



Generosity,
Gratitude,
& *the* Grace
of God

BY BRIAN NEWMAN AND BRIAN RICE

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MISSION AND VISION



BIGGER
IN CAPACITY



SMALLER
IN COMMUNITY



WIDER
IN INFLUENCE



DEEPER
IN MATURITY

WELCOME

by Pastor Brian Rice

There are four important words in this devotional. Each word is strong individually, but together they have an incredibly transformative power. The words are:

Grace. Gratitude. Giving. Generosity.

When these words come together in your life as a Christian, they will change who you are inside. They will change the way you live and the impact you have on the world around you.

This month-long devotional resource will help you experience the power of these four words. In Genesis 12:1-2 we are first introduced to the idea of “blessed to be a blessing.” Jesus reframes this theme when he says, “It is more blessed to give than to receive” (Acts 20:35). For those who have been given much, much is expected (Jesus in Luke 12:48).

While this is a consistent theme of the Bible, it is a spiritual reality many of us need to experience more of in order to grow in maturity. It is our prayer that as you read, reflect, listen, and pray through the Bible passages, you will encounter the God of Great Grace. As you draw near to God, your heart will be full of great gratitude for all God has done for you, and you will find yourself responding with a growing spirit of giving and generosity.

“What you focus on expands” (J. Robert Clinton). If you approach these reflections with a heart that wants to listen to Jesus, you will hear him speaking to you. You will experience the Holy Spirit nudging, prompting, and changing you. When an entire community of Jesus followers has this experience it is life-changing, not only for individuals, but for the church.

Living Word Community Church has been blessed to be a blessing. We are a family, a community, a body, and a people to whom much has been entrusted. May we together hear those beautiful words, “Well done, good and faithful servants and friends.”

This is a devotional guide to help you dig deep into God's Word.

For followers of Jesus, the Bible is our authority for life. It is God's Word to us. It is truth and life. It is powerful and transformative. It requires a response of faith, trust, and obedience (see Matthew 5:17-20, Matthew 7:24-29, 2 Timothy 3:15-17, James 1:22-25).

Each day has a main passage. As you read, you want to understand the meaning of the Scripture. You also want to reflect and meditate on the application of God's words to your life. This is what Mary did when she "treasured up" and "pondered in her heart" the miracles of the Christmas story (Luke 2:19).

In 2 Timothy 2:7, Paul tells Timothy to reflect on what the apostle is saying. As Timothy reflects, Jesus gives insight. Personal insight comes through times of meditating, pondering, and reflecting on Scripture.

Each day we highlight a core verse and we suggest a primary lesson from the passage. Then there is a short explanation about the passage, with suggestions for how to work with the biblical teaching.

We finish each devotional with a *Practice & Prayer* section. How does Jesus want you to respond? How does Jesus want you to step out in faith? This is how you become a doer of the Word and are transformed by the renewing of your mind (Romans 12:1-2).

HOW TO USE THIS DEVOTIONAL GUIDE

There are 4 weeks of devotions with five themes per week.

Day One: Best Words from Jesus

Day Two: God the Creator

Day Three: What's Gone Wrong

Day Four: Best Words from the Old Testament

Day Five: Kingdom Impact

Day Six: A story that models the way

We hope you will go deeper into these themes through each week. It is our prayer that you as an individual and we as the people of God will move into greater faithfulness with our resources, that we become wise stewards, that God's kingdom purposes advance, and that the people we love will flourish because of our generosity.

For where your
treasure is,
there will your
heart be also.

MATTHEW 6:21

Treasures in Heaven

Store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal... MATTHEW 6:21

THE LESSON | Your heart always follows money. Show Jesus where your treasure is and Jesus will tell you who you are, what you are like, and what your life's contribution is.

The Bible talks about money and possessions a lot—over 2,300 verses! Jesus talks about money and possessions as well. There are over 500 verses in the gospels on the topic. Jesus preached about resources, and 11 of the 39 parables are about money.

In Jesus' teaching, the most important passage is Matthew 6:19-24, and verse 21 is THE CORE. It is about your heart and your treasure. In Proverbs 4:23 we are told to guard the heart because it is the “wellspring-source” of life.

In Matthew 6:19 we are forbidden to store up treasure on earth. The word *treasure* means more than money or possessions. It refers to “accumulating things as a focus of joy” (Scott McKnight). It is the desire to accumulate more. Everything that is stored on earth is temporary (v. 20). It is always at risk.

Instead, we store up treasure in heaven. Focus on the things that matter to God, the things that are eternal (love, shalom, truth). Pursue and accumulate these things. The reason is simple: Wherever you look to find meaning and purpose, your heart, your energies, your time, your love will follow. That is what you will devote your life to!

Question 1: What do you think about most often?

Verses 22 and 23 talk about healthy and unhealthy eyes. The words literally mean generous and stingy.

Question 2: Do you have generous eyes or stingy eyes?

Verse 24 intensifies the importance by describing money as Mammon, or an alternative god. Your affections can go to one master or another, not to both.

Question 3: Does your affection go to Jesus or Mammon?

PRACTICE & PRAYER | Answer the three questions in this reflection and assess the condition of your heart in light of the answers. What does Jesus want for you?

God Owns it All

God said, “Let there be...” And God saw that it was good. GENESIS 1
The earth is the Lord’s and everything in it. PSALM 24:1

THE LESSON | God is the Creator and beginning of everything. And as such, he owns it all!

Generosity and stewardship start at the very beginning, and that is with God, who is the Source, Creator, and Owner of absolutely everything. In our 21st century worldview, we often forget or ignore this fundamental truth.

Instead, too often we live by the *Finding Nemo* mindset of “mine, mine, mine.” We falsely believe that because something has our name on it (such as a car registration) that we own it. That is misguided at best.



The Israelites were rebuked by God when they confused the owner (God) and the manager (the people). In Psalm 50 God reminds us that:

Every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the insects in the fields are mine. PSALM 50:10-11

So, where does that leave us, his creation? We are the managers (stewards) of the owner’s creation. God has entrusted the world to our care, as we see in Genesis 1:28: “Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish in the sea and the birds in the sky and over every living creature that moves on the ground.”

PRACTICE & PRAYER | Read and reflect on the creation account in Genesis 1:1–2:4. Take time to imagine the intricate beauty and creativity God used each of the 6 days of creation. Thank God for his amazing splendor in creation.

Pause for a moment and consider the things in your life that you have believed are yours, that you put security in (e.g., house, car, possessions). How do you need to confess to God and say that he is the owner of everything; that is, every THING, that has been entrusted to your care?

What's Gone Wrong

For the love of money is a root of all kinds of evil. 1 TIMOTHY 6:10

THE LESSON | You are what you love. You become what you love. Be extremely careful about what you love.

The phrase “love of money” appears in some form five times in the Bible. They are listed here. Read each verse and look at the surrounding verses. Write down the most important ideas from each passage.

1 Timothy 6:10

2 Timothy 3:1-5

Hebrews 13:5

Luke 16:13-15

Ecclesiastes 5:10 (5:8-6:6 for the big picture)

Here are some observations:

1. The love of money is a serious matter.
2. Money is not the root of all evil, but the love of money is one root of evil.
3. Love of money often goes hand in hand with other disordered loves.
4. Most people do not easily admit they love money.
5. It is a more serious thing when those in spiritual leadership love money; this disqualifies them from leadership.

The love of money means money matters most to you. More money matters even more. The love of money means you never have enough of it. It means you wrongly use the money you have. It means money has become a “counterfeit god” in your life (Tim Keller).

It means you are in danger of failing at being a faithful steward of God’s money. You will make wrong choices about getting, keeping, and using money. It means you will not be a generous or cheerful giver. You will become a hoarder—think Ebenezer Scrooge before the ghosts of Christmas visit him.

PRACTICE & PRAYER | Prayerfully consider if you love money too much. How will you do that? Look at your spending habits. Consider how often and in what ways you think about money. Consider where you place your security and future. Consider how generous you are in giving money to God’s work in the church and in mission. How much debt do you have? What are you doing about that debt?

Lead the Way to Build a Temple

Then the leaders of families, the officers of the tribes of Israel, the commanders... and the officials in charge of the king's work gave willingly. 1 CHRONICLES 29:6

THE LESSON | The whole community (led by its leaders) giving generously will accomplish amazing things in God's beautiful Kingdom.

Let's be honest, the Israelites disobeyed God quite often. They were a stiff-necked and rebellious people (consider them making a golden calf to worship in Exodus 32). But there were times when they obeyed spectacularly well, and God's glory and majesty shone through them!

One of these times is at the end of King David's life, at the close of 1 Chronicles. Take some time right now to read 1 Chronicles 28 and 29. It's a wonderful story of God calling David to raise and organize the resources for building the temple, which David's son Solomon will complete.

Here are several key lessons from the story:

1. We must submit ourselves to God's plans for our giving, not to our own plans!
2. God's vision for what he wanted for Israel and what he wants for us is beautiful and amazing.
3. David and the other leaders blazed the path for extravagant giving by the people. Leaders give first and the community follows the lead.
4. Everyone gave what they could, and beyond what they could. Everyone participated in some way.
5. Everyone gave with great anticipation and joy, and they worshipped God in the midst of giving.

PRACTICE & PRAYER | Re-read David's prayer in 1 Chronicles 29:10-13. Pray this prayer for yourself for today. Personalize it to your situation. How is God asking you to respond?

God's Beautiful Kingdom: Greater in Capacity

And my God will meet all your needs according to the riches of his glory in Christ Jesus. PHILIPPIANS 4:19

THE LESSON | We give so that God's Kingdom grows and expands, and his people flourish. This involves supporting the people who are doing the ministry of church and mission.

Paul was the lead apostle in the early church. He was also the lead evangelist church planter of the early church. And Paul was the great pastor-teacher for many of the churches. It is safe to say that the church would not have grown the way it did without the work of the Apostle Paul. And Paul was profoundly grateful for the people who supported him in his work.

This passage is a wonderful teaching on contentment, God meeting needs through generous giving, and Paul's grateful heart for those gifts.

In the Old Testament, God established a system of tithes and offerings to support the spiritual ministry of the priesthood. Priests did not charge fees for their services, they depended on gifts for their ministry.

The same was true in the New Testament and the same is true today. Every church depends on the faithful generosity of its people. The more generous the people are, the greater a church grows in its capacity to evangelize, make disciples, train the next generation, raise up leaders, and meet the needs of the hurting.

PRACTICE & PRAYER | Make a list of the main principles in this passage. Consider the next steps you can take to help our church grow greater in its capacity to do God's Kingdom work locally and globally. When you support the church, pray for staff (pastors, directors, and ministry partners) who serve God's purposes and serve you. We literally cannot do what we do without your faithful financial support. Please know that the words of Paul in this passage are how we think about you. To God be the glory.

WE GIVE SO
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PEOPLE
FLOURISH.

My Story:

Habits of a Grateful Heart

by Pastor Brian Rice

I love the title of Robert Bellah's book, *Habits of the Heart*. I have spent much of my Christian life paying attention to the habits of the heart in me.

A habit of the heart is a way of thinking, feeling, and acting that has become automatic. It is part of who you are. It is fundamental and foundational to your life. A habit of the heart may be good or bad, but either way, it is powerful. Once these habits are established, they become a way of life for you.

One of the consistent themes in Scripture is money, possessions, stewardship, and generosity. The biblical teaching has been steadily engraved on my heart. Faithfulness to that teaching has become a habit of the heart.

When Becky and I were married, we made commitments to tithe from our gross income and we also gave additional offerings when special needs arose. It was not always easy. I am grateful because Becky would not budge on being faithful to God with our money. Even when finances were tight we adjusted our spending to match the Bible's teaching. We would not neglect the Bible's teaching to match our spending habits!

We put into practice: 1) sound financial principles of budgeting, 2) a no-debt policy (house and car being the exceptions, but we had an aggressive approach to pay them down quickly), 3) a norm of not paying interest on credit cards, and 4) intentionally saving for emergencies.

We asked the Holy Spirit to lead us in the way of simplicity. We were comfortable. We had things to enjoy. We learned to tell the difference between needs and wants. The heart habits have grown deeper and stronger.

Therefore, we have been able to tithe and give additionally to missions and local needs. Our heart habits about finances emerged out of even deeper heart habits of love. We love God. We love the local church and, in particular, we have loved the two churches of which we have been a part. We love the missional purposes of God. We pursue these things first and foremost.

We know Jesus connects love for God and obedience to God (John 14:15). This applies to finances. We give gratefully because of the grace of God that has been lavished on us. And we give with a sense of responsibility. To whom much is given, much is required (Luke 12:48). We are blessed to be a blessing.

Private Generosity for Those in Need

When you give to the needy...do it quietly and unobtrusively. MATTHEW 6:2, MSG

THE LESSON | Your motivation for giving matters most of all.

This text is about almsgiving. It is followed by a passage on prayer and then fasting. These were three pillars of Jewish piety. In each case, it is the motivation of the heart that is most important.

For the Jews, giving alms (gifts to the needy) was rooted in the Old Testament teaching about God's passionate concern for the poor and oppressed. Read Isaiah 3:14-15 and Amos 8:4-6. These are examples of the many passages that show God's heart for the poor, that God wants his people not to take advantage of the poor, but to take care of the poor.

Central to this passage is the motivation for giving alms (and for all giving). In God's Kingdom, for an activity to be good, the motive behind the act must be good. Giving is good. Giving to the needy is very good. But motives matter more.

These motives are NOT good:

1. Giving so you can get more in return (the prosperity trap).
2. Giving to get a tax break. That is only a side benefit, not the reason to give.
3. Giving to be noticed by others. Your giving is always of great value, but you should not give for that reason.
4. Giving to increase influence to get your way. This is giving with an agenda. The gift comes with "strings attached."

Instead, when you give, give quietly, privately, and humbly. Give joyfully, knowing that God sees in secret and rewards in secret. And the greatest reward is this: The reward of knowing your Father in heaven is well-pleased with your generosity and the reward of knowing you are becoming a generous person.

PRACTICE & PRAYER | Why do you give? Ask God to purify your motives for giving.

The Wise Manager of the Owner's Stuff

"Well done, good and faithful servant! You have been faithful over a little; I will set you over much. Enter into the joy of your master." MATTHEW 25:21

THE LESSON | When we are faithful stewards with God's resources, he will entrust us with more; when we are not faithful, he will not entrust more resources to us.

Jesus tells the Parable of the Talents in Matthew 25:14-30 (read it now so you know the story). One person is given 5 talents, another is given 2 talents, and a third is given 1 talent by the owner. The first two people invest the money and get a 100% return on the owner's investment. The 5 talents become 10 and the 2 talents become 4.

The steward who was given 1 talent buries it and later returns it to his master, having no return on the owner's investment. Why did he not invest the 1 talent? 1) He did not trust the owner, 2) he was fearful, 3) he was overly cautious, 4) he thought the talent was his to do with as he saw fit.

In the end, the owner takes away the 1 talent and gives it to the person with 5 talents, so that the money will be invested wisely. The person with 1 talent is left with nothing.

We are called to use God's resources wisely and to multiply them for his Kingdom purposes. Money is a tool that is to be used to bless others, to provide for the poor. It is never to be hoarded or buried in the ground. If we invest in the stock market and expect compounded returns, why would we not invest all the more in God's Kingdom and desire even greater returns on investment?

*We are called to
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God wisely and to
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PRACTICE & PRAYER | Which steward are you in this story? What is God saying to you about how you are investing his resources as a steward/manager?

The Rich Fool

Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions. LUKE 12:15

THE LESSON | Greed is not good. Greed is never good!

In the film *Wall Street*, Gordon Gekko makes an inspiring speech where he declares, “Greed is good!” Gekko is dead wrong. It is never good. Listen to Jesus Christ and not Gordon Gekko on this. If you saw Peter Jackson’s *Hobbit* trilogy, you know the core theme was greed. Greed on the parts of men, dwarfs, and elves almost led to ruin. Only the simple Hobbit Bilbo Baggins resists the power of greed.

The story Jesus tells in Luke 12 starts with a typical family squabble about money. Jesus uses it as the occasion to talk about greed. Life is NOT about the abundance of possessions and living in a way that is never satisfied. That is greed. It is not a nice word. Neither is the word *covet*, which often goes hand in hand with greed. To covet means to want what others have. Study the parable. What are the lessons Jesus gives to the crowd?

**LIFE IS NOT
DEFINED BY
WHAT YOU
HAVE, EVEN
WHEN YOU
HAVE A LOT.**

Turn to James 4:13-17. What principles are described here? Notice the self-sufficiency and independence from God described here.

LUKE 12:15B MSG

PRACTICE & PRAYER | Simplicity and generosity are the two great antidotes to the poisons of greed and covetousness. Contentment is the antidote to the spirit of acquisition, which always wants more. How strong are these antidotes in your life? Everyone must answer this question: How much is enough for you? How do you arrive at that answer? If Jesus were to ask you, “Are you rich toward God?” what would you say?

The Tithe

Then Abram gave Melchizedek a tenth of everything. GENESIS 14:20

THE LESSON | The “tithe” (tenth; 10%) is both a God-given impulse and a command to obey.

If you have attended church for some time you have heard about the biblical concept of tithing; that is, giving 10% of your income to the church. The idea is introduced first in the book of Genesis and then later in the Law given at Mount Sinai.

Read Genesis 14. This is an odd and fascinating story of Abram meeting a mysterious figure named Melchizedek, the king of Salem. After their God encounter with one another, Abram instinctively gives a tenth of what he owns to the king! He is not asked for it; nothing is demanded. Abram gives out of honor and respect for this “man of God.”

Abram tithed before the Israelites were commanded to tithe because he understood a core truth: Everything is God’s and giving a tenth is a reminder to us of that reality.

When the Israelites are formed as a nation in the desert, they are given the command to tithe as a starting point for their generosity. It was the floor of giving, not the ceiling.

And when the Israelites disobeyed God about tithing, as they seem to have done in Malachi 3:8-10, God is greatly angered! The Lord gives a bold challenge to Israel, and to us today: “Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this” (Malachi 3:10). It is one of the rare times that God dares us to challenge him! Obey God in the spiritual practice of tithing and watch what he will do in your life, in the church, and all for his Kingdom!

PRACTICE & PRAYER | What is your habit about tithing from your income? How does God want you to grow in this? What is your next step?

Kingdom Impact: Deeper in Maturity

They sold property and possessions to give to anyone who had need. ACTS 2:45

THE LESSON | When a community of Christ followers grows deep in their faith, beautiful things happen with generosity and provision for those in need.

Read Acts 2:41-47 and 4:32-37 and note the characteristics of a maturing church. In the center of both passages is generosity and stewardship. These are some of the greatest signs of maturity, for individuals as well as communities.

As you continue to go through this devotional, you will see that Christian maturity includes how you manage money and possessions. Because these things can have such a stranglehold on the heart, as you become more faithful to the teaching of Jesus you demonstrate a growing maturity.

It is an obvious corollary that if you are not growing in generosity and stewardship for the church and mission, then your maturity has hit a significant barrier. The point is not to be ashamed or embarrassed. The point is to allow the Holy Spirit to convict you and to help you grow.

Our church exists to help people encounter the saving work of Jesus, and then to grow deep in the life of Christ. Your resources make it possible for us to do that, not only for you, but for others.

The Church is called the body of Christ (Ephesians 4:10-16). The local church is able to grow greater in capacity and deeper in maturity as each member does his or her part. The church was not meant to be supported by just a few people. God's plan is that people form a body and a family and contribute to the church community.

PRACTICE & PRAYER | What is your part in the body/family/community/church? You are needed. Your support makes possible the work of God in the church. What are the next steps of generosity you want to take so our church can grow into the fullness of maturity?

My Story:

Three Truths I've Learned

by Pastor Brian Newman

I did not grow up learning good habits about giving and receiving. Instead, I learned that “Possession is 9/10 of the law.” My world was also one of scarcity rather than abundance.

When I discovered salvation—real and full life in Jesus Christ—I began a journey of unlearning and relearning about the gift of generosity and stewardship. It has been a winding and exciting path of more than three decades of learning God’s ways, trusting Jesus more and more, and seeing him do amazing things.

The first and most important shift I had to make was about ownership. Who owns all the stuff that has my name on it—the car registration, the mortgage paperwork, and other material items? Early on in my faith journey I read these words in the Psalms, “The earth is the Lord’s, and everything in it!” (Psalm 24:1).

Everything? Really, Lord? The first and most humbling truth I came to grips with was that everything, absolutely EVERYTHING, belongs to God. He created it; he owns it.

The second and equally profound transition I had to make was from scarcity to abundance. For so many years I believed that resources were like a pie that gets sliced up and you only get a small sliver—a morsel! What I began to learn as I followed Jesus more and more is that God gives abundantly and generously, and that abundance is part of God’s character and part of his grace to us. So I had to learn to live into that abundance as a recipient and as a giver.

And third, I discovered the great calling and joy in giving generously to God’s work through the local church, as well as through other worthy causes. In fact, I have been both the recipient of generosity and the giver to bless others. For a quarter of a century I was a missionary and was supported through the generosity of God’s people. My wife and I also tithe to our church, give sacrificially at times, and always want to be open to how God wants to bless others through our generosity.

Don't Let Worry Hinder Generosity

Therefore I tell you, do not worry about your life. MATTHEW 6:25

THE LESSON | Generosity and faithful giving require trust. An anxious heart works against generosity.

I (Brian Rice) often talk about functional atheism. Christians (theists) believe in God and his goodness, but too often we act as if we can't trust God's goodness and provision in our lives. We take charge and begin to act as if all our needs for security and safety depend on us. Anxiety and insecurity about money and possessions is a spiritual problem.

God provides. This is the message of the Bible. God provided manna and quail in the desert (Exodus 16). God provided for a discouraged prophet in the wilderness (1 Kings 19:1-9). Jesus did miracles of feeding large crowds with almost nothing (Matthew 14:13-21, 15:29-39). God provides. God will provide for you.

So, don't worry. The word *worry* is used six times in this passage. To worry is to dwell in a disturbed way on potential difficulties and troubles. You don't worry because:

1. God knows what you need and he cares for you.
2. Worry has no power to make a difference, it only hurts you.
3. People who don't know God worry. Don't be like them.
4. Tomorrow will come around with its own troubles. Today has enough to focus on.

Jesus is not telling you to be careless. He is not saying you can't be careful. He is saying you can be care-free.

Jesus also tells you to pursue and be part of God's Kingdom. That is the gracious, generous, good work of God in the world. That is the ethical and spiritual behavior that conforms to God's will.

PRACTICE & PRAYER | How much do you worry about your money, your "stuff," and the future of both? How much do you pray for God's provision? Does your worry about money keep you from being faithful, obedient, trusting, and generous? What is God saying to you about these things?

God Provides Every Good and Perfect Gift

Every good and perfect gift is from above, coming down from the Father of the heavenly lights. JAMES 1:17

THE LESSON | God is the source, the provider, the beginning of every good gift we receive in life.

There is a worship song that is quite popular. One of the lines says, “You’re a good, good Father, that’s who you are, that’s who you are.” This is the foundational truth of creation and stewardship. God is a very good Father—the most true Father. It is his nature that he is good. And because he is fundamentally good, he gives good gifts to his creation, to his children.

Proverbs 8 tells us that riches, honor, wealth, and righteousness all come from God, and that what God offers us is “better than fine gold.” In other words, the good gifts from God are priceless and we are to receive them with humility and gratitude.

God gives good gifts despite our sin and brokenness. In the Sermon on the Mount Jesus says, “If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him!” (Matthew 7:11). We are to seek God with all our hearts and receive his gracious good gifts.



PRACTICE & PRAYER | What are some of the good gifts from God that you are thanking him for today? Write them down and give thanks to God this week for them.

The Rich and the Kingdom

How hard it is for the rich to enter the kingdom of God! MARK 10:23

THE LESSON | It is tragic to believe you have gained the entire world, while in reality you have lost your soul.

Every now and then I want to say, “Don’t shoot the messenger!” I am just the messenger with the message of Jesus. If there is a passage in which people want to shoot the source of the message, this one is it. The story is so significant that it appears in three of the gospels—Matthew, Mark, and Luke.

It is about a rich young man. He has good intentions about God. He keeps the commandments with diligence. He wants to “inherit eternal life” (v. 17). Mark includes a comment: “Jesus looked at him and loved him” (v. 21). Please hear that statement, because what comes next comes from a place of deep love for this man:

“One thing you lack. Go, sell everything you have and give it to the poor, and you will have treasure in heaven. Then come, follow me.” (v. 21)

Jesus looks into the man’s heart. He sees sincerity, but Jesus also sees a competitor. Money and possessions have a powerful grip on his life. Drastic action is needed. The man needs to surrender and obey. Let it go. But he cannot. His “face fell and he went away sad because he had great wealth” (v. 22). He chooses money over Jesus, possessions over God’s kingdom. That is how great a competitor Mammon is for us. He kept his world of wealth, but may have lost his soul (Mark 8:36–37).

The rest of the story is a conversation about how riches get in the way of faithful discipleship. Even so, God is greater and God can empower us to be faithful. In most cases, we don’t have to sell everything, but in all cases, we need to surrender our wealth and resources. And there is a strong promise. There is a greater reward to come. God will bless our faithfulness to him.

PRACTICE & PRAYER | Why do you think wealth has such a hold on us? Why do you think that great wealth has an even greater hold on us? As you look at your practices of generosity and stewardship, what kind of hold does your wealth have on you?

The Year of Jubilee

Throughout the land that you hold as a possession, you must provide for the redemption of the land. LEVITICUS 25:24

THE LESSON | The Jubilee Principle offers a “divine reset” for us to begin again as faithful stewards.

The Jubilee Principle was given to the Israelites to provide equity among the Israelites, as well as with the foreigners and aliens in the land. It was about creating a just society where people could live with gratitude and be generous to others.

Leviticus 25 provides two principles toward this just society. Jesus interprets these in Luke 4 and offers a third principle. These were foundational to Judaism and apply equally to the Church:

1. God is not only the ultimate source of all things, but he is also the owner of everything. In the words of Rabbi Jonathan Sacks, “What we possess, we do not own, we merely hold in trust, and there are conditions to that trust” (*Covenant and Conversation*, p. 361).
2. God provides the way for people to prevent their financial ruin so they can build a just society. The Year of Jubilee leveled the playing field or hit the “reset” button for the community.
3. Jesus fulfills the Jubilee Principle in Luke 4 at the synagogue when he says he has come “to set the oppressed free, to proclaim the year of the Lord’s favor” (Luke 4:18–19).

Jesus now proclaims liberty (Lev. 25:10) for the people. The cross and the resurrection resets our relationship to resources and changes our clenched fists into open hands.

PRACTICE & PRAYER | Jubilee offers a “reset” for those of us who have not stewarded resources well, who may be in debt, and who may have become unrestrained consumers. Here are steps to consider:

1. **Develop a plan** to dramatically reduce personal debt, especially that of credit cards.
2. **Make a budget** to live within your means, to simplify, to say “no” to certain non-necessities.
3. **Increase your regular financial contribution** to the church in the form of the tithe, as well as in special offerings, such as on Christmas Eve.

Kingdom Impact: Wider in Influence

You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. 2 CORINTHIANS 9:11

THE LESSON | We want to excel in the grace of giving for the sake of others.

God's Kingdom is already here, but it is not fully here. God's Kingdom will grow and expand until the return of Jesus. Until that happens, there is a great deal of work to do and that work requires financial resources.

We love to raise money for the sake of others. In fact, it is fair to say that we as Living Word Community Church excel in this. We have raised millions of dollars for local and global missions. It is our joy to do so.

This passage is the longest one you will read and study in this devotional. It is full of motivating truths about generosity and financial faithfulness. It is my favorite section of Scripture for my own personal commitments, and for mobilizing others to make their resources available to God's expanding Kingdom.

PRACTICE & PRAYER | This passage is so rich in lessons that we want you to read through it and list your best principles and practices for generous giving. You should create a "Stewardship Mandate" that you believe is God's Word to you. As you get your best ideas written down, pray that God would make each one a growing reality. As you do this, you will discover God is abundantly blessing you in all things and at all times, and that you are able to abound in every good work.

*For you know the grace of our Lord Jesus Christ,
that though he was rich, yet for your sake he became poor,
so that you through his poverty might become rich.*

1 CORINTHIANS 8:9

Spontaneous Generosity

by Pastor Brian Rice

I have a friend who, through the years, would hear about certain needs and give to meet those needs. There are a few things you need to know about my friend.

First, my friend is a pretty typical person in terms of income. He is not wealthy. He is comfortable in his income and lifestyle. He is also responsible and maybe a bit on the frugal side.

The second thing about my friend is his heart of compassion. He hurts when people hurt. Their needs impact him. When he can help, he does. He knows he can't help everyone, but he knows he can help a few people from time to time.

The third thing about my friend is that these times of spontaneous generosity are not in place of supporting the church; they are additional gifts. He has often used the phrase *tithes and offerings*. He gives his tithe to the church, and as he can and is led by the Spirit, he gives additional gifts to help others.

Finally, my friend wants no credit. He wants his gift to remain anonymous. He is not doing this to call attention to himself. One reason he connects with me is that it makes it easier to get resources to a person in need. And he isn't looking for a tax credit either. One time I mentioned, "You know, there is no tax benefit in this." He looked at me and said . . . well, I can't repeat what he actually said, but I never mentioned that issue again.

One thing I love about our church is that this story is not unique. There is a lot of spontaneous giving that takes place. Because that is what love does.

Every year at Christmas time there is an enormous outpouring of spontaneous love. It starts with Operation Christmas Child. It continues as we bring in gifts for children in our community. And with our Christmas Eve offering our generosity just soars. I know Christmas is especially the time when generous hearts are most reminded of how much God loved the world, but may the spirit of generous and spontaneous giving describe us all year long.

The Poor Widow's Example

She gave extravagantly what she couldn't afford—she gave her all. MARK 12:44 MSG

THE LESSON | We are all called to be committed givers, in different amounts and different ways.

Ron Sider, in his book *Rich Christians in an Age of Hunger*, says that 99% of Christians, 99% of the time, need to hear the powerful words of Jesus about lifestyle, finances, generosity, and faithfulness about money. This short story is one that 99% of us need to hear.

In the story Jesus is not saying it is bad to give large amounts of money, he is simply calling our attention to the heart and love that was in the poor widow's gift. She gave out of her poverty. As Eugene Peterson says, she gave extravagantly.

Many years ago, I was introduced to a life-changing idea. It says, "Equal commitment, different amounts." This means that you and I can have equal levels of commitment, and yet differ in our capacity to give our resources to the work of God. It is the heart of commitment that matters most, and not the amount of the gift.

So, we must pay attention to our commitments to Jesus, to our church, and to the missional organizations that do God's work. Do we want to bless them? That is the heart of commitment. Then we assess what we are able to do. Trust in God goes further than a simple spreadsheet. The widow shows us that.

The amount will vary from person to person, and the amount will vary for a person as years go by. However, when there is a real heart of commitment, that heart desires to give as generously as possible and finds ways to do so.

PRACTICE & PRAYER | Ask God to give you a heart like the widow—a heart of generosity, love, and trust. The widow illustrates all the other teachings of Jesus. For a contrast, read Luke 12:13-21. May we all be more like the poor widow than the rich fool.

Blessed to Be a Blessing

And all peoples on earth will be blessed through you. GENESIS 12:3

THE LESSON | God blesses the people of God (Israel in the Old Testament; the Church in the New Testament) so that all creation will be blessed.

The concept of “blessing” through the Scriptures is central. The Hebrew word is *baruch* and has the sense of bestowing well-being on a person or bringing God’s shalom to a person or community. Blessing is the grace and lavish generosity of God poured out on people.

**BEING A
BLESSING IS
A CORE PART
OF WHO WE
ARE AS
CHRISTIANS.**

God is the Source of all blessing and we are his instruments or channels for people to receive that blessing. This is a high honor and responsibility for Christians and for the Church. We bless people around us as a core part of who we are as followers of Jesus Christ. Blessing others is never an extracurricular activity.

The apostle Paul summed up “blessed to be a blessing” like this: “God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work” (2 Corinthians 9:8).

We “abound in every good work” so that others will receive God’s blessing, both now and into eternity.

PRACTICE & PRAYER | In what ways is God asking you to be a blessing to others today and this week? Who is the person you need to reach out to? How does he want you to use his resources (financial and others) to bless other people?

A Remarkable Transformation

Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount. LUKE 19:8

THE LESSON | Jesus forgives and transforms even the worst evils involving money.

It is a great story. I'll call him Zach, a tax collector. He's a thief, a cheat, someone with a license to steal and get away with it. There are so many evil practices associated with money: theft, bribery, scams, payoffs, gambling, tax evasion, extortion, fraud, embezzlement, the list goes on.

There are also great inequalities in this world when it comes to wealth. There are social systems of poverty and injustice that make life harder. Other times those in power make rules that benefit themselves to the harm of others.

Throughout the entire Bible, God has strong words of rebuke against all who are involved in financial harm to others. Zach was a person involved and benefitting from an unjust system—until he met Jesus. Then something happened. Conviction. Sorrow. Repentance. Confession. Restitution. Transformation. I wish I knew the rest of his story, how it all worked out. What we do know is this: Jesus redeems even the worst of what has gone wrong with money.



If you have been involved in the shady or dark side of money you can have the Zach experience just as powerfully as he did. Jesus loves you so much, he will redeem even the worst damages of sin.

PRACTICE & PRAYER | Be very sensitive and alert to the dark side of money. Ask Jesus to illuminate for you if there have been any wrong practices. Tune in to any restitution Jesus may ask of you and begin to embrace a way of honoring God and blessing others with your resources.

The Wisdom of Psalms and Proverbs

A generous person will prosper; whoever refreshes others will be refreshed.
PROVERBS 11:25

THE LESSON | God's wisdom of the ages instructs us that generosity breeds prosperity.

The book of Proverbs and the Psalms are the heart of the Wisdom Literature of the Old Testament. Proverbs is a series of short sayings, many of them by King Solomon, and the Psalms are usually songs that were used in worship by Israel.

Numerous proverbs and psalms capture God's heart for how he wants his people to live generously:

"The righteous give without sparing." (Proverbs 21:26)

"I was young and now I am old, yet I have never seen the righteous forsaken or their children begging bread. They are always generous and lend freely; their children will be a blessing." (Psalm 37:25-26)

*The generous will themselves be blessed,
for they share their food with the poor.*

PROVERBS 22:9

"Good will come to those who are generous and lend freely, who conduct their affairs with justice." (Psalm 112:5)

The Wisdom Literature of Scripture teaches us a core tenet of discipleship: Generosity and maturity go hand in hand. A righteous person is an overflowing, generous person. And God prospers his people when we are generous. He gives in abundance not so we become rich, but so we can bless others in greater and greater ways.

PRACTICE & PRAYER | As we draw near the end of this devotional, how is God calling you to a new level of maturity and growth? How are you stepping out in faith in generosity with the financial resources entrusted to you?

Kingdom Impact: Lives Transformed by Jesus

...the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich. 2 CORINTHIANS 8:9

THE LESSON | Grace, gratitude, and generosity are each powerful, and when you combine them, they are transformative.

This is the second week we are studying this passage because it is so rich in God's truths. This week we reflect on it with a special focus. Read the two chapters and look for every verse that has the words or ideas of grace, gratitude, giving, and generosity. You will find these chapters overflowing with the words and ideas.

Here is the relationship. God is gracious and God graciously gives us everything we have. Everything you have is a gift of grace, freely given to you. Jesus is the greatest grace-gift of all.

The natural response to receiving such a generous grace-gift is gratitude and love. Gratitude and love lead us to faithful response. The best response is for us to become gracious, generous givers back to God. This is what lives transformed by Jesus look like. We look very much like our God.

That is why some of the darkest sins are sins of ingratitude and of being miserly or stingy. These sins go against the very essence of God's way with us, that of grace-filled, love-infused giving.

PRACTICE & PRAYER | Joyful freedom, grateful love, faithful generosity, unconditional giving—all for the sake of God's purposes; all done so that the world around us may flourish. This is the Way of Jesus at its highest and finest. This is when we are at our very best, because this is when we are most like our God. May you be at your very best as you are remade into the Imago Dei (image of our God).

A Widow's Story

by Pastor Brian Rice

In the late 1980s, it was my responsibility to record the Faith Promise pledges for global missions. Faith Promise was a system we used to support God's work around the world. People would pray, asking what God wanted them to give by faith. They would turn in their amount on a pledge card. We asked people to do this so we would know the resources we had to work with during the year.

Year after year, one particular pledge always got my attention, for two reasons. First, it was a pledge that came from an elderly widow on a small income. She lived in an inexpensive apartment. She had limited mobility. She never focused on herself or on what she had and didn't have.

The second reason her pledge got my attention was because it was one of the largest pledges. This went on year after year. This limited, fixed-income widow was giving more to world missions than just about anyone else at church.

One year I finally decided to say something to her. I told her she didn't have to pledge so much. I appreciated her generosity, but she had such limited funds and there was no need for her to give the amount she was giving.

I will never forget her response, "Oh, those poor people over there need the money much more than I do." And she continued to give so generously out of her limited income. She did that until the year she died.

I think she is exactly the kind of person Jesus had in mind when he told the story of the generous widow who gave so much.

I am also quite sure that this widow had a strong embrace from her Lord Jesus when she entered her heavenly home. "Well done, good and faithful friend-daughter-servant. Enter into the joy of your Lord" (Matthew 25:23).

I am also quite sure she was humbly surprised at what else awaited her within, for she had spent a lifetime storing up treasure in heaven (Matthew 6:20).

Decades later, she continues to inspire me. I hope her story inspires you.

Monthly Budget/ Cash Flow Worksheet

1 Calculate income.

_____ Monthly take home pay

2 Calculate expenses by category.

_____ **Giving** *tithes and offerings*

_____ **Food** *groceries and eating out*

_____ **Clothing** *include laundry/cleaning*

_____ **Housing** *rent, mortgage, taxes, repairs*

_____ **Utilities** *electric, water, gas, phone, Internet, trash*

_____ **Transportation** *gas, repairs, licenses,
vehicle replacement, auto, insurance*

_____ **Medical** *medications, doctors, dentist, vision*

_____ **Insurance** *life, health, home, disability*

_____ **Personal** *hygiene, baby supplies, pet supplies,
subscriptions, tech, education, child support*

_____ **Debt** *car(s), student loans, credit cards, other*

_____ **Savings** *emergency fund, college, retirement*

_____ **Recreation** *entertainment, hobbies, vacation*

3 Add up total expenses.

_____ Total expenses

4 Subtract expenses from income.

_____ Total income after expenses

Learn more or complete this form electronically at www.bit.ly/generous-budget.

Debt Reduction: The Process & the Mindset

Debt reduction starts with your desire to be unburdened and free to be generous. Debt can feel crushing, but the good news is that you can dig out from debt! The very first thing you must do is ruthlessly cut your expenses. Here are suggestions of places to cut:

- Eating out
- Cable TV, Netflix, etc.
- Excessive phone plans
- Don't buy clothes for 6 months
- Buy cheaper auto insurance

1 List all your debts from smallest to largest.

Example:

Loan Name	Amount	Monthly Payment	Interest Rate
Student loan	\$3,000	\$250	5%

2 Make minimum payments on all your debts.

3 Pay as much and as fast as possible on your smallest debt until paid in full. *(Idea for quick cash: sell things you own that you don't need!)*

4 Do the same with your next smallest debt until debt-free!

5 Cancel credit cards with annual fees once they are paid off.

6 Destroy no-fee credit cards that have high interest rates.

7 Get a new debit card from your primary bank and use it instead.

Learn more at www.bit.ly/generous-debt.

A Plan for Generosity

A Getting Started Plan

If you are new to giving, or if you are in the process of getting your finances under control, here is how you can take the first steps of faith, trust God, and start on the Generosity Journey.

Identify a baseline, for example, \$10/week. That may be too much or too little, but get a baseline. Then determine a one year goal. What would you like to be able to give to support God's work at Living Word by year end? For example, \$30/week. Ask God to increase your vision and your faith in his provision.

_____ **Starting Amount**

_____ **Target Goal**

A Growing Deeper Plan

This plan works with the biblical model of tithing (10%) and other offerings.

1 What is your monthly income?

_____ Monthly income (gross or net)

2 What are you currently giving?

_____ Monthly giving (% or \$)

3 Set your priorities for giving.

_____ Local Church

_____ Non-profit

4 Set goals to increase giving by 1% every month until you are tithing or doing what you believe is generous giving that honors God and supports the work of God.

5 Remain sensitive to God's leading about giving.

Learn more at GenerousGiving.org.

Emergency Fund

Life has too many unexpected events to be at the mercy of the unexpected. Whether it's an accident resulting in personal or property damage, a major failure like your home furnace, or an illness that keeps you from getting a paycheck, it's not whether or not you will experience an emergency, it's when it will happen. An emergency fund is money set aside to give you margin and fill the gap.

1 Start building the fund. GOAL: \$1,000

In your budget worksheet add an expense line for "Emergency Fund." Try to budget \$200 per month to put money into a separate bank account for 5 months. Build the emergency fund even as you are paying off debt. Do NOT use these funds for anything.

2 Keep building. GOAL: 3 MONTHS

After you have paid off your debts (except mortgage) begin expanding the emergency fund to 3 months of your household income. This larger emergency fund allows you to not be in crisis if you experience unanticipated expenses. This is in a way your personal insurance policy.

How Much of an Emergency Fund Do I Need?

There are several factors to determine this. Ask these questions:

- How stable is your employment or income stream?
- Does your income come from multiple independent sources or just one source?
- Is your income stable, based on a salary or hourly wage, or is it commission based?
- Does anyone in your household have a chronic illness? The more risk you have the more savings you need to cover risks.

Learn more at www.bit.ly/generous-fund.

Give to the Ministry of Living Word

Please contact
Scott Naylor at
snaylor@lwccyork.com
or 717.755.0089 x 101 to
learn more about these
and other giving options.



LWCCyork.com/Give

Ways to Give

ONLINE

Go to LWCCyork.com/give and click on the Give Online button to set up your recurring gift.

TEXT-TO-GIVE

Using your mobile phone, text LWCC to 866-933-2373 and tap the link in the response message to go to our online giving site.

LWCC MOBILE APP

Tap either the Give Tile or the Giving Tab to set up your recurring gift using either a credit card, debit card, or your bank account for payment.

ONLINE BILL PAY

If your bank offers this option, you can establish recurring payments to LWCC. Your bank will automatically mail checks to LWCC.

SUNDAY MORNING

Place a check or cash in a donation box in the Main Auditorium or Life Center during a worship service.

MAIL A CHECK TO LWCC

Make check payable to LWCC and send to:

Living Word Community Church
ATTN: Accounting
2530 Cape Horn Rd
Red Lion, PA 17356

EMPLOYER MATCHING GIFTS

Ask your employer whether they have a program in place to match your giving to LWCC.

OTHER GIVING OPTIONS

- Qualified charitable distributions
- Asset-based gifts



Helping the people God loves flourish.

LWCCyork.com