

# Overcoming the Barriers To Generosity

(Module 203)



By: Transformational Stewardship

## Can We Trust Him?



### A Bridge or a Barrier

Let me ask you what I expect will be quite a thought provoking question. A question you have likely never even pondered. However, it is one we should all be asking ourselves. Here's the question, "Has God's abundant provision in your life become a bridge or a barrier to your ability to trust Him more fully in your life?"

You would think after having experienced such abundant, material provision from our loving Father for all these years, these abundant provisions would build for us a wide and easily traveled bridge – allowing us to confidently trust God in the future based upon what we have experienced in the past. However, this does not seem to be what happens. These abundant provisions appear, to the contrary, to create a barrier that limits our ability to trust Him more fully. I have seen this in my own life and the lives of many others. The more we possess the more likely we are to trust Him less. In other words, the more He provides, the less we trust Him to provide. Odd phenomenon, isn't it?

I was once visiting with a young man who was struggling financially and he responded to my counsel by saying, "Jay, if I was making the kind of money you were making, I could trust God a lot more." I responded right back to him and said, "Doug, if I was making the kind of money you are making, I could trust God a lot more." Doug had come to believe the false notion that his trust in the Lord would increase as God's provision to him increased. In other words, he thought God's additional provision to him would serve as a bridge enabling him to develop even greater trust and faith in God. As logical as this thinking might seem, when provisions start exceeding our most basic needs, they most often end up becoming a barrier – preventing us from trusting God more, not a bridge – enabling us to trust Him more.

This is exactly what Jesus was getting at when He made the very shocking statement to His disciples in Luke 18:24-25,

*How hard it is for those who are wealthy to enter the kingdom of God! For it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.*

Those with a surplus put their faith in their surplus, so they have no need to put their faith in the Provider of the surplus.

Solomon confessed, "He who trusts in his riches will fall..." (Proverbs 11:28). When we trust in the provisions of God instead of the God of provisions, we will fall short of living by faith.

I have been on many short term mission trips over the years and the one thing that continues to amaze me is the depth of faith these third world believers' possess in the midst of what most of us would consider to be intolerable poverty. How can these impoverished believers be so entirely trusting of the One who has delivered so little material provision to them? The answer is painfully obvious. They have no material possessions to get in the way of trusting Him totally. For us the question is, "Are we going to trust in our stuff or are we going to trust in the One who has provided the stuff?" For them, the question is a good bit simpler. It is merely, "Are we going to trust in God or not?"

# LESSON ONE

## Do You Believe?

Let me ask you, "Do you believe God can and will continue to provide for all your needs in the future as He has in the past?" I am quite sure all of us would intellectually respond with, "Yes, of course, I do." David confirms this idea in Psalm 37:25, "I have been young, and now am old, yet I have not seen the righteous forsaken or his children begging for bread." Amen. We all believe God can and will provide! Don't we? Or, do we?

For many of us there seems to be a significant disconnect between what we intellectually believe about God's ability to provide and our everyday attitudes about what He has already provided to us.

Let me take this line of thinking one step further with another question. If everything that God has currently provided to you so far were to disappear overnight, would your faith and trust in Him continue unshaken? Would you be confident that God would provide for you in the future as He has in the past? We may at some point in the future find ourselves living on less than we are now, but are we certain that He will never leave us "begging for bread?"

If all our material trappings (and I use this word "trappings" intentionally) were to be stripped away for whatever reason, might it reveal to us that these "trappings" have indeed become a barrier to fully trusting in Jehovah Jireh (God our Provider).

Jesus makes this point in Matthew 6:31-34 when He says,

Therefore do not worry, saying, "What shall we eat?" or "What shall we drink?" or "What shall we wear?" For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you. Therefore do not worry about tomorrow...

To paraphrase, "Do not worry about tomorrow and what might happen if the stock market crashes, or if the economy collapses, or if you lose your job or your business or maybe even if you lose it all." Jesus says, "Seek Me first and I'll provide for you."

## Let Us Pray

How many of us would be willing to pray, "Lord, take away anything and everything in my life that is even the slightest barrier between You and me, including all that You have provided to me if necessary. If I have You alone, I have all I need." That could be a dangerous prayer to utter, couldn't it?

I was leading a discussion on this subject recently and a gentleman in the audience appeared quite troubled by the conversation. He raised his hand and asked quite hesitantly, "What if God told me to give everything away...?" I looked him right in the eyes and said, "If you were certain God was telling you to give everything away and you did it, you would be the happiest man on this planet!" A "poor" man who is totally obedient and trusting in God is richer than the richest man on earth who isn't.

Hebrews 12:1 exhorts us, "...let us also lay aside every encumbrance and the sin which so easily entangles us, and let us run with endurance the race that is set before us..." Jesus told us if our hand, our foot or our eye causes us to stumble, we should cut them off and throw them into the fire.



(Matthew 18:8-9). Likewise, if what God has provided to us is preventing us from fully trusting in Him, should we not likewise be compelled to lay them aside – to part with whatever we possess that is entangling us?

So, are your provisions a bridge or a barrier to fully trusting in Jehovah Jireh? Let's not forget, we came into this world with nothing and we will all leave that same way (Job 1:21). May we all, in the time between our arrival on and departure from this earth, be careful not to unconsciously allow what we possess to become the object of

Our security, our trust and our hope. May we instead trust in the One who has so graciously provided it all to us to manage while we are here?

### **Life Application Questions**

1. What is your initial reaction to this video?

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2. Would you describe yourself as having a “thankful spirit” or “always wanting a little bit more?” How do you see that demonstrated in your life?

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3. Discuss your response to the following statement: “Doug had come to believe the false notion that his trust in the Lord would increase as God’s provision to him increased. As logical as this thinking might seem, when provisions start exceeding our most basic needs, they most often end up becoming a barrier – preventing us from trusting God more, not a bridge – enabling us to trust Him more.”

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# LESSON ONE

4. Do you intellectually believe that God can and will continue to provide for all your needs in the future as He has in the past? How do you struggle with applying this truth in your everyday life? What needs to be done about this disconnect?

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5. If you have had any significant financial problems in the past, does this affect your ability to trust God for the future? If so, explain?

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6. We as Americans have come to expect a certain standard of living. We may at some point in the future find ourselves living on less than we are now, but are we certain that He will never leave us "begging for bread?" How troubling is the idea that someday your lifestyle may go down? Are you hanging on to your stuff and standard of living too tightly?

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7. Describe the ways you have set limits on your lifestyle and determined to live below your income level?

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8. Let's get very personal: Are you living on two incomes because you enjoy the lifestyle or do you need two incomes to survive? Are you becoming dependent on two incomes to such an extent that you could not survive on one, if you chose to do this?

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9. Share specifically how your trust in your provisions are getting in the way of you putting all your trust in the Provider?

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10. How willing would you be to pray this prayer, "Lord, take away anything and everything in my life that is even the slightest barrier between you and me?"

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11. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?

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# LESSON TWO

## Opening Your Heart



### How Does the Love of God Abide in Him?

Do you have a verse or two in the Bible that you rather wish was not in there? I think all of us do. Like, maybe, “love your enemies” (Matthew 5:44) or forgiving people “seventy times seven” (Matthew 18:22) or “regard one another as more important than yourselves” (Philippians 2:3)? These verses are like spiritual “thorns in the flesh” that continue to expose our lingering sinful, fleshly natures.

But there is another verse in the Bible that I also wish was not in there. And I expect when I share it with you, you might wish it gone too.

In the movie *The Wizard of Oz*, Dorothy, Scarecrow, Lion, and Tin Man are cowering before the Wizard. Dorothy’s dog Toto runs over to a curtain and pulls it back exposing a mere man pretending to be the great and powerful wizard. Do you remember what this man said to all of them as they stood there staring at him in shock? Still trying to perpetuate the fraud, still acting the part of the Wizard, he yells out over the loud speaker, “Ignore that man behind the curtain!” Well, after reading this verse, it will be very difficult to “ignore the man behind the curtain.” The jig will be up. The real you will be exposed. And if you are like me, when the curtain is pulled back, you will not at all like what others will see.

This troubling passage is found in 1 John 3:17 and it says (are you ready?), “But whoever has the world’s goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him?” Ouch!

“Whoever...” —Does whoever include me? Whoever?

“has the world’s goods...” —Any goods? Does He mean surplus goods that I do not need or want—goods that if I gave them away would not affect my lifestyle? Or does this include worldly goods that I like and want to keep?

“and sees his brother...” —Any brother? Living anywhere in the world?

“in need...” —Any material need? Like hunger? Or thirst? Or nakedness? Or sickness? Or persecution?

“and closes his heart against him...” —You mean if I refuse to do something about his need?

“how does the love of God abide in him?” —Are you asking how does the love of God abide in me?

Do you mean that unless I use my material possessions to meet people’s needs when I am aware of them, John is calling my love of God into question? I think it does. Ouch—no, double ouch!

Does this mean whenever I walk by a homeless person, I am supposed to respond to that need? What about when I see or hear about believers in other parts of the world who are suffering terribly? Is the love of God supposed to move me to do something about it with the worldly possessions I have at my disposal? When I hear about an orphan boy in Haiti who needs food, are you saying if the love of God

is abiding in me, I will send him the \$15 a month he needs?

Jesus said it this way,

“For I was hungry, and you gave Me something to eat; I was thirsty, and you gave Me something to drink; I was a stranger, and you invited Me in; naked, and you clothed Me; I was sick, and you visited Me; I was in prison, and you came to Me.” Then the righteous will answer Him, “Lord, when did we see You hungry, and feed You, or thirsty, and give You something to drink? And when did we see You a stranger, and invite You in, or naked, and clothe You? When did we see You sick, or in prison, and come to You?” The King will answer and say to them, “Truly I say to you, to the extent that you did it to one of these brothers of Mine, even the least of them, you did it to Me.”

Matthew 25:35-40

Do you mean in a very real sense when I look into the face of a suffering and needy believer I am looking into the face of Christ? And if I were to help that needy person using my worldly goods, I am actually giving to Jesus? Proverbs 19:17 says, “He who is kind to the poor lends to the Lord” (niv).

James 1:27 says, “Pure and undefiled religion in the sight of our God and Father is this: to visit orphans and widows in their distress.” “Pure religion” is helping the helpless in their time of need. James goes on to ask in James 2:15-16, “If a brother or sister is without clothing and in need of daily food, and one of you says to them, ‘Go in peace, be warmed and be filled,’ and yet you do not give them what is necessary for their body, what use is that?”

Or still echoing in the background is John’s piercing question, “But whoever has the world’s goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him?”

Is closing your heart against the poor as easy for you as it is for me? Are you able to see a need and in a matter of seconds, feel compassion and then almost instantly dismiss it with thoughts like, “Well, it is probably their own fault that they are in this mess anyway. They need to learn the hard lesson that God wants to teach them.”

Or, “If I helped them out with some money, they would probably just use it for alcohol or drugs, but not for food. That would not be a good use of God’s money.”

Or, “The needs in that country are so massive that my little bit of money will not really make any difference—so why give anything?”

Or, my personal inclination, just look the other way and ignore them. The feelings of sadness and pity for the plight of the needy that might lead me to actually do something about their need, I have learned, will pass quite quickly if I just ignore them.

A family I know had allocated to each member of the family a certain sum of money to be used to meet the need of someone whose path they cross. As they were discussing what and how the help was going to be given, one of them spoke up and said, “You know just in the few minutes we have been discussing this, I have already come up with several ways to help.” Other family members chimed in that they were thinking of ways to give too. Once you have a mindset that I have money to help and



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I want to get involved in making a difference in someone's life that has a need, the needs and the opportunities seem to appear at every turn.

What has changed? Were these needs not there before this meeting? No, the needs were there. What was not there was the mindset that, "I am here on this earth to help those in need and I have some money set aside to do it with." It is a heart change that all of us need. For some of us with substantial wealth, we may need major heart surgery to extract ourselves from our tight grip on our possessions so that they can be used to impact the lives of people whom God has put in our path and graciously given us the funds to help.

Just try it. Allocate a certain sum of money—for example \$1,000—and give yourself sixty days to find and meet the need of a person or people who the Lord brings into your life. You will learn a few things with this little exercise. One, God will show you more needs than your \$1,000 can meet. Two, you will be personally and deeply impacted by seeing the results in the lives of those who have been the beneficiaries of your kindness and generosity. Three, you will want to do it again. It is addictive! Start small and as God softens your heart and loosens your grip on your worldly possessions, your giving and need meeting efforts as well as your enthusiasm to give will grow.

After completing this giving exercise, get your Bible back out and re-read 1 John 3:17, "But whoever has the world's goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him?" You will find that this verse no longer convicts and haunts you. It only affirms you and confirms your love for God. Now you can say, "I have the world's goods and I am constantly opening my heart and my hands to help my brothers in need and in so doing the love of God is manifested in my acts of love and kindness to those in need!"

If we have a surplus and know people who have a shortfall—and everyone that is hearing me does—when we start giving to meet those needs we will rejoice over the words of 1 John 3:17 instead of feeling condemned by them. And that is a much better way to feel about the Word of God and a much better way to live.

## Life Application Questions

1. What is your initial reaction to this video?

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2. In reviewing I John 3:17, where does it hit you the hardest? Why?

*“If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person? “*

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3. When was the last time you spontaneously gave money to someone you saw in need? Share the story.

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4. What attitudes hold you back from giving to the needy? Does it bother you that they might not use what you give them wisely?

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5. Discuss the possibility that our biggest hang-up in giving is because our consumption rate is so high, and we have nothing left to give.

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# LESSON TWO

6. If you had money specifically set aside to meet the needs of the poor, how might it change your attitude about helping the poor when you do see them?

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7. How might you create a generous lifestyle in your children rather than a self-indulged one? What alternatives to excessive gift giving at Christmas have you considered that would focus on those in need and instill a spirit of giving in your family?

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8. Brainstorm about other ways to help the poor beyond financial gifts.

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9. How serious of a consideration is helping the poor in light of Matt 25:35-40?

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10. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?

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## Avoid Getting Burned



### A Blazing Fire

There are few things I enjoy more than sitting in front of a blazing fire on a snowy, winter day. I often find myself almost hypnotized as I gaze at the flames dancing wildly before me. But as relaxing as this comforting winter scene is, I cannot help but be reminded of how material wealth is much like a blazing fire. Properly handled, the fire can cook and warm. Improperly handled, it can burn and destroy. The same fire, yet depending on what we choose to do with it, can lead to two entirely different outcomes – one very good, the other very bad.

Nowhere in Scripture is this contrast more clearly articulated than in chapter six of Paul's first letter to Timothy. Look at some of the key excerpts from this chapter:

*But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs. But flee from these things, you man of God... Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed (1 Timothy 6: 9-11, 17-19 nasb).*

The same material possessions that can produce a profoundly destructive, temporal and eternal outcome can also produce abundant blessings in both this life and the next. Which outcome we experience is determined solely by our attitude towards them. According to Paul, if we see material possessions as an end in themselves, they will consume us (i.e. “burn and destroy”). To the contrary, if we see them merely as a means to an end – a way to bless others – they will actually greatly enhance our life (i.e. “cook and warm”).

Look at the severe words that Paul uses to warn us about what accompanies a life focused on material things - what I call the Terrible Ten.

1. temptation (v. 9)
2. snare (v. 9)
3. foolish and harmful desires [lusts] (v. 9)
4. ruin (v. 9)
5. destruction (v. 9)
6. root of all sorts of evil (v. 10)
7. wandering from the faith (v. 10)
8. many griefs (v. 10)
9. conceited (v. 17)
10. fix hope on riches [instead of God] (v. 17)

Paul is warning us with his Terrible Ten that riches improperly pursued and possessed will cause the pursuer to immediately and ultimately lose more than he gains. Alexander Pope seems to echo Paul's

# LESSON THREE

warning when he says, “Fools rush in where angels fear to tread.” Paul is pulling no punches as he describes the destructive side of materialism that we either fail to recognize or simply choose to ignore. The fact is that the larger one builds his fire of possessions, the more dangerous the fire becomes. Remember that Paul had been rich himself. He had personal knowledge of what he was saying here.

Maybe it was the awareness of this dark side of riches that caused Agur to request of the Lord, “Give me neither poverty nor riches; Feed me with the food that is my portion, that I not be full and deny You and say, ‘Who is the Lord?’ Or that I not be in want and steal and profane the name of my God” (Proverbs 30:8b-9). He is saying, “I don’t want to handle something that is as physically and spiritually dangerous as material riches.”

I have never been rich by American standards, but I will openly confess that I have seen signs of all of these Terrible Ten in my own life. And I suspect that if you are completely honest with yourself, you have seen one or more of these Terrible Ten rearing their ugly heads in your life as well. It is almost impossible to live in such a materialistic culture and not be singed to some extent from the destructive flames of materialism.

Paul states that this out-of-control pursuit of riches is extremely dangerous. He instructs us how to avoid its destructive consequences with one simple word - flee (v. 11). This is not a fire that we are going to be able to control. It is not a fire that is safe to be around. It is not a fire that will cook and warm. When you see your house on fire, don’t wait around to see if it goes out, don’t gather up your most precious possessions, don’t call for advice on what to do – just flee!

Many of us have already accumulated (to one degree or another) an abundance of material possessions, so how exactly are we to flee? Thankfully, Paul tells us exactly how to overcome the deadly fires of riches and how to turn its certain death into abundant life that will be both an immediate and an eternal blessing to all. Here is what he tells us about how to safely and successfully handle this raging fire without getting burned up by it. He instructs us to put on “fireproof gloves” when handling it. He tells Timothy:

*Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed (6:18-19).*

His “fireproof gloves” are the gloves of giving. If we handle material things with the fireproof gloves of generosity, we will never be burned by them. Rather, we can use them as a source of help, comfort and blessing to others.

What a glorious way to end Paul’s sobering teaching on material riches! This destructive fire of riches can actually be redirected into a good, healthy and productive purpose. And it is accomplished by sharing our riches with others!

Now our material prosperity will bring life and joy to both the giver as well as the receiver. The fire will no longer burn and destroy; instead it can now cook and warm, not only for us, but also for all those with whom we share.

Do you know how to put out a blazing campfire? You break up the fire by spreading out the logs. And by so doing the whole fire cools down and rather quickly dies out. Likewise, when you start spreading



out the “logs” of your material possessions by giving them to others, the consuming fire of materialism is cooled and is brought under control, no longer scorching all who come near. The more “fuel” you share with others, the cooler the flame of materialism within you.

Possibly my favorite two words that Paul uses in all his writings are his last two words on this topic – life indeed. Who wouldn’t want life indeed? And as is the case with so much of the spiritual life, it is a counter-intuitive reality that life indeed is found not in what we get, it is found in what we give.

*Lord, open our hearts, fit us with fireproof gloves and compel us to spread around the material blessings You have entrusted to us, so that we may store up for ourselves the treasure of a good foundation for the future, so that we may take hold of that which is life indeed. Amen.*

### **Life Application Questions**

1. What is your initial reaction to this video?

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2. Share from the “Terrible Ten” which ones you have seen coming from a result of a life focused on material things (I Tim 6:9-11)?

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3. Which of these “Terrible Ten” has been the greatest struggle for you personally?

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# LESSON THREE

4. How has yielding to these forms of greed created problems in your life?

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5. How would you differentiate between “those who want to get rich” and “those who have great material resources”?

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6. How can we practically apply Paul’s instruction on how to safely handle the blazing fire of riches (I Tim 6:18-19)?

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7. Give some examples of how you can use the “fireproof” gloves of generosity to not get burned?

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8. What do you think about the following Proverb?

*“Give me neither poverty nor riches; Feed me with the food that is my portion, that I not be full and deny You and say, ‘Who is the Lord?’ Or that I not be in want and steal and profane the name of my God” (Proverbs 30:8b-9).*

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9. What is Paul's prescription for "Life indeed?" (I Tim 6:18-19) What do we need to do in our lives that will help us realize "life indeed"?

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10. Have you ever known anyone who truly lived out this kind of life? What did that look like?

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11. Share why you think so few Christians ever really fully realize "life indeed"?

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12. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?

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# LESSON FOUR

## Needy: Who Me?



### A Different Kind of Needy

If you are like me, whenever you hear the word “needy” you always think of people who are materially poor and lacking in even the most basic necessities of life – often desperately lacking. And this perception would certainly be true. These people are indeed needy and require help to even survive.

However, there is a different kind of needy that we rarely recognize. I am not referring to the needy who have a material shortfall, I am referring to the needy who have a material surplus. Those who have a shortfall need to receive, but equally critical those who have a surplus need to give. Both are equally needy in different ways. What is so divinely beautiful is that these two groups of needy people actually need each other to successfully make it through life.

I’m not sure we particularly like the idea of being referred to as needy, but one verse points out just how needy we are when surrounded by our material trappings. Jesus exposes the Laodicean believers in Revelation 3:17, “You say, ‘I am rich; I have acquired wealth and do not need a thing.’ But you do not realize that you are wretched, pitiful, poor, blind and naked.” Solomon said it this way in Ecclesiastes 5:13, “There is a grievous evil which I have seen under the sun: riches being hoarded by their owner to his hurt.” This sounds pretty needy to me!

Giving produces three life-changing results that will rescue us from our “wretched, pitiful, poor, blind and naked” needy state. Let’s consider these three life-transforming giving outcomes that make up the acronym S.I.R.

### 1. Giving SOFTENS Our Heart

A very troubling verse for the affluent needy is I John 3:17 which says, “But whoever has the world’s goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him?” John is calling into question how the love of God can abide in us if we see needs and do not respond.

I can share that I was a master at closing my heart when I saw a need, whether it be a bum on the street or an orphan in a foreign country. I could justify and rationalize why doing nothing was really the best thing for the person in need. But what I eventually came to realize was that every time I would say, “No” to a need I saw, my heart grew a little harder and it became a little easier the next time to say, “No” again. Ultimately, it became quite easy to say, “No” all the time.

It was then that I realized that I needed to give, more than the beggar needed to receive. That was a life-transforming moment for me. I saw myself as more needy than he was. I finally decided for my own self-enlightened best interest to never again say, “No” when I saw someone in need. And in saying, “Yes” each time I saw a need, I found myself becoming less poor because of my giving. Paul tells us in Ephesians 4:32 that we are to be, “...tenderhearted...”. Peter adds in I Peter 3:8, “Finally, all of you, have unity of mind, sympathy, brotherly love, a tender heart, and a humble mind.” God wants us to be tenderhearted and giving definitely softens our heart.

If we want to avoid the hard heart of the prosperous needy, we need to give. Each time we gladly give we find ourselves in a less and less needy place after each gift.

## 2. Giving INOCULATES Our Heart

All of us in America have been infected to one extent or another with the dreaded disease of affluenza. No one can live in this materialistic culture and not contract it. The symptoms are very common – often so common that many who have the disease do not even realize they have it because everyone else around them has the exact same symptoms, so their condition appears to be normal. Not to be extreme, but it is rather like living in a leper colony, where the grossness of the disease is not really noticed because everyone in the colony is dying with the same disease. Affluenza has become the norm, not the exception.

Affluenza is like Malaria in that once you contract it, you will never be entirely free of it. But there are things you can do to minimize its symptoms. Corrie ten Boom understood the grip that this disease has on us when she said, “I’ve learned that we must hold everything loosely, because when I grip it tightly, it hurts when the Father pries my fingers loose and takes it from me!” One of the most common symptoms of affluenza is tightfistedness. The only known antidote to affluenza is giving. And the more we give the more fully we will recover from the self-consuming symptoms of the disease.

Those of us who have affluenza are needy people. And we desperately need to give so this disease does not turn us into shriveled up, emaciated people who are in a desperately needy place and often don’t even know it.

The story of Ebenezer Scrooge is a classic example of a man who was eaten up with affluenza, but was completely oblivious to it. Then, one Christmas Eve he saw just how wretched, pitiful, poor, blind and naked he was. That night he both saw his need and discovered the cure. The next morning he began his giving. And that began his healing. And in a very short time he had risen out of his abject poverty and began recovering from his affluenza and eventually became a truly rich man.

Giving will inoculate your heart from Affluenza.

## 3. Giving REFRESHES Our Heart

One of the great spiritual paradoxes is how when we give, we actually benefit as much and sometimes even more than the recipient of our giving. This truth is scattered all through the Bible. Consider Proverbs 22:9 that says, “A generous man will himself be blessed, for he shares his food with the poor.” There is also Proverbs 11:25 that says, “A generous man will prosper; he who refreshes others will himself be refreshed.”

Jesus even adds that the giving produces greater blessing to the giver than to the receiver. He says, “It is more blessed to give than it is to receive” (Acts 20:35). Just as giving blesses the receiver, it exponentially blesses the giver. Go figure! As we attempt to meet someone else’s need, we find ourselves simultaneously meeting our own need. Their need is met in the receiving and our need is met in the giving!



# LESSON FOUR

Recently, I was on my way to an appointment when a car tried to turn left right in front of me. I swerved to avoid it, but the lady plowed right into the side of my car. I immediately prayed and ask God to not let this be just another frustrating delay and irritating inconvenience, but to do something with it that would honor Him. I accepted that God obviously wanted us to “bump” into each other that day.

The lady was driving without insurance; was an emotional basket case; pleaded with me to not have her put in jail because she had small children at home and promised she would pay every penny of the damage to my car. I reassured her that she would not be going to jail and even though she didn't have insurance I did and everything would be okay. The officer arrived and did give her a ticket for driving without insurance. The wrecker had arrived to tow my car away.

I called my wife to tell her that I was in an accident, but was fine. As I was talking to her, I was deeply impressed by the Lord to give the lady some money. I normally only carry a couple of \$5 bills around with me to give to needy people who I run across, but on this day, wouldn't you know it, I had a \$50 bill in my wallet. I pulled out the bill, walked over to the lady and told her I wanted to give it to her – because she was going to have a lot of additional expenses from this wreck. She went from weeping to sobbing and refused to take it. I then said, “Please take it, God asked me to give it to you. He wants you to have it.” She finally accepted it. I got into the cab of the wrecker and rode off with my damaged car in tow, missing my appointment and happy as a lark!

I am not sure there is anything I could have done with that \$50 bill that would have been more fun and more of a blessing. I was thoroughly refreshed by my little act of giving. I came away from that calamity less needy than I was before it happened. Maybe the accident was for my benefit.

If you don't want to remain a perpetually needy person with a surplus, start giving and watch your giving (1.) Soften, (2.) Inoculate and (3.) Refresh your heart. Give, so you won't be needy anymore. Now, in your giving you will become “rich in good works” (I Timothy 6:18).

## Life Application Questions

1. What is your initial reaction to this video?

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2. Do you consider yourself to be “needy,” “middle class” or “affluent?”

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3. What comparison did you use to determine this (people in the United States, Europe, Mexico, Haiti)?

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4. How does Revelation 3 change your idea of needy?

*“I know your deeds, that you are neither cold nor hot. I wish you were either one or the other! So, because you are lukewarm—neither hot nor cold—I am about to spit you out of my mouth. You say, ‘I am rich; I have acquired wealth and do not need a thing.’ But you do not realize that you are wretched, pitiful, poor, blind and naked.”*

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5. Share how you have personally seen giving soften your heart?

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6. What opportunity of service could you become involved in – to further soften your heart?

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7. In what ways have you and your children been affected with “affluenza?”

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# LESSON FOUR

8. Consider this statement, “The symptoms (of affluenza) are very common – often so common that many who have the disease do not even realize they have it because everyone else around them has the exact same symptoms, so their condition appears to be normal.” What steps could you take to raise your family’s awareness of how widespread this disease of affluenza is in your home and in America?

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9. Share a giving experience in your past and how it refreshed your heart by doing it?

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10. What idea from this lesson has had the greatest impact on you and why?

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11. What needs to be done in your life so that the phrase “rich in good works” could be used to describe you?

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12. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?

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## How God Made Us



### Are You Living Like a Bucket or a Pipe?

Are you living like a “bucket” or a “pipe”? This is a rather odd metaphorical question, is it not? Yet, it is only odd until you consider the purpose of a bucket and the purpose of a pipe. A bucket is designed to hold things (liquids, dirt, etc.). A pipe is designed to convey things through it (fluids, gases, etc.). The bucket holds what it receives and the pipe transfers on what it receives. So, in regards to the wealth that God has graciously entrusted to you, let me ask, “Are you living your life like a bucket or a pipe?” Are you holding on or passing on?

### The Way of the Bucket

It is easy enough to live like a bucket and there are three reasons why we can indeed find ourselves living like a bucket.

#### **1. We can find ourselves living like a bucket when we ignore the ultimate end of all buckets.**

I saw a bumper sticker some time ago that read, “He who dies with the most toys wins.” I thought, “What an accurate way to express the world’s view of life and possessions.” But it immediately occurred to me that yes, this is true if the game of life is all about accumulation, but the sad tragedy is that he who dies with the most toys still dies and then someone else will get to play with all his toys.

David reminds us in Psalm 49:16-17 niv,

*Do not be overawed when a man grows rich (when he has a big bucket and it is full), when the splendor of his house increases; for he will take nothing with him when he dies, his splendor will not descend with him.*

God condemns the rich farmer we discussed previously for this very thing: “God said to him, ‘You fool! This very night your soul is required of you; and now who will own what you have prepared (what is left in your bucket)? So is the man who stores up treasure for himself (kept his own bucket full), and is not rich toward God’ (Luke 12:20-21).

What we keep in our bucket will eventually leak out, be stolen, taxed, evaporate, or spilled out when you “kick the bucket.” This should give us reason to pause as we consider the folly of living life like a bucket.

#### **2. We can find ourselves living like a bucket when we bestow on ourselves “Most Important Person” status.**

When what we want and need becomes the center of our attention, we will find ourselves living like a bucket. Jesus sternly warns us about the narcissistic attitude that we are the center of the universe. Again, the parable of the rich farmer is the classic example. The farmer was incredibly successful and

# LESSON FIVE

had more than his current “bucket” could hold, so he chose to get rid of his smaller bucket and get a larger bucket so he could hold all the new stuff that he had accumulated. Jesus nails the selfishness of the farmer in Luke 12:15 when He warns, “Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.”

The farmer’s bucket was full and overflowing and he was proud of it, but God was not proud of him.

### **3. We can find ourselves living like a bucket when we embrace the belief that filling our bucket is the way to find real happiness.**

John D. Rockefeller honestly admitted, “I have made many millions, but they have brought me no happiness.” However, we still want to believe the lie that “happy is the man whose bucket is full.”

Henry Ford confessed after becoming a multi-millionaire, “I was happier doing a mechanic’s job.” Yet we still want to believe that “happy is the man whose bucket is full.”

Solomon—who was perhaps the richest man to have ever lived—agonized about the futility of his riches in Ecclesiastes 2:11, “When I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless, a chasing after the wind; nothing was gained under the sun” (niv). But we still want to believe that “happy is the man whose bucket is full.”

Solomon observed in Ecclesiastes 5:13 what happens when people try to keep what is in their bucket for their own selfish enjoyment, “I have seen a grievous evil under the sun: wealth hoarded to the harm of the owner” (niv).

## **The Way of the Pipe**

I think we can agree that even though our sinful, fallen nature entices us to live life like we are a bucket, it is a cruel fantasy that ultimately leads to disappointment, destruction, and death. But what about living like a pipe? Let us consider this alternative.

### **1. We will find ourselves living like a pipe when we understand God created us to be a pipe and not a bucket.**

In God’s economy, a pipe is infinitely more useful to Him than a bucket! He created us to be conduits and not receptacles of His blessings. In fact, let me ask you, “What happens if a pipe gets confused and starts thinking it is a bucket?” What is supposed to pass through gets stuck, becoming clogged and in need of being roto-rooted—so it can go back to doing what it was made to do—which is to let things flow through it, not just to it.

Do you know what happens to the body when its arteries get clogged up? Or, what a problem it is for the body when your colon gets clogged up? When your internal plumbing is not working, your body is going to be greatly hindered in its normal activities.

God has created many of us to be high-capacity pipes because he wants to pump huge amounts through us to support Kingdom causes worldwide. Let us look at what Paul tells Timothy in 1 Timothy 6:17-19,



*Instruct those who are rich in this present world (high capacity pipes) not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share (let it flow freely), storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.*

Nothing produces “life indeed” like doing what God has created us to do. God has positioned us to turn on our spigot and let it flow!

As R. G. Letourneau said when asked how he could be giving ninety percent of his income away each year and yet still be getting richer. He smiled and confessed. “I keep shoveling it out and God keeps shoveling it right back in—and He has a bigger shovel!”

## **2. We will find ourselves living like a pipe when we really believe that what we are letting flow through us today will ultimately flow back to us later.**

This is the great eternal “payback” for being a pipe. The bucket gets what it gets while it is here and that is its reward. But the pipe receives a different payback. All that has flowed through it for all those years of life are being recorded and it will all be waiting for us when we relocate to our permanent residence. Malachi 3:16 says, “A book of remembrance was written before Him for those who fear the Lord and who esteem His name.” God is monitoring your out-flow.

Jesus assures us of this eternal “payback” in multiple places. In Matthew 6:20-21, He encourages us, “But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also.” We lay up for ourselves treasures in heaven by what we willingly divest ourselves of in giving to others in this life.

And again as we saw in Matthew 19:21, Jesus charged the rich, young ruler, “If you wish to be complete, go and sell your possessions and give to the poor, and you will have treasure in heaven; and come, follow Me.” Pass it through now and it will be waiting for you in heaven. Jesus was not asking him to give it up; he was just asking him to send it on ahead for later use and enjoyment. Not a bad deal if we keep in mind that this life may last eighty years and eternity, well, it is a lot longer than that!

## **3. We will find ourselves living like a pipe when the desires of God’s heart truly become the desires of our heart.**

Psalms 37:4 is a very powerful verse, “Delight yourself in the Lord; And He will give you the desires of your heart.”

Most people have incorrectly interpreted this verse to say, “You delight yourself in the Lord and then the Lord will give you what you want,” but it more accurately should be understood this way: “Delight yourself in the Lord and then the Lord will give you His desires for your heart.” In other words, as we delight ourselves in Him, He will replace our heart’s desires with His heart’s desires, so that we will love what He loves and we will hate what He hates. That way we will have compassion on whom He has compassion.

And once God has our heart’s desires aligned with His heart’s desires, we will find ourselves driven to

# LESSON FIVE

be a high-capacity pipe allowing as much grace and blessing as possible to fall upon those whom the Lord wants to touch and care for.

We must not forget the sobering words of our Lord who said, “From everyone who has been given much (high-flow capacity), much (high-flow capacity) will be required” (Luke 12:48b).

Jim Elliot, who was martyred trying to share Christ with a native tribe in South America, wrote, “He is no fool who gives what he cannot keep, to gain what he cannot lose.” What we accumulate on this earth we cannot keep and what we accumulate in heaven we cannot lose. Seems like a “no brainer,” does it not?

May I encourage those of you who God has blessed to be high-capacity pipes to freely open your spigot and let God’s blessings and provision pour forth on those who need a blessing from God! If we do, we will have everything to gain and nothing to lose.

## Life Application Questions

1. What is your initial reaction to this video?

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2. When you reflect on how you are currently living your life, do you see more similarities to living like a bucket or living like a pipe?

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3. Which of these three motivations do you most struggle with and how does it show up in your life?

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4. Why do so many of us believe that more money for ourselves will make us happier in spite of all the horror stories of the devastation that money wreaks on those who possess it? Why do we so often choose to believe that lie?

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5. What is your greatest struggle with the idea of consistently living like a pipe instead of a bucket?

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6. From everyone who has been given much (high-flow capacity), much (high-flow capacity) will be required.” (Luke 12:48b) As affluent Americans, what should this verse be calling for us to do with our affluence, regardless of how much of it we have?

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7. Do you think it would be exciting to live like R.G. Letourneau? Why or why not? What would prevent you from living like that, beginning today?

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8. Psalm 37:4 says, "Delight yourself in the Lord; And He will give you the desires of your heart." Why is it so important to understand what David was really saying?

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9. In what ways might there be an inconsistency between what Jim Elliot said, "He is no fool who gives what he cannot keep, to gain what he cannot lose" and how you currently living your Christian life?

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10. In Matthew 19:21, Jesus charged the rich, young ruler, "If you wish to be complete, go and sell your possessions and give to the poor, and you will have treasure in heaven; and come, follow me." Was Jesus asking him to give up his wealth or just postpone his enjoyment of that wealth until later? Why is this so important for us to keep in mind?

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11. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?

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## Now or Later



### Immediate Gratification vs. Deferred Gratification

One of the greatest challenges for all of us is the tension between immediate gratification and deferred gratification. Over the past few generations there has been a substantial shift from a mindset of deferred gratification to almost an obsession with immediate gratification. There are a number of factors that have contributed to this shift in focus; one of the most notable is the advent of easy credit.

In previous generations, families would scrimp and save in order to make a major purchase, but now with easy credit, people can get it now and pay for it later (with a healthy premium known as interest). The media has also contributed greatly to this immediate gratification thinking, with its never ending enticements claiming that you will never be really happy until you buy this product.

Research confirms that savings among Americans is as low as it has ever been, primarily because after paying for all that has been bought on credit there is little, if anything, left over for saving for the future (deferred gratification).

This scenario is all too common among ordinary people, but is there also an inordinate emphasis on the “here and now” as opposed to the future in the lives of wealthy believers? I think the answer is, “yes.” For people of wealth it is not a new phenomenon. Immediate gratification among the rich has been around for centuries.

One of the best examples of this struggle between immediate gratification and deferred gratification can be seen when a rich, young man approaches Jesus about what is necessary to get to Heaven.

*“A ruler questioned Him, saying, ‘Good Teacher, what shall I do to inherit eternal life?’ And Jesus said to him, ‘Why do you call Me good? No one is good except God alone. You know the commandments, Do not commit adultery, Do not murder, Do not steal, Do not bear false witness, Honor your father and mother.’ And he said, ‘All these things I have kept from my youth.’ When Jesus heard this, He said to him, ‘One thing you still lack; sell all that you possess and distribute it to the poor, and you shall have treasure in heaven; and come, follow Me.’ But when he had heard these things, he became very sad, for he was extremely rich.” (Luke 18:18-23)*

If I were to ask what Jesus is calling for this rich, young ruler to do, virtually everyone would say he is to sell all his possessions, give the proceeds to the poor and follow Jesus – completely skipping over a major point in what He told the young man. Look at the statement again. “One thing you still lack; sell all that you possess and distribute it to the poor, and you shall have treasure in heaven; and come, follow Me.”

Do you see what we always seem to leave out “and you shall have treasure in heaven.” Jesus is not asking this rich young ruler to go and sell all his possessions, give the proceeds to the poor and never see or enjoy them again. Jesus is telling him to trade the temporary immediate gratification of his treasures for the deferred gratification of his treasures for all of eternity. He wasn’t asking him to give



# LESSON SIX

up anything, He was just calling for him to send it on ahead to be enjoyed later, forever. He was calling this young man to trade immediate gratification for deferred gratification.

The blessings of deferred gratification should not be new to us as Jesus teaches us this same principle in His Sermon on the Mount. “Do not 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 do not break in or steal; for where your treasure is, there your heart will be also.” (Matthew 6:19-21)

When we give while we are “on this side of the grass,” we may be reducing our earthly net worth, but we are simultaneously increasing our eternal net worth – “you will have treasures in Heaven.” These heavenly treasures, whatever exactly they are, will not fluctuate with the rise and fall of the stock market or the economy. They will not be vulnerable to rising or falling interest rates or inflation. We will not need to worry about getting ripped off or making a bad investment choice and maybe losing it all. These heavenly investments that you have sent on ahead are guaranteed by the Creator of the universe – the One who is in control of all things.

Do those of us who have surplus material possessions find ourselves more like the rich, young ruler with an extreme affection for things than we might like to admit? Are we hesitant to sacrificially give today, because of what it might cost us today in reduced current circumstances, financial capacity or earthly security? Do we walk away from opportunities that Jesus sets before us because we are not willing to send some of the earthly wealth that He has entrusted to us on ahead for our future enjoyment?

If we really believed that what we gave was perishable and temporary and would come back to us later and be imperishable and eternally ours, who in their right mind would not gladly trade temporary, immediate gratification for eternal, deferred gratification?

If we want to learn to live by faith, we need to learn to give by faith. How much have you deposited into your heavenly investment account to date? It will be waiting for you.

## Life Application Questions

1. What is your initial reaction to this video?

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2. How does knowing that “what you give up is perishable and what you get back is imperishable” encourage you in regards to giving?

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3. Would your lifestyle be more reflective of immediate or deferred gratification? Why?

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4. Share how using credit cards can allow us to exchange deferred gratification for immediate gratification?

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5. One hundred years from now, how much you accumulated on this earth will be irrelevant and how much you sent on ahead will be yours to enjoy forever? If you really believed this was true, why wouldn't you give everything away in this life so you can have it all back in multiples in the next one?

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6. If you really believed God and his Word, fully and earnestly, why would we not be willing to do what Jesus asked the rich young ruler to do? What might cause you to respond the same way he did?

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# LESSON SIX

7. Read and share how Matthew 6:19-21 can or should impact your life choices today.

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8. What is your greatest hindrance to living out this “deferred gratification?”

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9. How do you respond to this statement? “If we want to learn to live by faith, we need to learn to give by faith.”

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10. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?

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