

Magnify God with your money

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[0 : 0 0] So let's pray now. Heavenly Father, as we come before you today, help us to trust that you are for us and you care for us even when we have to pay the bills and when we have to settle the loans.

Lord, change our hearts towards money and spending. Protect us from greed and selfishness, from entitlement and discontentment.

And instead, help us to rest in you as you speak to us today. Make us not tight-fisted but open-handed, always ready to be an agent of blessing to others.

May your word today help us to align our priorities with yours. In the name of Jesus, we pray. Amen. Today we'll be talking about money and I get nervous talking about money.

After all, there's always the possibility of someone in the congregation thinking, is pastor looking for a raise? And of course, money can, for us, seem like an intensely private matter.

[1 : 1 2] So talking about money can seem a little distasteful. Why you pastor to talk to me about my private affairs? And more personally, I get nervous probably because I don't regard myself as particularly savvy when it comes to finances.

I try my best, but unlike some people who seem to have the brain to analyse spreadsheets and budgets and work out debt management and the like, I have never been wired that way.

So why talk about money today? For two reasons. Number one, because the Bible talks a lot about money and possessions.

One writer says there are 2,350 verses altogether that talk about money. More than prayer, faith and love combined.

So if my job is to say what the Bible says, then I must preach about money at some point. And number two, because God says money ultimately reveals our hearts.

[2 : 1 6] Matthew 6,21 says, where your treasure is, there your heart will be also. Now, that sounds a bit like Jesus got it backwards. Perhaps he meant to say where your heart is, that's where you're going to give your treasure.

But no, Jesus got it exactly right. He's telling us where your treasure already is, where you've already invested your giving and your money and your savings, that's where your heart truly is.

It already dwells in the place where you've put your money. As Randy Alcorn says, our handling of money is a litmus test of our true character.

It is an index of our spiritual life. So, if you want to know at the end of 2024 whether you have truly glorified God, don't just look at how often you've read your Bibles.

Have a look at your bank transactions. And that's why money forms part of our sermon series. Now, later in this year, we're going to continue on in our journey in Luke's Gospel, and we'll find that Jesus is also talking about money and our hearts quite a bit.

- [3 : 33] So, I did wonder whether to exclude today's sermon because of that. But in the end, I became convinced that even though Luke will come back to this topic, it might still be useful to do a broad, big-picture take.
- So, here is what we're going to do today. We won't try to cover everything that the Bible says that's impossible to do in one sermon. But we'll think about the nature of money, why we magnify it, and what happens when that happens.
- And then we'll think about how we might actually magnify God with our money, with a specific focus on 2 Corinthians 8. So, I hope that will help. But, let's begin with a simple question.
- What exactly is money? What is this? I mean, it's just a piece of coloured paper, isn't it? But, of course, the economists tell us that it's more than that.
- Money, for one thing, helps us measure value more efficiently. If I told you that this pair of shoes cost a big cow, and that pair of shoes cost one big cow and one small cow, that's not very helpful, because, for one thing, what exactly is big and small?
- [4 : 54] You know, how big is a big cow? But, if I told you that this pair cost RM50, and that pair cost RM100, it's easy for you to compare. And if you judge the value to be fair, that your money can also transfer that pair of shoes from me to you.
- And money also stores value more efficiently. If I used today to drive a grab car, and I got paid in nasi lemak, those meals won't store value very effectively, since by tomorrow evening, it will go bad.
- But if I got paid RM100 instead, I know it will still be RM100 next week. So, this purple note will still give me the same pair of shoes next week.
- So, what all this tells us is that money is a tool, a relatively convenient and stable one to help facilitate the exchange of goods and services.
- It's useful. And from another angle, you could also say, money is power. Because money gives you power to do things.
- [6 : 07] Money gives me power to enter Le Pau or Le Saigon and get them to cook something for me. It gives me power to walk into a saloon and have someone do up my hair while I relax.
- If I have enough of it, it gives me power to live in certain places at a certain standard or visit places further away in relative comfort.
- And all this tells us that money in itself is not bad. It helps society to function and it gives individuals the ability to engage in economic production, gain a livelihood, and enjoy God's created blessings.
- Indeed, there is nothing inherently more spiritual about having no money. As Proverbs 10 verse 15 observes, poverty is the ruin of the poor.
- So we can say money is a blessing. Now notice what Ecclesiastes 5 verse 19 says on the screen. When God gives someone wealth and possessions and the ability to enjoy them, to accept their lot and be happy in their toil, this is a gift of God.
- [7 : 25] It is a blessing from God to have money. And yet, as we read on in the Bible, we begin to see another perspective.
- Consider some of the following verses from Jesus, Paul, and James, respectively, on the screen. Mark 10, Jesus said again, Or here's Paul, For the love of money is a root of all kinds of evil.
- Some people eager for money have wandered from the faith and pierced themselves with many griefs. Or here's James. Now listen, you rich people.

Weep and wail because of the misery that is coming on you. Your wealth has rotted, and moths have eaten your clothes. Your gold and your silver have corroded.

Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. So the Bible clearly thinks money is also a threat.

[8 : 43] Indeed, did you know that the New Testament issues more warnings about the spiritual dangers of material prosperity than sexual immorality? Jesus didn't say it is harder for a sexually immoral person to get into heaven than a camel to squeeze through a needle's eye.

He said it about people with lots of money. Money can be dangerous. But why?

It can't be because money in itself is evil since it is a gift from God. No. The problem comes when we see money not just as a simple measurement or store of value, but as the ultimate source of value.

In other words, we make money bigger than it actually is. We magnify money. Now, perhaps you're thinking, oh, well, I'm a Christian.

That's not me. I'll never be such a person. Yet, did you notice, in the Gospels, whom Jesus often directs his warnings about money to?

[10 : 00] It's actually not to people out there, but to people like us. Let me just give you one example. Consider the rich young ruler whom Jesus meets in Mark 10.

We're told that he is someone who doesn't steal, doesn't commit adultery. He's been a model filial son. He's very religious. When Jesus asked him about some of the Ten Commandments and whether he's kept them or not, he said he has ever since he was a kid.

He respects Jesus. He wants to learn from Jesus. He goes to Jesus and calls him good teacher. We would have considered him a model Christian if he was in our church today.

But when Jesus challenged him to sell all that he had, he couldn't. Why not? Because in the end, Jesus is right.

You can't serve two masters. That's what this man is trying to do. And when Jesus pushes him into making a choice, this pious religious man chose to magnify money above Jesus.

[11 : 14] So going to church and knowing our Bibles and generally being a moral person doesn't necessarily mean our hearts are not drawn towards money.

But what does it look like to actually magnify money? Let's briefly consider this. You don't literally have to be bowing down before this piece of paper or trying to squeeze everyone out of every single cent to be magnifying money.

Rather, it's all about our hard attitudes. It's when we see money as taking on characteristics that rightly belong only to God alone.

So it's when, first of all, we see money, not God as the giver of stuff. Do you want a caramel latte to eat some really good food, watch that movie in IMAX, upgrade your living room, get a better gaming PC or get that collector's item?

And it's easy to think that it is money who gives us all those things. We all long for the nice things in life and money obviously can give it to us.

[12 : 32] So we naturally gravitate towards it. It's not complicated. We like nice things. Money gives us nice things. So we magnify money.

We forget who actually owns the universe. But second of all, we also do so when we see money, not God, as the guarantor of security.

It could be that what we want even more than the nice things is to make sure that we are never in an un-nice situation.

We can do without the fancy stuff, but we never want to be at the mercy of our landlord or the bank. We want a buffer against being made redundant. We want to have protection for our current standard of living and a birth or we want to feel safe.

we crave feeling secure. We don't want to suffer. And money looks like it can offer us that feeling of security.

[13 : 39] I was just chatting with someone in the congregation last week and he suggested that whereas people in a place like KL might magnify money for the stuff that it gives us or for what it grants us, which I'm about to cover next, it is money's claim to guarantee security that attracts coaching knights in particular.

Maybe you can let me know what you think later. It's an interesting thought to ponder. And third of all, we magnify money when we see it, not God, as the grunter of status.

advertisers know this especially. Why are they always getting celebrities, Beyonce or Cristiano Ronaldo to endorse their products? Because they're not just selling you stuff, they're selling you an image, an identity.

If I just have those accessories, or if I'm able to say I've been to that place, I know my friends and colleagues will look at me differently.

Or even if I have enough to treat my friends to an expensive meal, they'll have the same effect. They'll look at me with respect and I will feel good about myself too.

[15 : 03] And money gives me the ability to do that. But what we need to realise is that while money might be a great tool, it is a terrible master.

For one thing, money will disappoint us. Ecclesiastes 5 verse 18 told us earlier that money is God's gift, but what is the larger context about?

It's about what happens when we magnify money to make it God-like. Ecclesiastes 5 verse 10 to 12 shows us how foolish that is. Whoever loves money never has enough, whoever loves wealth is never satisfied with their income, this too is meaningless.

As goods increase, so do those who consume them. And what benefit are they to the owners except to feast their eyes on them? The sleep of a labourer is sweet, whether they eat little or much, but as for the rich, their abundance permits them no sleep.

Now, this is the writer's point. Money, he says, cannot ultimately bring you the satisfaction you are after. Take John Rockefeller, for example.

[16 : 21] Rockefeller is one of the most famous and wealthiest businessmen in American history. But when asked how much money is enough, he famously replied, just a little bit more.

You can have always just a little bit more. That's what money always tells you. And ironically, magnifying money only breeds more anxiety in you.

Did you notice what often happens when you accumulate more money? Other people begin to notice. And some of them get envious enough to want to try to get it off you.

So the cost of security begins to climb. And that's why rich people have to install extra CCTV and sometimes live in what looks like fortresses. They fear the robbers.

Is that true security? So money disappoints us. But money also deforms us.

[17 : 26] It can change our character. Proverbs 19, verse 22, for instance, assumes the greedy will become liars. In Psalm 10, verse 3, they turn against God.

In Mark chapter 4, where Jesus tells the parable of the sower, he makes clear that wealth is one of the things that chokes us and renders us unfruitful.

Now, how does this work? The Christian counsellor Poitrip tells the story of a friend who had prided himself on a simple lifestyle, but then he inherited a fortune.

Suddenly, he found himself wanting the more luxurious car, he was attracted to the more expensive shirt, and he wanted to eat at the better restaurant.

Having more money, he realised, had encouraged him to be more self-focused, more demanding, to expect more from life, and to feel he deserved what he did not deserve.

[18 : 30] Can we relate? And the flip side of that coin is that it causes us to be less other-centred. Basil of Caesarea, an early church father, preached a famous and convicting sermon to the rich.

In it, he made a very astute observation on the screen. When wealth is divided by a man and a woman between so many pursuits, and each vies to outdo the other in the invention of frivolous amusements, there is of course no opportunity to consider the needs of others.

Magnifying money can cause us to fix our eyes on ourselves and our amusements, not others. And finally, money can destroy us.

That's the point of 1 Timothy 6, verse 9 to 10, which we saw last week. On the screen, those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction.

For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. So Paul is clear.

[19 : 55] When we love money, it leads us away from Jesus. And when we wander from Jesus, we are heading for hell. That's how dangerous magnifying money is.

It can lead us to nothing less than eternal destruction. So, how then should we treat money?

Well, we need to put money back into its place as a tool given by God as a gift. And we need to put God back in his rightful place to trust that he alone is the giver of stuff, the guarantor of security, and the grunter of status.

And Jesus gives us that confidence. After all, look to Jesus, and what do we see? We see, Romans 8.32, that God did not spare his own son.

No, he gave Jesus for our sake. And if he gave Jesus, would he not give everything that we need?

[21 : 06] We see 1 Peter 1, that God in Christ has given us an inheritance that will never perish, spoil, or fade, which he has secured for us. And in so doing, he will secure us for the present, so that we will come into that inheritance.

inheritance. And we see 1 John 3, verse 1 and 2, that God in Christ has granted us the status of beloved children. You see, if we just have religion without Christ, we will be tempted to take a bare minimum required approach to money.

Now, what is this approach? It's when we say, oh, as long as I do X, then I'm free to do what I want. So, for example, we could say, as long as I give 10% of my income, then God doesn't mind what I do with the rest of it.

Or, as long as I'm not extravagant in what I buy, then God doesn't mind how I spend the rest of it. Or, as long as I'm not careless, or as long as I'm going to Bible study regularly, or as long as I'm helping out that charity, well, God doesn't really mind what I do with my income.

well, it's very tempting to go down this line of thinking, isn't it? Because it sounds doable. It sounds manageable.

[22 : 32] It enables us to still be religious, or feel moral, without giving up real control of our money. money. But what God wants is nothing less than our entire selves. He doesn't want us to just have a what's the minimum I can do kind of mindset.

Rather, He wants our hearts. He wants us to be rich towards Him. He wants us to magnify Him in every single thing we do. And if we are not just religious, but truly trusting, and following Christ, well, we will magnify Him with all of our money.

Not just 10%, not just 50%, 100% of it. Because actually, we don't own it. It's all His.

He simply gives it to us to steward as His money managers. And He deserves it all because He's given us the best thing in the world already.

[23 : 41] Jesus Christ Himself. But how do we magnify Him with our money? What does it actually look like?

As I considered the scriptures this week, I was wondering how to put across the teaching of the Bible as a whole in a clear and concise way. And this is what I've come up with.

The Bible says if we want to magnify God with our money, then there are two non-negotiables. We are to be prudent and we are to be generous.

We are to be prudent and we are to be generous. So let's take them in turn. First off, we are to be prudent. Now, prudence is a bit of an old-fashioned word.

What does it mean? Here's how I define it for today. Prudence means showing thoughtfulness and good judgment with one eye on the future.

[24 : 45] Let me say that again. Prudence means showing thoughtfulness and good judgment with one eye on the future. It's actually a theme that runs throughout the book of Proverbs.

Prudence and foresight characterize the wise. So what does a prudent person do? Well, if we are prudent, we will invest in our relationship with God.

If prudence is about acting with one eye on the future, then what can be more important than this? After all, our wealth will always, in the end, be lost.

As Randy Alcorn observes, either it leaves us while we live, or we leave it when we die. No exceptions.

And in doing so, he is merely echoing what Proverbs 11 verse 4 says on the screen. Wealth is worthless in the day of wrath. But notice what that proverb goes on to say, but righteousness delivers from death.

[26 : 00] So it is actually prudent to invest in a relationship with God because it is what will actually save. It is what will actually last. So a good initial question to ask ourselves is, does the way I'm using my money show I realise money's worthlessness on the final day?

Does it show God is the priority? or does it show that I'm actually more interested in simply feeding the body than in nourishing the soul?

But it is also prudent to invest in our relationship with God because it is what will actually keep us from holding onto money too tightly.

When we don't give God a chance to show he can provide for our every need, our faith in him will remain small and that gives an opening for money to become bigger in our estimation.

But what if we do give God the chance? There was a couple who had been saving up to own a home, nothing fancy, just a place to call their own.

[27 : 21] But just as they hit their target, they were going to put down a deposit. they heard about a church friend going through a difficult divorce and now in depth.

And they felt God saying to them, you give half of what you save to that friend. She needs it. That was difficult. But they wrestled with it.

They knew who God was. They trusted him. so they said okay and they obeyed. And afterwards they shed a few tears but paradoxically at the same time they also felt at peace.

They knew they had done the right thing. And then out of the blue, they got a check from another family member who had no idea what they had just done with the exact same amount they had just given away.

Their choice to obey God first led them not to hold on to what they have and as a result they could experience God's goodness first hand.

[28 : 37] Just imagine if they didn't obey they would have given up a chance to encounter God personally and to grow their trust in him.

God's God's So prudence says we will invest in our relationship with God. But what else does the way of prudence look like?

Well it also means using our money in such a way that we won't be an unnecessary burden on others. So how is this accomplished? For one, the Bible says that all who can work to earn some money should do so.

In 1 Thessalonians 4 verse 11 and 12 on the screen, we're told to make it your ambition to lead a quiet life. You should mind your own business and work with your hands just as we told you so that your daily life may win the respect of outsiders and so that you will not be dependent on anybody.

Why? Because 4 verse 9 and 10 tells us this is the way you love your brothers and sisters in Christ. Now, if you are in genuine difficulty, it is actually right for them to step in to help.

[29 : 56] You are giving them an opportunity like that couple I just mentioned to obey God. So this is not saying that you can never ask for help, it's not encouraging you always to be paisae, but it is saying that to live off their charity unnecessarily is unloving and disrespectful to them.

So work to support yourselves and indeed work also to support your family. In 1 Timothy 5, where Paul addresses the issue of widows, he makes clear that it is a matter of godliness to provide for members of your household, especially elderly parents.

And so by implication that would mean there is a place for saving and planning. Proverbs 21, verse 20 comments this, the wise store up choice food and olive oil, but fools gulp the ass down.

Similarly, Proverbs 27, verse 23 to 24 suggests the need to pay attention to how you use your resources. Be sure you know the condition of your flocks, give careful attention to your hurts, for riches do not endure forever, and a crown is not secure for all generations.

All these suggest that there is a place to think about saving and even taking out insurance. It is not necessarily a step of unbelief. We trust, but we do not presume.

[31 : 32] Now, of course, the line between savings and hoarding can be quite a tin one. Remember Jesus' warning, do not store up treasures for yourself on this earth.

Do not hoard. So, how do we not cross this line? One piece of advice I've heard is to be clear on the purpose for which you are saving.

Perhaps you are saving for an education or an emergency fund for your dependents. there is a target that's prudent. But once that purpose is achieved, don't hold onto the surplus.

And don't try to protect against every possible risk. To do so is to attempt a level of control only God can achieve.

And that is sin because that's putting yourself in the place of God. Instead, give that surplus away. And that takes us to the second way we magnify God with our money.

[32 : 43] We are to be generous. Last year, you might remember, I was teaching a class on Ephesians and one verse struck me in particular.

In the second half of Ephesians 4, Paul gives an entire series of instructions. All of them having to do with how we relate to one another. And in verse 28, he says this, Anyone who has been stealing must steal no longer, but must work, doing something useful with their own hands.

Okay, so we got that already, that's what we said earlier in 1 Thessalonians 4. But then look at the purpose of our work, that they may have something to share with those in need.

Now, did you catch that? Why do we work? Why do we earn money? In the end, it's to give it away.

Look at the contrast. Thieves and robbers don't work, but take for themselves. But Christians work in order to give.

[33 : 55] I'm still processing that, to be honest. My mindset isn't fully conformed to Ephesians 4. verse 28 yet. But I think this verse captures very well how God wants us to magnify him.

We are to be as generous as possible. It is the very purpose of our work. And there is no better place to see this than in 2 Corinthians chapter 8.

Now, there is no time left, of course, to do a full exposition of this passage. But let me try to give you enough from it to answer the why question, the where or who question, and the how much question.

Make sure your Bibles are open there, 2 Corinthians 8. Why be generous? Here's the context. The church in Jerusalem was in great need, a great famine had appeared to strike them, and perhaps there is some persecution going on as well, which just makes things worse.

So Paul wants to take up a collection from the Gentile churches around the area, so that their poor brothers and sisters in Christ in Jerusalem can have food on the table. And in 2 Corinthians chapter 8, he is speaking to the Corinthian church in particular.

[35 : 16] But notice where he starts in 8 verse 1. He doesn't begin immediately with the need or an appeal. Instead, he draws their attention to the church down the road in Macedonia.

And as he does so, he starts with grace. When Christians such as these Macedonians give money, Paul says, it is actually God's grace at work in them.

It is God's gift working in them. What God's grace does in Christians, Paul says, is to open their hearts and their purse strings to others.

For God is a generous God and he wants to make his people like him too. And that is why the Macedonian church acted the way they did.

Did you notice their own situation in verses 2 and 3? They too were very poor. They too were facing severe trials.

[36 : 23] They had every reason not to give. But they did. In fact, they gave more than they could afford. Even more, verse 4, they begged Paul to let them give.

For them, it was a privilege. It was pure joy for them to give. What prompted them to be so generous? Verse 5 tells us they didn't just see this as giving their money away.

Rather, they saw this as the way they gave themselves to the Lord. And why would they want to give themselves away so extravagantly, so abundantly?

jump down to verse 9 with me. It is because above all, the gospel had captured their hearts. They knew the grace of our Lord Jesus Christ that though he was rich, yet for your sake he became poor so that you through his poverty might become rich.

They knew Jesus was the creator of the universe. They knew he had absolutely everything and yet the creator stepped into creation, became poor, and gave up his very life to die on the cross for us.

[37 : 50] That's why the Macedonian church gave joyfully. They understood what Christ had done. They understood its significance. They understood that they already had the very riches of Christ as a result.

And that is why we can also give joyfully. We give because God first gave of himself. And we give because that's how God's grace operates within us.

Have you ever seen your giving in that light? When you give sacrificially and joyfully, it is nothing less than God's grace working in you and through you.

It is an expression of our love for Christ. And that's why Paul calls this action in verse 7 the grace of giving. It's what he wanted the Corinthian church to know and that's what he wants us to know.

And now he encourages Deb and us to follow the example of the Macedonians. He wants us to excel or more literally overflow so that we are always looking to give as much as we can.

[39 : 11] Earlier I mentioned Bessel's sermon to the rich. Well, let me paraphrase another thing that he says. Isn't it weird, he says, that people ransack the earth for the gold that lies underneath but after you dig it up, you bury it in the ground again so that no one else can get to it.

But Christians should be the opposite. We don't bury our money but we let it overflow into the lives of others. When God increases our income, it's not actually to increase our standard of living.

It is to standard of giving. But how do we decide on where to give?

Earlier we mentioned that our money should be used to support ourselves and our families. But once that is sorted, what happens with the rest? Well, the Bible tells us what we must prioritize.

It is the advance of the gospel. And that means supporting the local church and the work of gospel workers in particular.

[40 : 25] Galatians 6 verse 6 says this on the screen. Nevertheless, the one who receives instruction in the word should share all good things with their instructor.

And we are to look to meet the needs of other Christians, whether locally or even globally. look back at 2 Corinthians chapter 8 with me and come with me this time to verses 13 and 14.

Equality, Paul says, is the goal. How can it be right when one Christian has so much that they don't know what to do with it, whereas another Christian is starving?

So Corinthian church, if right now you have plenty, share with those in need. And if you are in need, other Christians who have plenty should share with you.

In this way, things will be equal. Is that not love? Paul asks, if we are storing up money for potential future needs, but neglecting our neighbour who might have actual present needs, in what way is that love.

[41 : 48] But here comes that perpetual question, how much? 2 Corinthians chapter 8 refuses to lay down exact amounts, because what that looks like for someone earning 10,000 ringgit a year, and someone earning 1 million ringgit a year is pretty different.

But in verses 10 to 12, we get two helpful principles. Number one, give proportionately. In verse 11, Paul says you can give according to your means.

You don't always have to give according to your means. The Macedonian church shows that. There are times where you might want to give sacrificially, trusting in God to sustain you.

But here prudence combines with generosity. It is okay to give according to your means. There is joyful sacrifice and there is reckless irresponsibility.

Be careful not to confuse the two. And number two, give willingly. The quantity does not matter as much as the spirit in which it is given.

[43 : 07] because it reveals whether one has truly understood the magnitude of the gospel. It reveals whether we have really understood God's character as the generous God, as the one who owns all things, as the giver of all things.

And surely that is more important. A grand gesture is empty in the end if the giver does not get 2 Corinthians chapter 8 verse 9.

So my friends, I believe that gives us more than enough food for thought today on how we can magnify God with our money.

And I can completely understand if you need to go away, to reflect further, to pray, to talk to your spouse, to look again at your finances. But as you do so, here 2 Corinthians chapter 8 verse 11, finish the work.

In other words, don't just think, but take action. If you are someone who is younger today, don't delay giving.

[44 : 20] Because you might very well be tempted to think, oh, wait till I just have a bit more first, wait till I'm on a more secure financial footing. But what will happen is that it will just get harder and harder for you to give because you then get used to not giving and as you move into a higher income bracket, you become attracted to the higher income and the lifestyle that comes with it and it's just harder to give.

So don't delay. Show that you have opened your heart to God by opening your wallets and that applies to all of us. For as the former British Prime Minister Winston Churchill once said, we make a living by what we get, but we make a life by what we give.

I'll just give us maybe about a minute now to pray to God on your own about what you have just heard and then I will lead us in prayer. for the ■ in us to read a Father, your word is living and active.

We know it is also very challenging at times. And Father, we just pray right now as we wrestle with this particularly sensitive area.

Lord, we need your help. We need your help to open our hearts to you. To help us see who you really are. To understand how generous you are.

[46 : 51] And Father, we pray, Lord, that we will learn to take the step of faith. To obey you in this area. To examine our own attitudes where we have not got it right.

Help us to look at our budgets. And help us to rearrange it so that it will be gospel-centered. We pray, Lord, that you would really grow us in this area.

And in this way, we might glorify you. We pray all this in the name of Jesus Christ. Amen.