



THE  
MENTORING  
PROJECT

# USING WEALTH FOR ETERNAL GOOD: WHAT DOES THE BIBLE SAY ABOUT MONEY?



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# INTRODUCTION: THE PRISON OF THE CLENCHED FIST

***The Reader's Promise: Breaking the Chains of Ownership***

If you are tired of the constant friction between your faith and your bank account, this guide is your map back to the ancient paths. Most financial advice focuses on how to get more; we are going to focus on who actually owns what you already have. By the end of this introduction, you will understand better why the burden of "owning" your life is the root cause of your anxiety, and you will see a clearer path toward the freedom of biblical stewardship. We are moving from the prison of a clenched fist to the peace of an open hand.

*Note: This content provides spiritual and practical formation on biblical stewardship. It is not personalized financial or investment advice. For specific financial planning, please consult a qualified professional.*

Arthur lived in a house full of boxes. He was eighty-four, and the stacks were so high you couldn't see the windows. When his wife died, he moved into a smaller place, but he brought everything with him. Every time I visited him for tea, he looked exhausted. "I can't let go of it, Pastor," he said. He was a prisoner to his own stuff, holding a key to a storage unit he hadn't visited in years, and was spent just trying to manage things he didn't even use. Most of us live like that. We treat our money and possessions like a one-way street. We gather. We pile up. We hold on tightly. But a clenched fist eventually starts to ache.

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In the church, we use the word *stewardship*. It often sounds like a dry term for a board meeting, a bit of religious jargon that lacks the grit of real life. But in reality, it is the vocabulary of freedom. A steward is simply a manager. If you run a farm for someone else, you don't stay awake at night worrying about the property taxes or the unpredictable weather. It isn't yours. You just do your work and trust the owner. Our problem is that we really believe we are the owners. We see our names on the paycheck and think we earned it. We look at our savings and feel a false sense of peace. But the Bible is blunt about this. Psalm 24:1 says, "The earth is the Lord's, and everything in it." God owns the dirt, the air, and every cent in your pocket. We're just holding it for a moment.

It's easy to say that here. It is much harder on Tuesday when the heater breaks or the car insurance is due. That is where the friction starts. Since the Fall in Genesis 3, we have been convinced that if we don't look out for ourselves, no one will. We hoard because we are afraid. I see this in my office every week. I see young couples who can't sleep because they bought a house that cost too much. I see men with millions who are still terrified they will run out of money before they die. Both groups are trying to be the owner. But being the owner is a heavy burden that the human soul was never designed to carry.

During the Reformation, people started to remember the biblical truth that their daily jobs mattered. A man making shoes was serving God. But when those people started to get wealthy, they had to face a new question. Is this money for me alone, or is it for something bigger?

I am not interested in giving you "hacks" for your bank account. I want to talk about the grit of faith. We need to talk about why it's hard to give and the envy we feel when the neighbor gets a shiny new pickup truck. This is about learning to breathe again. It's about opening your hands. When your hands are open, God can take things out, but He can also put things in. It's about trust, not math. We will get into the messy parts, the honesty of admitting we worship our bank balance. God isn't looking for a perfect spreadsheet. He is looking for a heart that trusts Him more than a pile of unopened boxes in a crowded room. The first thing we have to settle is who is actually in charge.

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### ***Frequently Asked Questions (FAQ)***

**What is the biblical definition of stewardship?** Biblical stewardship is the recognition that God is the owner of all things and we are managers entrusted with His resources to use for His glory. As noted in 1 Chronicles 29:14, everything comes from God, and we only give back what is already His.

**Why does "ownership" cause financial anxiety?** When we believe we are owners, we take responsibility for sustaining our own lives. Since we are finite and the world is unpredictable, this leads to fear. Stewardship shifts the burden of "providing" back to God, the true Owner.

**Does being a "manager" mean I can't enjoy my money?** No. A good manager uses the owner's resources for the owner's purposes, which includes the care and joy of the manager. 1 Timothy 6:17 tells us that God richly provides us with everything for our enjoyment, provided our hope is in Him and not in wealth.

**How do I know if I have made money an idol?** Common signs include persistent anxiety about the future, a refusal to give generously, and comparing your possessions with those of others. If your peace depends on the number in your bank account, that number has become your god.

We cannot move forward until we drop the weight of imaginary ownership. Arthur's boxes were not just clutter; they were an idol blocking the light. To find freedom, we must leave the stifling room of our own making and step into the open air of God's sovereignty.

Ahead of us lies a conversation about the grit and grime of real life. This is a path through the pain of broken pride toward a peace that does not depend on the market. We begin at the foundation. We must settle, once and for all, who is actually the Master of this house.

# 1

## THE OWNER AND THE MANAGER

### ***The Master's Estate: Psalm 24 and the Myth of Title***

Does a man truly own the ground he stands on? We walk upon the earth, we pave it with the stones of our ambitions, and we fence it off with legal parchment, yet the soil remains indifferent to our claims of title. It belongs to the Lord. According to Psalm 24:1, "The earth is the Lord's, and everything in it, the world, and all who live in it." Every atom of the grit under our fingernails and every digit in the ledger of a bank account is His by right of creation. This truth thunders through the Word, a declaration that shatters the vanity of the self-made man. We are not owners; we are merely the help. Assistants. Stewards. We are the ones hired to till the Master's estate while the sun is high, charged with the oversight of a farm that was never ours to begin with and will never be ours to keep.

To think otherwise is a delusion of the highest order; it is the pride of a tenant who, having stayed in the house for a season, begins to believe he laid the foundation. It's like the foolishness of the tenant farmer, who thinks he has more rights to the farm than the Owner's Son. Understanding the difference between owning and managing money is the first step toward true freedom. But all of us, whether managing spiritual assets or physical assets, are responsible for giving an account to the Master. Applying Biblical stewardship principles means recognizing that He expects fruit—a return on His investment—and learning how to be a good steward of God's resources.

**Does God really own my bank account today?** Yes. Scripture is clear: "The silver is mine and the gold is mine, declares the Lord Almighty" (Haggai 2:8). Your bank account is simply a portion of His estate that you have been appointed to manage for a season. We breathe His air. We

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spend His gold. We occupy His space. Even the land, the most fundamental means of production, belongs to the Lord. God sees us as sojourners who do not have permanent rights to the land (Leviticus 25:23). While this should give us peace, it often does not.

This is the fundamental friction of the human soul: we want to be the lord of the manor, but we are only the stewards of the dust. Can a man truly claim what he cannot sustain? We cannot hold our own breath for more than a few minutes without gasping for the life God provides. Yet we speak of "my" career, "my" wealth, and "my" legacy as if we were the architects of providence. This is the heavy reality of the pavement. We are proxies. Delegates. Representatives of the Creator. We manage wealth that is borrowed and temporary.

The renewed heart must reckon with this total dependence. God owns the cattle on a thousand hills, but He also owns the hills themselves (Psalm 50:10). He owns the lungs that allow us to boast and the mind that allows us to scheme. To mismanage the King's resources is no light thing. It is not merely a financial error; it is theological rebellion. We act as if the Master is never coming back. We act as if the farm is our inheritance rather than our assignment. But clenched fists are unnecessary. The Father is happy to give us His kingdom.

### ***The High Cost of Sin: Genesis 3 and the Scarcity of the Fall***

Where did this fever for ownership begin? It began in the garden, amidst the wreckage of a broken covenant. In Genesis 3, the human heart suffered a catastrophic shift. We were created to find our security in the presence of the Father, but sin turned us into orphans of our own making. We became afraid. The Fall did not just bring guilt; it brought a gnawing, visceral scarcity. We looked at the world and no longer saw the Father's provision. We were duped into believing that He was holding back His provisions. We saw a wilderness that we had to conquer or be consumed by. And so, we hoard. This is why the hand clenches tight around the coin. We are terrified of not having enough because we no longer trust the One who has everything. Sin makes us small. It shrinks our horizon until all we can see is our own need, our own belly, our own perceived survival. We stockpile dross because we have lost sight of the gold of His grace. The

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urge to possess is the scar of the Fall. It is the frantic effort of a fallen creature to build a fortress out of shadows.

**Why do I feel so much pressure to save and accumulate more?** This pressure often stems directly from the Fall. In our fallen state, we seek security in "things" rather than in the Provider.

At least three forces operate simultaneously to reinforce this pressure. First, cultural and marketing influences surround us every day with consumerism. Endless advertising insinuates that buying and possessing things brings all the happiness, pleasure, and fulfillment we could ever want. Banks join in, offering easy credit schemes that lure people into debt. This is an instant gratification culture. Second, conflicting concerns add to the pressure. There are justifiable reasons for saving and planning for the future, such as unforeseen crises, college education, or retirement. However, we seem to be miswired to never think we have enough. No matter how much we have, we illegitimately think we need twice as much! Third, the underlying spiritual issue adds to the pressure. Accumulating seems to provide security and indicate success. But all this can threaten devotion to God because we cannot be loyal to both affluence and God simultaneously. The pressure we feel reflects a fundamental competition for our ultimate trust and allegiance.

Accumulation feels like safety, but without trust in God's providence, it becomes a cage of anxiety. A fortress made of shadows cannot hold back the tide of providence. We toil and we sweat, thinking that our labor is what keeps the world turning. But it's vanity. It's chasing after wind that the Preacher warns us about (Ecclesiastes 1:14). The friction between the heart and the Word is nowhere more evident than in our desire for autonomy. We want to be the source. We want to be the fountain. But we are only the pipes. When a pipe begins to think it is the water, it becomes clogged with its own importance. Our hoarding is a symptom of deep, spiritual malnutrition. We starve ourselves of the joy of God's sovereignty because we are too busy trying to play the part of the sovereign. We are afraid that if we let go, there will be nothing left. We forget that the Master is not a tyrant who begrudges us our bread, but the Father who provides for the birds of the air. Yet, in our depravity, we would rather be hungry kings of a wasteland than well-fed servants in the King's palace.

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### *The Joy of the Proxy: Living as God's Delivery Driver*

Is there a way out of this cage of our own making? There is a joy that the world cannot understand, a joy found in being a proxy. We must see ourselves as God's delivery drivers. The wealth that passes through our hands—be it the wealth of coin, or time, or talent—is not meant to terminate on us. It is meant to flow. It is a river, not a reservoir (2 Corinthians 9:10). When we understand that we are merely the channel through which the Master's goodness reaches the world, the weight of ownership is lifted. There is a profound liberty in realizing that nothing is truly ours to lose. What is the difference between a "reservoir" and a "river" mindset? A reservoir mindset seeks to hoard wealth for personal security, fearing it will run out. A river mindset understands that God provides wealth so that it can flow through the believer to meet the needs of others and the Kingdom. If the Master sends a shipment through us, we deliver it with gladness. If the shipment is small, we are faithful with it. If the shipment is great, we do not grow proud, for we know we did not manufacture the goods. We're just the ones behind the wheel. The pressure to sustain ourselves by our own grit vanishes when we realize that the Owner is responsible for the inventory.

But the soul resists this. The soul wants the credit. The soul wants to see its own name on the deed. We must go back to the ancient paths and remember that the saints of old understood their lives as a vapor. They knew they were sojourners. They knew that the "stuff" of this life is merely the dross that will be burned away, leaving only the remnants of what was done for the glory of the King. To be a steward is to live with a constant eye on the return of the Master. It is to manage the farm with such diligence that, when He appears, He finds His estate flourishing. We are not here to build our own kingdoms. We are here to occupy until He comes (Luke 19:13). We're His vassals. His representatives. This is the high calling of a borrowed life. It is a life of friction, yes, but it is also a life of immense peace. For when you own nothing, you have nothing to fear losing. You are simply a manager, a servant, a proxy of the Living God.

**How can I tell if I am acting as an owner or a manager?** The litmus test is simple: an owner feels entitled to the wealth and is devastated by loss, while a manager feels grateful for the entrustment and is steady during

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loss because the Master is in control. Why then do we still tremble at the thought of sacrifice? Because we still believe the lie that our life consists of the abundance of our possessions. The widow with her two mites was a better manager than the rich man with his overflowing barns, for she understood the theology of the borrowed life (Mark 12:41-44). She knew that even those two small coins belonged to Him. She was a delivery driver who gave the last of the cargo back to the Warehouse. That is the grit of faith. That is the marrow of the Christian life. Daily dying to the impulse of ownership. Stewardship is hard. But not nearly as hard as assumed ownership. Stewardship is the grit of making decisions that honor God when the world demands we honor ourselves. We are merely the ones He has trusted to walk upon His earth for a season.

## 2

# THE IDOLS IN THE WALLET

### ***The Mirage of Security: Why Wealth Never Feels Like "Enough"***

We are a people haunted by the phantom of "enough." It is a number that sits forever on the horizon, retreating with every step we take toward it. We tell ourselves that ten thousand dollars will buy us sleep. We reach it. The fear remains. We then set our sights on one hundred thousand or one million. We believe that at some specific weight of gold, the heart will finally stop its frantic drumming. It is a lie. How much money is enough to stop financial anxiety? The hard truth is that the soul was never meant to find its rest in a bank balance, and when we try to force it to do so, we are asking the dust to act as a god. As Jesus warned in Luke 12:15, "Life does not consist in an abundance of possessions." Fear is not a financial problem. It's a theological one. It's the visceral cry of a heart that has misplaced its treasure.

We seek security in the vault because we have forgotten the sovereignty of the Father. If God does not hold our tomorrow, then no amount of currency can ever be sufficient to shield us from the terrors of a broken world. We hoard because we are trying to build a wall against providence. But that wall is made of sand. The more we stack, the more we realize how easily the tide of a single illness, a single market crash, or a single act of God can wash it all away.

This is the vanity of the pavement. We sweat for numbers that cannot love us back and cannot save us when the shadows lengthen. People often ask, "is hoarding money for the future a sin," yet the deeper issue is often a heart struggling with financial anxiety. To trust in wealth is to lean our entire weight upon a reed that is already snapping. It is the grit of the

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human condition to seek peace in the very things that are passing away, leaving many to wonder, "why am I always worried about money?" when they should be trusting God with your finances.

### ***Comparison and the Chasm of Envy: The Death of Gratitude***

And then there is the driveway. We look across the fence, and the joy of our own house vanishes. It is the chasm of envy, a deep and jagged rift that swallows the marrow of our gratitude. We see the neighbor's new car, the pristine lines of their success, and suddenly the provision God gave us yesterday feels like dross today. This is the poison of comparison. It's theft. It robs the believer of the ability to say "Thank You" for the daily bread already sitting on the table. Why do we constantly compare our wealth to others? We do this because we have tied our identity to our relative standing in the dirt. We do not look up at the Cross; we look sideways at the lawn. Envy is the daughter of pride. It is the refusal to be content with the Master's distribution. When we covet, we are effectively telling God that He has made a mistake in His bookkeeping. We are saying that He has been too generous with others and too stingy with us. This is the friction of a heart that believes it deserves more than grace. We forget the wisdom of Proverbs 14:30, that "envy rots the bones." Every cent we have is an unmerited gift, not a wage for our own righteousness. The moment we start comparing our stewardship to another's, we cease to be stewards and start acting like competitors. But there is no competition in the Kingdom. There is only faithfulness. To look at the neighbor's driveway is to turn our back on the Master's face. It is toil that produces nothing but bitterness and a hollow chest.

### ***The "Needs" That Aren't: Killing Materialism at the Root***

How then do we distinguish between the bread of life and ego ornaments? We have become experts at baptizing our desires and calling them "needs." We convince ourselves that the larger house is for the family, or the expensive suit is for the ministry, when in reality, they are often just altars built to our own vanity. The ego is a hungry beast. It requires a constant stream of new acquisitions to feel relevant. To feel esteemed. How can a Christian truly avoid materialism? The answer is not found in a vow of poverty, but in a radical honesty before the Word. We must ask our soul: "Does this purchase serve the Master's estate, or does it merely

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cushion my own pride?" As the apostle Paul wrote in 1 Timothy 6:6-7, "Godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it."

Most of what we call "need" is actually a demand for comfort or status. We want to be seen. We want to be insulated. We want to feel like we are in control. But a Christian has died to the world. A dead man has no ego to feed. If we are to avoid the trap of materialism, we must cultivate a holy indifference to the toys made of dross. We must be willing to live with less, trusting that the King can do more. This isn't about rules. It's about the heart's alignment. How do I stop money anxiety during a financial crisis? You find rest by realizing your wallet is not your savior. If the wallet is full of idols, there is no room for the Spirit. We must strip away the layers of self-justification and stand naked before the truth that we brought nothing into this world, and we will certainly take nothing out. What remains is only what was given away in His name. And those are riches indeed, riches that cannot be stolen or destroyed.

# 3

## THE VOCABULARY OF GENEROSITY

### ***The First Fruits: Giving from the Harvest, Not the Leftovers***

We are a people who love to tip God. We treat the Creator of the stars like a waiter who did a decent job, tossing Him the copper remnants of our feast once we have gorged ourselves on our own plans. This is a stench in the nostrils of the Almighty. Should Christians tithe ten percent, or is it about a different heart posture? While the law of the tithe pointed toward a requirement, we know that the deeper biblical pattern is found in the "first fruits." It comes from the ancient path. Under the old covenant, the farmer brought the very first sheaf of the harvest to the temple while the rest of the crop was still standing in the field, vulnerable to the locust and the storm (Proverbs 3:9-10). He gave before he knew if he would have enough for himself. This was not a calculation. It was a confession.

**What does "first fruits" giving look like today?** It means returning the Master's portion before we even touch the tools for our own desires. To give from the leftovers is to say that we are the owners who graciously decide to share a bit of our surplus. To give first is to admit we are managers. We must kill the habit of giving from what is "left over" at the end of the month. There is rarely anything left over because the ego is an infinite consumer. If you wait until your desires are satisfied to give to the Kingdom, the King will never see a dime. First fruits are a physical strike against our own depravity. It is a discipline that forces the soul to trust in providence rather than the pantry. And why shouldn't we trust the Provider's good providence? For He rains on both the just and the unjust.

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### ***Cheerful Grit: When Generosity Becomes a Disciplined Habit***

There is a modern heresy that says giving must always feel like a warm, golden glow in the chest. We wait for the emotional surge, the tear-jerking video, or the soaring music before we reach for the wallet. This is not stewardship. It's entertainment. We are buying a feeling, not serving a Master. The soul requires something more rugged: cheerful grit. Does God only love a giver who "feels" happy? The "cheerfulness" the Apostle speaks of in 2 Corinthians 9:7 is not a giddy, fleeting emotion; it is the settled, quiet joy of a servant who knows he is doing his duty to a good King. Giving is a muscle that must be exercised when the heart is cold and the bank account is low. It is a disciplined habit of the will. There will be mornings when you do not want to give. There will be seasons when the cross of this world feels more precious than the gold of the next. In those moments, we give because we are commanded. We give because we are dead to ourselves. If your generosity depends on your mood, you are a slave to your hormones, not a servant of the Word. We need a theology of giving that can survive a Tuesday morning in a grey office. We need the grit to write the check when the furnace is broken, and the car is making that sound again. That is where the idols are truly toppled—in the mundane, disciplined, quiet act of being faithful when there is no applause and no emotional payoff. But cheerful giving is more than this.

### ***God as the Model of a Cheerful Giver***

God loves a cheerful giver because it reflects His own character and aligns with the fundamental design of creation and redemption. The primary reason God loves a cheerful giver is that He Himself is a cheerful giver. Charles Spurgeon preached that God demonstrates this through His greatest gift—sparing not His own Son but delivering Him up for us all. God has given without our asking, freely extending His love to us even when we were dead in trespasses and sins. He continues to give generously. Since we naturally love what reflects our own character, God's delight in cheerful givers flows from recognizing Himself in their generosity. God's delight in cheerful givers flows from seeing His Son in them.

### ***Secret Mercy: Killing Pride Through the Local Church***

Pride is a parasite that feeds on our virtues. It can turn an act of mercy into a monument to the self. This is why the Master commanded us in Matthew

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6:3 to give in secret, so that the left hand does not know what the right hand is doing. There is a terrifying power in private mercy. When we give where no one can see, we are performing a direct execution of our own vanity. We are saying that the approval of the Father is more than enough. If we only give when our name is on the plaque, we are merely trading our money for social capital. Where should a Christian give their money first? The ancient paths are clear: the local assembly.

The church is the "household of faith," the grit and marrow of the Kingdom on earth (Galatians 6:10). It is where the Word is preached and the sacraments administered. It is the first line of defense for the poor among us. We give there first because it is an act of submission to the community God has placed us in. It is an expression of our covenant identity. We give to the local body because it is the most hidden, the most routine, and often the most unglamorous form of generosity. From there, the mercy flows outward to the widow, the orphan, and the desperate. But it begins in silence, in the local context, and in secret. This is how we kill the ego. This is how we ensure that the dross of our pride does not corrupt the gold of our stewardship. We are managers of a borrowed life, and a manager doesn't need his name on the Master's check.

# 4

## THE LOGISTICS OF LOVE

### ***The Local Church First: Priority of the Household of Faith***

We live in an age of fragmented loyalties, where the heart is pulled toward every shiny cause that flickers across a screen. We are tempted to send our resources to distant horizons while the roof of the local sanctuary leaks and the widow in the next pew goes without heat. But the tradition, rooted in the ancient order of the Word, calls us back to the "household of faith." As Galatians 6:10 commands, we are to do good to all, but especially to those who are of the household of faith. This is not a suggestion; it is a priority of the blood. The local church is the primary outpost of the Kingdom on the pavement of this world. It is where the bread is broken, where the water of baptism hits the skin, and where the Word is preached with the weight of eternity. If we bypass the local body to fund our own private interests, we are acting like spiritual consumers rather than covenant members.

We give to the local church first because it is an act of submission. It is the hard work of being accountable to people who actually know your name and your sins. It is easy to love a "cause" three thousand miles away. It is a toil to love the abrasive brother in the seat behind you. Yet, our stewardship is meant to sustain the ministry of the Word and the care of the saints right where we stand (1 Corinthians 9:14). When we lay our portion at the feet of the local elders, we are saying that the survival of the Gospel in our own zip code matters more than our own preferences. It is the logistical center of God's mercy. If the local lampstand goes out because the managers were too busy funding their own hobbies, we have failed in our primary duty. The local church is the anchor. Without it, our

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generosity is just a wandering stream that eventually disappears into the sand of our own sentimentality.

### ***Strategic Compassion: Discerning Real Need on the Pavement***

The world is full of hands reaching out, and not every hand is empty for the same reason. This is the friction of the pavement: we are commanded to be generous, but we are also commanded to be wise as serpents. There is a "mercy" that is actually a form of cruelty, one that subsidizes destruction and fuels the very vices that keep a man in the gutter. Strategic compassion is the strength of discerning between a crisis and a habit. We are called to relieve the suffering of the broken, but we are not called to fund the rebellion of the idle. The path recognizes the dignity of labor and the reality of total depravity. Following the principle of 2 Thessalonians 3:10, we recognize that while grace is free, stewardship of that grace requires discernment. We will always have the poor among us. But are some of them of our own making? Have we failed to apply the Apostle Paul's criterion, "if he is not willing to work, then he will not eat," to our stewardship of giving? Since it all belongs to the Lord, we will be held accountable for this as well. And who actually benefits from uncontrolled welfare? Do the recipients or someone else? The stewardship of the mature includes developing the capacities of others to also become faithful stewards, rather than merely remaining dependent.

We must look for real needs—the father who lost his job, the mother fleeing violence, the child without shoes—and meet them with a lavishness that reflects the grace we ourselves received. But we must also have the spine to say "no" when "yes" would only prolong a man's flight from God. This requires time. It requires getting our boots muddy in the lives of the poor. You cannot exercise strategic compassion from a distance. You must know the stories. We look for the "remnants" of hope in a person's life and invest there. We ask if the gift will lead a soul closer to the Gospel or merely make them comfortable in their vanity. To be taken advantage of by others is not a sign of holiness. It's a sign of poor stewardship. We are managing the King's gold, and we must spend it on things that have eternal weight. We look for institutions that combine the bread of the earth with the Bread of Heaven. If we give only to satisfy our own guilt, we have missed the point.

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### ***Teaching the Next Generation: Raising Sojourners, Not Owners***

Our children are born with clenched fists. It is the mark of the Fall. From the nursery, the cry of "Mine!" echoes the rebellion of Eden. If we do not intentionally train them in the theology of the borrowed life, the world will gladly train them in the liturgy of the mall. Teaching children about biblical stewardship is not done through a lecture, but through the visceral reality of sacrifice. They must see us struggle for the sake of the Gospel. If they only see money as the means to buy toys and comfort, they will grow up as idolaters with a Christian veneer. We must show them the ledger. As Proverbs 22:6 suggests, we must train them in the way they should go, which includes the way they should hold the King's resources.

We must let them see the check being written for the missionary or the local church before the vacation is booked. We must involve them in the "logistics of love" by letting them help choose which needs to meet. We teach them that money is a tool, like a hammer or a plow, meant to till the soil of the heart for the seeds of the Word. We explain that we are a family of managers, not owners. When they receive a gift, we help them divide it—not out of a sense of legalism, but as a celebratory acknowledgment that the Master has provided. We tell them the stories of the saints of old who gave until it hurt, because they knew they had a better and lasting possession in the heavens (Hebrews 10:34). If our children grow up to be successes in the world's eyes but hoard their dross like dragons, we have failed them. We must ground them in the reality that they are sojourners. The greatest legacy we can leave is not a trust fund, but a child who understands that their life is a vapor and their wallet is a weapon for the Kingdom.

# 5

## THE WEALTH THAT OUTLASTS THE WORLD

### ***Sending It Ahead***

There is a foolishness that clings to the dying. We see men in their final hours, surrounded by the dross they spent a lifetime accumulating, clutching at deeds and titles as if they could be used as currency at the gates of eternity. They cannot. You cannot take it with you. The hearse carries no trailer, and the shroud has no pockets. This is the blunt reality of the pavement: everything we see, touch, and hoard is currently in a state of decay. But the Master gave us a mysterious and heavy command—to store up treasure in heaven. We must understand the mechanics of this. We do not "buy" our way into the New City; that was paid for in blood, not coin. Rather, we send the results of our obedience ahead of us. When a manager uses the Master's resources to fund the preaching of the Word, to sustain the broken, or to build the local church, that wealth is transformed. It is no longer mere paper or digital ghosts. It becomes an eternal weight of glory. We are like merchants in a foreign land who know the local currency is about to be demonetized. The wise man trades the failing scrip of this world, while there is still time, for the gold of the Kingdom. To give is to invest in the only "impact" that survives the fire of judgment. Every act of hidden generosity, every sacrifice of comfort for the sake of the Cross, is a deposit made in a vault where the moth cannot reach and the thief cannot break through. We are not losing what we give. We are finally making it permanent.

### ***The Reward of the Faithful***

We are often tempted to look for our "paycheck" in the here and now. We want the "vibrant" life, the earthly blessing, the visible return on our spiritual investment. But the heart knows that the account is rarely settled

## USING WEALTH FOR ETERNAL GOOD

on this side of the soil. If you are looking for an earthly reward for your stewardship, you have already received your payment in full. The true reward of the faithful is not found in the increase of the estate, but in the presence of Christ Himself. It is the "Well done" spoken by the only Voice that matters. This is the marrow of our hope. We toil in the heat of the day, managing the Master's farm with aching backs and calloused hands, not for a larger share of the dirt, but for the joy of the Master's return. The paycheck of the believer is not a figure in a ledger, but the face of the King. We must cultivate a holy patience. The saints of old died without seeing the full harvest of their labor. Yet they died in faith, knowing that their labor was not in vain. We are not working for a retirement in this world. We are working for a resurrection. The weight of human reality is heavy, but it is light compared to the joy of standing before the Throne and realizing that not a single penny given in His name was wasted. The dross is gone. The vanity is burned away. What remains is the sheer, unmerited grace of being welcomed into the City where we no longer need to manage the dust, for we will inherit the Light.

### ***Resting in Providence***

How then does a man stand when the pavement cracks beneath his feet? How do we trust God with our finances during a crisis, when the job is gone, or the walls are closing in? We rest in providence. This is not a passive or "vibrant" optimism. It's the rugged, gritty confidence that the Sovereign God of the universe does not lose track of His children. A crisis is merely a moment when the illusion of our own control is stripped away. We were never the ones sustaining ourselves. We were always dependent on the hand of the Father, even when the cupboards were full. To trust God in a crisis is to go back to the first principles of the borrowed life. If the Master has seen fit to reduce the inventory of the farm, that is His prerogative. He is the Owner. We are the help. Our task does not change because circumstances do. We remain faithful with the remnants. We do not panic like the orphans of the world, for we have a Father who knows our needs before we ask. We look at the birds of the air—they do not hoard, they do not build storehouses of dross. Yet the Master feeds them. Are we not of more value than they? The friction of a crisis is meant to drive the dross of self-reliance out of our souls. It forces us to lean our entire weight on the Word. We stand on the ancient paths and remember

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that the Lord provides. He may not provide for our ego, and He may not provide for our vanity, but He will provide for our life and His glory. We rest not in the abundance of the pantry, but in the character of the Provider. The earth is the Lord's. The crisis is His. The future is His. And we are His.



# CONCLUSION: THE FINAL TRANSACTION

There was a woman in our parish, old and bent like a weathered oak, who lived in a room that smelled of linoleum and peppermint. By the world's ledger, she was a failure of the highest order. She owned no title, drove no car, and left behind no monuments of marble or glass. When she died, her earthly effects fit into three cardboard boxes. But those boxes were a lie. They did not contain the reality of her estate. For decades, this sister had been a master of the final transaction. She lived on the grit of a meager pension, yet she was the most prolific delivery driver for the King I have ever known. She had a way of finding the friction in other people's lives—the young mother without milk, the lonely student, the missionary in a fever-drenched land—and quietly applying the grease of her secret mercy. She practiced the theology of the borrowed life to the very marrow of her bones. When she breathed her last, she did not leave a void. She left a massive, eternal footprint that shook the gates of the New City. She had sent it all ahead. While others were polishing their dross, she was converting her dust into the gold of the Kingdom.

We are all heading toward that same quiet room. We are all marching toward an account we must give to the Master. The pavement we walk today will one day give way to the floor of the throne room, and the books will be opened. On that day, the Master will not ask to see your portfolio or the prestige of your career. He will not be impressed by the walls you

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built to shield yourself from the world. He will look for the scars of stewardship. He will look for the evidence that you understood your life was a loan. He will ask what you did with His dirt, His air, His silver, His life that He placed in you. Every coin we clutched in fear will be a weight around our necks, but every penny we released in faith will be a song of praise. The final transaction is not about what we kept, but about what we surrendered. It is the moment when the manager hands back the keys and realizes that the joy of the Master was always the true inheritance.

### ***A Pastoral Prayer***

Holy and Sovereign Father, we are men and women of dusty hearts and clenched fists. We confess that we have loved the gift more than the Giver. We have tried to build our own kingdoms on Your land, using Your resources to fund our own vanity. Break the fever of our hoarding. Strip away the dross of our self-reliance and grant us the grit to be faithful with the remnants. Cause us to live as those who have been bought with the highest price. As those in whom Christ dwells.

We ask for the freedom that comes only when we realize we own nothing. Kill the love of money in us before it kills the soul. Give us the joy of the proxy—the quiet, steady delight of being Your delivery drivers in a broken world. May we live as those who are not afraid of scarcity, but who are resting in the inexhaustible providence of our King. When the sun sets on our labor, and we stand before Your face, may we be found with empty hands and full hearts, having spent our lives for the only glory that outlasts the world. Amen.



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