

KNOWING & DOING

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The Joy of Generosity

by Todd Harper

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The Culture of More

One of my dear friends who has been blessed with substantial wealth once said to me, “I read *The Wall Street Journal* every day, and on every other page I read that evocative message you always talk about—bigger, better, faster will make me happy. My problem is that I can afford it all. So what’s the grid that I can use to decide whether or not to buy what they’re selling? It all looks pretty nice.” For people of modest wealth, those decisions are pretty much determined by their income. They may still be vulnerable to the message—we all want to be happy, right? But they are limited in what they purchase because they can only afford so much. You, on the other hand, can have it all. Or at least a lot of it. And in our culture, more is truly seen as better.

My friend is a devoted follower of Christ. He wants to be obedient, to be a good steward. But he inherently knows that he is vulnerable in the “culture of more” in which he lives, and that its effects are so subtle that he may not even be aware of what’s happening to him. And although we’re focusing on people like you who have so much, this is a universal issue for most Christians living in affluent cultures such as ours. Even in my own life, when I read the Bible—especially the words of Jesus—my culture informs how I read and interpret what he says.

For example, Jesus very clearly says, “Do not store up for yourselves treasures on earth” (Matthew 6:19). And because I live in a culture where financial security is practically a right, I think to myself, “Surely Jesus doesn’t mean I shouldn’t save up for retirement.” Why would I think like that? Watch one hour of television in the evening, and count how many commercials warn you that you might not have enough money to live more than a few years beyond retirement. Pick up *Time* magazine or *Businessweek* and note the prevalence of investment firms suggesting your retirement is at risk if you don’t sign up with them. The Bible, as evangelist Billy Graham used to observe, never mentions retirement. This is a cultural phenomenon that has been so ingrained in our thinking that I cannot read that passage warning about storing up treasure without thinking a little defensively about retirement. My culture affects how I read and respond to God’s Word.



The Bible also teaches us to pray for our daily bread (Matthew 6:11). And not to be anxious about tomorrow because God will take care of us tomorrow (Matthew 6:34). Jesus seems to be saying I don't need to save up a lot of money for the future, but I have been so conditioned by the advice of financial planners that it seems absolutely foolish not to keep contributing to my IRA.

I'm not suggesting we shouldn't responsibly prepare for the future. And I could probably make a strong case about how the New Testament was written in a different time and place where the economy was primitive and unlike our own complex system. Or that we need to balance this teaching with others that implore us to care for our families and loved ones (1 Timothy 5:8). But the fact remains—the culture in which we live heavily influences the way we read and respond to God's Word. And one of the most consistent and dominant messages of culture is that you need a lot more than what you currently have, and once you get it you will finally be happy.

If you're like me, you are probably thinking, "I know that my happiness only comes from the Lord, so thank goodness I'm inoculated against that false message from culture." I've yet to meet a wealthy Christian who believes a designer watch on his wrist will make him happy. But I've met more than one Christian with a designer watch. Madison Avenue doesn't care if we believe the message or not. Only that we act on it. And it shouldn't surprise us that we do. The false message from our "culture of more" is not only insidious and subtle, but relentless. Companies spend billions of dollars to generate desire. You listen to that message and see it on flashy billboards on the morning drive. If you read *Fortune, Inc.*, *Entrepreneur*, *Travel*, or other periodicals that know you can buy just about anything, you can't escape that message of more. Your iPhone, iPad, and laptop quickly learn enough about you to target that message even more specifically to your desires.

Even if we are immune to those efforts to generate desire, there's yet another way that our culture shapes our thinking, and that's through our friends. This happens at every socio-economic level, and it goes like this: You pull into the church parking lot and notice that one of your good friends from your small group is driving a new car. And it's gorgeous. You congratulate him and he shows you its features, and you're happy for him, and you're just two buddies appreciating a new car. But on your way home from church, you're thinking it might be time to buy a new car. And not just another new car, but a bit of an upgrade. Your current ride is fine. Until you see your buddy's new car.

When this happens to me, it's not a matter of coveting or trying to keep up with the neighbors. When they buy a nicer car, vacation at a better resort, send their kid to a prestigious college, it's only natural to at least kick the tires, so to speak. Why wouldn't I want my son to get a great education? Or to treat my family to a fabulous vacation?

Again, there's nothing wrong with nice things and experiences. If you drive a Lexus, vacation on Lake Como, or drop your kid off at Harvard, you're not a bad person. All of us must choose how to negotiate a culture that dangles bigger and better in front of us wherever we turn. What many of us in this conversation are learning, however, is that while having more is not in and of itself wrong, the message behind it is. How you survive in this culture hinges on your expectations. In other words, what really constitutes "the good life"?

The culture in which we find ourselves would have us believe that the way to happiness is to gain more. More money. More things. More pleasure. As followers of Christ, we inherently know that true abundance comes only from God, yet we are still vulnerable to the culture of more and its powerful pull on our lives. My wealthy friend who acknowledged he could have it all was really struggling with questions like, "How much is enough?" and "What really is the abundant life?"

One of the subtexts of the "culture of more" is that religion—especially Christianity—is a barrier to your happiness. That it's a bunch of rules designed to take all the fun out of life. The Bible, on the other hand, teaches that obeying God and following his teaching is the only way to experience not just the good life, but the best life. Consider this exhortation from the Apostle Paul in his letter to Timothy:

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.¹ Timothy 6:17-19

Life that is truly life. The “more” that we crave is only available to those who put their hope and trust fully in God. This is not a criticism of wealth or the nice things it can buy, but a reminder that the happiness we seek will never be found in “more,” but only in a God who wants to lavish us with his blessings: “For I know the plans I have for you,” declares the Lord, “plans to prosper you and not to harm you, plans to give you hope and a future” (Jeremiah 29:11).

What I have learned from being part of this conversation with wealthy Christians is that the “grid” to help you navigate your way through this “culture of more” is to place your complete trust in God’s Word. That may sound overly simplistic, so think of it this way. On the one hand, you have a multi-billion dollar machine whose only goal is to generate desire. And it does this by promising that your next acquisition will make you happier. On the other hand, you have a God who does not condemn you for being wealthy but invites you to place your trust in him and not in the things you are buying. Which of those two messages rings true to you?

Or to put it another way, how long did the “happiness” last after you bought that new _____ (fill in the blank)? I love the smell of a new car, and for the first few weeks, I can’t wait to hop in and drive it to work. But in a relatively short time, it almost turns on me and becomes just a car. It gets me to work. And back. Not exactly my idea of happiness.

Many of the people who are having this conversation about wealth have decided to take God at his word. I have watched people downsize their lifestyles in order to be more generous, and always with unexpected delight. I’ve seen friends sell large homes and move into smaller ones and find that there’s greater intimacy with their children because they are physically closer to them. I’ve observed others divest themselves of properties and other resources only to discover more energy for relationships. They didn’t know the cost that having so much was extracting from them.

Alternatively, I’ve seen families buy larger homes in order to practice their gift of hospitality. I’ve seen friends begin to use their airplanes as tools for ministry. The conversation is not necessarily about living on less; it is about how to align our lifestyles with God’s unique call on our lives.

This may be where you decide to stop reading.

But truly, this is not about what you get rid of or what you keep. This conversation is not about things. It’s about experiencing the abundance that God wants for you. The money that you have earned can be a source of great joy or a burden that can lead to tremendous disappointment. Fortunately, we have a reliable resource to help us enjoy the former and avoid the latter.



The Bible and Money

If you’re not sure how to manage your money, there’s no shortage of resources available to help you. Tax accountants can help you avoid paying more taxes than necessary. Investment companies such as Morgan Stanley, Merrill Lynch, and Goldman Sachs provide a variety of investment products and counsel on which ones would be best for you. According to the U.S. Bureau of Labor Statistics, there are 223,400 financial planners in the United States,² all willing and able to help you make wise money decisions. And then there’s your broker, your cousin who seems to always pick the right stocks at the right time, and of course, a variety of financial media in print, on television, and on the Internet.

Those resources are all great, but I'd like you to consider a different type of guide that's even better, more reliable, and more trustworthy. Of course, I'm talking about the Bible.

Remember that day when as a college student I decided to believe that God is who he says he is? I also had to decide if I believed the Bible. I mean really believed it enough to trust its wisdom over any other source.

As I engage in this invigorating conversation with wealthy Christians, inevitably the "Bible question" comes up, and it goes something like this: "I try to live my life according to God's instructions in the Bible, but when it comes to my money, I'm a little hesitant. I mean, do I really have to sell all I have and give to the poor?"

When we began this conversation with wealthy Christians, we agreed that everything had to be grounded on the authority of God's Word. In essence what we were trying to do was illustrate biblical principles with modern-day examples. Real people who have a lot of money, who have decided to completely trust whatever God said about money, and how that's working for them. We wanted to explore what would happen if rich Christians put their complete trust in what the Bible teaches about money. We started out with the tagline "Experience the joy," but after some time we changed it to "Finding a joy unexpected." Because what we observed is that when people decide to trust the Bible with their money, they aren't really sure what will happen. Some even approach it with a little skepticism. But always, those who sign on for this adventure do not regret it. They have more fun in ways they had never imagined possible. In fact, one of the most confirming signs I have observed in all the years I've been working with wealthy Christians is the fruit that is produced in the lives of generous Christians.

I've never met an unhappy generous person, and if we truly believe the Bible, that shouldn't surprise us. One of the most frequently quoted Bible verses about money comes straight from the mouth of Jesus: "It is more blessed to give than to receive" (Acts 20:35). The word "blessed" sounds pretty high and holy, but the actual Greek word from which it was translated means "to make happy." In other words, "It is more happy-making to give ..." And in my experience I cannot think of a single example where this has not proven to be true.

But that's just one verse. There are more than twenty-three hundred verses in the Bible about money. Jesus spoke more about money than any other topic. He said more about money than about heaven or hell. There's more written in the Bible about money than written about prayer and faith combined. Clearly money is a big deal to God, so the question all of us who love him have to address is, "Do I really believe what the Bible teaches about money, and if so, what am I going to do about it?"

So what does the Bible actually say about money? Lots. But its message could be summarized with a couple of simple sentences: Be careful. Be generous. Be careful because earthly success could equal spiritual failure, a warning Jesus offers in the Parable of the Rich Fool (Luke 12:21). The best way to be careful is to hold your money loosely—be generous. And that's where we focus most of our attention when we bring wealthy people together to have a conversation about money. We don't ask them for money. We don't challenge them to increase their giving by a certain amount. Instead, we talk about generosity. What does it mean? What does it look like? What does it do for others? What does it do for us? How does it shape our hearts? How does it influence our appetite for things eternal?

The foundation for our conversation about generosity rests on the following six core messages from the Bible:

Giving Brings Joy

Remembering the words the Lord Jesus himself said: "It is more blessed to give than to receive." Acts 20:35

I have seen this message validated over and over again in the lives of generous Christians. It is the "unexpected delight" that always results when someone decides to live generously. And while our focus is usually on money, this message also applies to giving your time or talent away. At one of our larger events in Colorado Springs recently, a guy who had built a successful construction company shared how he used to view giving somewhat legalistically.

"I always gave my ten percent to the church, sort of like checking off a list of things to do," he explained. "I can't say I got all that excited about it. But once I grasped the concept of generosity, giving became fun. My wife told me she had never seen me write a check before with a smile on my face."

He's experiencing that transition I describe as moving from "I ought to give" to "I get to give."

Another guy at that same event shared how every now and then, just for the fun of it, he'll pay for the groceries of the person in front of him at the grocery store checkout.

"Sometimes I honestly sense God is telling me to make that lady's day, but truthfully, the reactions I get make *my* day!" he said.

Contrary to the message of popular culture that religion—specifically Christianity—takes all the fun out of life, Jesus offers a life that is not dependent upon wealth for happiness or pleasure. The truly abundant life that comes from obeying God has little to do with more stuff and everything to do with more freedom, peace, joy, adventure, and purpose.

Giving Is a Heart Issue

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

I have been profoundly influenced by the writing of best-selling author Randy Alcorn. He advises, "If you want a heart for something, invest in it." And to illustrate he explains that if you invest in Google, you get more interested in news about Google. You follow it closely. There are lots of other tech companies, but you're more concerned about Google because you've invested in it.

Similarly, if you invest in the kingdom of God, your heart grows for the things of the kingdom. Giving generously leads to increased spiritual growth and vitality. You become the recipient of your own giving. This may be why the Bible has more to say about money than prayer. Conventional wisdom suggests that if you want a closer relationship with God and a stronger, more dynamic faith, you need to spend more time in prayer. I wouldn't dispute that other than to say that the generous Christians I am privileged to know seem to also enjoy a fulfilling and deepening relationship with Christ.

God Gave First

For God so loved the world that he gave his one and only Son. John 3:16

God gave his Son, Jesus, who then gave his life for us. This is the ultimate example of generosity, and we are called to bear the image of God in all that we do. We, then, are most like God when we are generous.

Why is this message so important to us? Because being generous is not something you do simply because I suggested you do it, or your pastor told you to do it, or the vice president of development from a worldwide ministry asked you to do it. Our motivation for being generous springs from our desire to be more like God, to follow his example, especially when he has given so much to us.

The Apostle Paul writes, "You will be made rich in every way so that you can be generous on every occasion, and ... your generosity will result in thanksgiving to God" (2 Corinthians 9:11).³ Is it possible that God has allowed you to be successful financially so that you can "be generous on every occasion"?

Seek First God's Kingdom

But seek first his kingdom and his righteousness, and all these things will be given to you as well. Matthew 6:33

As an older commercial for an insurance company stated, life comes at you hard. In our fragile economy, anything can happen. The market drops by a few points, and some people lose millions of dollars. A serious illness can eat through savings in the blink of an eye. While the number of millionaires in the United States has increased steadily, so has the number of bankruptcies. It is in that uncertain context that Jesus calmly reassures us: "Make me your priority, and I will take care of you."

What's most important to you? That's your priority. It can only be one thing. A priority is something that is more important to you than anything else and needs to be dealt with first. Most Christians would say that Jesus is more important to them than anything else. It's pretty easy to say, but in our conversation we emphasize this message because so much is at stake. Earlier in Matthew, Jesus teaches that we can't serve both God and money, then adds this curious instruction: "Therefore I tell you, do not worry about your life" (Matthew 6:25).

It's difficult to be generous if we worry about things, especially money. Conversely, if God and his ways are more important to us than anything else, we can be generous and not worry that we'll run out of "all these things." We have to be careful here. This is a promise about life, not about material wealth. Jesus is not telling us that if we give, we get more money in return. Rather, generosity produces the virtues of joy, peace, purpose, and contentment that give life true meaning. At the same time, many of the people who have joined our conversation have significantly increased their generosity, yet I do not recall a single instance where anyone ran out of money because he or she gave too much away. But suppose someone did. Suppose he gave every penny away and his account hit zero. According to this promise, God will take care of him.

Do we really believe the Bible? Can we trust it? How do we move into greater levels of trust? I have a feeling you'd love to join that conversation.

God Owns It All

The earth is the LORD'S, and everything in it. Psalm 24:1

Imagine working for a large foundation with near-unlimited resources. Your job is to give your foundation's money away to causes that it has decided to support. One day you might deliver a \$10 million dollar check to a university. Another day you hand a \$2.5 million check to a neighborhood center that provides job training for teenagers. What a great job! You get to give to all these wonderful causes and institutions, spending someone else's money.

If you're a Christian, you've probably heard "God owns it all" hundreds of times, usually when the pastor preaches about stewardship. You may have even said it a few times yourself when a fellow believer alludes to your wealth: "Well, God owns it all. I'm just a steward." But what does that really mean?

It means when you are generous, you're really giving away someone else's money. That's what makes it fun. Truly generous people understand that they are God's money managers. Their wealth is not really theirs. Instead, they know that God has entrusted us with his resources so that we can use them as he directs. When we understand this biblical message, we become like that guy who hands out checks for the foundation. What a great job! I don't have to worry about sharing "my" money, because it really isn't mine. It all belongs to God.



Heaven Is My Home

But our citizenship is in heaven. And we eagerly await a Savior from there, the Lord Jesus Christ. Philippians 3:20

You've likely seen the illustration that Randy Alcorn and others have used to remind us our time on earth is brief, yet life in heaven continues forever. Draw a line across a piece of paper, then go back and make a dot with the tip of your pen or pencil just above the beginning of the line. The dot represents your time here on earth. Seventy, eighty, maybe ninety years. Seems like a long time, especially when you're in your thirties or forties. But compared

to the line—eternity—it’s barely a nanosecond. As Randy directs so succinctly and poignantly, “Live for the line, not for the dot.”

Living for the line means that our primary focus is on what we can take with us, not on what will be left behind. All the money and the things that we buy stay. Who we truly are as children of God is all that we take with us so that we can enjoy a relationship with God forever. So why spend so much time on things that are temporary? Why not spend more time on drawing closer to God, becoming who he created and blessed with gifts and financial resources? Or to put it another way, if heaven is our true home, why worry about the furniture, appliances, and landscaping that we can’t take with us?

Generosity keeps us focused on what really matters, what really is important to God. When we are generous in Christ’s name, we are furnishing our eternal home with treasures far greater than anything we can buy on earth. That doesn’t mean spending money on nice things is wrong. It just might not be the best option, and certainly not the only option. Because in our heart’s true home none of that will matter.

The Bible says a lot more about money, but these six foundational messages sufficiently guide this conversation that is happening among a growing number of wealthy Christians. I have watched thousands of people just like you apply them to the way they manage their money, and always the results exceed their wildest dreams. Not specifically because they are more generous, but because the Bible is true and can be completely trusted.

When we believe and act on that, we understand what more really means. ■■

Excerpted from Todd Harper’s *Abundant: Experiencing the Incredible Journey of Generosity*. Used by permission of Generous Giving (August 31, 2016).

Notes:

² See <http://www.bls.gov/oooh/business-and-financial/personal-financial-advisors.htm>.

³ Read more of the Apostle Paul’s teaching on Christian giving in 2 Corinthians 9:6-15.

I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries, amusement, etc., is up to the standard common among those with the same income as our own, we are probably giving away too little. If our giving does not at all pinch or hamper us, I should say it is too small. There ought to be things we should like to do and cannot because our commitment to giving excludes them.

C.S. Lewis

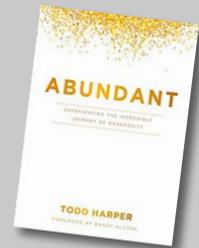


Todd Harper, Founder of Generous Giving, has been spreading the biblical message of generosity and encouraging Christians to excel in the grace of giving for 20 years. He holds a bachelor's degree in economics and entrepreneurship from Baylor University and spent 11 years with Campus Crusade for Christ International, where he served in Russia, Yugoslavia, and in the United States. Prior to joining Generous Giving, Todd was a partner in an investment management firm, advising high net worth clients on growing and using wealth wisely. He and his wife, Collynn, have 5 children and live in Orlando, Florida.

RECOMMENDED READING

Todd Harper, *Abundant: Experiencing the Incredible Journey of Generosity* (Generous Giving, 2016)

Those entrusted with wealth face unique opportunities and challenges. It can be difficult and sometimes awkward to talk openly about money issues and the questions that come with them. How do I best invest what God has entrusted to me? How much is enough? What does it mean to live an abundant life? With compelling stories, cultural insights, and raw vulnerability, Todd Harper invites readers to a no strings attached conversation about what it looks like to join the courageous risk takers who seek first God's kingdom, even with finances, and the opportunities and adventures that come with it. *Abundant* helps you consider the role of money in your personal journey and in the kingdom of God.



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