them all. However, God, being infinite in power, not only sees the ravens, but he supplies them with what they need. He truly is Jehovah Jireh - the God who provides.

Jesus echoes this Psalm in his sermon on the mount in Matthew 6. He is instructing his listeners to not worry about what they will eat, or drink, or wear. Instead, he implores them to, "seek first the kingdom of God." And he tags the command with a promise: "all these things will be added to you." What things? The full care and provision of God. Jesus is teaching us that when we concern ourselves first with him and the salvation he offers, he will supply us with all we need. When we know him as Father, he will provide for us as his children.

Perhaps more than any other command God gives in his word, "do not worry," reveals his genuine care and concern for his children. Even still, you and I are continually learning to believe this. It's a normal thing for my toddler at home to ask me for a snack. He often does this while we are preparing dinner (or even immediately following lunch). Sometimes I have to explain to him, "I know you're getting hungry, but it's not snack time." With that, I have to explain to him that I will not let him go hungry. I wish I could tell you this was always a pleasant conversation, but it often results in a tantrum.

Maybe from time-to-time in our relationship with God, we play the role of a hungry toddler. We want things now and get upset when we have to wait. Further, we may struggle to believe the promised blessing is really coming our way. Let us remember that our God is one who is capable and willing to take care of birds. Are you not much more valuable than they?

Father, I love you. I praise you for being Jehovah Jireh - the God who provides. You see me and you care for me. I confess that I often fail to trust your promises. I fail to believe that you will provide for me all that I need. I believe the lie that you don't care and that I must do it all myself.

Forgive me, Lord. Give me robust, radical faith, God. Create in me a spirit of humility that trusts and believes. You have created me and you know me. Now grant me the grace to know your heart deeper, amen.

4. TRUSTING GOD WHEN IT'S TOUGH - FEB. 2

And we know that God causes all things to work together for good to those who love God, to those who are called according to His purpose.

Romans 8:28

Today let's look at a specific verse that Paul uses to encourage those who follow Christ. He wrote this verse while he was in Corinth in the mid-50's A.D. with the help of an amanuensis (secretary), Tertius, who added his own greeting in Romans 16:22. Chapter 8 concerns the Christian's spiritual life.

Romans 8:28

"And we know that God causes all things to work together for good to those who love God, to those who are called according to His purpose."

I feel confident most of us know this scripture and have probably quoted it many times. But do we really believe it? Let's break it apart and look at it a little more carefully. "We know that all things" (both good and bad, pleasant and unpleasant - everything) "work together for good" (God is a good God and He is the one who works things together for good) "to those who love God" (everyone who has submitted their lives to God) "to those who are called according to His purpose" (everyone who is part of God's family by taking the first step of accepting the free gift of salvation through Jesus Christ).

Let's make sure we see and understand; 1. WHO God is: the creator of all the universe. 2. HOW He loves us: enough to send His son to die in our place. 3. SURRENDER our lives to Him: such a great freedom and the way we express our love and gratitude. 4. RECOGNIZE that He created us to fulfill His purpose by showing others how to have a right relationship with Him. Could it be when we truly comprehend these four things, we will live out this verse in a whole new way?

To comprehend, first we need to acknowledge that we live in a fallen, broken world and bad things do happen. Second, we need to understand that God does not cause bad things. That they are the result of the brokenness and sin in the world. We also need to understand that our battle is not against flesh and blood, but against Satan. He is the enemy, and the Bible tells us his goal is to steal, kill, and destroy! In this day and time, he seems to be stronger than ever before.

That's why we so desperately need to understand and live out this verse! God is good and He wants the best for His children. How often do we forget that? We can get so wrapped up in the circumstances around us that we lose complete sight of who God is and who we are because of Him. Remember, we are God's children! Joint heirs with the King of Kings! So, let's

act like it! We are called according to His purpose and everything we have is because He has given it to us. When we stop and ask God to show us His goodness in every situation, we can look at things from a different view. Maybe asking, "How can I help someone else who is going through a much harder circumstance than I am?" Trust me, you cannot out give God, and the best way to get out of a dark place is to look up and look out! Look up to God and look out to see others that need your help. Nothing lifts a black veil of depression or discontent faster than helping someone else in need.

I could share with you many examples of how God has worked all things for good throughout my life and marriage, but today I will share one that continues to have long term effects and benefits in my life. Let me start by saying, I am adopted and that is absolutely the second greatest blessing in my life, second only to my salvation! This is proof that Jeremiah 29:11 and Romans 8:28 are alive and true, and not only for me, but also for you! When I was conceived, my biological mother's husband was in a state penitentiary, so she resorted to prostitution for means of survival. She also had multiple arrests for drug and alcohol abuse, theft, and many other misdemeanor offenses. She had a son that was 18 months older than I that she kept with her. But for some reason, God's plan, she felt compelled to give me up for adoption. Amazingly enough, I was not born with any drug addictions or life-threatening challenges. I was born weighing only 4 lbs and 2 oz, but other than being tiny, in good health. God had already pre-selected who my adoptive parents would be, and He had made them wait for many years, because He knew they were exactly who I needed. My adoptive parents were 44 and 45 years old when I was born. They were God-fearing, God-loving servants who had devoted their lives to serving and loving others. They were foster parents to many children before and after my birth. God worked things so that they took me straight from the hospital, 2 weeks old, into their home and granted my official adoption 6 months later. God took a bad situation and worked it for good, and is still doing that to this day. It is because of my parents love for Christ and devotion to Him, that I am who I am in my walk with Christ today. They taught me to listen to God's voice and follow His plan, because it is the best! Because of them, I met and married a godly man who has led our family toward Jesus every day. We see their legacy continuing through our children and grandchildren as they choose to follow God's plan as well.

If this has not been your story, today is the day to begin! Trust in Jesus Christ as your Lord and Savior, and Romans 8:28 will be just one of the many promises God will fulfill in your life.

Dear Jesus, I cannot thank you enough for all the times you have worked things together for good that Satan meant for evil. Thank you that you have a plan for me. A plan for good and a plan that will show others how much you love them. Please draw me daily to you and your truth so I may always be a living example for others to see you. In Jesus name, amen.

5. THE BORROWER IS THE SLAVE TO THE LENDER – FEB. 3

The borrower is the slave of the lender...
Proverbs 22:7

Our nation is still working through all the horrible consequences of the slavery of the 17th and 18th centuries. We all surely know that God intends for every human to live a life of freedom. There is little in life that is more dehumanizing than to feel like another person owns you, and the consequences of being enslaved can last for decades or generations.

This is exactly what Solomon warns us about concerning financial debt, “The borrower is the slave to the lender.” In a meaningful way, millions of people around the globe choose to sell themselves into slavery through consumer debt every year.

Generally speaking, consumer debt is debt that isn’t backed by any tangible asset like a house or a car or some other collateral that has more value than the loan that is being pursued. Credit card debt is consumer debt. So are most personal loans, student loans, and of course payday loans are among the worst unsecured loans we can step into. These kind of debts are especially onerous because if you “had” to pay them off, you couldn’t do it...and that is a kind slavery and certainly a stressor.

Borrowing money in this way isn’t always a sin, but the Bible does seem to say that it is generally unwise.

In today’s verse there is really wisdom for both sides of the equation. As you are able, you should avoid putting yourself in the position of being a slave to banks or anyone because of loans you sought from them. On the other hand, if you have financial assets at this point in your life, be careful not to put yourself in the place of “enslaving” others.

Father, there are so many ways to get ourselves into debts that are beyond our ability to quickly repay. Help us to be wise. For those feeling trapped by their debts, give them the courage and conviction to begin the journey to financial freedom today, amen.

6. EMERGENCY FUNDS – FEB. 4

A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences.

Proverbs 27:12

Throughout this study, we will be looking at verses in the Bible that you may not have noticed before. God's Word is capable of speaking to the deepest and most high minded philosophers of our world. Sometimes it speaks of mysteries that are no less than cosmic in scope, and I'm glad it does. But the Bible also speaks to the most basic matters of our lives. On occasion, it gives the most practical instruction, but God not only wants to redeem our minds and souls, He's also interested in redeeming our lives in this world as well.

So it is often with the Bible and money.

In our passage today, the Bible points out that wise people see that dangerous days may lie ahead, and then they take precautions for those days. In contrast, the unwise never make such preparations and suffer the consequences for their unwillingness to plan in a prudent way.

One of the major hurdles for those who are seeking to get out the slavery of consumer debt are unexpected life events that can blow a budget, push us toward even more debt, and worst of all, cause us to become discouraged and give up hope of ever living lives of financial freedom.

The biblical solution? Expect some problems and plan for them. See that there is likely danger ahead. Significant unexpected expenses are likely, and the wise thing to do is to get prepared.

Stumbling early in the process of becoming financially free is such a common occurrence that one of our recommendations to those seeking a new pattern of freedom is that they establish an emergency fund early in their journey. Putting aside one or two thousand dollars to cover emergencies, that will arise, follows the wisdom of Scripture and prevents the pitfalls that often come to those who don't prepare for some economic danger.

Father, in all matters, I want to be wise. Thank you for the highly practical wisdom of Scripture. Help me to be willing to trust it as I follow you in all things, amen.

7. CAMELS & NEEDLES - FEB. 5

For it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.

Luke 18:25

If anyone knows physics, it's Jesus. He was there when the world was being created (John 1:1). So let us think of the physics of camels and needles. In America we don't have many camels walking people up and down the streets, but rest assured, the camels in Jesus' day are not the ones we typically see at the local petting zoo. Camels in the Arabian area grew to be about 6ft tall and 11ft long. At maturity they weigh over 1000 pounds.

Sedan-shaped cars are not much bigger than camels, and many are actually smaller. In modern times let's pretend Jesus is not talking about the ancient mode of transportation, camels, but is now talking about the current mode of transportation, cars. Now that we have that in mind, let's think about the eye of a needle that is used for sewing. It's diameter of the tiny opening for a thread is 1 millimeter or less. It's so small it is difficult for a shaky hand to thread that needle! Jesus is telling us to imagine putting something as large as a camel or a car through that 1 millimeter opening. That is how difficult it is for someone that is rich to be in God's Kingdom. It's physically impossible.

Now you might be thinking to yourself, "I am not rich!" But we forget that we live in the richest nation at the richest time in the history of the world. In fact, if you make more than \$25,000 a year you are richer than 93% of the world! So if Jesus is talking to rich people like us, why is it true that it is so difficult to enter God's Kingdom? Because it is so easy for money to become our false god that we worship.

Money seems to promise security, status, power, and pleasure that we all crave. Money is not evil, but if we love it more than God and others it becomes the root of evil in us (1 Timothy 6:10). Jesus is telling the rich young ruler and us to give up on loving money and instead love Him.

When the rich young ruler heard this message, he turned away sad. He couldn't give up his love of money to follow Jesus. What about you? What do you love - your money or Jesus? Are you willing to let Jesus be the boss of your money instead of you? Are you willing to give him control over your finances? Are you willing to follow Jesus instead of following your money?

If that feels impossible, you are in good company. Just two verses later, Jesus says that though it is impossible with men, it is possible with God. We all need God's help to give up our love and envy of riches and instead to love and follow Him. And there is more good news: if you do, Jesus promises that you will "receive many times more in the time, and in the age to come eternal life (vs. 30)." If we give over our money to Him we will receive more in this life and eternal life than we ever thought possible.

Dear Lord, let me not worship money, but let me worship You. Help me entrust whatever money you have given me back to you, amen.

8. IT'S ONLY MONEY – FEB. 6

Look at the birds of the sky: they don't sow or reap or gather into barns, yet your Heavenly Father feeds them. Aren't you worth more than they?

Matthew 6:26

Today let's look at a specific verse in an amazing passage found in Matthew 6:26. I strongly encourage you to read the entirety of Matthew chapters 5, 6, and 7. This passage is known as The Sermon on the Mount and the setting is in Matthew 5:1 *"When Jesus saw the crowds, He went up on the mountain, and after He sat down, His disciples came to Him. Then he began to teach them."* The Sermon on the Mount continues in chapter 6 and 7, which is entirely composed of the words of Christ. Jesus teaches that God rewards deeds motivated by sincere devotion to Him, not by approval from other people. He teaches a simple and authentic model prayer. Christ warns against stockpiling money and possessions on earth and believers should fight against anxiety about daily needs. That is where our focus is today.

Matthew 6:26. *"Look at the birds of the sky: they don't sow or reap or gather into barns, yet your Heavenly Father feeds them. Aren't you worth more than they?"* Jesus turns our attention to the birds of the air. They do not sow, reap nor gather stockpiles in barns. Yet, their daily need for food is provided by the one who created them and loves them. They are not flying around stressed and worried about how they will eat tomorrow. To emphasize this even more, Jesus asks the disciples a question; *"Aren't you worth more than they?"* I can only imagine the look on their faces as they were asked this question by Jesus. If God feeds the birds, He will also feed those who are of greater worth than birds. Jesus urges His followers to trust God the Father to provide what is needed in the right amounts and at the right time, instead of living with worry and anxiety about basic needs.

If we believe the words of Jesus and trust God to provide for our daily needs, then we understand that everything we have is given to us by God and that truth gives us a different view on possessions and money. When we are free from worrying and being anxious about finances and daily needs, but instead seek to honor God with all we have, we open a storehouse of freedom and blessings. We are free from the anxiety and stress that can so quickly entangle us, and we can be a blessing to those around us. One truth that I have found true, many times, is you cannot out give God! We are to be good stewards of what God gives us, and the Bible teaches about this in many places. God also provides people and resources that we can trust to help us understand what being a good steward means. Some qualities of being a good steward are:

- Believe and understand that everything you have is not your own.
- Believe and understand that everything you have belongs to God.
- In everything you do, and with every decision you make, look first to how you can serve the Lord.
- Love God first and love other people second.

Let's skip down to Matthew 6:33 for just a minute. "But seek first the kingdom of God and His righteousness, and all these things will be provided for you." Jesus is trying to help us understand that this life is not all there is. That God has a kingdom waiting for us and we are to live with the mindset of growing His kingdom. Sometimes God provides us very clear opportunities to show our faith. Let me share one example of such a time.

When my children were younger, Richard was a youth pastor at a church in Mesquite. I was not working at the time, so we were a family of five living on one income and payday to payday. One Sunday morning at church a need was brought to the attention of our church family. A man in our church had just been diagnosed with cancer and unable to work and provide for his family. As a church we decided to throw a "pounding" for them after our evening service. For those of you that don't know what that is, it is when people bring food items. A pound of sugar, a pound of flour, etc. and give to help fill their pantry. Our church family was more than generous, and we knew this family would be taken care of. As we began to get ready to return to church that evening, I asked our oldest son to go and get food items out of our pantry and freezer to give to the family. He went to complete the task given him, but quickly returned to me and said, "Mom, we only have two cans of food in our pantry and our freezer is empty." I told him, "Yes, I know, so put them in a bag and let's go." He was about 14 years old at the time, and he rightfully had concerns. So, he repeated, "Mom, we only have 2 cans! If we give them away, what will we eat?" I shared with him, "We will eat at the church fellowship tonight and tomorrow isn't here yet, but God will provide." We had never gone hungry. We hurried on to church for service, children's choir, and the fellowship and pounding for the family. It was incredible. They received enough food to fill their pantry and freezer for weeks and gift cards to use for other necessities. As we headed home, again our son was inquiring as to why we gave away the only food we had in the house? We shared with him not to worry. As evening fell and kids were bathed and in bed, we turned out the lights and headed to bed ourselves. No sooner had we gotten in bed than we had a knock at our door. Of course we were concerned that at that hour of the night, someone knocking must mean they needed help. We quickly dressed and ran to the door. Only to look out see no one. We quickly opened the door to find no one there, but boxes and bags full of food on our porch! We looked around but saw no one, no cars, and no evidence of anyone being there. Stunned in amazement we began to carry the food in the house. We put away all the things that needed to be refrigerated and left all the non-perishable items on the kitchen table for the kids to wake up to in the morning. We had told no one about our situation because it wasn't anything new to us. We lived paycheck to paycheck and the food was the same way. God provided for our needs, and I believe it is because we were willing to give all we had in full faith, knowing He was and always will be our provider. Our kids were surprised, and I pray they never forget this specific time when God showed Himself to be our provider in such a clear way! I could share many times throughout our marriage when God has provided in amazing ways, but I could also share times when we missed a blessing because I let anxiety and worry about daily needs consume me. Let's never forget that we cannot out give God!

Dear Heavenly Father, Thank you for how you love us and provide for us. Your promises are true and perfect. Thank you, God, for teaching me that everything we have belongs to you. Help me Lord to always be open and mindful of how you want me to use my time, talents, and finances to bring honor and glory to you. In Jesus Name, amen.

9. TITHING & THE NEW TESTAMENT - FEB. 7

For it is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God—not by works, so that no one can boast.

Ephesians 2:8-9

Tithing can be a sensitive topic to discuss. Some messages on tithing say that in order to receive blessing or favor we need to tithe. But we know from Ephesians 2: 8-9 that *“For it is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God—not by works, so that no one can boast.”* It is clear from these verses that tithing cannot make God love us more or love us less. So, then why should we tithe?

Have you ever found the perfect gift for someone? Maybe it was Christmas or their birthday, but you found a gift that you couldn't wait to give them. Do you remember being so excited to give it to them - just because you knew how happy it would make them? God wants us to give to Him with the same kind of joy and fulfillment.

Tithing also shows our commitment to the church. When we give our money to the hands and feet of God, it reaches beyond what we could even imagine. It also enables the gospel to be preached in unreached places, or young children to come to Jesus at VBS. It's actually a beautiful thing that God lets us to be a part of.

Giving to God is an act of worship. Hebrews 13:6 says *“Do not neglect to do good and to share what you have, for such sacrifices are pleasing to God.”* Our sacrifices with our time and money are pleasing to God. It shows our obedience and faith in Him to provide for our needs. It shows that we trust Him with our finances.

Father, Thank you for grace and mercy you pour on us every day. I pray it makes us more generous in our lives. We, as your people, want to give back out the abundance that you give to us. Help us learn to trust you with our finances and our lives. We love you, God, and thank you for your Son and it's in his name that we pray, amen.

10. STEWARDSHIP - FEB. 8

But the one who does not know and does things deserving punishment will be beaten with few blows. 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 NIV

As followers of Christ, we truly do have it all. While our blessings may not come in the form of earthly riches or possessions, we have all that we need in terms of God's provision and grace in our lives. We have full access to a good Father who loves and adores us so much that He gave His only son for us. And because of his great sacrifice, we have a perfect place in heaven with Him when our life on this planet is said and done. But while we're here we have choices to make about how we use what God has given, rather entrusted, to us. Will we choose to honor God, or will we choose to be idle with the talents and resources that God gives us?

When our children are young, we are aware of the fact that they are in the learning process when it comes to being responsible. They aren't capable of cleaning their whole room as toddlers. Destroying it - yes! But cleaning is not nearly as fun as messing it up. However, they can handle simple tasks with direction, like putting the blocks back in the bucket. As they grow and gain independence we give them more and more when it comes to taking care of what has been given to them. We offer choices to help them understand they are valued. Ultimately, our goal is to teach them that their contribution to the home and the world around them matters greatly. We want them to be good stewards of everything that has been instilled in them and use their God-given abilities for good. I can only imagine that our Heavenly Father views our contributions to His kingdom in the same way.

We have such a wonderful opportunity to impact eternity and show the love of Christ to those around us by using what God has so generously provided to us. As we do so out of a heart of worship and humble obedience, we bring glory to Him so that others can know him and experience his abundance.

Heavenly Father, over and over again you show your love and faithfulness to us. You are a God who keeps your promises and meets us in our time of need. Thank you for your rich generosity toward us. With all that we have been given - all of our time, talents, and treasures may we bring glory and honor to you, and serve your kingdom well. In Christ's name we pray these things, amen.

11. DO YOU REALLY WANT MONEY? - FEB. 9

He who loves money is never satisfied by money, and he who loves wealth is never satisfied by income. This too is futile.

Ecclesiastes 5:10

What is it that you desire more than anything in this world? That question reveals so much about our hearts if we are honest. Throughout Scripture we are urged to desire the Lord above all things. When we pursue wealth and the things that it provides, we will never be satisfied. We will never have enough. There will always be “one more thing” that we think will complete us and satisfy those cravings. The words of Solomon are as true today as they were in Solomon’s day.

Solomon penned these words in the later years of his life when he had achieved great wealth and knowledge. He had everything that he could have wanted, but in the end, he realized the pursuit of endless wealth was futile. We, like Solomon, believe a little more than I currently have will satisfy me. The truth is money will never bring satisfaction. There will always be something else to entice and attract us.

Jesus tells us in Luke 16:13 that it is impossible to serve both God and money. He even uses the term “master” when describing that position. Jesus does not say that it’s difficult, He says it is impossible. Money held in its rightful place is not bad, but it is the Lord above all that we are to set our affection and attention upon as Master, not our money. Jesus is the only One that truly satisfies all our longings.

Today open your hands to what the Lord would do with the resources He has given you. Be satisfied with what you have been blessed with. Comparison is a thief, and it steals our joy.

Precious Father, help us to pursue You and find our satisfaction in You. The things of this earth will soon fade away, but You will not. Help us see the wealth You entrust us with as a blessing to be shared and not hoarded for ourselves. Lord, help us love You above all material things the world would offer us, amen.

12. GOD'S WAY TAKES LONGER - FEB. 10

How blessed is the man who does not walk in the counsel of the wicked, not stand in the path of sinners nor sit in the seat of scoffers! But his delight is in the law of the Lord, and in His law, he meditates day and night. He will be like a tree firmly planted by streams of water, which yields its fruit in its season and its leaf does not wither; and in whatever he does, he prospers.

Psalm 1:1-3

Who of us can say we like to wait on anything? I dare say none of us like to wait. Think about the last time you went through a drive-through. Did the speed of getting your order meet your expectation? Have you ever walked up to a restaurant, with friends or family, only to find that the wait would be 45 minutes to an hour? Did you stay, or walk away to find somewhere faster? It might depend on the quality of what you knew you would receive at the end of the wait, right? If we KNOW the wait is worth it, we sometimes choose to wait. I am one who will wait in line to ride my favorite rollercoaster at Six Flags, because to me the thrill is worth the wait! Have you ever thought about this regarding our Christian walk?

There is so much wisdom in the Psalms. Today let's read Psalm 1:1-3 together. *"How blessed is the man who does not walk in the counsel of the wicked, not stand in the path of sinners nor sit in the seat of scoffers! But his delight is in the law of the Lord, and in His law, he meditates day and night. He will be like a tree firmly planted by streams of water, which yields its fruit in its season and its leaf does not wither; and in whatever he does, he prospers."*

There is quite a bit packed into these 3 verses. First, we see that God blesses those who do not walk in the counsel of the wicked, stand in the path of sinners or sit with scoffers. God knows His children, and like our earthly fathers, when we follow their teaching and direction, they are pleased with us, and so is God when we follow His teaching and direction. God's blessings are far reaching and life changing. The next verse says that blessed is the one who delights in the law of the Lord and meditates on it day and night. This means spending time in God's word. We have it so readily available now, which has not always been the case. Have you ever thought you literally can carry God's word with you everywhere? You carry your phone, right? Download the Bible app or Bible Project, if you don't already have them, and then you have God's word at your fingertips for all those times you find yourself sitting and waiting. Instead of scrolling through Facebook or Instagram, open one of these apps and read God's scriptures, or choose a reading plan, or invite a friend to read through a plan with you and make your notes to one another about what God is teaching you. Never has it been so easy to meditate on God's word as it is today in 2022!

Verse 3 the Psalmist tells us that the righteous man will be like a tree firmly planted by streams of water, which yields its fruit in its season and its leaf does not wither; and in whatever he does he prospers. Let's think about a tree for a minute. Have you ever planted a small tree with the dream of it one day being big enough to climb in or hang a swing in? I hope so, but if you hav-

en't you can still answer this. Does it grow overnight, or does it take years to reach the height and size to support someone climbing in it? Of course, it takes years! The first part of the tree to grow is the roots. It is growing under the surface and creating a strong foundation so it can support the height and weight of its branches without falling over. This tree that grows so big and becomes fruitful in its season is planted by streams of water. Water is critical to the tree's growth and ability to bear fruit. That is God's word to a righteous man. It is critical to our spiritual growth and maturity. When we meditate on God's word, hide it in our hearts, abide in it, we are receiving the water necessary for us to grow, stand firm, and not grow weary or burn out. We cannot know what God is wanting us to do or where He wants us to go if we are not spending time with Him. Another truth about abiding in God's word, listening, and following His plan through obedience, many times it means being content in the wait. God's timing is perfect, and we must be obedient to trust that the wait will be worth it! When we trust, obey, and wait, God is always faithful to move us to a deeper level and open unbelievable opportunities. God's word tells us He is able to do exceedingly far more than we can ever imagine. Let me share just one amazing example of this with you!

I was raised in church by my amazing parents, who were foster parents and my mother taught Sunbeams, 4 and 5 year old's, for too many years to count! I have always had a love for Jesus and children. I began teaching kids in VBS, Sunday School, and special events when I was about 9 years old, alongside my mother. Richard and I married in 1981, and even though I had just graduated high school myself, I began teaching High School girls SS class at our church. Sunday mornings I taught youth girls and Sunday evenings and Wednesdays I taught kids of all ages. I have always loved to see kids learn through songs, play, creating, memorizing, and I found that I still learn through all these methods as well. When Richard surrendered to full time ministry, I picked up working in the corporate world, to help support our family financially and with insurance benefits. For 38 years God blessed me with positions that met the needs of our family and all the while allowing me to still lead Children's programs and teach teenage girls! I was at a job that I loved and knew I would retire from 2 years ago when I received a call. God did something exceedingly far more than I could have ever hoped for. January 19, 2022 is my two year anniversary serving as Children's Pastor, here at FBC Kaufman. I tell people all the time, I have my dream job that I never dreamed I would have. I think you would agree, 38 years is a long time to wait, but God's timing is perfect! His plan was perfect, and I would not be here today if I had not made the choice to trust God and His timing for EVERYTHING in my life. And, as only God can do, I get to serve alongside my son in ministry as well! I could give you so many other examples through the years and I am sure you could share many amazing stories as well. Let's be like the tree and make sure that we are abiding in the streams of God's word so that we bear fruit for the Kingdom of God. Never grow weary in the wait. God's ways sometimes take longer, but they are always worth the wait!

Dear Jesus, Thank you so much for always having a plan. Thank you for your word and how we find peace, hope, and contentment in it as we wait on you. Help me to always listen, ready, and obedient when you open doors, and provide opportunities to share. Help me give of myself for your kingdom. Thank you for being our living water! In Jesus Name, Amen.

13. FINANCIAL WISDOM FROM SOLOMON – FEB. 11

If the iron is blunt, and one does not sharpen the edge, he must use more strength, but wisdom helps one to succeed.
Ecclesiastes 10:10

“He who loves money is never satisfied by money, and he who loves wealth is never satisfied by income. This too is futile.” Ecclesiastes 5:10

“But seek first the kingdom of God and his righteousness, and all these things will be added to you.” Matthew 6:33

“Give a portion to seven, or even to eight, for you know not what disaster may happen on earth.”
Ecclesiastes 11:2

“He who observes the wind will not sow, and he who regards the clouds will not reap.”
Ecclesiastes 11:4

“If the iron is blunt, and one does not sharpen the edge, he must use more strength, but wisdom helps one to succeed.” Ecclesiastes 10:10

“Seek first the kingdom of God and His righteousness and all these things will be added to you.” As Jesus gathered His disciples and began to teach a large crowd gathered around Him. The Words Jesus spoke during this sermon, were not just countercultural for that day, but for today as well. What is it that you are seeking? Jesus declared that “first” we should seek God and His kingdom and then all the other things will fall into place. After all, if you are a Christian, your identity is not of this world but in the life to come. Seeking God and His kingdom first, will give our lives the stability the world cannot give.

As we look at the life of Solomon as he is portrayed in Scripture, we see him being blessed with wealth and the wisdom to oversee all the Lord placed in his hands. We know even as wise as he was, he still spent much of his life pursuing the lap of luxury. It seems Solomon came to realize his endless pursuit of earthly possessions never fully satisfied him. At the end of our lives, the things we have acquired will not matter. Only the things that we did for the Kingdom of God will last eternally. I believe Solomon’s last thoughts in Ecclesiastes reveal his disappointment. He had unimaginable wealth, yet he could not even enjoy what he had because so much of his life was centered around gathering and acquiring more. Solomon felt that his pursuit of wisdom and wealth, a good gift from God, would satisfy him. Yet sadly the things he accomplished died when he died. The earthly kingdom he had built would soon crumble under the poor godless leadership of his son.

When I seek the kingdom of this world, I am investing in something that will not satisfy or last. It is like the foundation of the foolish man in Jesus' parable. It shifts and is unsteady, God's kingdom on the other hand is eternal and a firm foundation for my life. When I invest my life in the kingdom of God, He provides the wisdom to succeed in what I do. Not by earthly standards, but by God's divine design.

In contrast to Solomon, look at the life of our Savior; though He was rich, He became poor. Though He owns everything, He held little material wealth in this world. Coincidence, I think not. Jesus is always the perfect example for me to follow. I believe in the life He chose to live. He showed me what it looks like to seek first God's kingdom. When Jesus gives the invitation to follow Him, I think He would have for us to follow Him in His actions as well.

Today live like Jesus: wise, generous, and loving.

Heavenly Father, thank you that you love us enough to tell us how to manage the wealth You provide us. Help us seek to honor You and Your kingdom with our money. Lord give us Your wisdom when it comes to our wealth. We pray that above all we would seek You and all that You would have for us. Lord lead us to give more than we receive today so that we may reflect You in every area of our lives, amen.

14. WHY YOU SHOULD SET A GOAL - FEB. 12

If you remain in me and my words remain in you, ask whatever you wish, and it will be done for you
John 15:7

The most important reason you should set goals in your life is not for what you are going to accomplish, but for what God is going to do in your life.

If you remain in me and my words remain in you, ask whatever you wish, and it will be done for you. John 15:7 (NIV)

Anna Eleanor Roosevelt said that “Happiness is not a goal...it’s a by-product of a life well-lived.” The truth is that a well-lived life does not just happen, it is the result of a life well planned. Setting goals is the main struggle people face when trying to accomplish something. The most difficult part in achieving what God wants us to do is taking the time to define and write down those goals, but the benefits are priceless.

I do not mean that I am already as God wants me to be. I have not yet reached that goal, but I continue trying to reach it and to make it mine. Christ wants me to do that, which is the reason he made me his. Philippians 3:12 (NCV)

There are several reasons you should set a goal. First, setting a goal draws you closer to God. Everyone has different types of goals for their lives. Some want good health and others good wealth. But whatever it is, there’s only one main purpose: to achieve something. Simply put, spiritual goals are the objectives we set for ourselves to get closer to God. This is the main reason why you should set goals, because getting closer to God is the one thing that provides real meaning to life and a sense of fulfillment to human beings. Paul’s goals drew him closer to God and His will for his life.

Another reason is that setting goals provides direction to your life. Not having direction in life is stressful and confusing because you don’t know where you are going. Setting a goal is like using a GPS to get to an unknown place. You don’t waste time, energy, and patience going in circles and arriving nowhere. Without goals in our life, we get influenced by others, we follow them not knowing whether that path is meant for us. Paul modeled a great sense of direction in his life because God’s goals for his life served as a compass providing the direction he needed to progress in his ministry.

Getting motivated by setting my goals is one more reason to set goals in my life. Motivation is that internal force that helps you to stay focused and moving toward a destination. For people to be successful in their spiritual, financial, or even physical life, they need motivation. Goals provide the motivation to continually pursue your dreams. Paul says, “I have not yet reached that goal, but I continue trying to reach it and to make it mine.” The goals of his life kept him

motivated and moving forward even in the most adverse circumstances.

What goals have you set for your life in this new year?

Are they providing motivation and direction for your life?

Dear Lord, you have promised that if I remain in you and your words in me, you will answer our prayers. Please tell me which are the goals you want me to set for my life, those goals that will help me to stay closer to you, amen.

15. JESUS FEEDS 5,000 - FEB. 13

“Tell everyone to sit down,” Jesus said. So they all sat down on the grassy slopes. (The men alone numbered about 5,000.) Then Jesus took the loaves, gave thanks to God, and distributed them to the people. Afterward he did the same with the fish. And they all ate as much as they wanted.

After everyone was full, Jesus told his disciples, “Now gather the leftovers, so that nothing is wasted.” So they picked up the pieces and filled twelve baskets with scraps left by the people who had eaten from the five barley loaves.

John 6:11-13

The feeding of the 5,000 is one of Jesus’ most famous miracles, and it is the only miracle that is in all four gospels. Jesus was preaching to a large crowd of people when the crowd started to get hungry. Jesus told the disciples to go out and look for food. They found a young boy who had two fish and five loaves of bread. The boy handed his lunch over to the disciples and the disciples took the food to Jesus. Jesus then prayed over the food and fed the whole crowd. (John 6:11–13). When looking at this miracle we can take two main points away. One, God deeply cares about basic needs and wants to provide for them, and two, we should be like the young boy in the story and be willing to give what we have back to God.

God cares about our basic needs. He knows that we get hungry, tired, and thirsty. Matthew 6:25-26 says “Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they?” Jesus does not want us overly concerned with things that are not of ultimate value to God. He wants us to concern ourselves with the things that He values most.

The Bible often refers to us as children. This is an appropriate term because children have to rely on their parents to meet their needs. We should treat God the same way. He provides for us so we don’t have to worry or fret. We can give graciously knowing that God knows what we need.

The young boy in the story was willing to give all he had to the disciples because he trusted what Jesus could do. We should have the same response to Jesus. Are you willing to give everything to Jesus?

Lord, Thank you for caring for our every need. Help us trust you like a child trusts his father, amen.

16. MORE BLESSED TO RECEIVE – FEB. 14

In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'it is more blessed to give than to receive'
Acts 20:35

When someone you love says their last words, how do you respond? We tend to focus. We tend to pay more attention. Out of everything Paul could have said to this local church, his very last words were not actually his own. Paul decides to quote to them something Jesus said before: It is more blessed to give than to receive. When the church at Ephesus heard these words and prayed with Paul, they broke into tears (vs. 37). They were filled with much emotion.

Have you ever experienced the blessing that Paul and Jesus are describing? The simple truth is that whatever contentment is found in receiving, there is even more contentment and happiness in giving. When I was young all I wanted for Christmas was a Nintendo 64 game system. I talked about it all the time to my parents. I went to my friends' houses so I could play theirs. And then, that Christmas I tore open the last box of my presents and there it was! I was so excited I probably shook the room with all my shouting. I was elated! What I didn't know is that my parents were even more excited than I. They loved the feeling of giving me a gift to make my heart soar. It blessed them to give even more than I was blessed to receive.

One area that might be hard for us to believe this truth is with our financial lives. There are times when my heart cries out, "If only I had more! If only I could receive a little more money, I would truly be content!" Yet, even when I received a pay raise I would only be content for a short time. Soon, my heart would only be back in the same place: always wanting more, yet never satisfied.

But something different would happen to me whenever I gave. Years ago, I was challenged to budget money to give radical tips to the person who waited on my table or cut my hair every so often. I am not talking 20% tips, but 120% tips. You wouldn't believe how much of a joy it was to do so. Every time my wife and I were about to give generously, we would get so excited. Even if we never got to see how it would affect the server, we were so elated to give! One time during the pandemic, a burger-flipper came to us crying. The tip blessed her much more than we could know. My wife and I were beyond joyful, and so blessed to give.

When it comes to your finances, do you want true blessing? Then give radically. Don't be afraid or hold back. Pour out your finances and give generously at church, at home, and abroad. Jesus guarantees that you will have the contentment you are looking for.

Jesus, help me believe it is more blessed to give than to receive. Let me be a radically generous giver, amen.

17. GREAT GIVING QUOTES - FEB. 15

"It is more blessed to give than to receive." — Jesus in Acts 20:35

Well, Jesus said it best, but today we have some giving quotes from a few others across time. For your meditation today, we encourage you to read through these quotes and consider which one means the most to you in the place you're in.

"The only antidote to materialism is giving, because materialism is all about getting. Every time I give, my heart grows bigger. Every time I give, I become more like Jesus." — Rick Warren

"No person was ever honored for what he received. He was honored for what he gave." — Calvin Coolidge

"A lack of generosity refuses to acknowledge that your assets are not really yours, but God's." — Tim Keller

"A person who is obsessed with Jesus will do things that don't always make sense in terms of success or wealth on this earth." — Francis Chan

"As base a thing as money often is, yet it can be transmuted into everlasting treasure. It can be converted into food for the hungry and clothing for the poor. Any temporal possession can be turned into everlasting wealth. Whatever is given to Christ is immediately touched with immortality." — A.W. Tozer

"He who obtains has little. He who scatters has much." — Lao-Tzu

"I judge all things only by the price they shall gain in eternity." — John Wesley

"Remember this — you can't serve God and Money, but you can serve God with money." — Selwyn Hughes

"If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life." — Billy Graham

Father, today, I pray you open my eyes to the reality of how I feel about money. Expose the places where I hold onto it too tightly, or the areas I foolishly let it slip through my fingers. Give me wisdom to be diligent with what you've given me, and the courage to make changes. In Jesus' Name, amen.

18. BEING OWED MONEY – FEB. 16

Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back.

Luke 6:30

It's mine! Those two words seem to be among the first that came flowing out of my kid's mouths. Mommy, Daddy, and then, "It's mine!" Our human nature is to be possessive over the things we enjoy or love, but in this passage, Jesus points us to a revolutionary way to see the things that pass through our hands. He calls on us to hold them loosely, to give them away without demanding their return.

This kind of generous life and attitude can only flow out of a heart that lives out of a spirit of abundance instead of a spirit of scarcity. On multiple occasions Jesus tells us not to worry. We are clearly expected to live brave and courageous lives as opposed to lives that are grounded in fear.

The person who trusts God to provide for his or her needs is able to confidently let go of things they value or are valuable to them for the sake of someone else. They trust that if God tells them to give something away, he will provide it back if and when they need it, and they won't find it necessary to obsess about its return.

It's a sign of spiritual maturity to come to a place in our lives when we can hold our things loosely. What are you holding too tightly?

Lord, this command seems kinda crazy. It's easy for us to take our possessions too seriously, while we devalue the needs of others. Whether it's money or love, we can become resentful of people who don't seem to give or return what has been given to them. Help us today to be generous without expecting anything in return for our acts of love and compassion toward others, amen.

19. PROSPERITY & FOOLISHNESS – FEB. 17

For the shepherds are stupid and do not inquire of the LORD; therefore they have not prospered and all their flock is scattered'.

Jeremiah 10:21

Who doesn't want to prosper? It seems like the people of Jeremiah's day did not want to. Or maybe they did, but were trying to find their prosperity another way; they wanted to get away from God completely. But when one does that they don't get the prosperity they are looking for. Instead, they become foolish in their life and decision making.

In my life, I have met a number of young people who decided to take this path. Because they were fed up with their family and the brokenness of living in that house, or they hated the life they were living, they decided to run away from home. Every single time I have seen this, it never gave them what they are looking for: prosperity. They were trying to find prosperity and happiness outside of the appointed people in their life that God put in place to love them and take care of them.

Now, let's be clear. This does not mean that a young person should stay in their household if there are true horrors being committed there. But overall, whenever someone decides to run away or get out of town, away from the people they need to be dependent on, the outcome of this is almost never prosperity. It is foolishness and suffering. Before we judge that young person, it might be wise to look at ourselves first. For we are no different than they. Ever since Adam and Eve in the garden made the foolish decision to disobey and run away from God, we have all done the same. Just a few verses earlier God's Word says in verse 14, "Every man is stupid and without knowledge." Ouch! God is telling us that outside of trusting in Him we are fools. And because of this we do not prosper.

Even in the way we handle our finances, without dependency on God, we are foolish. Some of us over-spend thinking that nice clothes or a nice house will give us prosperity. Some of us over-save, continually anxious that if we don't look out for ourselves, then no one will. True prosperity is dependence on God. It is looking to Him and saying, "God this money is yours, your will be done!" It's in this dependency we find our prosperity. We always think we can find it outside of Him, and we are always wrong.

So what do we do? Don't be a fool like these shepherds that did not inquire of the Lord. Find your prosperity in Him and His purpose for your life — even in the money and financial resources He has given to you.

Lord, I have been foolish many times in my life. Thank you that Jesus forgives me and shows me a better path. Help me to find true prosperity by being dependent on you in all areas of my life, including the money you have given me. In Jesus name, amen.

20. WHEN TO SAY NO - FEB. 18

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 Corinthians 9:7

One of the most difficult situations you face in life is when you have to say “no” to a friend or a family member, especially when the “no” has to do with money. Saying no may feel uncaring, but in many circumstances saying no is a sign of maturity.

Tony Robbins says, “No – it’s a small word that packs a lot of power. It carries with it an invisible force that can make it feel like overly oppressive, or even like a dirty word. We’re often taught that saying “no” is a negative thing, that it hurts those around us and causes us to miss out on new, exciting opportunities. It’s no wonder so many people are uncomfortable saying it.”

There are several instances in which you should say no. First, you should say no when you haven’t had the time to process a request. Saying yes to a request requires analyzing the state of your own resources, how the request will impact your life, financially and relationally, and it also requires prayer to ask God how He wants you to proceed. Second, you say “no” when you know that you don’t have the resources you have been asked for. This could be the easiest opportunity to say no, but many times people lend things they don’t have and even buy things they cannot afford because it is too hard for them to say no. But when you don’t have, you don’t have! Perhaps the best way to say no in this circumstance is to offer an alternative, and more than anything else, a prayer.

Another instance one person should say no is when saying yes creates codependency. Trying to meet other people’s needs could be a spiritual problem for both, the one who is asking and the one who is giving. The one who is asking could be a person that is not making any effort to move forward on their own and has learned to depend on other people rather than depending on God. The one who is saying yes, may be giving as a way of personal satisfaction to meet their own emotional and spiritual needs. In this scenario saying no is a good way to open an opportunity to seek God’s wisdom and support.

Saying no to some things is saying yes to other things. Saying yes to God with joy in our heart is always better.

“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 Corinthians 9:7

How hard is it for you to say no? What process do you use to answer when someone asks you for something?

Father, thank you for the many ways you meet our needs. Today I ask that you help me discern when to say no. Help me to be wise, polite, and assertive with those seeking for help. In Jesus' Name, amen.

21. GOD'S ECONOMY - FEB. 19

Then Jesus told him, "Because you have seen me, you have believed; blessed are those who have not seen and yet have believed."

John 20:29

What is God's economy? The word economy comes from the Greek word *oikonomia*, *oikos*, which means house and *nomos* means administration. It is the administration of a household providing for the needs of every member of the family. Economy also means good planning and good management. God's economy is the planning process God put in place to care for the needs of His great family. The highest expression of God's economy is manifested in Jesus Christ. Through Jesus, God provided for all the human needs, physically, emotional, social, and spiritual. That's one of the reason Jesus said that we are blessed when we believe in him.

From Psalm 23, Rick Warren listed 10 needs that God met. Warren explains the benefits available to us not because we are good, but because God's economy is good for us.

1. God will meet all my needs; there's no reason to worry.
2. God will help me rest and find peace.
3. God will refresh and replenish me when I am drained.
4. God will guide me to make right decisions.
5. God will be with me on my dark and fearful days.
6. God will protect me and keep me safe.
7. God will support me, even if I am surrounded by conflict.
8. God will give me his favor.
9. God will fill me with more blessing than I can imagine.
10. God will secure my future and take me to heaven one day.

Witness Lee in his book, *The Divine Providence*, says, "Paul preached the boundless riches of Christ (Eph. 3:8). All these riches of Christ are available to His believers. By this we can see God's economy (*oikonomia*) as — God's household administration to dispense the divine riches of the Triune God as life and life supply into His chosen and redeemed people..."

Where do you go to get your needs met?

What are those needs that you want God to meet?

Would you pray today asking God to help you to see Him as the One that provides for all your needs?

Dear Lord, help me understand that you are able and want to meet my every need. Help me see you as the source of the blessing I need in my life. I pray this in the name of Jesus, amen.

22. COMPLACENCY OF FOOLS – FEB. 20

For the simple are killed by their turning away, and the complacency of fools destroys them...
Proverbs 1:32 ESV

For the apostasy of the inexperienced will kill them, and the complacency of fools will destroy them.

Proverbs 1:32 CSB

These two translations say essentially the same thing. I like the Christian Standard Bible for its choice of the word “apostasy.” Solomon opens the Book of Proverbs in chapter one giving his purpose for writing and then quickly moves to the instruction for his son. Lady Wisdom calls out frequently in the Book of Proverbs to those who lack it. In verse 32 of chapter 1, Wisdom speaks, reminding the reader that turning away from God in rebellion, apostasy, will in turn kill the simple minded. Their complacency will destroy them.

The definition of complacency is “a feeling of quiet pleasure or security, often while unaware of some potential danger, defect or the like; self-satisfaction or smug satisfaction with an existing situation, condition, etc.” Complacency is a false sense of security. Being complacent in our finances causes us to have a false sense of security with that money. Putting trust in money is not only unwise, it’s also foolish. Putting your faith and trust in the Lord is what the wise person does.

This proverb reminds me of the rich foolish man who had more wealth than his barn could hold, so he tore down his barn to build a larger one. He did not know that very night the Lord would call him from this world. (Luke 12:16-22)

Begin today seeking the wisdom of God, not the world. (1 Corinthians 1:18-19)

Precious Father thank you that you lead us in your wisdom. Lord, help us seek you and be satisfied and secured only by You. Turn our eyes upon You, amen.

23. RECEIVING GOD'S BLESSINGS - FEB. 21

And don't be concerned about what to eat and what to drink. Don't worry about such things.
Luke 12:29

The idea of living in a relaxed, worry-free state is so appealing, yet can seem so far-fetched. Even in moments where the stresses of life have eased, I find myself worrying that I've forgotten something to worry about. I ask myself, "What could go wrong, I haven't thought of yet?" and in my attempt to answer the question, I actually borrow things to worry about.

When we worry we feel like we gain control over our circumstances in life. We get the upper hand. The reality is that in those moments we lose even more. We lose experiencing the peace that comes from knowing God will take care of us. We lose time that is wasted as we fret and strategize seeking to solve our problems. We lose being a blessing to others around us as we focus on ourselves and our own battles. Lastly, with every attempt to gain control over our circumstances, our faith and trust in the one who has all the answers slowly dissipates.

We see this scenario played out in the life of Martha. The book of Luke details the account of this worried and frenzied woman who was in the midst of making preparations for Jesus and his disciples. In her quest for the most perfect visit Martha was consumed with getting all of the chores done and with what her sister Mary was and wasn't doing to help. During his visit Jesus explains to Martha that she has lost focus on what matters most and, as a result, lost precious and meaningful time being in his presence.

When life gets busy our tendency is to be like Martha. We grip tightly to the things that seem to be in our control such as our finances, our home life, our work life, relationships...the list goes on. When we worry, we leave God out and put ourselves in His position. In doing so, we tend to make a mess of things, and importantly, we miss out on his perfect plans and goodness to us. The next time worry comes, choose God instead of control. In his abundant love for us God is waiting to bless and care for us.

Lord, You are so loving and good. We thank you for all the ways you take care of us and bring peace to our lives. On the hard and stressful days, you are there with arms outstretched ready to embrace us. Lord, may we choose to lean into you instead of worry and fight on our own. Help us to trust you and give each day to you. We pray all of this in Jesus' name, amen.

24. BEARING FRUIT – FEB. 22

You did not choose me, but I chose you and appointed you so that you might go and bear fruit—fruit that will last—and so that whatever you ask in my name the Father will give you.

John 15:16

Have you ever opened the kind of gift that contains a box wrapped in a box wrapped in another box...and so on? Maybe you're the person that likes to create this type of gift. Whichever one you are, it's fun to watch it all play out. Both the surprise of another gift to be opened and the gift itself bring joy and delight to the whole experience.

Our relationship with Christ is kind of like this gift opening. Our ultimate gift is eternity with Jesus, but before we get there we receive love and mercy that lasts a lifetime on earth. In addition, we receive the gift of his constant presence in our lives to give us comfort and peace. These are just some of the precious gifts Christ freely gives. The unwrapping could go on and on.

One really special gift we unwrap is our purpose. It's the inspiration for what we do day in and day out with our families, our coworkers, friends, and all of the other stops in between. As we delve into and discover our purpose we find that we have been invited by God to join Him in meaningful kingdom work. This is where the tables turn. Through participating with God we become the gift giver, and in doing so we witness an unwrapping of our love, joy, peace, patience, kindness, goodness, gentleness, faithfulness, and self-control bestowed on others. Put another way, we bear fruit that is a blessing to those around us.

The ultimate fruit we bear, or gift we give, is to see another soul come to know Jesus and his awesome purpose for their life. While the gifts we've been given aren't tangible, they are so valuable. Our role as Christ followers is to be generous with all that has been entrusted to us to bear the most lasting fruit - eternity spent in the love of Christ.

Father in Heaven, We thank you for your very generous gifts to us and for the opportunity to be with you in changing the lives of people for eternity. Lord, we pray that through the unique purpose you've given us, others would see your love and know the love and hope of Christ. In His precious name we pray, amen.

25. BE READY - FEB. 23

Then the Kingdom of heaven will be like ten virgins who took their lamps and went to meet the bridegroom. Five of them were foolish, and five were wise.

Matthew 25:1-2

Before you begin, read Matthew 25:1-13 (this is the parable in its entirety).

We see here that the wise are proactive in preparing for the bridegroom. They bought their oil early. They are set for him to return at a moment's notice. The foolish not so much. They have no oil and have to go out into the city and buy some. By the time they get back, it's too late. The doors are shut and the bridegroom says something startling behind the closed door, "I do not know you."

We cannot forget the main point of this parable. In it, Jesus is describing what the Kingdom of heaven is like (vs. 1). It's like some being wise and ready for the King while others who are foolish being unprepared.

Have you ever had one of those stress dreams where you need to be somewhere and you just can't make it in time? Or you need to take a test you didn't study for? Or you're late to a meeting and you realize you forgot your pants? Hopefully these are just bad dreams and they didn't really happen to you! The point is there is such great wisdom in being ready for what is coming. And here is the truth: Jesus is coming back soon (Revelation 22:7). Are you ready for Him?

Let's get more specific and think about our financial life. If Jesus were to come back and look at your bank statements and financial account transactions over the last year what would He say? Do they reflect the generosity of the King you follow? Have you saved appropriately for life's unexpected emergencies? Are you investing in the Kingdom of God through your church tithe? Are your spending habits in line with the counsel of God?

Maybe it's worth taking a look at where your money has been going. For instance, if you don't have a budget, it's difficult to evaluate how you are stewarding your money. The five wise people in the parable knew exactly how much oil they needed for their lamps and got it ahead of time. In the same way, it is worth knowing what financial resources we have been given so that we can see where we need to grow.

The last verse of the parable says, "Watch therefore, for you know neither the day nor the hour." Jesus could arrive tomorrow. Also, we should be aware that we are not promised tomorrow. Therefore, let us not be the foolish ones that aren't ready for his return. We need to have our lives and finances in order because one day our King will hold us to account for how we stewarded what he provided for us.

Heavenly Father, help me to be ready for the return of Jesus. This life and time on earth is short. You have blessed me with so much. Help me to steward what you have given me well. In Jesus name, amen.

26. HABITS TO BREAK - FEB. 24

Sheol (hell) and Abaddon (death) are never satisfied, and never satisfied are the eyes of man.
Proverbs 27:20

Throughout history it has been thought that the underworld of hell, death, and destruction are never fully satisfied. They are insatiable and always hungry for more. There is always room for "one more." It is interesting that Solomon links the grave and the lust of the eyes, saying the two are never fully satisfied. It's not about our ability to see things, but the eyes of our hearts. It's about the carnal cravings we all have. Just like the grave, the lustful pursuit of material wealth will never be satisfied. There will always be something else we think we need.

Have you ever noticed how marketing companies can make us want things we never knew existed, but now we cannot stop thinking about getting the latest greatest thing? And as soon as we acquire that new thingamajig, a newer 2.0 version is released and again, we must get that or else. If you own an Apple product you know exactly what I am talking about. When I give in to the desire for an upgrade, the next day always brings something else "I must have" and thus the never ending, never satisfied cycle continues. When we feed those cravings, our gratification to be fed more grows as well.

These are the habits we must break if we want to live lives of peace and contentment. Are new cars and homes a bad thing? No, but when we become consumed with the desire of getting more and having them, they are. They have become idols and the focus of our attention and affection - a place only God should hold in our lives. He should be what I desire more than anything in this world.

Start today by seeking God first. Be fully satisfied in Him and your relationship with Him.

Precious heavenly Father, thank you for every good gift you have given us. Thank you that you care for your children and provide for us what we need. Father, teach us to be satisfied with what we have. Help us this day to desire and crave You more than the fleeting things of this world, amen.

27. GET OUT OF DEBT - FEB. 25

Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed.

Romans 13:7

Honesty and integrity are hallmarks of the Christian life. While the world may look for ways to cheat Uncle Sam or get out of paying back loans or debts, the Bible is clear that those of us who follow Jesus are called to be reliable and faithful, even when it's difficult.

In the first days of the pandemic, many of the global banks panicked because they were certain that many businesses would default on their loans. For many bank executives, their highest concern was for loans that they had made to churches.

They assumed that because churches were meeting remotely or not meeting at all, they would default on their debts in a similar way to what they would see among other clients in the coming months. However, to their surprise, churches were the very least likely type of organization to default on their loans. Our commitment to honesty has deep roots in Scripture. We are Christians, and Christians repay their debts.

To whom do you owe money? Make plans now to do whatever it takes to pay them what you owe them. This is what Christ followers do.

Lord, debt can be suffocating. Today, help me to be faithful to repay my debts even when it is tempting to default. Help me to trust you to provide me with the means I need to be faithful to my commitments to others, amen.

28. PLANNING TO BE GENEROUS - FEB. 26

But generous people plan to do what is generous, and they stand firm in their generosity.
Isaiah 32:8

Have you ever wanted to buy a gift for someone, but felt the pinch in your finances, that kept you from giving the gift you really wanted to give? Maybe you wanted to spend \$40, but spending only \$20 would give you \$20 to spend on something else. Or maybe you even had something at home you could regift and not spend anything at all. But at the end of the day, the gift you had in mind you really wanted to give was \$40.

We want to share what we have and be generous, but often, our money is already spent on something else. A little advance planning and saving would help put you in the position to give as you had been led.

When everything we spend comes out of the same bucket, then it's easy to see \$40 for a gift as \$40 we can't spend on groceries, or on something we need around the house. A cash system or envelope system where we put percentages of our budget into designated areas, ensures that when it's time for purchases like gifts, new school clothes, a trip, or a friend in need, we have that money available. When we plan in advance to set aside a little of our resources, we are in fact, planning to be generous.

As the verse from Isaiah notes today, generous people *plan* to be generous. Generosity doesn't happen by accident. If we are only generous from what we have in excess each month, many of us will spend that and never end up being generous at all.

You can read more about the envelope/cash system here:
<https://www.ramseysolutions.com/budgeting/envelope-system-explained>

Father, As Your Word says, generous people *plan* to be generous. Help me be more thoughtful of my finances, and to set aside a portion of what you've blessed me with so I can bless others. In Jesus' Name, amen.

29. ARE YOU A GOOD STEWARD? - FEB. 27

If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities.

Luke 16:10

One of the things we can agree on as we study Scripture is that God has entrusted us with many things, and it is our responsibility to do something good with them. As the passage above notes, when we are faithful with little things, we will also be faithful with larger ones. This will surely include our finances, but it goes beyond that. We have a responsibility to be good stewards with our families, our relationships, and our time, just to list a few.

One of the first steps in being a good steward is recognizing that everything is God's first. The Bible says in Psalm 24:1, *"The earth is the Lord's and everything in it."* Or, to quote Dave Ramsey, "He has the cattle on a thousand hills - and the hills too!" When we right-size ourselves with God and recognize that everything we have was God-given, then we can better see our duty to do well with it.

Another step in being a good steward is reminding ourselves what Jesus said in Matthew 6:24. *"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money."* I heard at a young age and never forgot, that if I want to know who I serve and what controls me, just take a look at my checkbook. Well, I don't use a checkbook anymore, but the idea still stands: either we control our money, or our money controls us.

The good news is, any day is a good day to start fresh. We can choose today to start being faithful in the little things, and as we do, we can grow to become more faithful in bigger things. What can you save on or skip today, so you can do more tomorrow?

Father, thank you for the words in Scripture that speak directly to these topics. We know there is so much written in the Bible about money because it's such a difficult topic for us. Help us face our finances with all the confidence that You want what is good for us. Help us be faithful with all you've trusted us with, big and small. In Jesus' Name, amen.

30. ARE YOU FREE FROM THE LOVE OF MONEY? – FEB. 28

But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.

1 Timothy 6:9-11

Sometimes we read this verse, and we think, “Oh, that’s not for me. I’m not a rich man!” When in truth, this passage is as much for those who don’t have a lot of money, as it is for those who do. For all outward appearances, someone may not seem to have much money at all, but still be completely consumed with thoughts about it. It’s not money itself or having money that is the root of all evil. It’s the *love* of money. You probably know someone who has little money, but will lie, cheat, and steal to get more. And hopefully, you also know people who have an abundance, and go out of their way to bless others with it. Most of us reading this wouldn’t do anything dishonest to gain money, but would agree there are some things we’d do if we had a little more.

So what is the antidote for freeing yourself from the love of money? It feels like Paul gave us a good example in Hebrews 13:5; “*Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’*” Being content with what we have, and trusting that God knows and provides just what we need when we need it is key. Some first steps in this are learning to not compare yourself (or what you have) to others, and to separate your wants from your needs. Trusting God and partnering with Him for what we need sets us free from the worry of needing more or not having enough.

Father, thank you for being our provider. We are reminded in Scripture that we can trust you for what we need, and that we won’t add any days to our lives by worrying about what we don’t have. Give us strength to trust you to watch over us and meet our needs, and free us from an unhealthy love of money. In Christ’s Name, amen.

31. IT ALL BELONGS TO GOD - MAR. 1

*I have no need of a bull from your stall
or of goats from your pens,
for every animal of the forest is mine,
and the cattle on a thousand hills.*

Psalm 50:10

God didn't create us, love us, provide a way back to Him through the sacrifice of Jesus, and send us the Holy Spirit, just on the off chance that one day we'd grow up and give back a tenth of what He's given us. It all belongs to Him, and He doesn't need us to give it back. God will accomplish His purposes whether we are faithful and obedient or not.

It's all God's money is a key concept that can help us all as we determine how we manage what we have. It even goes beyond money. When we view everything we have as God's we can become better stewards of all that falls under our purview. If I view my extra bedroom as the Lord's, am I more likely to share it with someone who needs it? What about clothes I don't need, or the car we never drive? When I live like it all belongs to God, He is able to do much more with my possessions than I ever could.

Let's look around today, and consider what God could do through us if we were living like it all belongs to Him and not us.

Father, We acknowledge that everything in this grand universe belongs to You. One of the beautiful things of all creation, is you made everything from your generous hand and then, you trusted us with it. Sometimes we don't make the best decisions on what to do with what you've given us, but we sure want to do better. Help us remember that when we hold everything loosely, You can do more through us than we could ever imagine, amen.

32. TRUE TREASURE – MAR. 2

Don't store up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves don't break in and steal. For where your treasure is, there your heart will be also.

Matthew 6:19-21

This passage is so familiar that even those who don't believe in Jesus have heard of it and know He is the one who said it! As a more modern person who doesn't have any gold lying around anywhere, it's difficult to picture moths and rust destroying something so valuable. That changed when I watched Disney's new Cruella movie. In it, Cruella is forced to make her incredibly demanding fashion-icon of a boss many dresses. One of the dresses Cruella makes is a brilliant gold-looking dress. Her boss is delighted. But, because she wants her boss to fail, the dress only looks gold. Instead, Cruella put together a bunch of ripe moth cocoons that were just waiting to hatch and simply painted gold over them. And hatch they do— right in the middle of the next fashion show. You can just imagine the mayhem that follows.

The point is, treasure on earth is just like this. The brutal fact of the matter is that what we value most here on earth can be swiped away. This is because earthly treasure is transient and temporary in nature. This goes for anything created. It can be physical stuff like money, clothes, cars, and trucks. It can be more intangible stuff like work success, social standing, academic achievements, or others' approval. It can even be things we are supposed to value well like family, church, and friendships. But all of this, that we love so dearly, can be removed for us. Those of us who are older have probably experienced more of this loss than the younger ones. So what do we do?

The answer is to store up treasure not on earth but in heaven. Now that sounds like a strange thing to do. How does one do that? Jesus gives us the answer in the very next verse: *Where your treasure is, there your heart will be also.* A person stores up treasure in heaven by loving the things of heaven more than the things on earth. This means we are to treasure God more than any amount of money in our bank accounts. We are to treasure Christ more than any success we create at work. We are to treasure the Lord more than anyone else's approval of us.

The ways of how to go about this are not new but ancient. If we are to treasure God above all else, it means we spend more time with Him in the Word (as you are doing now!). It means we connect with our heavenly Father in prayer more often. It means being a part of the church family. If we do these things, then we are less likely to serve other created things like money over God (Jesus discusses this issue a couple verses later). And so, in order to value God above all else, let us spend more time with Him and less time worrying about earthly treasure such as money.

Prayer: Heavenly Father, help me to treasure You above anything you have given me here on earth. For you are more valuable than anything else, amen.

33. YOU ARE NOT YOUR OWN - MAR. 3

Do you not know that your body is a temple of the Holy Spirit, who is in you whom you have received from God? You are not your own; you were bought at a price. Therefore honor God with your body.

I Corinthians 6:19-20

Paul communicates some pretty powerful truth in these verses. In these few words, it's confirmed that the Holy Spirit resides in followers of Christ, and we have been purchased by God with the blood of his Son. This so amply applies to us today as we pursue God with our lives. We were created in the image of God and we carry his Spirit with us. It is our responsibility and joy to fully embrace this humbling truth.

I'm staggered by the sense of entitlement in our culture today. I often hear phrases like "I deserve this", or "God just wants me to be happy." If we're honest, we can certainly behave and think this way as believers as well. But, in reality, nothing could be further from the truth. First, nothing we own even belongs to us. Every possession we have is a gift from God (Matthew 7:11). Salvation itself belongs to the Lord (Psalm 62:1). Further, as followers of Christ, we belong to him.

Entitlement has no place in the life of the believer. God owes us nothing and we have already received far greater things than we ever deserved. So, it's time for us to stop living for ourselves and living for our Creator and Master. The money we possess and the things we own can so easily become the god of our lives. We feel we deserve them and we often love them. But may entitlement be far from us as we humbly aim to follow Christ and crown him as Lord of our whole lives. Let us submit to King Jesus in every aspect - decisions, will, and finances.

When a transaction is made in a retail store, the purchaser now owns the purchased item. In exchange for a set price, the item was transferred from possession of the retailer to the purchaser. The purchaser now has the freedom to do what he/she pleases with the item; it belongs to them. In the same way, a transaction was made on the cross of Christ. Jesus purchased us from the slavery and ownership of sin. For a set price - his blood - he assumed ownership of us. A transaction was made: Christ's blood for our lives.

There is great humility wrapped up in this gospel truth. You no longer follow the ways of this world (the Bible calls this foolishness, by the way). You no longer belong to sin and death. You no longer have to pay for it. The payment has been made, in full. And as a result, you belong to God. You have received the Holy Spirit and currently serve as a temple. So, do not forget. Honor God with your body. Love him with all of your heart, soul, mind, and strength. Love him, trust him, acknowledge him, and worship with your whole life, including your pocketbook.

Father, I love you. Right now I want to thank you for purchasing me with your Son's blood on

the cross. Forgive me for when I fail to acknowledge this and for the moments I hold on a little too tight to money and possessions. Truly it is all yours. Thank you for all you have given me. Teach me to honor you with every area of my life. You are good and you are Lord. I am yours, amen.

34. HEAVEN IS OUR HOME – MAR. 4

Instead, they were longing for a better country – a heavenly one. Therefore God is not ashamed to be called their God, for he has prepared a city for them.

Hebrews 11:16

You remember the old movie E.T.? It's a classic for sure. In short, an extraterrestrial creature, E.T., shows up on earth, gets left behind, and becomes good friends with an adventurous boy named Elliott. E.T. and Elliott end up having a special connection and create some wild memories together before E.T. returns home. And really, this is the whole story: E.T.'s journey to return home. He longed to be home. As the iconic line goes, "E.T. phone home."

The entire chapter of Hebrews 11 is really beautiful. The author praises over a dozen men and women of God whose lives were marked with incredible faith. It says they were still living by faith when they died. The Bible describes these people as aliens and strangers on earth. They were not looking for a country of their own, but a better one. They longed to be home.

God is preparing a place for us (John 14:1-3) and it's far better than anything we can imagine. This place is where God dwells. This place is lined with streets of gold. This place needs no sun because it has the radiance of God's glory (Revelation 21:23). This place has eternal and unmatched riches and splendor to offer. This place is our home.

You and I could afford to learn from the admirable men and women of God in Hebrews 11. They put aside all earthly comfort and fame for the sake of what was ahead. They did not concern themselves with the riches, or even acceptance, of this world. Why would they? It was only temporary. Take a moment to read Hebrews 11:25-26. You see, Moses got it. He knew at the end of his life on earth, true life began.

I remember when we were eagerly anticipating becoming parents for the first time. We celebrated and called family when we found out our first child was coming. Over the course of the next 9 months, we soaked in wisdom from other parents, purchased various baby items, and prayed a lot. As the time got closer, we began to get the baby's bedroom ready. We decorated it, built a crib, and organized the closet and drawers. We were preparing for him. We were preparing his home.

In the same way, God is preparing a place for his children. The moment you met God, he gave you a new longing – to be home. We know that things aren't right here on earth. Our souls long to be with our Creator. So when you feel like an outsider here – like an alien or stranger – rejoice! That's God's subtle reminder to you that you belong somewhere better. Much more than citizens of a country on earth, you are a citizen of Heaven. Your King cannot be voted off his throne. Do not forget this truth: Heaven is your home.

Father, today I am thankful for Heaven. I repent of the times I love this passing world and store up treasures here. My treasure is surely with you in Heaven! Thank you God for preparing a place for me. I long to be with you there. Grant me the perseverance to faithfully journey through this life while anticipating the next one, amen.

35. RAISING OUR STANDARD OF GIVING, NOT OUR STANDARD OF LIVING – MAR. 5

Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be enriched in every way so that you can be generous on every occasion, and through us, your generosity will result in thanksgiving to God.

2 Corinthians 9:10-11

I once heard a pastor say that there were three types of giving; grudge giving, duty giving, and thanksgiving. Grudge giving says, "I hate to!" - duty giving says, "I have to!" - thanksgiving says, "I want to!" We know from the word that God loves a cheerful giver. He doesn't want your grumpy money. He desires for us to give back out of thanksgiving.

When I first heard this, I thought of the story of the widow's mite in Luke 21. Jesus was watching people give money at the temple, people came up and put bags of money in the offering, but one poor widow came up and placed two copper coins in the plate. Jesus turned to the people and said, "Truly I tell you," he said, "this poor widow has put in more than all the others. All these people gave their gifts out of their wealth, but she, out of her poverty, put in all she had to live on." This story shows us how much our hearts matter to God when we give. It's not about how much we give, but about the posture of our hearts when we give.

Pastor Mark Batterson states in his book *Double Blessing* that "When God blesses you with money we should raise our standards of giving not living." When we trust God with our money we put ourselves into a category of blessing that we can not even fathom. God is in the blessing business; He enjoys blessing his children. This doesn't always reflect a promise of health, wealth, and prosperity. God is not a vending machine that we put money in and then get a blessing out. But God does promise that when we trust Him with our money, he will not disappoint.

My hope for our church in this new year is that we learn to trust God with everything in our lives. God is good, and He can bless us beyond our wildest imagination.

Father, Thank you for taking care of our every need and for being a God who deeply cares for us. I pray that we trust you with everything in our lives. We love you, God, Amen.

36. THE FIRST & NOT THE LAST - MAR. 6

Honor the Lord with your wealth, with the firstfruits of all your crops...

Proverbs 3:9

There is a reason people love to come in first place. Receiving a blue ribbon carries far more significance than receiving a red ribbon. While first place requires effort, dedication, devotion, and sacrifice, the pay off is the strong sense of satisfaction of our best being recognized. However, the reward and blessing that comes from honoring God with our first and best is exponentially greater than any ribbon, trophy, or earthly recognition we will ever receive. The ribbon will fade, and the trophy will collect dust, but in Christ, we have an everlasting gift. While He doesn't expect anything in return, our tithes and offerings for His purposes demonstrate our love, trust, and devotion to Him. It is our act of worship to give back to God who has given us everything.

The temptation might be to hold back our offering for when it feels safer or easier. In doing so, we limit God and miss the experience of his abundant blessing. Choosing to put Him first opens the door to a lifetime of peace knowing God will always provide and care for us.

Lord, we thank you for the way you love and care for us no matter what. We pray that we would be a church that chooses to honor you with our best as a way to worship you and share your goodness to others. Help to trust you in our giving knowing that you have our best in mind. We pray all of this in Jesus' name, amen.

37. GIVING IS THE ANTIDOTE FOR MATERIALISM - MAR. 7

It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the Kingdom of God.

Mark 10:25

At a glance, this verse could be misconstrued to say that it is impossible for rich people to go to heaven. But really, what it's saying is: money is the problem.

In the well-known novel *A Christmas Carol*, we meet a character named Scrooge. Scrooge is a very wealthy man but he is stingy with his money. He never gives to charity or helps his employees. He is known for being a horrible person to be around. After some visits from the Ghost of Christmas past, present, and future, Scrooge awakens on Christmas morning a changed man. He makes a large donation to the charity he rejected the previous day, anonymously sends a large turkey to the Cratchit home for Christmas dinner, and spends the afternoon with his family. When Scrooge begins to share money, he is surprised to find that it feels good to share his money.

I think if we were honest we can see ourselves in Scrooge. It's easier to want to white-knuckle our money. To hold it to ourselves and not share with others and the church. But, if we want to stay away from materialism and the love of money we need to give. We have to remember that at the end of the day, it isn't our money. It's God's money and he has blessed us with it, so that we can bless others.

Rick Warren wisely said, "There's only one antidote to materialism: generosity. Every time you give, you break the grip of materialism in your life, because giving is the opposite of materialism. Materialism is all about what you get. To break its grip on us, we need to do the exact opposite: give, give, give."

Father God, I pray that today each of us breaks the cycle of materialism by giving back to you. Help us keep our focus on kingdom things that matter and not material things that fade, amen.

38. ROADBLOCKS TO GIVING - MAR. 8

Then he said to them, "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions."

Luke 12:15

Greed is a natural human attitude. By nature we are selfish, egocentric people. To be a giver is a spiritual discipline that needs to be developed through a discipleship process, but there are several roadblocks that sabotage the sincere intention to give.

One major roadblock to giving is greed. Greed is motivated by self-gratification, with little concern for others. Greed is an egocentric desire to have more, and more, and more. It never ends. Greed destroys all kinds of relationships, friends, family, and everything else.

We live in a society where the goal of life is to get more, more, and more and not to give, give, give. That is a roadblock to giving that can only be removed with generosity. Generosity is the antidote to greed and materialism. Every time you give, you are removing those roadblocks to giving in your life. Instead of wanting more, more, and more, you should give, give, and give. When you do that, you grow spiritually and become more like Jesus.

Steven Scott in his book, *The Richest Man Who Ever Lived*, listed some questions to help us detect any symptoms of greed in our lives.

- Do you covet what other people have?
- No matter what you get, do you soon want more?
- Do you find yourself in a hurry to get what you want?
- Do you compromise your priorities, values, or ethics to get what you want?
- Are you constantly experiencing less contentment and fulfillment?
- Do you use credit cards to purchase non-necessities before you can truly afford them?

Would you be willing to make a commitment to remove the roadblock of greed in your life?

If that's what you want to do, I would encourage you to give. Set the goal of becoming a generous person. You don't have to wait until you are rich to be generous. Give to people in need, give to your church. You can also be generous with your time and your service.

Dear Lord, there are so many roadblocks to giving that are so hard to have them removed. Please, help me to have the courage to counter and overcome those roadblocks with generosity. Help to become a generous person like you are. I want to become more like you, in Jesus Name, amen.

39. TESTING GOD - MAR. 9

Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down a blessing until there is no more need.

Malachi 3:10

When the word of God came to the Jews in the book of Malachi, they were in complete shock. God was inviting them to test Him in the principle of tithing. But the Jewish people knew the law. They did not forget that in Deuteronomy 6:16 it was written, "You shall not put the LORD your God to the test." So why does God make such a statement? If God's people are not to test God, why is God asking to be tested here?

Imagine two types of testing. One is like a child rebelling against a parent. I remember my son at an early age. I told him not to hit the TV with the toy. I remember him looking at me as he did it not just once more, but twice. He was testing to see my response. Would there be any negative consequences? (The answer is yes!) But there is another type of testing. It's one born out of trust. I remember when I was little and afraid to jump into the pool. I remember my dad standing in the pool, holding open his arms and telling me to jump. He promised that he would catch me no matter what. I had so much fear. I think we went back and forth for 12 minutes before I decided to trust him and jump. He caught me, no problem.

God knows our hearts and how much fear we have to not trust Him. God knows all the different excuses we will gravitate to so that we do not give Him the full tithe. A tithe simply means 10%. Throughout the Bible, God makes it clear that His people are to trust Him enough to give a tenth of their resources to God's storehouse (which means the temple or church). In the book of Malachi, God's people were not giving God the best 10% of their resources. Instead of giving a pure lamb from the flock, they were giving a sickened one that was unwanted. They were giving less than what they were supposed to. The people in the book of Malachi did not trust God. They did not think that God was going to take care of them if they gave a tenth of their resources. What about you? Do you trust God enough to give the tithe? It's possible that as you are reading this you might be living in a tight-money time. God responds to our worries about not having enough with an incredible promise. Go ahead and read the end of the verse one more time.

God wants us to test Him in this. He says that if you do this, if you trust Him with the tithe, He will pour down a blessing for us until there is no more need. God is telling us to try Him in this. He is richer than any being in the universe. He promises to pour down blessing on you when you tithe.

God, I pray that I consistently bring to your storehouse 10% of whatever income you have given me. Help me trust that you will provide for all my needs. Amen!

40. THE LADDER CHALLENGE – MAR. 10

But as you excel in everything— in faith, in speech, in knowledge, in all earnestness, and in our love for you— see that you excel in this act of grace also.

2 Corinthians 8:7

Congrats! You have arrived at the last day of this 40 day journey on the many things the Bible says about money and how we are to steward it. We hope you have been encouraged, refreshed, transformed, and challenged. Yet, there is one final challenge we want to leave you with. Ready for it? It's called the ladder challenge.

No, this is not one of those internet sensation viral challenges like the “ice bucket challenge” or the “milk crate challenge” (though fun to watch, we recommend you don't try these at home). When it comes to our rhythms of generosity toward the local church, each of us are excelling and are at different steps in the process. You can think of it as steps on a ladder

Step 1: Not Currently Giving

This person may go to church or be around church activities but has not chosen to give to God's mission yet.

Step 2: First Time Giver

This person has given once or twice to God's mission through the local church but does not give rhythmically.

Step 3: Regular Giver

This person thinks of their giving the same way they would other expenses in their budget. They tend to give somewhat frequently.

Step 4: Proportional Giver

This person has made a commitment to tithe a certain percentage of what God has blessed them with back to Him - perhaps a biblical 10% tithe (Malachi 3:10).

Step 5: Sacrificial Giver

This person consistently gives over and above their tithe to God's mission through the local church.

Which part of the ladder do you find yourself on? What would it look like to make a commitment to take a step up the ladder? All of us are called to excel not only in our faith and holiness but also our generosity. We challenge you to take an extra step to excel this year.

If you are not regularly giving to God's Kingdom, take a step and see what God does! If you are a regular tither, consider becoming a sacrificial giver.

Pastor Rick Warren took this journey of growing in Kingdom generosity intently. Each year his household decided to give 1% more to the local church and each year He saw God do marvelous things in and through Kingdom generosity. So what about you? Would you be willing to take an additional step in the ladder challenge?

Lord, thank you for your incredible generosity to me. You have provided so much for me. Help me become more generous like You. I pray I grow to give sacrificially, amen!

