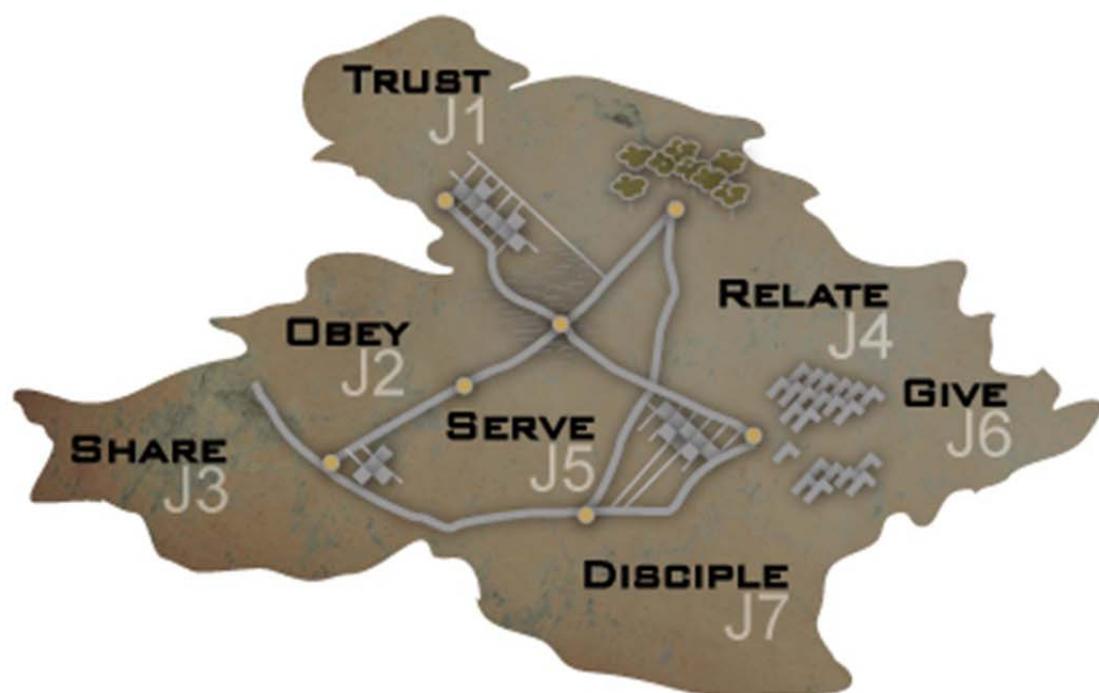


# 7 Journeys



**G  
I  
V  
E**

**JOURNEY 6  
CHARITABLE TO EXTRAVAGANT**



# charitable to extravagant

## Journey 6

---



### The World as I know it

The average American gives \_\_\_\_\_% of their income to good causes.

The average American follower of Christ gives \_\_\_\_\_% of their income to good causes.<sup>1</sup>

Why is money so important?

- The church needs money to operate.
- The gospel takes money to spread.
- Money is a litmus test of true character.
- Jesus talked about it more than faith.

*When you first discovered that Journey 6 was about money, what was your reaction? Really, what was your honest reaction?*

*Dr. Howard Hendricks says there are two places to find out the character and spiritual temperature of a person, their checkbook and their daily schedule planner. Agree or disagree?*

*What would your checkbook and daily planner say about your spiritual temperature?*

- *Stone cold dead*
- *Alive but on life support*
- *98.6 normal and healthy*
- *Fever of 103—hot blooded*
- \_\_\_\_\_?

### What does Jesus say about money?

Eleven of the thirty-nine parables that Jesus taught were about money and 1 out of every 7 verses in the book of Luke deal with money. Money or the material assets that we have are linked in Jesus' teaching to the core of our spiritual journey.

In Randy Alcorn's book, *Money, Possessions, and Eternity*, he says:

---

<sup>1</sup> On average, people who attend religious services gave 2.3% of their income, compared with 1.3% for those who do not. (Independent Sector, May 1999 National Survey)

# charitable to extravagant

## Journey 6

---

“The sheer enormity of Scripture’s teaching on this subject screams for our attention. And the haunting question is this—*why*? Why does God give us so much instruction on money and possessions? Considering everything else he could have told us that we really want to know, why did the Savior of the world spend 15 percent of his recorded words on this one subject? Why did he say more about how we are to view and handle money and possessions than about any other single thing? (p. 4)

Before we approach the “why” let’s take a look at the “what” by looking at some of the places in the Bible that speak to money.

Read Luke 18:18-30 below, which is commonly referred to as the parable about the rich, young ruler. As you read, underline words that create emotions, stirrings, questions, thoughts, etc. Circle words or phrases that you don’t understand and might need some further research.

**A certain ruler asked him, "Good teacher, what must I do to inherit eternal life?"**

**"Why do you call me good?" Jesus answered. "No one is good—except God alone. You know the commandments: 'Do not commit adultery, do not murder, do not steal, do not give false testimony, honor your father and mother.'"**

**"All these I have kept since I was a boy," he said.**

**When Jesus heard this, he said to him, "You still lack one thing. Sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me."**

**When he heard this, he became very sad, because he was a man of great wealth. Jesus looked at him and said, "How hard it is for the rich to enter the kingdom of God! Indeed, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God."**

**Those who heard this asked, "Who then can be saved?"**

**Jesus replied, "What is impossible with men is possible with God."**

**Peter said to him, "We have left all we had to follow you!"**

**"I tell you the truth," Jesus said to them, "no one who has left home or wife or brothers or parents or children for the sake of the kingdom of God will fail to receive many times as much in this age and, in the age to come, eternal life." (NIV)**

The question the young man has is not about money but about becoming an heir in God’s family. However, Jesus doesn’t begin with the topic of money.

*Why do you think Jesus asks his first question?*

# charitable to extravagant

## Journey 6

---

*Where does this young man's confidence lie?*

*How do you resolve Jesus' answer with Titus 3:5 and Ephesians 2:8-9?*

*How is this man's money keeping him from connecting with God?*

*In light of his sadness walking away from Jesus, what do you think he was asking to begin with?*

We are not at a loss for influences in our lives that rival God. Especially in the Western world, money has become the chief rival god. Like the silent and unseen cholesterol in our bloodstream slowly constricting the flow of nutrients to our body, money flows through our lives and threatens the vitality of our spiritual lives.

To be fully devoted to Jesus requires that our full lives come under his Kingship. The Crusaders before heading off to Palestine would be baptized in their full armor but would leave their sword held high out of the baptismal waters. This ritual was to put them in God's care yet the sword remained un-baptized to allow it to wreck havoc as they saw fit and not be controlled by God and his truth.

If we aren't careful we move toward Jesus with an agenda that says I want all you offer on the Cross but I only want it to affect certain areas of my life. It is as if we are baptized and we hold our wallets, credit cards and checkbooks out of the baptismal waters.

Looking squarely into the eyes of the truth that Jesus taught is imperative. Anything less is just pretending to pledge allegiance to Jesus and His Kingdom. That kind of life is a life of hypocrisy!

Read Matthew 6:19-34 on the next page.

# charitable to extravagant

## Journey 6

---

**"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.**

**"The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!**

**"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.**

**"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? 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? Who of you by worrying can add a single hour to his life?**

**"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? 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. But seek first his kingdom and his righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own. (NIV)**

*What principles does Jesus layout in this passage?*

*What do you like about this passage?*

*What do you not like or what bothers you?*

# charitable to extravagant

Journey 6

---

*What do these verses teach us about God?*

*What do you not understand?*

*What phrase or sentence from the passage would you like to think about this week?*

Jesus says, “No one can serve two masters.” He doesn’t say it is not a good idea or it will be difficult, he says you can’t.

*What does this struggle look like in your life? Can you give us a specific example where you feel this battle?*

*What actions are you prompted to take as a result of this passage?*

## **Who Owns What?**

John Wesley (the founder of Methodism and a significant force in the grace of Jesus being spread in pre-Civil War America) was accosted one day by a man thundering up on his horse and frantically screaming, “Your house, your house, it burned to the ground!” Wesley is reported to have said, “No my friend, not my house but the Lord’s.”

Stewardship is not a word we use often but the Wesley story is a simple illustration. You and I don’t own anything; it has all been loaned to us by our Creator.

In Genesis 1:28, God blesses Adam and Eve after the Creation,

**"Prosper! Reproduce! Fill Earth! Take charge! Be responsible for fish in the sea and birds in the air, for every living thing that moves on the face of Earth."** (The Message)

David writes in Psalm 8:6-8,

**You put us in charge of your handcrafted world,  
repeated to us your Genesis-charge,  
Made us lords of sheep and cattle,  
even animals out in the wild,  
Birds flying and fish swimming,  
whales singing in the ocean deeps.** (The Message)

It might go without saying but Psalm 24:1-2 says,

**GOD claims Earth and everything in it, GOD claims World and all who live on it. He built it on Ocean foundations, laid it out on River girders.** (The Message)

Job found God saying this straight to his face in Job 41:11 as God riddles him with questions,

**Who has a claim against me that I must pay?  
Everything under heaven belongs to me.** (NIV)

When you began the journey of moving from Earner to Heir, did you understand that you would be transferring the title of all that you owned back to its rightful owner?

*How does that change the way you look at your possessions?*

*Which of your possessions is hardest to return to its rightful owner, God?*

When you pay off the mortgage on a house or a loan on a car you are given title to that material possession indicating that you own it free and clear. In *Money, Possessions and Eternity*, Randy Alcorn has a Transfer of Title document:

I hereby acknowledge God's ownership of me and all "my" money and possessions, and everything else I've ever imagined belonged to me—including my family and loved ones. Instead of seeing myself as the ultimate recipient, I will see myself as God's delivery boy or girl, enjoying what he intends me to keep and distributing what he intends to go

# charitable to extravagant

## Journey 6

---

elsewhere. From this point forward I will think of these assets as his to do with as he wishes. I will do my utmost to ask him and to prayerfully consider how he wishes me to invest his assets to further his kingdom. In doing so I realize I will surrender certain temporary earthly treasures but gain in exchange eternal treasures, as well as increased perspective and decreased anxiety.

Signed: \_\_\_\_\_

Witness: \_\_\_\_\_

*What emotions stir in you as you think about signing this?*

*If you sign this, what changes will have to take place in your life?*

*What goes through your mind as you think about asking someone besides your spouse (if you have one) to witness this commitment?*

Why not pause right now and get quiet before God, and simply *consider* signing this statement not as an exercise but as a statement of your heart and life. But, before you *actually* sign the Transfer of Title statement, finish the rest of the study and then come back to it.

### **Living an Openhanded versus a Clinched Fist Life**

We are born with clinched fists and continue to clutch after whatever comes our way. As a baby it is fingers, toys, coffee tables, and tricycles. Then, it continues—balls, bats, boyfriends, girlfriends, diplomas, cars, corporate ladders, golf clubs, gardening tools, canes, pension fund statements, walkers, hospital beds, life itself and then the clutching stops.

Is there a different way to do life? What would an openhanded view of life look like? Psalm 145:16 says of God,

**“You open your hand and satisfy the desires of every living thing.” (NIV)**

God’s open hand is also seen in Lamentations 3:22-23,

**The LORD’S lovingkindnesses indeed never cease, for His compassions never fail. They are new every morning; Great is your faithfulness. (NASB)**

Jesus came to earth and touched the untouchable, healed the lame, held the children, fed the unprepared and laid hands on the immoral. The ultimate openhandedness is seen in Jesus on the Cross. He willingly opened his hands and allowed his human life to be extinguished in your place so you could stop trying to measure up and rid your life of the thought of earning God’s favor and begin the life of being an heir to his family’s fortune.

The openhandedness of God is simply the reflection of his heart and character. Generosity is the word that describes this facet of God’s nature. We saw that in Journey 1 studying Luke 15. The father was irrationally generous to his son when he returned. So to, our Father in heaven has an irrational generosity that he desires to be a mark of his children.

Jesus has an encounter with a man whose height has become his legacy. We pick up the story in the 19<sup>th</sup> Chapter of the book of Luke.

**Jesus entered Jericho and was passing through. A man was there by the name of Zacchaeus; he was a chief tax collector and was wealthy. He wanted to see who Jesus was, but being a short man he could not, because of the crowd. So he ran ahead and climbed a sycamore-fig tree to see him, since Jesus was coming that way.**

**When Jesus reached the spot, he looked up and said to him, "Zacchaeus, come down immediately. I must stay at your house today." So he came down at once and welcomed him gladly.**

**All the people saw this and began to mutter, "He has gone to be the guest of a 'sinner.' "**

**But Zacchaeus stood up and said to the Lord, "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."**

**Jesus said to him, "Today salvation has come to this house, because this man, too, is a son of Abraham. For the Son of Man came to seek and to save what was lost." (Luke 19:1-10, NIV)**

We are given the details of Zacchaeus’ move from clinched fist to open hand. When his heart changed his hands changed in a radical way. Moving from clinched fist or charitable to openhanded or extravagant in our heart shows up in the way we handle our money.

# charitable to extravagant

Journey 6

---

*Where are you in your movement along this journey?*

Clinched fist            1 finger            2 fingers            3 fingers            Openhanded  
*Charitable* ----- *Extravagant*

*Where do you feel the clutching most in your life?*

There are two attitudes that are cancerous to our spiritual lives and they have to do with this idea of clinched fist versus openhandedness. They are covetousness and possessiveness.

Covetousness is a word that you almost never hear. The cause might be the fact that most of our advertising today is focused on getting this active in your life. The word simply means to want something that is not yours. It appears in the Ten Commandments.

**"You shall not covet your neighbor's house. You shall not covet your neighbor's wife, or his manservant or maidservant, his ox or donkey, or anything that belongs to your neighbor."** (Exodus 20:17, NIV)

Hebrews 13:5 says,

**Don't be obsessed with getting more material things. Be relaxed with what you have. Since God assured us, "I'll never let you down, never walk off and leave you,"...**  
(The Message)

One of the most powerful words in the English language is the four letter word "more." It is often seen as the solution to all of life's issues. Wanting more is the epitome of covetousness. But the opposite of covetousness is contentment. Paul says it this way in Philippians 4:11-13,

**Actually, I don't have a sense of needing anything personally. I've learned by now to be quite content whatever my circumstances. I'm just as happy with little as with much, with much as with little. I've found the recipe for being happy whether full or hungry, hands full or hands empty. Whatever I have, wherever I am, I can make it through anything in the One who makes me who I am.** (The Message)

*Where does the term "more" come up most often in your life?*

# charitable to extravagant

## Journey 6

---

*What are you least content with?*

*Where do you fall on the continuum below?*

*Content      1      2      3      4      5      6      Covetousness*

*What caused you to give yourself this rating?*

Wanting things I don't have is one thing but holding on tightly to the things I have is another. It is a clinched fist kind of living that strangles our spirituality. Jesus said in Luke 12:15,

**"Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." (NIV)**

A mentor of mine once said, "If there is anything you own that you cannot give away, you don't own it, it owns you."

*Agree or disagree? Why or why not?*

*What one thing do you need to let go of and why?*

As we think about moving from charitable to extravagant in our lives, there are some passages in the Bible that can help us understand how we might live extravagantly.

As you read Proverbs 6:6-11 below, consider how your life compares or contrasts with the ant's.

**Go to the ant, you sluggard;  
consider its ways and be wise!**

# charitable to extravagant

Journey 6

---

**It has no commander,  
no overseer or ruler,**

**yet it stores its provisions in summer  
and gathers its food at harvest.**

**How long will you lie there, you sluggard?  
When will you get up from your sleep?**

**A little sleep, a little slumber,  
a little folding of the hands to rest-**

**and poverty will come on you like a bandit  
and scarcity like an armed man. (NIV)**

*What comparisons do you see between your life and the ant's?*

*What in your financial habits can you learn from the ant?*

How we give to God is a reflection of our heart. Clinched fist/charitable people give little and openhanded extravagant people give a lot. In fact, based on the earlier principle of stewardship we might not use the word give and replace it with return. Returning to God is an expression of our trust in him. He provides well for us and we in turn acknowledge that care by returning a portion of what he has given.

King Solomon challenged us in Proverbs 3:9-10 to become extravagant in the way we return/give.

**Honor the LORD with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine. (NIV)**

Solomon asks us to honor the Lord with our wealth by giving first. If we were to give to God last or not at all, wouldn't that dishonor God? Is it possible that we honor God with our tongues and dishonor him with our finances?

*Would the way you give be considered honoring or dishonoring to God? Explain.*

# charitable to extravagant

## Journey 6

---

Luke records Jesus observing the taking of an offering in the 21<sup>st</sup> chapter of his story of Jesus.

**As he looked up, Jesus saw the rich putting their gifts into the temple treasury. He also saw a poor widow put in two very small copper coins. "I tell you the truth," he said, "this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."** (Luke 21:1-4, NIV)

*What does this teach us about how we return to God what is his?*

Notice that Jesus was watching the offering? He is concerned about money and how we handle it. He entrusted it to us so that it could be used to enrich our spiritual journey. Matthew also quotes Jesus,

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

Jesus knows that the condition of our heart is closely tied to the way we handle money. In his letters to the Corinthians, Paul gives us some principles which help us understand how to move from charitable to extravagant.

### Regularly – 1 Corinthians 16:2

*How regular is your giving? Circle one and explain.*

*Sporadic      Intermittent      Monthly      Weekly*

### Proportionally – 2 Corinthians 8:12

*How proportional is your giving? Circle one and explain.*

*Not at all      Somewhat      Very      Over the top*

### Cheerfully – 2 Corinthians 9:7

*How joyful is your giving? Circle one and explain.*

*Clinched teeth      Mona Lisa smile      Eager      Exuberant*

# charitable to extravagant

Journey 6

---

## Generously – 2 Corinthians 9:6

*How generous is your giving? Circle one and explain.*

*Scrooge-like (0%) Miserly (5%) Tithe (10%) Extravagant*

## Freely – 2 Corinthians 9:7

*How freely is your giving? Circle one and explain.*

*Out of guilt Out of responsibility Out of discipline Out of joy*

Jesus says,

**"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. (Matthew 6:19-20 NIV)**

He is encouraging us to use the material resources he has loaned us to build his Kingdom. What a privilege to participate with him in the most significant mission of all eternity? And he invites us along as partners. The question that remains for us all—are we going to take the journey from charitable to extravagant?

Now it is time to go back to the Transfer of Title statement on page 6 & 7.