

Introduction

We are in the middle of our “For the Love of Money” mini series at Northstar, which I think may be one of the most personally challenging studies that I have done. **I am not sure that there are many topics in the Christian life where there is such a disparity between what Scripture says about money and how I am supposed to handle it, and what I actually do.** If you haven’t listened to the podcast from last Sunday, I’d encourage you to do that. Jeff did a great job of introducing this uncomfortable topic, and I am going to do my best to build from that.

Though you definitely need to go listen to that message, I want to pull one thing from it that we need to use as a biblical foundation for our time together today. That is this: **the bible commands us to give.** I hope that any teaching that I do from the word of God inspires you to study the Scriptures on your own, outside of church, to learn and grow in your own knowledge of God and his word.

Today, we are going to look at two instances from the life of Jesus, where he specifically dealt with the topic of money. There are of course many other Scriptures about money, but Jesus dealt with it so often during his time on earth that as I was preparing I felt that should be our foundation. I know Jeff gave everyone the challenge to memorize part of Matthew 6 (which is one of the passages we will be looking at), and it really is such an integral passage to understanding a biblical view of money.

I want to frame this whole time by saying that I am teaching from a reality where I have often been frivolous, irresponsible, or downright disobedient to God with how I use my money. Consistent giving has not been a part of my life up until recently when I was convicted by the truth of God’s word about how I handle my finances. I hope that the Holy Spirit softens our hearts and uses the Word of God to convict us gently (or maybe not so gently) about our financial habits. This has been so key in my life because as I have learned more about how the Lord would have me use my money, I have been introduced into the larger reality that my stinginess with money comes from a heart that is really just stingy toward God in general.

Quick word to those who are giving faithfully – I pray this refocuses and challenges you to be open about your giving.

Reasons it is uncomfortable to talk about money

Before we go too far, I want to try to deal with some of the awkwardness about money by just addressing it head on. Why is there so much resistance to the topic of money anyway? Why do we all tense up as soon as this topic is introduced in church? We make a huge deal about how uncomfortable it is to talk about money, but for what reason? I know Jeff touched on them briefly last week, but I want to dig in a little bit more to the specific reasons it’s uncomfortable to talk about money.

1. **Televangelists.** We are used to the “Christians” that are always asking for and talking about money to be the ones that are living these luxurious lifestyles, driving exotic cars, and flying in private jets to their different homes. I am going to refrain from naming anyone in particular, but often our only exposure to “Christians” talking about money comes in the form of these false teachers.
2. **We think it’s self-serving for a church to talk about money.** It seems like a CEO getting up and talking about why he deserves a raise. It can quickly start to seem like a charity organization asking for money.
3. **We think our money is “our business.”** Our finances are personal. They aren’t for everyone to snoop around in and look at. Our money and what we do with it isn’t anyone else’s business.
4. **Our culture.** We live in a very individualistic culture, where we are typically hostile to the idea of we would call “handouts.” If someone hasn’t earned something, they don’t deserve it. We don’t typically see ourselves as a community, but rather individuals that have worked for our money, and thus have a right to do whatever we want with it. We will put our own good ahead of the communal good, in fact we do it every day. I’m not making a political statement I’m simply stating the fact that our American culture (though this is not unique to America) impacts how we handle our finances, and how uncomfortable we get when ANYONE, even Jesus, begins to tell us what to do with them.

Because of those reasons, and probably more, whenever a church dares to dip its toe into the whole “finances” topic, it’s usually like someone dipping their toe into a really cold pool. They hesitantly creep up to it, then lowly and gently stick their toe in, just barely. As soon as the cold hits they yank their toe back out and run away. We often do that same thing with talking about money. As soon as we encounter a bit of resistance or discomfort, we run away to some other, easier topic. Or, we say “it isn’t really about money,” and then we give a general teaching about being “good stewards of ALL our resources,” that way we can gently sidestep the whole money issue. Well, instead of dipping our toe in we’re just going to dive right in.

Main thought: Our lack of obedience to give is directly related to our lack of surrender to God.

All that said, the reality is: the issue is not about money. Honestly, it would be much better if the issue WAS just about money, because then we could just give, check that box, and be done. But it isn’t. It also isn’t about learning to give ALL your resources, and conveniently making giving financially less of a priority. If there is nothing else that you get from this message I want you to understand this: **our lack of obedience to give is directly related to our lack of surrender to God. That is the real issue.** Surrender. There can be no other reason. Even “forgetfulness” indicates that we haven’t made surrender a priority. The death grip we hold on our money reveals a heart that is still clinging to some autonomy from God. Surrender doesn’t mean that you can hold on to some part of your life, it’s either complete or nothing.

You haven't surrendered at all if you haven't surrendered it all. This is a personal message for me, as I have spent much of my life holding onto different areas of my life, including my finances. I can come up with a thousand different excuses for not giving, but when I examine any of them closer they lead to the harsh reality that though I may pay lip service to the idea of surrender to God, when presented with any opportunity to do it I fall short.

Go ahead and turn in your bibles to Luke 18 for the first scripture that we will focus on. While you're doing that, I want to briefly look at some common excuses for not giving that I have heard and experienced myself. We can't combat these lies if we don't call them by name. So here they are:

1. I need to be "wise" with my finances.
2. It's mine, my money is no one's business but my own.
3. I want to make sure this is the right place to invest financially.
4. I need to budget, once I get into a consistent budget THEN I will start to give.
5. I don't have the money. I need every penny I have to survive. It would be unwise for me to give now.
6. I give to another ministry instead of the local church.
7. I think it's too legalistic to expect that I would have to consistently give a certain amount.
8. I need to wait until my heart is right, then I will start to give.

Let's just let those sit there for a minute while we read the passage from Luke 18. This is a commonly read story where Jesus has an interaction with a rich man, called a "rich young ruler" in some of the gospels. We are going to specifically focus on verses 18 – 30.

Luke 18:18 - 30

¹⁸ And a ruler asked him, "Good Teacher, what must I do to inherit eternal life?"¹⁹ And Jesus said to him, "Why do you call me good? No one is good except God alone. ²⁰ You know the commandments: 'Do not commit adultery, Do not murder, Do not steal, Do not bear false witness, Honor your father and mother.'" ²¹ And he said, "All these I have kept from my youth." ²² When Jesus heard this, he said to him, "One thing you still lack. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow me." ²³ But when he heard these things, he became very sad, for he was extremely rich. ²⁴ Jesus, seeing that he had become sad, said, "How difficult it is for those who have wealth to enter the kingdom of God! ²⁵ 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." ²⁶ Those who heard it said, "Then who can be saved?" ²⁷ But he said, "What is impossible with man is possible with God." ²⁸ And Peter said, "See, we have left our homes and followed you." ²⁹ And he said to them, "Truly, I say to you, there is no one who has left house or wife or brothers-or parents or children, for the sake of the kingdom of God, ³⁰ who will not receive many times more in this time, and in the age to come eternal life."

Now there are parts of this story that are commonly taken out of context, particularly by people that are attempting to prove all Christians are hypocritical, or that they don't really believe the bible, or that they are generally uncharitable. That is in particular verse 22, where Jesus tells the rich man to sell all that he has and give it to the poor, then come follow Jesus. People will say "have you sold everything you have and given it to the poor? No? Then how can you call yourself a Christian?" Jesus was obviously giving a specific command to a man whose very identity was wrapped up in his possessions. He is described as a "rich man," or "rich young ruler" in other accounts of this story. Jesus specifically went to his point of identity, the part of his life that Jesus knew he would hold onto the tightest and said "give that up." **Jesus knew that unless this man was willing to surrender what was most dear to him, he would never be able to truly follow him wholeheartedly.** We see this same principle in Luke 14, where Jesus says:

Luke 14:25 - 33

²⁵ Now great crowds accompanied him, and he turned and said to them, ²⁶ "If anyone comes to me and does not hate his own father and mother and wife and children and brothers and sisters, yes, and even his own life, he cannot be my disciple. ²⁷ Whoever does not bear his own cross and come after me cannot be my disciple. ²⁸ For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? ²⁹ Otherwise, when he has laid a foundation and is not able to finish, all who see it begin to mock him,³⁰ saying, 'This man began to build and was not able to finish.' ³¹ Or what king, going out to encounter another king in war, will not sit down first and deliberate whether he is able with ten thousand to meet him who comes against him with twenty thousand? ³² And if not, while the other is yet a great way off, he sends a delegation and asks for terms of peace. ³³ So therefore, any one of you who does not renounce all that he has cannot be my disciple.

That is not typically how we try to get people on board with our ministries. If we were to have a "great crowd" show up on Sunday morning the first words out of our mouth would probably not be "if you don't hate your families you can't stay here." But Jesus was saying that compared to the devotion and love and commitment that I must have for him, it is as if I hate everything else in my life. That is a really hard thing to say and hear. But we see a very important truth revealed here:

Subpoint 1: Jesus was always about confronting people with the reality of surrender.

We talk about surrender but don't do it

By the "reality of surrender," I mean a measurable, quantifiable way to determine one's level of surrender. Jesus did not say to the rich man "would you give up everything you have," he said "do it." It was not a hypothetical. As believers in Christ we understand that our lives belong to Christ. Our minds, our hearts, our actions, possessions, everything belongs to him! And we typically all agree about the need to consistently surrender different parts of ourselves to Christ. **We have surrendered**

to Christ, but we keep trying to crawl back on the throne because of our sinful nature. So why do we treat money differently than other parts of our lives? We talk a lot about surrendering our desires to God, our physical desires, emotions, our thoughts, everything! And yes, we will talk about surrendering our money to God but we stop short of actually doing it. It's like we're waiting for something – waiting to be “ready.” The thing is: you will never be “ready.”

I think that one of the reasons we compartmentalize money away from these other things is because there is a clear action we can take in order to surrender our money, but we don't want to do it. We would rather just say every once in awhile when it comes up that “yeah I need to do a better job in surrendering my money to God.” And we are satisfied with that periodic statement of good intent – that is entirely devoid of action. We are uncomfortable with the reality of surrender.

You see, my hesitation to give and my readiness to make excuses when confronted with the reality of surrender betrays my heart – stubborn and insistent on my own way, clinging desperately to the empty promises of contentment in this world. **This brings us back to our main point: we don't give because we haven't surrendered.** Among everything else in our lives that we know we need to surrender, we treat money as this pariah, it's none of your business, and we DEFINITELY wouldn't hold each other accountable for whether we give or not. But why not? Why are we not encouraging each other to give sacrificially and consistently? There may be many reasons, but they all go against Scripture.

Our money is the same as anything else. Sin perverts good gifts that God has given us, and we try to make it an “ultimate,” which it is not. It will not ultimately satisfy or save you. Pursuing money as an end unto itself will only end in a miserable cycle of needing more and more – where if we view this gift from God as what it is – not an ultimate but something to be enjoyed and honor God through, we can be freed from the need to find our ultimate satisfaction in money. It is only through surrender that we find true satisfaction, in Christ, not in our belongings.

Subpoint 2: Our disobedience reflects a wrong view of where our blessings come from.

If you believe that Scripture commands us to give, and you are not giving, the only logical explanation is that you are being disobedient. That is hard to hear. I know that my own disobedience in this area has been a huge point of struggle for me in my relationship. There was a time in college where I had to get a job working as a landscaper in order to make ends meet, and my thought was “I have no ability to give, I am destitute myself!” This thought process betrays a complete misunderstanding of where my blessings come from. If it was true that the only reason I had anything, specifically talking about money in this case, was because of my own hard work and determination, and God was not a factor in blessing me with the life and opportunities that I have been given, then yeah, I SHOULD hoard everything to myself! Forget God and his kingdom, I built my own kingdom and I deserve to reap the rewards! But if I truly believe that, I am believing a lie that is

incompatible with Scripture. **In James 1:17, it says that “every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.”** James has just finished talking about how the “rich will pass away like a wildflower,” and how easily we can be enticed to go off after our own way and chase all kinds of desires. Instead of chasing our own desires, James reminds us of where our gifts come from, and to be satisfied.

Wisdom causes us to see the vanity of riches

We can look to the example of Solomon, widely regarded as one of the richest men who ever lived. Not only was Solomon incredibly wealthy, but he was also gifted with wisdom that can only come from God. In fact, he was so wise that he wished he wasn't wise! We read in **Ecclesiastes 1:16 – 18:**

“I said in my heart, I have acquired great wisdom, surpassing all who were over Jerusalem before me, and my heart has had great experience of wisdom and knowledge. And I applied my heart to know wisdom and to know madness and folly. I perceived that this also is but a striving after wind. For in much wisdom is much vexation, and he who increases knowledge increases sorrow.”

You see, as we grow in wisdom we begin to see just how shallow, wicked, and broken our world is on every level. This leads Solomon to declare almost all of life “vanity,” literally like a vapor that is empty and fleeting. He says of money, “He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.” He goes on to explain why riches are such a vanity but the point is that if our focus and desire is on riches, they will never satisfy. Consider for a minute if you had enough wealth to buy anything you wanted. There was nothing that would be out of your reach. You could have anything you desired, but instead of being driven to satisfaction and joy, you recognize that everything you have is meaningless. Take the word of one of the wisest men to ever live! There is no hope or ultimate satisfaction in pursuing or hoarding wealth.

Subpoint 3: Our behavior shows what we worship.

Now you may be thinking at this point – I don't worship money, it isn't a god to me, I don't think that I hoard it or anything. I don't even have enough to hoard! You may recognize that money is not ultimately satisfying, but are you living like it is? As we try to say a lot at Northstar, your true belief is betrayed by what you do, not what you say or think. Maybe it is from forgetfulness, carelessness, or something that isn't exactly an outright rebellion – but the result is the same. Again, I will go back to the same point: we don't give because we haven't surrendered. We are still trying to hang on to something we perceive as our own.

If you are not giving to a church, why not?

So I will challenge you with this: if you would call yourself a part of a local body of believers, but you are not consistently giving to that body, why not? I can feel the defenses rising, because whenever a church asks you why you aren't giving, the natural reaction is to get defensive. **But I want to be clear that I'm not asking you**

why you aren't giving to Northstar, I'm asking why you would say that you are a part of a church, whether you're an official "member" or not, but you would not invest in that church. It could be Northstar, it could be another local church, or the church you attend when you graduate and leave Blacksburg. If we agree that it is a command of God to give, and you are a part of a local body of believers, that body of believers should be the first place that you give. That's your home, your family. I am in no way saying that you shouldn't give to other ministries, there are great opportunities for that in Blacksburg and around the world. But, if you have joined a local church family, whether it is here or elsewhere, that should be the primary outlet for your giving! We can base that from the early church practices that we see demonstrated in Acts, specifically chapters 2 and 4. Also, the local church is what God has ordained to be the connection point to help us grow in our Christian walk, and to proclaim Jesus and be his hands and feet in our communities. We cannot just ignore that. Because of the Scriptural command that we are called to give, and that we should be giving to our local church home, if you are not giving to your local church home, is the implication that you don't believe in what they are doing? **I will say this as gently as I can, but if you do not believe that Northstar, or whatever church you attend, is serving our area and advancing the kingdom of God, you should go somewhere else. If you do believe that your church is serving the area and advancing the kingdom of God, you should be giving to it.** Period. If you graduate and move to say, Montana, and start attending a church there, you should start giving to it. This opens up a whole other conversation that we don't have time for – why it is important to join and be invested in a local church regardless of your stage in life. But as far as finances go, that is the biblical expectation, for you to invest in your local church. Here's where we typically introduce the cop out of "I'm investing my time and talents so I don't need to invest my finances..." That's like saying "I'm being obedient in two out of three things so I'm good. I've surrendered the majority of my life, right?" Obviously that doesn't work. God doesn't want some of you, he wants all of you. **If you haven't surrendered it all you haven't surrendered at all.**

Money is sometimes the last hill where we plant the flag of our greed and rebellion and say no, God, you aren't allowed to control this part of my life.

Why is money so often that hill that we are willing to die on, rather than surrender? It goes back to being faced with the reality of surrender, as Jesus talked about so many times. With many things that we know we need to surrender in our lives, it can be a struggle to find real, tangible ways to do that. **In many areas of surrender, we can be coast with the idea of surrender. With money, we don't have that option.** It is easy to surrender our money. We just do it. If you haven't given, you haven't surrendered. It's as easy and as simple as that. I know the initial reaction is to say "what about my heart? I need to make sure my heart is in the right place before I give." Can I suggest to you that there is no better way to change your heart than to prayerfully, faithfully give? As you give, your heart will change. It will be hard at first, whether you write a check or do an automatic withdrawal, when you see that money come out of your account there is often still a pang of loss because

surrender hurts! Sanctification hurts! It's uncomfortable, but as you lean in to that discomfort and cooperate with the Holy Spirit your heart will begin to change to give joyfully instead of having a mild heart attack, or desperately clinging to everything that you want to keep, or even it becoming a habit that has no heart or desire along with it.

Subpoint 4: We are either surrendered to the Lord or enslaved to the world.

The reality is we are entrapped in a web of our own making that enslaves us to a system that makes it ludicrous to even consider following the commands of God.

We can spend our whole lives chasing what we call “financial freedom” and the benefits that come with that. What are those benefits? That we would live comfortably and then retire? Be able to leave some money to our kids? That's all well and good but if that is your chief goal in life, you are in hopeless bondage to this world! Whether you acknowledge it or not, holding onto everything you have or want to have puts you in bondage to a world that has enslaved us to temporal desires and worries to blind our eyes to the hope of eternity.

1 John 2:15-17 ¹⁵ Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him. ¹⁶ For all that is in the world—the desires of the flesh and the desires of the eyes and pride of life—is not from the Father but is from the world. ¹⁷ And the world is passing away along with its desires, but whoever does the will of God abides forever.

The hope: there is such freedom in surrender. To explain this, let's go to Matthew 6, specifically starting at verse 19. I'm going to read that all the way to the end.

¹⁹ “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also. “

Let me pause there for just a second as what Jesus says here is so important. He basically introduces a test for being able to figure out where our heart is, whether it belongs to the Lord or to the world. Where's your treasure? Is it here? Then your heart is here.

²² “The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, ²³ but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! ²⁴ “No one can serve two masters, for 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 God and money.²⁵ “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? ²⁶ 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? ²⁷ And which of you by being anxious can add a single hour to his span of life? ²⁸ And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin, ²⁹ yet I tell you, even Solomon in all his glory was not arrayed like one of these. ³⁰ But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith? ³¹ Therefore do not be anxious, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' ³² For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. ³³ But seek first the kingdom of God and his righteousness, and all these things will be added to you. ³⁴ "Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble.

Let's start in verse 24. We see here clearly illustrated the point that no one can serve two masters. You will not be able to completely devote yourself to the Lord while still clinging to control over your finances. Let's be clear, Scripture is NOT saying that you should be careless with your money. Quite the opposite. Surrender changes your perspective on you give and what you keep. When we recognize that everything we have belongs to the Lord, we see that not only is God concerned with the relatively small amount that we give back to him through giving to the church and other ministries, but also how we allocate the rest of our funds.

Let's go to verse 25, where we read "Therefore" and as always, we must ask what the "Therefore" is there for. Just having finished saying that we cannot serve two masters, Jesus says "Therefore I tell you, do not be anxious about your life." **Three times in these nine verses Jesus gives us the direct command to not be anxious.** We see that serving the master of money leads us only to bondage to anxiety and worry. **Worry comes from serving the wrong master.** Now I know there are those that struggle with a medically diagnosed version of anxiety, and I'm not specifically talking about that, though this could encompass that. Jesus is specifically talking about our obsession with control. We think that we can control everything, our sustenance, our clothing, even how long we live. Jesus says "don't you think that a God that cares for the rest of creation will care for you as well?" I think it's cool how Jesus gives a little reference to Solomon, that arrayed in all his glory he is not like one of the lilies of the field. Solomon, who had been the richest man in the world, recognized in his wisdom that all was vanity, and Jesus is saying that even through his riches, Solomon still did not rival the ability of God to provide for his own creation.

You may be thinking at this point – money isn't my master! I'm not enslaved to it! Well, we can see if that's the case pretty easily. If you are presented with the biblical command to give financially from what you take in financially, what is your reaction? Do you give first? Its place determines its priority. If you want to make sure that all of your other stuff is taken care of before you give, your priority is your

own needs, not what the Lord has commanded you to do. So if you say, “I’ll think about giving some money, once I have enough money to pay all my bills, enough money to put in savings, enough money in case of emergencies, and enough money in my bank account to carry me over to the next paycheck, when I will get more money” then I would ask you, if that doesn’t sound like you are mastered by your money, what would? You cannot serve two masters. **The best way to stop serving a master, to stop being enslaved, is to disobey what they are telling you to do.** Your money would tell you that you need to do all these things for you before you even think about giving. Don’t obey that master! Obey the Lord.

Okay I am almost done, but I want to speak a word to those of us that are saying “listen dude, I understand that you listed ‘I’m broke’ as an excuse to not give, but you do not understand how broke I am.” I have one word for you: Starbucks. This has the opportunity to sound really legalistic but there are so many things in our lives that we put as a priority before giving, things that we consider essentials. Maybe we need to drink the horrible coffee at our offices instead of our Starbucks. Maybe we need to make some food at home instead of eating out all the time. Everyone is tensing up, like “don’t tell me what to do...I NEED my Bucks, okay?” Listen though, this illustrates my point. Are you committed to Christ, would you say that you are committed? If yes, that requires surrender. **I don’t think you can name one instance where a commitment doesn’t require even the smallest bit of surrender.** Marriage, jobs, even your Netflix account! You have to pay for it, right? And surrender necessitates sacrifice. **Man, we stop short of demonstrating our commitment to the Lord.** Giving up some unnecessary pleasures to demonstrate a heart committed to the Lord? It should be a no brainer!

I know there is one other person in here who is saying “No, you don’t understand. I’ve never seen the inside of a Starbucks. My diet is made up of peanut butter, jelly, and ramen noodles. I don’t have any money! Literally none! How do you expect me to give?” Let’s look at one last instance from the life of Jesus to help us answer that question, also a very common one.

Luke 21:1 - 4

1 Jesus looked up and saw the rich putting their gifts into the offering box,² and he saw a poor widow put in two small copper coins. ³ And he said, “Truly, I tell you, this poor widow has put in more than all of them. ⁴ For they all contributed out of their abundance, but she out of her poverty put in all she had to live on.”

How much does someone that is rich have to give in order for it to hurt? How much do they have to give before it becomes noticeable? Jesus doesn’t comment on them, he looks at the woman that comes with all she has and says “here, I’m all in, all I have belongs to God,” and he calls his disciples over and says “Look, look at that. She gets it. That’s surrender, complete, total surrender.” Someone who knows full well that they don’t have enough to be able to give, but chooses to instead of leaning on

their own understanding, to trust God the maker and sustainer of all things to take care of them.

And there is such freedom in surrender and obedience. Freedom from fear, from doubt, from worry, from the need to have more, more, more! To constantly chase the next thing that we hope will satisfy our short attention spans.

Subpoint 5: Surrender is freedom.

Can you imagine the freedom that comes with saying everything I have belongs to the Lord! It isn't mine! Yes it has been given to me to be a good steward of, but I don't have to worry or be afraid! I have a God who loves me and has blessed me out of the glorious riches of his grace to have a hope that is beyond this world. I can invest in something that MATTERS! Beyond this world and its trouble, its brokenness, its loss, its hurt, we can experience life that will extend through eternity with our Savior. We can break free of this vicious cycle of make money, spend money, save money, worry about money, fight for money, and then die hoping we have enough money to get a nice coffin and headstone. Friends, freedom is ours in Christ Jesus. But freedom is found through surrender.

In closing, today, just as the rich man in Luke 18, we are presented with a choice. **We are confronted with the reality of surrender, not the concept of it.** I speak to you as your brother in Christ, I have been broken over this issue and my disobedience. For too long I have walked away from the reality of surrender, like the rich man. **And my hesitation and failure in giving opens a window into my heart where I can see that I am not as surrendered to Christ as I would claim to be.**

As the truth of Scripture has been presented, there is obviously a choice to make – you can either surrender what the Lord has called you to, or choose to walk away like the rich man. The Lord probably isn't calling you to sell all of your possessions, but the question is what are you clinging to that is revealing a heart that isn't surrendered? If the last stronghold of your heart against surrender is your finances, and it is bristling with defenses, I pray that today you would make the choice to experience the glorious freedom in surrender that comes from giving sacrificially to a God that can do more than we can ever imagine.