



managing
A
BIBLICAL
GUIDE | God's
money



RANDY
ALCORN



managing
A
BIBLICAL
GUIDE
God's
money



*Tyndale House Publishers, Inc.
Carol Stream, Illinois*

RANDY
ALCORN

Visit Tyndale's exciting Web site at www.tyndale.com.

TYNDALE and Tyndale's quill logo are registered trademarks of Tyndale House Publishers, Inc.

Managing God's Money: A Biblical Guide

Copyright © 2011 by Eternal Perspective Ministries. All rights reserved.

Some of the content in this book originally appeared in *Money, Possessions, and Eternity* by Randy Alcorn, published by Tyndale House Publishers under ISBN 978-0-8423-5360-1.

Cover photo of dollar copyright © by Brian Weed/iStockphoto. All rights reserved.

Cover photo of coins by Dan Farrell, copyright © by Tyndale House Publishers, Inc. All rights reserved.

Cover border copyright © by Dover Publications, Inc. All rights reserved.

Author photo copyright © 2007 by Ken Rada. All rights reserved.

Designed by Daniel Farrell

Unless otherwise indicated, all Scripture quotations are taken from the *Holy Bible*, New Living Translation, copyright © 1996, 2004, 2007 by Tyndale House Foundation. Used by permission of Tyndale House Publishers, Inc., Carol Stream, Illinois 60188. All rights reserved.

Scripture quotations marked NIV are taken from the Holy Bible, *New International Version*,[®] NIV.[®] Copyright © 1973, 1978, 1984 by Biblica, Inc.[™] Used by permission of Zondervan. All rights reserved worldwide. www.zondervan.com.

Scripture quotations marked ESV are taken from *The Holy Bible*, English Standard Version,[®] copyright © 2001 by Crossway Bibles, a publishing ministry of Good News Publishers. Used by permission. All rights reserved.

Scripture quotations marked NKJV are taken from the New King James Version.[®] Copyright © 1982 by Thomas Nelson, Inc. Used by permission. All rights reserved. *NKJV* is a trademark of Thomas Nelson, Inc.

Scripture quotations marked NRSV are taken from the New Revised Standard Version Bible, copyright © 1989, Division of Christian Education of the National Council of the Churches of Christ in the United States of America. Used by permission. All rights reserved.

Scripture quotations marked NASB are taken from the New American Standard Bible,[®] copyright © 1960, 1962, 1963, 1968, 1971, 1972, 1973, 1975, 1977, 1995 by The Lockman Foundation. Used by permission.

Library of Congress Cataloging-in-Publication Data

Alcorn, Randy C.

Managing God's money : a biblical guide / Randy Alcorn.

p. cm.

ISBN 978-1-4143-4553-6 (sc)

1. Christian stewardship. 2. Christian stewardship—Biblical teaching. I. Title.

BV772.A43 2011

248'.6--dc22

2010044879

Printed in the United States of America

17 16 15 14 13 12 11

7 6 5 4 3 2 1

DEDICATION

I dedicate this book to some brothers who have long been Kingdom influencers through financial stewardship and giving.

Just as I honor my precious wife, Nanci, for walking with me for decades in the path of stewardship and giving, the men below who are married would give tribute to their wives, many of whom I haven't had the privilege of meeting. (Those I do know typically outclass their husbands!)

I am also aware that many other women (Nancy Leigh DeMoss and Sharon Epps among them) deserve to be on this list. So do countless men and women of every tribe, nation, and language. Unfortunately, my knowledge and memory and the space in this book are all limited, so I'm sorry to all those I should have included but didn't; God knows who you are.

Some of these brothers are living with Jesus; most are still serving him here today:

R. G. LeTourneau, Art DeMoss, Larry Burkett, Bill Bright, Stanley Tam, John Edmund Haggai, Ron Blue, Howard Dayton, Gene Getz, Tony Cimmarrusti, Daryl Heald, Todd Harper, Hugh Maclellan, Peb Jackson, Jess Correll, Alan Barnhart, Brian Kluth, Scott Preissler, Paul Meyer, Chuck Bentley, Tom Conway, Jerry Schriver, Dick Towner, Al Mueller, Forrest Reinhardt, Chris Duncan, Todd Peterson, Dave Hannah, Scott Lewis, Jay Link, Lee Jenkins, Fred Smith, Wes Wilmer, Craig Blomberg, Gary Hoag, Scott Rodin, Ray Lyne, Ralph Douderas, Jerry Caven, Don Christensen, and last but not least

David Wills, who suggested to me nearly twenty years ago, after the publication of the original Money, Possessions, and Eternity, that I should write a smaller stewardship book like this one.

Okay, here it is; I decided not to rush it.

Contents

Introduction *xi*

Section I | Money and Possessions: Bible 101

- 1 **Starting Right: A Biblical Mind-Set about Money** 3
 - Are we faithful in how we handle money? 3
 - Is money really important to God? 5
 - Why so much biblical emphasis on money and possessions? 7
 - Isn't what we do with our money our own business? 9
 - What questions will we one day have to answer? 12
- 2 **Ownership: It All Belongs to God** 13
 - What is stewardship, and why is ownership foundational to it? 14
 - Is God really the owner of all? 15
 - How is stewardship synonymous with the Christian life? 18
- 3 **Stewardship: It's under Our Management** 21
 - What are the eternal friends and dwellings Jesus speaks of? 22
 - What are the "true riches" Jesus entrusts to some? 24
 - What do Christ's stewardship parables mean? 25
 - What does Jesus teach us about the property owner? 26
 - What does Jesus teach us about the property manager? 27
 - Are we ready for the Owner to return or for us to go to him? 29

Section II | Perspectives That Impede Faithful Money Management

- 4 **"Money Is Bad": A False Spirituality** 35
 - Does the Bible say money is evil? 36
 - Is it possible to both follow God *and* make money? 37
 - Is it right for Christians to have material possessions and enjoy them? 39

- 5 **“It’s All about Money”: The False God of Materialism** 41
 - What’s wrong with wanting things? 41
 - Bible stories too close to home? 42
 - What *isn’t* life measured by? 43
 - Is money-love a formula for self-destruction? 45
- 6 **Materialism: Ten Fatal Dangers** 47
 - Materialism hinders or destroys our spiritual lives 47
 - Materialism is a broken cistern that can’t hold water 48
 - Materialism blinds us to the curses of wealth 48
 - Materialism brings us unhappiness and anxiety 49
 - Materialism ends in futility 50
 - Materialism obscures many of life’s greatest blessings 52
 - Materialism spawns independence and self-sufficiency 52
 - Materialism leads to pride and elitism 53
 - Materialism promotes injustice and exploitation 54
 - Materialism fosters immorality and the deterioration of the family 55
- 7 **Battling Materialism in Christian Families** 57
 - What is “affluenza”? 57
 - Is there any substitute for a parent? 59
 - What about our children’s other teachers? 60
 - How about a field trip to a dump? 61
- 8 **Rethinking Prosperity Theology (Hint: God Is Not Our Genie)** 63
 - Doesn’t God promise to make us prosperous if we obey him? 64
 - What about Job and Lazarus and godly people who suffer? 65
 - Prosperity or persecution? 67
 - What can we learn about prosperity theology from the apostle Paul? 69
 - So why *does* God prosper us sometimes? 72

Section III | Our Stewardship in Eternity's Light

9 Two Treasuries, Two Perspectives, Two Masters: Choosing between Two Kingdoms 77

How do we keep money and possessions in perspective? 77

What does it mean to store up treasures in Heaven? 80

Is storing up treasures in Heaven really about giving? 83

What is an eternal investment? 85

Where do we find the motivation to invest eternally? 88

10 God's Steward's Eternal Destiny: Heaven 91

Why is it important to view our present lives through the lens of eternity? 92

Is Heaven really a place we should look forward to? 93

Will we really eat and drink and spend time with friends? 94

Will we rest or work or both? 98

11 God's Steward's Eternal Rewards 99

Does God care about what we *do* on Earth, or only about what we *believe*? 99

Does God hate our good works? 101

How powerful is the motivation of eternal reward? 102

Is it wrong to be motivated by rewards? 103

Whose idea is it for God to grant rewards to faithful stewards? 105

Should reward be our only motivation? 108

Section IV | Giving and Sharing God's Money and Possessions

12 Tithing: The Training Wheels of Giving 113

Where and how do we start giving? 113

What exactly does tithing mean? 116

Isn't tithing legalism? 118

If tithing is no longer a law, could it still be a good idea? 122

What if we can't afford to tithe? 123

Should we tithe on our gross or our net income? 126

- 1 3 Freewill Giving: Overflow of the Grace-Filled Heart** *127*
How does grace giving differ from tithing? *128*
What do we do with the financial blessings God showers on us in response to our giving? *131*
Why has God provided more than we need? *132*
How do we set our own salaries? *134*
Whose praise do we seek in giving? *135*
What is sacrificial giving? *137*
- 1 4 Helping the Poor and Spreading the Gospel: Supporting God's Work with God's Wealth** *141*
Are we to blame for people's poverty? *143*
Does how we help the poor depend on the reasons why they are poor? *144*
What's our heart condition as we give to the poor? *146*
What about giving to world evangelism? *147*
Where should we give first? *148*
What if we disagree with how the local church uses money? *150*
What should we look for when giving to a ministry? *151*

Section V | Wisely Handling God's Money and Possessions

- 1 5 Discipleship: Choosing a Strategic Lifestyle** *155*
Do we have a right to own land and possessions? *155*
Should we go out, leaving possessions behind, or stay home and support others? *158*
What is expected of both goers and stayers? *160*
How much can we safely keep? *161*
What's the difference between a simple lifestyle and a strategic one? *162*
Is it all right to own certain possessions for personal enjoyment? *163*
- 1 6 Debt: Finding Freedom and Wisdom** *165*
Why is the topic of debt so important? *165*
Why should debt usually be avoided? *167*
What else does the Bible say about debt? *168*
What should we ask ourselves before going into debt? *170*

- What do wise money managers understand about spending and debt? *173*
 Have you learned how to set a budget and live on it? *174*
 Have you learned to wait upon the Lord? *176*
- 17 Questions and Answers about Debt** *179*
 What about borrowing to buy a house? *180*
 Should we have and use credit cards? *182*
 Should we pay off all debts before giving money to God? *184*
 How can we get out of debt? *185*
- 18 Preparing for the Future: Savings Accounts and Retirement Funds** *189*
 Why is the topic of saving important? *189*
 Is saving ever wrong? *191*
 How can we approach saving with biblical balance? *193*
 Is retirement biblical, and how much money is enough? *196*
 Is anything “hands off” to God? *197*
- 19 Looking for Returns: Gambling and Investing** *201*
 Is gambling okay? *201*
 How does investing differ from gambling? *203*
 Can we be wiser about where we invest God’s money? *203*
 Have you received and heeded wise counsel before investing? *205*
- 20 Inheritance or Heritage: What to Leave Behind and What to Send Ahead** *207*
 What’s different about inheritances in our culture? *207*
 Is it really God’s money, or does it belong to our children? *211*
 What’s the difference between giving money now and leaving it to good causes when we die? *213*

Section VI | Passing the Baton of Wise Stewardship

- 21 In the Family: Teaching Children How to Manage God’s Money and Possessions** *219*
 How can we help children connect money with work? *221*

- How can we teach children to save? 222
- How can we help children become generous givers? 223
- How can we help young children handle money? 225
- What can families do together to learn good stewardship? 226
- How can we teach children self-control? 227
- How can we help children develop good spending habits? 228
- How can we help children learn greater responsibility? 228
- Should we help children learn the hard way? 229
- How can we help children learn to share their possessions? 230
- How can we help children become thankful? 231
- How can we leave a legacy of godly stewardship? 232

2.2 In the Church: Cultivating a Culture of Stewardship and Giving 233

- How do we teach others about stewardship and giving? 233
- What resources are available to help people become wiser stewards? 234
- Is there a right time and place to tell our stewardship and giving stories? 237
- What can we do now to prepare ourselves for our coming job evaluation? 240

CONCLUSION Money Management and an Eternal Investment Mentality 241

- Have you transferred the title deed to God? 241
- Has God strategically entrusted his assets to you for this time and place? 244
- What is the spiritual gift of giving, and who has it? 245
- Are we in danger of overemphasizing giving? 246
- How seriously will we take what Jesus said? 248

What Will You Do Now? 251

Acknowledgments 255

Introduction

Our **PER SPECTIVE** on money and possessions—and how we handle them—lies at the very heart of the Christian life. Does that sound like an overstatement? It's not. The Bible emphatically demonstrates that how we view our money and possessions is of utmost importance. What we do with them will influence eternity.

The title of this book, *Managing God's Money*, is not some cute, figurative expression. It's a precise depiction of what the Bible says we are—God's money managers.

Jesus told his disciples, "There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer'" (Luke 16:1-2, **NIV**).

This parable, like the other "stewardship parables" (see chapter 3), shows that God, who is infinitely rich and owns all things, has assigned to human beings management responsibilities over his assets. We can

manage his money and possessions well, or—as in the case of this man—poorly. One day we will stand before God and give an account of how we have managed what belongs to him. Have we taken good care of it, using it wisely for purposes he approves of? Or have we misused or wasted it?

Now, it might seem unfair that we won't formally answer to God for our work as his asset managers until our lives here are done and it's too late to implement changes based on his performance review.

But it's *not* unfair. Why? Because God has recorded in the Bible everything we need to know about his investment priorities, his high standards of management, and the rewards he offers his faithful stewards.

God's Word is his Kingdom manifesto, his investment manual, and his code of business ethics. When we stand before him at the end of our lives, suppose we say, "But, God, you didn't tell me this all belonged to you; you didn't say it was my job to do with it what you wanted me to; you never told me how to conduct my business; and you never made clear which investments you considered important." He would need only to lift up the Bible and reply, "Yes I did; you simply didn't pay attention."

That's why the pages of *Managing God's Money* contain a great deal of Scripture. God's words are far more valuable than anything I have to say because he is, after all, the Creator and Owner of the universe. He promises, "[My word] shall not return to me empty, but it shall accomplish that which I purpose, and shall

succeed in the thing for which I sent it” (Isaiah 55:11, ESV). God does not make that promise about your words or my words or the words of any investment guru, but only about *his* Word.

This book won’t tell you how to achieve your financial goals, but it will provide the light in which your financial goals should be formulated. That’s why the central focus of this book is not insurance but *assurance*, not securities but *security*, not trusts but *trust*, not principal but *principles*, not real estate but *real* estate.

You will not find any net-worth calculations (which we easily mistake for self-worth calculations), but you will see how God measures your life’s worth. You won’t find advice about tax shelters, IRA contributions, or choosing between term and whole-life insurance. There is a place for such things—but only after a close look at what God has to say about money. *That* is the purpose of this book.

So where are we headed in *Managing God’s Money*? Turn back and look through the table of contents, and you’ll see not only section and chapter titles but also headings within chapters. These will give you a clear picture of the book’s contents.

You may skip forward to a chapter of particular interest, say, on eternal rewards, tithing, lifestyle, debt, or retirement. But keep in mind that much of the biblical foundation for how to approach those areas has been laid earlier in the book. Every section and chapter builds on previous ones, and whether you go through

this as an individual or as a group, you'll experience the greatest benefit if you read it sequentially.

When we see money as a toy to play with instead of a tool to impact eternity, our vision becomes shortsighted and unfocused. As a result, our financial decisions and lifestyles become equally shortsighted and unfocused. Instead of acting like God's money managers, we live foolishly and wastefully, taking our cues not from the Owner, but from the world around us, which neither knows nor cares about what God wants us to do with his money. We need to learn to think and live differently. As Martin Luther put it, "There are three conversions necessary in the Christian life: the conversion of the heart, the mind, and the purse."

We were made for a person and a place. Jesus is the person and Heaven is the place. Letting this eternal perspective pervade our lives—including our view of what it means to be God's money managers—will unlock the door to exhilarating Christian discipleship, where "following Christ" is not a comforting yet meaningless cliché but an electrifying, life-changing reality.

SECTION I

Money and
Possessions:
Bible 101



Starting Right: A Biblical Mind-Set about Money

Are we faithful in how we handle money?

First, we should come to grips with reality—even when we imagine we have little money, we have far more than we realize. Many who say, “I have nothing to give,” spend large amounts of discretionary income on cars, clothes, coffee, entertainment, phones, computers, and so on. *They have nothing to give when they’re done spending, precisely because they’re never done spending.* Then, when they run out of money, they think it’s because they didn’t have enough.

In Luke 16, Jesus suggests that all of us are continually tested in our money management: “If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won’t be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?” (Luke 16:10-11).

This principle invalidates all of our “if onlys,” such as “If only I made more money, I’d help the poor,” or

“If only I had a million dollars, then I’d give it to my church or missions.” If I’m dishonest or selfish in my use of a few dollars, I would be dishonest or selfish in my use of a million dollars. The issue is not what I would do with a million dollars if I had it, but what I *am* doing with the hundred thousand, ten thousand, or ten dollars I *do* have. If we are not faithful with what God has already entrusted to us, why should he trust us with any more?

Don’t miss this: Jesus made a direct connection between our present handling of earthly wealth and his future decision to entrust to our care another kind of wealth. “If you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?” There is a direct connection between our faithful use of money here and now and the “true riches” God will put us over in his future Kingdom.

If a child can’t be trusted to return the change after shopping with his father’s money, neither can he be trusted to stay overnight at a friend’s house. But if he’s faithful to clean his room and do his chores, he can be trusted to have a bike or a dog.

God pays a great deal of attention to the “little things.” He numbers the hairs on our heads, cares for the lilies of the field, and is concerned with the fall of a single sparrow (Luke 12:27-31; Matthew 10:29-30). As a business owner pays attention to how an employee handles the little things, God pays attention to us. What we do with a little time, a little talent, and a little money tells God a lot. The little things are

a major factor as he considers whether to commend and promote us—or reprimand and demote us—in his Kingdom operation.

This thought raises a sobering question: What opportunities are we missing, or will we one day miss, because we've failed to use money wisely in light of eternity?

Is money really important to God?

Thousands of verses of Scripture talk directly or indirectly about money and possessions and how God's people should use them. The sheer enormity of the Bible's teaching on this subject screams for our attention. Why did Jesus say more about how we are to view and handle money and possessions than about any other topic—including both Heaven and Hell, and prayer and faith? Because God wants us to recognize the powerful relationship between our true spiritual condition and our attitude and actions concerning money and possessions.

Jesus' interaction with Zacchaeus gives us insight into what God thinks about money. "Zacchaeus stood before the Lord and said, 'I will give half my wealth to the poor, Lord, and if I have cheated people on their taxes, I will give them back four times as much!' Jesus responded, 'Salvation has come to this home today, for this man has shown himself to be a true son of Abraham'" (Luke 19:8-9).

Jesus judged the reality of Zacchaeus's salvation by

his willingness—his cheerful eagerness—to part with his money for God's glory and the good of others.

In contrast to Zacchaeus, Matthew 19:16-25 recounts the rich young ruler's dilemma:

Someone came to Jesus with this question: "Teacher, what good deed must I do to have eternal life?" . . . "If you want to receive eternal life, keep the commandments." "Which ones?" the man asked. And Jesus replied: "You must not murder. You must not commit adultery. You must not steal. You must not testify falsely. Honor your father and mother. Love your neighbor as yourself." "I've obeyed all these commandments," the young man replied. "What else must I do?" Jesus told him, "If you want to be perfect, go and sell all your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me." But when the young man heard this, he went away sad, for he had many possessions. Then Jesus said to his disciples, "I tell you the truth, it is very hard for a rich person to enter the Kingdom of Heaven. I'll say it again—it is easier for a camel to go through the eye of a needle than for a rich person to enter the Kingdom of God!" The disciples were astounded.

In response to the rich young ruler, Jesus expounded the moral perfection of keeping all God's commandments. The man assured Jesus he had kept them. But Jesus tested him on the first and last commandments: "You must not have any other god but me" and "You must not covet."

After losing this potential follower, a man so sincere that he was grieved to turn away, Jesus astonished his disciples by telling them that it's very hard for rich people to enter the Kingdom of Heaven. They didn't understand the barrier that wealth presents to genuine spiritual birth and growth. *Apparently, neither do we.*

Jesus did not call each and every disciple to liquidate their possessions, give away all their money, and leave their homes. But Jesus knew that money was the rich young man's god. The principle is timeless: If Christ is not Lord over our money and possessions, he is not our Lord.

Why so much biblical emphasis on money and possessions?

In the following passage, though no one asks John the Baptist about money and possessions, notice carefully his answers to their questions:

When the crowds came to John for baptism, he said, "You brood of snakes! Who warned you to flee God's coming wrath? Prove by the way you live that you have repented of your

sins and turned to God. . . . Even now the ax of God's judgment is poised, ready to sever the roots of the trees. Yes, every tree that does not produce good fruit will be chopped down and thrown into the fire." The crowds asked, "What should we do?" John replied, "If you have two shirts, give one to the poor. If you have food, share it with those who are hungry." Even corrupt tax collectors came to be baptized and asked, "Teacher, what should we do?" He replied, "Collect no more taxes than the government requires." "What should we do?" asked some soldiers. John replied, "Don't extort money or make false accusations. And be content with your pay." (Luke 3:7-14)

John's instructions *all* relate to money and possessions: Share clothes and food with the poor, don't take more than what's due you, be content with your wages, don't extort money or accuse falsely (this probably refers to the practice of claiming that someone's possessions were stolen goods so that soldiers could confiscate and keep them). Those things were of such high priority, so close to the heart of following God, that John couldn't talk about true repentance and spiritual transformation without addressing them.

Luke, the writer of Acts, offers dramatic accounts of believers whose faith had a significant impact on their pocketbooks: "Many who became believers confessed their sinful practices. A number of them who had been

practicing sorcery brought their incantation books and burned them at a public bonfire. *The value of the books was several million dollars.* So the message about the Lord spread widely and had a powerful effect” (Acts 19:18-20¹).

Nobody burns sorcery books worth millions of dollars unless they’re convinced God is telling them to. It was no more natural for those first-century Christians to cheerfully liquidate and disburse assets they’d spent their lives accumulating than it would be for us. That’s the whole point. Conversion and the filling of the Holy Spirit are *supernatural* experiences that produce supernatural responses—whether in the first century or the twenty-first.

Suppose Luke or John the Baptist were to visit us today and gauge *our* spiritual condition by *our* attitudes and actions regarding money and possessions. What conclusions would they draw?

Isn’t what we do with our money our own business?

In Mark 12:41-44, we see that our Lord notices—and cares—what people do with their money. “Jesus sat down near the collection box in the Temple and watched as the crowds dropped in their money. Many rich people put in large amounts. Then a poor widow came and dropped in two small coins. Jesus called his disciples to him and said, ‘I tell you the truth, this poor

¹ Italics in Scripture are mine throughout the book.

widow has given more than all the others who are making contributions. For they gave a tiny part of their surplus, but she, poor as she is, has given everything she had to live on.”

Notice the passage doesn't say, “Jesus happened to see. . . .” No, Jesus deliberately *watched* what people were giving. Jesus was close enough to see two tiny coins in a shriveled old hand, and he was interested enough in what people were giving to make an object lesson for his disciples. God makes no apology for paying attention to what we do with the money he's entrusted to us—or for challenging us to raise the bar of our own giving by taking to heart the example of others' generosity.

A striking parable of Jesus further demonstrates that God sees what we do with our money and judges us accordingly:

A rich man had a fertile farm that produced fine crops. He said to himself, “What should I do? I don't have room for all my crops.” Then he said, “I know! I'll tear down my barns and build bigger ones. Then I'll have room enough to store all my wheat and other goods. And I'll sit back and say to myself, ‘My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!’” But God said to him, “You fool! You will die this very night. Then who will get everything you worked for?” Yes, a person is a fool to

store up earthly wealth but not have a rich relationship with God. Then, turning to his disciples, Jesus said, “That is why I tell you not to worry about everyday life—whether you have enough food to eat or enough clothes to wear.” (Luke 12:16-22)

The rich fool of Luke 12 stands in stark contrast to the poor widow of Mark 12. He may have attended synagogue weekly, visited the Temple three times a year, tithed, and prayed, as most Jews did. Now, like any good businessman, he wanted to expand by building bigger barns. His purpose was to accumulate enough wealth to retire early and have a good time. Sounds just like the American dream, doesn't it?

Take careful notice: *The God who knows hearts and sees from the vantage point of eternity regards the poor woman as eternally wise and the rich man as eternally foolish.* Why? Because one was rich toward God and the other wasn't. Yet who do most Western Christians think and live more like—the poor widow or the rich fool?

Let's be honest—if asked, wouldn't many of us congratulate the rich fool for his entrepreneurial enterprise and warn the poor woman to hold on to what little money she had? Our beliefs about money are often diametrically opposed to God's. This is why we should thoughtfully and prayerfully meditate on what Scripture tells us.

What questions will we one day have to answer?

Studying Zacchaeus, the rich young ruler, the poor widow, and other Bible characters reveals that how we handle money is an accurate index of our spiritual lives. This is true of all people in all ages. But it's particularly true for most readers of this book, since we live in a place and time when what our government calls the "poverty level" far exceeds the average standard of living of nearly every other society in human history, past and present.

According to Romans 14:12, "Each of us will give a personal account to God." One day we will all have to answer these and other questions: What did I do with all that wealth? What has my handling of money and possessions accomplished for eternity?

OTHER BOOKS BY RANDY ALCORN

FICTION

Deadline
Dominion
Deception
Edge of Eternity
Lord Foulgrin's Letters
The Ishbane Conspiracy
Safely Home

NONFICTION

Heaven
Touchpoints: Heaven
50 Days of Heaven
In Light of Eternity
Money, Possessions, and Eternity
The Law of Rewards
ProLife Answers to ProChoice Arguments
Sexual Temptation booklet
The Goodness of God
The Grace and Truth Paradox
The Purity Principle
The Treasure Principle
Why ProLife?
If God Is Good
The Promise of Heaven

KIDS

Heaven for Kids
Wait Until Then
Tell Me About Heaven