CHAPTER 15

STORING GOD’S PROPERTY

The question we seek to answer in this chapter is, should a Christian save money for the future? I mean by that, should we store any wealth on earth, in this life, for future consumption in this life? I am not aware of any specific command by Jesus or the apostles that we do so. But Paul gives us a command, the keeping of which all but requires it, and in another passage he puts his sanction on it for certain purposes. In addition, the Proverbs commend to us the wisdom of saving some wealth for an uncertain future, calling those who do so wise, and those who fail to do so foolish.

Having said that, Jesus devoted an entire section of the Sermon on the Mount to the subject, which He began with the clear command, “Do not store up for yourselves treasures on earth …” There’s no doubt which side of the issue Jesus intended to emphasize, though even He seemed to put His sanction on storing some wealth on earth for certain purposes. We learned this in Chapter 4 as we studied the Parable of the Talents. God entrusts differing amounts of His property to His stewards to manage for Him, and management presupposes some planned storage. Paul instructed those with a surplus to share with those in need (2 Corinthians 8:14). If no one had a surplus, the plan would not work.

All in all, it makes for an interesting, yet critically important, study from the Bible. Beyond any question in my mind, the key passage is Matthew 6:19-34. We will devote most of the chapter to it, but try not to neglect the balance of truth found in the rest of the Bible. We will seek to bring the balance which Scripture gives to this issue.

One of my heroes of the faith is George Mueller, who started a great orphanage ministry in England in the 19th century. In addition to this ministry, he was an accomplished Bible scholar, and wrote a lot of good Bible study material. He made a statement which has been very helpful to me. Here it is, quoted from page 371 of the biography of his life entitled George Mueller of Bristol.
“Whatever parts of truth are made too much of, though they were even the most precious truths connected with our being risen in Christ, or our heavenly calling, or prophecy, sooner or later those who lay an undue stress on these parts of truth, and thus make them too prominent, will be losers in their own souls. And if they are teachers, they will hurt those whom they teach.”

The church is full of Christians who have been hurt by the kind of teaching which George Mueller despairs of in that quote.

I live with a holy fear of hurting someone as I teach or write, and I pray God would protect my readers, correct my errors, and give me greater understanding of the whole counsel of God as presented in His Word.

I’m sure people have been hurt by out of balance teaching on Jesus’ command, “Do not store up for yourselves treasures on earth.” And yet, we have illustrations in the Bible of people who gave all they had to God, and they did it in the will of God. There are circumstances under which it is proper to store nothing on earth, as long as other commands are not disobeyed. The key is the motive and purpose for which wealth is either stored, or not stored, on earth.

Let’s look at both sides of the question, storing God’s property on earth and storing His property in heaven, and seek to find the answer to the question posed at the beginning of this chapter. Jesus gives us full discretion to draw the line between storing God’s property on earth, or storing it in heaven; then holds us accountable for where we draw it. Many passages give us help in making that choice, but I do not believe we will ever be totally free of the tension which comes with drawing the line. I don’t think God intends for us to be free of that tension. Well, let’s begin with storing wealth on earth.

STORING GOD’S PROPERTY ON EARTH

Go to the ant, you sluggard: consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest [Proverbs 6:6-8].
Here we are told to observe the activities of the ant and learn wisdom from it. What does the ant do that we can learn wisdom from? It stores food for future consumption. It saves for the future. The passage says that the ant has no commander, overseer or ruler, which I take to mean its actions are the result of instinct put into it by its Creator. God programmed the ant to do it. But He did not program us to do it. We are not forced to do it. We have to choose to do it. According to this passage, we are wise if we do it. We are foolish if we don’t.

Four things on earth are small, yet they are extremely wise: Ants are creatures of little strength, yet they store up their food in the summer [Proverbs 30:24-25].

In the house of the wise are stores of choice food and oil, but a foolish man devours all he has [Proverbs 21:20].

A wise man doesn’t spend all of his income as he earns it. He saves some for the future. In other words, he foregoes present desires and benefits to help assure the meeting of future needs. But the foolish man consumes all his income as he receives it, and takes no thought for the future.

Three times in the book of Proverbs we are told that it is wise to save for the future and foolish not to. We also have similar New Testament wisdom.

But if any one does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever [1 Timothy 5:8 (NASB)].

The provision referred to in this passage is financial provision, as the context reveals. The word translated “provide” in this text is a very descriptive word. Dr. Kenneth Wuest, late professor of New Testament Greek at Moody Bible Institute, in his commentary on 1 Timothy, said this about that word, “At the time of the writing of the New Testament, the word translated ‘provide’ meant ‘taking thought in advance.’ ” The word is pronoeo, literally “to think beforehand.” Dr. Wuest translates this verse, “If anyone does not anticipate the needs of his own, and especially those of his own household, and provide for them, he has denied the faith and is worse than an unbeliever.”
This verse is addressed to those who are responsible for providing for the needs of the family, and it is saying that any such person who fails to anticipate the future financial needs of the family, and provide for them, has denied the faith. What does he mean by “denied the faith?” He must mean that he has violated a principle of the Christian faith. “The faith” is the body of truth or doctrine which comprises the Christian faith. And Paul says that such a person is “worse than an unbeliever.” How could such a believer be worse than an unbeliever? Obviously in a limited sense, that is, in the sense that even many unbelievers understand and practice this principle of saving for the future needs of their families.

It is clear what God thinks about a believer who squanders wealth which God has provided for the needs of that believer’s family. How will the world view such a person? How credible will his profession of a relationship to Jesus Christ be?

Paul also made a statement to the Corinthians about saving money. He wanted to impress upon the members of that church his willingness to sacrifice himself for them. He chose the illustration of parents saving for the future needs of their children, sacrificing present desires in order to insure the meeting of those needs.

Now I am ready to visit you for the third time, and I will not be a burden to you, because what I want is not your possessions but you. After all, children should not have to save up for their parents, but parents for their children. So I will very gladly spend for you everything I have and expend myself as well. If I love you more, will you love me less? [2 Corinthians 12:14-15].

A good parent will forego present benefits and desires in order to assure future financial needs of his children.

I conclude from these five passages that it is our responsibility to anticipate the future financial needs of our family, and to do our best to have the money there when the need arises. It seems clear that the apostle Paul considers this to be a tenet, or principle, of the Christian faith. I further conclude that there is only one way to practice this principle, and that is to save some of our income for the future. Financial needs do not come at the same time or rate that our income
flows. The cost of raising a child will be different at different times of the child’s life. Paul says you must anticipate those differences, and save for them.

Many of the future needs of our family are predictable, at least to a reasonable degree. For example, if it is your conviction that you want to provide all or a portion of a college education for your child, then you have about 18 years from the child’s date of birth to accumulate the money for that need. With a hand calculator, and an assumed rate of interest which the money will earn, in five seconds you can know the amount of money which you need to save every month to meet that need. You know you will need to paint your house every five to ten years, and replace your car every five to ten years. These are the kinds of expenses that can wreck a budget unless they are planned for and anticipated in advance. And if we fail to prepare for such needs, then we usually wind up borrowing the money when the need arises, paying interest, thus lowering our standard of living.

In addition to the known, predictable needs in our future, there will always be unpredictable, emergency needs ….. sickness, accidents, premature deaths, disasters ….. we live in a fallen, uncertain, dangerous world. If you have largely escaped these emergencies in your life to this point, then thank and praise the Lord, but understand that it will not last. Some kind of emergency fund should be accumulated in addition to the predictable needs. Some of these can best be provided for through insurance. By paying premiums on insurance, you are setting money aside for future emergencies. But insurance will not cover all of your unpredictable needs, so it is well to have an emergency fund for those needs. More on that in the next chapter.

We have seen five passages which instruct us, or commend to us saving some money for the future. Now let’s look at the other side of the issue, storing God’s property in heaven, and then try to put both sides into balance which is faithful to the Bible.

STORING GOD’S PROPERTY IN HEAVEN

Beyond doubt, Matthew 6:19-34 is the key passage on this subject. Many, I’m confident, would consider it the most important passage in
the Bible on the subject of managing money as a Christian. My prayer is that we will not miss its greatest lessons and truths.

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 moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also [Matthew 6:19-21].

There are many ways to store treasure in heaven that do not involve the use of money ...... visiting the sick, evangelizing, ministering to the elderly, and many others. Some of these involve little or no money. But in this passage, Jesus is speaking specifically of money, or material wealth. Anything that the moth and rust and thieves can get is material wealth. In a moment we will read in verse 24, “You cannot serve both God and money.” It is clear that Jesus is talking about money here.

So when Jesus said, “Do not store up for yourselves treasures on earth,” He had reference primarily to money. But we have just studied five passages which instruct us, or give us the wisdom of, saving here on earth for the future. So when we come to Matthew 6:19, we must seek to understand it without disregarding these other passages. After all, Jesus wrote them also.

When we do that, it seems to me that Jesus is presenting two different life goals, or objectives, in relation to managing money, the goal of storing treasure on earth, and the goal of storing treasure in heaven. And every Christian has the latitude to choose which he will give the higher priority, and where he will draw the line between the two.

It seems to me that Jesus is classifying all believers in two camps, the “store-on-earth camp,” and the “store-in-heaven camp.” My heart’s desire, my passion, my priorities, and my resulting actions ...... all will reveal to me which camp I am in. Let’s re-read verses 19-21 with that idea in mind.

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal [Matthew 6:19].
Do not make your goal in life, your focus, your passion, storing wealth on earth. In other words, do not hoard wealth. Hoarding differs from saving for known future needs and emergencies. Hoarding is saving for selfish purposes, rather than kingdom purposes. Notice that Jesus uses the phrase “for yourselves.” By the way, the ant does not hoard food. It stores only what it needs to get through the winter ….. to the next summer.

But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal [Matthew 6:20].

Make that your higher priority. Build your life around that objective. Again Jesus uses the phrase “for yourselves.” The profit motive is perfectly legitimate. In fact, it was put into us at creation. Here, Jesus instructs us to subordinate the desire for profit on earth to the desire for profit in heaven in the next life. As you give and as you save for your family’s needs, your overall goal is storing treasure in heaven. Store on earth and in heaven for kingdom purposes.

For where your treasure is, there your heart will be also [Matthew 6:21].

You cannot separate the physical handling of God’s money from the purposes of your heart. You cannot separate the handling of your financial affairs from your goal in life. How you handle God’s money will demonstrate which of these two camps you’re in.

As He often did, Jesus stated a precept, then followed with an illustration. He selects the human eye, a physical organ, to illustrate a spiritual truth.

The eye is the lamp of the body. If your eyes are good, your whole body will be full of light [Matthew 6:22].

If your eyes are healthy, you can see. That’s a physical truth which is designed to convey a spiritual truth, which I think might be expressed something like this. If your goal in life is storing treasure in heaven, your soul will be full of light, or spiritual understanding. You’ll be spiritually healthy.
But if your eyes are bad, your whole body will be full of darkness … [Matthew 6:23b].

The physical illustration is, if you have unhealthy eyes, you will have poor vision. That is designed to teach the spiritual truth that if your goal in life is storing treasure on earth, it will blind you spiritually. The stark reality of that truth came as a shock to me the first time it penetrated my soul. My attitude toward money affects my ability to understand spiritual truth … my ability to understand the Bible. That’s spiritual blindness. How serious is it?

If then the light within you is darkness, how great is that darkness! [Matthew 6:23a].

There is simply nothing worse than spiritual blindness. It’s far worse than physical blindness. If I’m in the store-on-earth camp, I will not see eternal profit associated with storing treasure in heaven. I will not see the futility of borrowing for consumer desires, nor the futility of hoarding.

Jesus first stated his precept (command), which could be paraphrased, “Make storing treasure in heaven, not on earth, your life goal.” Next, He gave His illustration to teach the far reaching effects of your choice. At stake is the difference between spiritual understanding and spiritual blindness. Then He pressed for a decision.

No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money [Matthew 6:24].

You can’t have both goals in life. You can’t be in both camps. Notice that Jesus did not say, “It is unwise to serve both masters.” And He did not say, “It is difficult to serve both masters.” He said, “It’s impossible.” “No one can serve both masters.” In other words, you can’t do the impossible. You must make a choice between the two.

I cannot judge any person’s heart. But my observation of the actions of those of us who make up the body of Christ today suggests to me that the typical Christian is attempting to do the impossible. We will swear allegiance to Jesus Christ. We are not ashamed to name Him before
men outwardly. We identify with the church and its ministries. We may teach a Sunday School class. We may give to missions, or serve on a church committee ... but inwardly our hearts are torn between allegiance to two masters. And according to Jesus Christ in this passage, that puts us in the store-on-earth camp.

JESUS ANSWERS THE BIG QUESTION

Here's a blessed thought. Jesus came to this world to minister to the store-on-earth camp. Aren't you glad? He came to minister to those of us who would accept Him as Savior, and then try to serve two masters. We all start out in the store-on-earth camp. Some of us are still in it. As Jesus preached that day on the mountain, some of His hearers were interested in changing their life goal. Some were not. I believe it's the same today.

I would ask anyone reading this (including myself), are you interested in changing camps? Are you interested in becoming an expert at storing treasure in heaven? If you are, you will be encouraged by what Jesus says next in His sermon. He will answer the question that probably is in your mind at this point in the sermon. He will answer the question in the mind of any interested disciple. What is that question? Here's how I would state it. "Lord, if I make my life goal storing treasure in heaven, what happens if I run out of money down here?"

Maybe you would say it like this. "Lord, if I put money in your kingdom that I could put in savings, what assurance do I have that my needs will be met?" That's the question Jesus proceeds to answer. He knew the thoughts in every mind. Jesus is God, and His answer is a theological masterpiece.

Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? [Matthew 6:25].

A word of caution is in order. We must never remove this verse from its context. I have heard this verse quoted out of its context in an attempt to teach something it does not teach. I believe this verse is a
conditional promise, not a blanket promise. I have heard it used as an unconditional or blanket promise.

But the word “therefore” ties this promise to what has preceded. I believe this is a conditional promise that Jesus will meet the needs of any Christian whose goal in life is storing treasure in heaven. I believe the idea that He means to convey here is: Assuming that your goal is storing treasure in heaven, you need not worry about your earthly needs. That is the thrust of the remainder of this passage, all the way through verse 34.

Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? [Matthew 6:26].

If God supplies the needs of the birds, how much more certainly is He going to provide for a Christian whose goal in life is storing treasure in heaven?

Who of you by worrying can add a single hour to his life? [Matthew 6:27].

The implied answer to this question is “Nobody.” The point is that a believer whose goal is right doesn’t have to worry.

And why do you worry about clothes? See how the lilies of the field grow. They do not labor or spin. Yet I tell you that not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will He not much more clothe you, O you of little faith? [Matthew 6:28-30].

If God clothes billions of flowers with a beauty which cannot be matched in the laboratory, or the textile mill, and then throws them all away and does it again the next day, don’t you think such a God can clothe a Christian who is concentrating on storing treasure in heaven? You would have to be devoid of faith to think otherwise. “O you of little faith.”
So do not worry, saying, “What shall we eat?” Or, “What shall we drink?” Or, “What shall we wear?” For the pagans run after all these things, and your heavenly Father knows that you need them [Matthew 6:31-32].

The life goal of the materialist is to be in control, in truth, to be his own god. To him, an important element of this control is the accumulation of earthly wealth. The goal of the Christian is to be the opposite, surrender of his natural lust for control, and submission to God’s control. Don’t miss what Jesus said here. God knows that a believer whose focus is on storing treasure in heaven has earthly needs. He has not overlooked that. And His next statement is that great summary verse which many of us learned in Sunday School when we were children.

But seek first His kingdom and His righteousness, and all these things (material needs) will be given to you as well [Matthew 6:33].

Is that not a conditional promise? I will never forget what my teacher in a businessmen’s Bible class said when He came to this verse. As best I remember his words, he said, “It is so important to Jesus that His followers make their life goal storing treasure in heaven, and not on earth, that He has taken upon Himself the full responsibility for meeting the earthly needs of those who obey Him.”

Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own [Matthew 6:34].

Under what condition do we not worry about tomorrow? Under the condition that our goal in life is right. Under the condition that we are serving the right master. The promises of this passage are conditional, all the way from verse 25 through verse 34. I do not see a blanket promise in this passage. If my goal is accumulating earthly treasure for myself, then I’m on my own. I am meddling with and mismanaging God’s property, putting my home and family at risk. I have no promise in this passage. The whole thrust of the passage is that storing treasure in heaven becomes the means of assuring the meeting of our earthly
needs. Had you ever thought of it in that way? It’s the only real security.

I’m convinced we have fallen into a major error of interpretation by thinking of treasure stored in heaven as being available to us “up there,” after we get to heaven, rather than being of some benefit to us in this life. I don’t think the Bible teaches that. By urging His followers to store treasure in heaven, Jesus had no thought of denying them their earthly needs, nor even earthly blessings and benefits derived from material wealth. Your heavenly Father knows you have earthly needs. What I think Jesus was saying is that your earthly store can fail you … there is no guaranteed security in material wealth.

In verse 19, He said the moth and rust and thieves will get your earthly treasure. That language may sound a little strange to us. But we can understand it if we know what it meant to those who heard it 2000 years ago. In that day, three of the most common forms of wealth were clothing, food and money (gold and silver coins). If you had a good supply of clothing, food and coins, you were considered wealthy. But the moth could eat your clothing, and if it wasn’t the moth with wings, it was the moth of style change. And, of course, that moth is still “eating” clothing today. If you had stores of food, you were considered wealthy, but the rust could destroy your food. The word “rust” is the translation of a Greek word which means “the eaters.” Anything that eats or eats away, such as insects, rodents, bacteria, severe weather … those are the eaters or rust that could destroy your food. Money existed as gold and silver coins in that day, and there were no bank vaults, so people hid their money in an attempt to keep it safe, but thieves could still get it. So that’s the reason for the wording of verse 19.

If Jesus were preaching this sermon today, He might word it something like this, “Don’t concentrate on accumulating earthly wealth for yourself, which inflation, bankruptcy, fraud, taxes, stock market crashes and depressions will consume.”

However He would say it, He’s saying the same thing; there is no security in earthly wealth in any period of history. In a manner of speaking, He’s saying, you’re better off storing wealth in My bank than in your own local bank. This is no criticism of the banks. They perform a good service. But I can tell you that there is a lot of wealth
stored in the local banks that would be safer in God’s bank in heaven. And, I think it would be more likely to be there when we need it.

Consider an illustration. Suppose you go to your local bank tomorrow and deposit $1,000. Then you go to the grocery store and buy a sack of groceries which cost $60. You give the grocer a check for $60. What do you expect to happen? You expect your bank to pay or credit your grocer $60 because you have plenty in your account to cover it. And you would be incensed if your banker refused to cash that check.

Now make the spiritual application. If I deposit money in God’s bank in heaven, and then I have a legitimate earthly need, I can, in a manner of speaking, write a check on my account in God’s bank, and God will “cash it,” or meet the need.

And I do not have to worry about all these things that can destroy earthly wealth. I don’t even have to worry about holidays on which my local bank is closed. God’s bank is open every day, even on Sundays and holidays. I do not have to worry about my earthly needs as long as my priority in life is storing treasure in heaven. I think that’s what Jesus is teaching in this passage.

DRAWING THE LINE

We have tried to present what Scripture teaches about storing wealth on earth and in heaven. We are instructed to do both. We are told it is wise to save for legitimate future needs. We are commanded to make storing wealth in heaven our highest priority, to “seek first the kingdom.” Where do we draw the line between storing on earth and storing in heaven? The short answer is we draw it wherever we want to draw it. We draw it at the place which our heart approves (2 Corinthians 9:7). Just understand we are accountable for where we draw it. We determine our standard of living in heaven by where we draw it.

Why would Jesus give us specific instructions for where to draw the line? If He did that, it would destroy the whole accountability-reward system outlined in the Bible. There would be no opportunity to walk by faith. There would be no such thing as sacrificial giving which would earn greater reward. Unlike the Old Testament, in the New
Testament we are given complete latitude in our giving. But we’re also told we will be accountable for where we draw the line. We are told, “To whom much is given, much is required.” The real issue is never how much we give, but how much we have left after we give, i.e., what did it cost us to give. I don’t think we will ever escape the tension that will accompany drawing the line.

A LESSON FROM THE LIFE OF JOHN WESLEY

Many years ago I read a biography of John Wesley’s life. I also read many of his sermons. The financial stewardship theme runs prominently through his life and his preaching. Both his actions and his words conveyed the idea that he was emotionally detached from earthly wealth and had a passion for storing treasure in heaven. His three simple rules for managing money were, (1) Earn all you can. (2) Save all you can. (3) Give all you can. But you must understand the word “save” in rule 2 did not mean save up or store, as we have used it in this chapter. By “save,” John Wesley meant keep your expenses as low as possible. Spend only what you have to in order to survive. He meant “save” in the sense we use it when we buy something on sale.

So his three rules were, (1) Earn all you can. (2) Keep your expenditures as low as you can. (3) Give all you can. He faithfully practiced his three rules. He believed in the practice of “capping his expenses,” and “capping his accumulation of wealth,” and giving away all above the caps. He was afraid of laying up treasures on earth, so the money went out to charity as quickly as it came in. He reports that he never had as much as 100 pounds at any one time. When he died in 1791 at the age of 87, his total remaining monetary assets were 28 pounds (probably equivalent to less than $500 today). Over his lifetime, he had earned a fortune, mostly from the books and tracts he wrote, but he lived on a very minimum amount, and gave away the rest. All his needs had been met. God enabled him to preach until a few days before he died.

MY OWN STRUGGLE WITH DRAWING THE LINE

Reading the biographies of men like John Wesley, Hudson Taylor, George Mueller, and others impacted my life as a young man. They influenced me in making life changing decisions concerning my
stewardship. In the early years of our marriage, my wife and I tried to follow John Wesley’s three rules. Our income was moderate. In our minds, we gave all we could, and we accumulated very little earthly wealth. Years passed, and because I did not remain vigilant and re-examine my own heart and life, my focus began slowly and insidiously changing from storing treasure in heaven to storing treasure for myself on earth. We continued to give, some would say generously, but the focus, the goal was not the same.

Then I began studying and preparing to write this book. About the time I completed the first draft, a copy of Randy Alcorn’s book, Money, Possessions and Eternity (Tyndale House Publishers, Inc., Wheaton, Illinois, 2003) fell into my hands. It contains much of the material on John Wesley and others which I had studied years earlier. What happened to me in those early years began happening all over again. One section of the book had a particularly profound effect on my thinking. The author captioned it Forty Questions To Ask God About Your Giving. I think it is a powerful tool for use in self-examination, which Paul commands of us. For that reason, we have included the list of questions in the Appendix (see page 233), and we commend it to you. I’m sure there will be a wide range of reactions to these questions, but if your reaction is anything like ours was, you will never be the same again.

YOU MUST DRAW THE LINE FOR YOURSELF

What can I say that will help you to decide where to draw the line? Maybe very little, but I’ll try. You are commanded to store treasure in heaven. What you store there is “for yourself” as Jesus clearly said. It will be waiting there for you when you get there, and be yours for all eternity if I am interpreting Scripture correctly. But you also have the right to store wealth on earth. If you fail to save for future known needs, and some unforeseen needs, you may be unwise.

You even have the right to store large quantities of earthly wealth, but if very little of it ever gets into God’s estate, you will do so at great eternal loss to yourself. To fulfill your management agreement with God, your goal must be to increase His estate, not yours. As you attempt to increase your standard of living on earth (which you have
the right to do), you are decreasing your standard of giving, and that will reduce your standard of living in heaven.

With these things in mind, I came up with a rule which I suggest when I teach this subject. And that rule is: **Never concentrate on storing treasure on earth apart from concentrating on storing treasure in heaven.** Never let the two separate in your thinking. In other words, evaluate every financial decision in the light of its effect on God’s kingdom. Develop this as a practice, and over time you can become more efficient at it.

Every day when I awaken, the lust for autonomy awakens with me. I have to re-surrender my addiction to self-rule, and re-submit to obedience to Jesus every day. If I submit today, and He permits me to live another day, I’ll get the chance to submit tomorrow.