CONTENTS

	From My Heart to Yours	7
	Introduction: Welcome to the War	11
Snare #1:	Greed: The Heart Revealed	29
Snare #2:	Gambling: Is It a Good Bet?	45
Snare #3:	Alcoholism: Quitting Tomorrow	63
Snare #4:	Pornography: The Soul Defiled	79
Snare #5:	The Sexual Affair: A Poisoned Oasis	97
Snare #6:	The Search for Pleasure: Running on Empty	117
Snare #7:	Occultism: Superstition or Deception?	133
	Conclusion: Enlisting God's Special Help	151
	Notes	155



GREED: The Heart Revealed

The point is, ladies and gentleman, that greed, for lack of a better word, is good. Greed is right. Greed works. Greed clarifies, cuts through and captures the essence of the evolutionary spirit. Greed in all of its forms—greed for life, money, love and knowledge—has marked the upward surge of mankind." So said Michael Douglas in a movie video clip that I saw recently.¹

Contrast his words with that of another:

"No servant 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." The Pharisees, who loved money, heard all this and were sneering at Jesus. He said to them, "You are the ones who justify yourselves in the eyes of men, but God knows your hearts. What is highly valued among men is detestable in God's sight."

-LUKE 16:13-15

Money, detestable in the sight of God!

Whom shall we believe, Christ or Michael Douglas? Christ or Ivan F. Boeske?

Who wants to be a millionaire? Turns out that one of TV's most popular shows has uncovered many people who want to get rich quick. Down deep in our hearts, all of us would like to be millionaires. The lure of big money has the power to make even decent people compromise their principles. On this rock many a life has been dashed to pieces.

Greed has many different forms. Greed is not just the sin of Wall Street; the sin of the obsessed day trader, spending every waking minute peering into his computer monitor. Greed is not just the sin of the wealthy but of those who would live beyond their means, those who make unwise choices, mortgaging their future for the present.

Take, for example, a couple whom we will call Paul and Julie, who were married in their early twenties. They lived in an apartment for two years but, in order to establish equity, bought a house with a down payment borrowed from Paul's father. They also bought some new furniture, enticed by the lure that they would not have to make payments until next year.

Their relocation meant that they needed a second car, and they decided to get a relatively new one, based on a promise that Paul would receive an increase in salary. But when Julie's job was terminated, they found it difficult to make all the payments. One day they flipped on a light switch and discovered that their electricity had been cut off.

To shield his wife from financial pressures, Paul didn't tell her about some other loans he had made to finance his growing burden of debt. In order to meet their financial shortfall, Paul took a second loan on the house and a temporary loan from his father-in-law. Although Julie found a part-time job, they simply could not keep up with the pressure of the regular bills. Paul was angry with Julie when she put \$40.00 on the offering plate one Sunday, because they could not afford it. In fact, they were beginning to put their groceries on credit cards. Paul even began gambling on the side, hoping for "the big win."

When Julie discovered she was pregnant, the arguments escalated. Julie suspected that her husband was being dishonest with her; he kept trying to tell her that eventually they would pull out of their debt. He just needed her to be patient. But when he later suggested they file bankruptcy, Julie was stunned. Because she felt he had so badly handled their finances and was dishonest, Julie was contemplating a divorce.

Where did they go wrong? Yes, believe it or not, greed, like a weed, found a home in their hearts. Though "the love of things" seemed both harmless and acceptable by today's standards, this tiny plant began to exert greater control over this couple's lives. In the end, greed led them to take a series of missteps.

First, they borrowed money rather than be satisfied with God's provision. Before credit cards were popular, Christians would trust God for a car, for furniture, or for a home. God, it was believed, would lead his people by supplying money or withholding it; if He wanted them to have a refrigerator, He would supply money for it, and if not, a friend would choose to donate a secondhand model. At any rate, back then the words "Give us this day our daily bread" had real meaning.

Today, faith is out and credit is in. I see nothing wrong with borrowing for items that appreciate in value; but it is counterproductive to borrow for items that diminish in value. My wife and I have taken out some wise loans and some unwise ones. We've learned that we should only use a credit card for convenience, not to accumulate things for which we do not have the money. Only about 6 percent of card users pay them off every month. If you can't control yourself, then fulfill your childhood dream and play doctor: take your credit cards and perform plastic surgery!

The seed of greed is planted when we are discontent with what we have. "In the desert the whole community grumbled against Moses and Aaron. The Israelites said to them, 'If only we had died by the LORD's hand in Egypt! There we sat around pots of meat and ate all the food we wanted, but you have brought us out into this desert to starve this entire assembly to death" (Exodus 16:2–3). God chose to give them manna, promising that it would form on the ground every morning but be stale the next day.

God was not amused with their grumbling, but took it as a personal insult. Moses said, "You will know that it was the Lord when he gives you meat to eat in the evening and all the bread you want in the morning, because he has heard your grumbling against him. Who are we? You are not grumbling against us, but against the LORD" (v. 8). Obviously, if they had been thankful for what they did have, God would have continued to provide, perhaps even giving something better than manna.

In another version of what happened, God is pictured as very angry over Israel's complaint that they were not getting the meat they wanted. Moses, speaking for God, said, "Now the LORD will give you meat, and you will eat it. You will not eat it for just one day, or two days, or five, ten or twenty days, but for a whole month—until it comes out of your nostrils and you loathe it—because you have rejected the LORD, who is among you, and have wailed before him, saying, 'Why did we ever leave Egypt?'" (Numbers 11:18–20). Discontentment lies at the heart of our struggle with greed.

God may withhold money for a reason. We need to give Him time to meet our need, being willing to wait for His provision. Yes, though purchasing items on credit is popular today, and most of us have done it, borrowing has the inherent danger of fostering distrust of God; it takes responsibilities He has promised to carry and puts them on our shoulders. We might be quite convinced that our motivation is not greed, just meeting the needs of daily life. But discontentment is the seed that eventually leads us to want more and more, if only we had the opportunity.

Second, the story of Paul and Julie illustrates how the one small sin of greed can lead to a second sin of dishonesty. Thus, a marriage that began with so much happiness ended in failure when Paul concealed information from his wife and manipulated accounts. Greed, as we shall see, never travels alone. It is always accompanied by other sins.

Finally, Tim and Julie put themselves in a predicament where they were unable to give money to the Lord's work. Every dime was needed to keep the creditors away from the door. Feeling the pressure to meet the minimum payment on their credit card, they had to stop their giving to the church and missions. Julie, bless her, wanted to give, but when Paul objected, they backed off.

IDENTIFYING GREED

Greed comes in many different forms. Some men refuse to give their wives money, not for lack but for stinginess. They will pinch every penny and moan over every expenditure. For them, money is so closely identified with who they are that the thought of parting with it is almost unbearable. Some find it difficult to write the checks for their utilities and groceries.

How shall we describe greed?

Greed lies at the heart of consumerism and is often a mask for painful feelings of emptiness and a tendency to respond to the advertising that bombards us from every angle. At its worst, it is a selfcentered narcissism empowered by affluence, a lack of meaning, and a resistance to God. "Huge shopping malls have become the cathedrals of our society for millions of worshiping shopaholics."² As the bumper sticker puts it, "When the going gets tough, the tough go shopping." Easy credit makes it possible for even the poor to "shop till you drop."

Greed has two cousins. The first is covetousness, the desire to have what others possess. We see the elegant home that a friend has purchased, and in our hearts we want to own the same or better. We hear that a relative has made a million dollars in the stock market, and we wish we had his bank account. These kinds of thoughts are so much a part of who we are that we do not see them as sinful but just a part of the normal course of life. How differently God sees it all!

The second sin that accompanies greed is envy. If covetousness means that I want what others have, envy means that I resent the blessings others have received. "Envy is discontent or ill will at another's good fortune, because one wishes it would have been his; dislike for a person who has what one wants."³ The poor often envy the rich. The weak envy the strong. Those of ordinary physical attributes are tempted to envy the attractive; the overlooked are tempted to envy those who receive all the attention. Envy will cause a mother to murder a girl who bested her daughter in a beauty contest.

There is a story in Jewish folklore about a store owner who was visited by an angel. The angel offered the man a wish that would give him anything he desired. However, there was one condition his rival, whom he envied intensely, would receive double of the wish granted. Without hesitation, the envious man wished to be blind in one eye. Cain's envy of Abel led to murder. Saul tried to kill David because the lad made the king look bad. Envy caused the fall of Satan; it is the sin that put Jesus on the cross.

In one of the saddest stories in the Bible, a young man lost his eternal soul because of greed. When he met Jesus, he asked: "Teacher, what good thing must I do to get eternal life?" (Matthew 19:16). When Jesus told him that he should keep the commandments, he quite honestly replied that he had—at least he thought so. Jesus, knowing the man's heart better than he himself did, said, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me" (v. 21). The young man had received an answer he neither expected nor liked; forced to make a decision, he walked away. "When the young man heard this, he went away sad, because he had great wealth" (v. 22).

Obviously, Jesus was not teaching that we get to heaven by our own good deeds; generosity will not save us. But He wanted this young man to see how covetous his heart really was. As far as we know, he never returned to follow Jesus. Parting with his money was more painful than the prospect of losing the eternal life he knew he wanted. Like the man who drowned because he loaded his pockets with gold when the ship was sinking, this young man's money caused him to lose sight of the Lord who could save him.

Life has few certainties, but this is one of them:

For of this you can be sure: No immoral, impure or greedy person—such a man is an idolater—has any inheritance in the kingdom of Christ and of God. Let no one deceive you with empty words, for because of such things God's wrath comes on those who are disobedient. Therefore do not be partners with them.

-EPHESIANS 5:5-7

Notice that the first commandment, "You shall have no other gods before me," and the last commandment, "You shall not covet," are

actually the same commandment (Exodus 20:3, 17). Greed, said Paul, is idolatry. Covetousness is active rivalry against God. Eve coveted being like God and took the forbidden fruit. Lot's wife coveted Sodom and was turned into a pillar of salt. David coveted his neighbor's wife and received heartache for himself and a broken family.

How powerful is the lure of easy money? Years ago the New Era scheme promised investors that their money would double every ten or eleven months. Some organizations profited, and this was seen as evidence that the plan was working. Many red flags were ignored by investors who insisted that the "proof was in the pudding." Some people refused to ask the hard questions, wanting so desperately to get in on the financial windfall.

The *Wall Street Journal* says that these questions caused some auditors and board members of organizations to suggest caution, "but these voices were drowned out by those that pointed to the indisputable: New Era had never failed to double participants' money." The article goes on to say that nobody stopped to sniff the air. One man who discouraged his college from participating in New Era's program, but without success, said, "They could just taste the money. . . . The weakness around the mouth, the desire in the eyes. I've always heard the expression, 'You can see greed written,' but I've seen the reality."⁴

Greed crouches like a beast within our hearts and is so much a part of us that we cannot see it objectively. Dangle big money in someone's face and he or she just might throw aside the most dearly held principles to get it. Even Christian relatives will fight over a will, stepping on anyone or anything that stands in their way. "A greedy man brings trouble to his family, but he who hates bribes will live" (Proverbs 15:27).

Isaiah leveled God's judgment toward the spiritual leadership of his day. "Israel's watchmen are blind, they all lack knowledge; they are all mute dogs, they cannot bark; they lie around and dream, they love to sleep. They are dogs with mighty appetites; they never have enough. They are shepherds who lack understanding; they all turn to their own way, each seeks his own gain" (Isaiah 56:10–11). *Mighty appetites, but never enough*.

A STORY OF GREED

One day Jesus was interrupted to settle a family quarrel. As all rabbis, He was often asked questions about the application of the law to daily life. Apparently in this instance an elder brother refused to give his younger brother the one-third of the inheritance that was his by law. "Teacher, tell my brother to divide the inheritance with me" (Luke 12:13). Perhaps it was this man's only opportunity to ask Jesus a question, and he used the opportunity to put pressure on his family to be fair about the inheritance.

Squabbling among relatives after the death of a family member is, of course, nothing new. A funeral director in Chicago told me that on one occasion family members drew guns in the cemetery after the death of a wealthy man. Of course, nice families don't do it that way; they politely wait to have their arguments later and then refuse to talk to one another for the rest of their lives.

Jesus could have solved this problem by urging a settlement of the dispute. But rather than treat this as a legal problem, He broke the outer shell and revealed the covetousness of the human heart. The law can force people to make outward changes, but only God can change the motivation. "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions," Jesus warned (Luke 12:15).

To make his point, Jesus told a story about a rich man:

"The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.' "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry."' "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' "This is how it will be with anyone who stores up things for himself but is not rich toward God." —LUKE 12:16–21 What mistakes did this greedy man make?

He Mistook His Body for His Soul

When he was speaking to himself, he used the Greek word *psyche*, which means soul. "And I will say to my soul, 'Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry" (Luke 12:19 NASB). He should have said, "I will say to my *body*, you have many goods laid up for years to come." Wealth had become his center of gravity. His body was full, but his soul was starved.

He might have stood as a wonderful physical specimen, but spiritually he was disconnected; he had not learned that "a man's life does not consist in the abundance of his possessions" (Luke 12:15). He was placing ultimate value on something that was of passing worth. He was selling his soul for bargain-basement prices.

Come with me to Wall Street, or LaSalle Street. Come with me to the banks and stock exchanges of the world. Come where investors are shouting, where the markets are rising, and where money is being made. Come and ask those who are driven by greed—ask them about their souls. You'll discover that there is no room for serious God-talk at the end of a good trading day. The delights of the body, *yes;* the filling of the soul, *no*.

Come with me to the health clubs, where people spend an hour or more each day, trying to get in shape, sculpturing their bodies and applying the latest oils and artificial tans. Then let us stop at the health food store, where people buy the right vegetables and vitamins to eke out a few more months' existence. Ask these people if they are as serious about the forgiveness of their sins as they are the toxins in potatoes.

There is an old legend that Midas, one of the Phrygian kings, was told by the gods that any wish he made would be fulfilled. He requested that whatever he touched would turn to gold. At first he felt fortunate, but when the very food he touched changed to gold, he begged the gods to rescind his "blessing." Jesus asked, "What good is it for a man to gain the whole world, yet forfeit his soul?" (Mark 8:36). Yes, the body is important, but Jesus taught that the soul is more important still. Hear it from His own lips. "Do not be afraid of those who kill the body but cannot kill the soul. Rather, be afraid of the One who can destroy both soul and body in hell" (Matthew 10:28). The body will perish, but the soul endures.

He Mistook Himself for God

Six times this rich man used the pronoun "I," and if you add the number of times he used other personal pronouns, the total is eleven or twelve. Let's read it the way he might have said it. "He thought to *himself,* 'What shall *I* do? *I* have no place to store *my* crops.' Then he said, 'This is what *I* will do. *I* will tear down *my* barns and build bigger ones, and there *I* will store all *my* grain and goods. And *I'll* say to *myself,* 'You have plenty of good things laid up for many years. Take life easy; eat, drink, and be merry.'"

He forgot that he was only a steward, a man who was put on this earth to dispense the wealth of Another. He forgot that God is the only owner and we are accountable for the way we manage His gifts. In a word, he took God's place.

What did he mean by "*my* crops"? Did he create the kernels of grain and program them to grow and reproduce? Did he create the soil with the right balance of nutrients so that the plants would grow to their best ability? Did he create the sun that would shine with just the right intensity? And what about the rain?

And what about *my* retirement fund? *My* stocks? *My* mutual funds? *My* bank account? *My* home? *My* car?

When our dependence shifts from God to riches, we have put ourselves and our possessions in the place of God. Riches are deceitful for the simple reason that they give us a false sense of security. There is a story about a prospector caught in the gold rush. He had stayed too long in the riverbed and was caught in the snow. When he was found dead in his hut, a bag of gold was lying next to him, but it could not feed him. His money could not bring him warmth; it could not restore his depleted body back to health. He Mistook Time for Eternity

This man lived as though this was the only world that mattered. He acted as if his future was in his hands. "You have plenty of good things laid up for many years," he mused. How could he be so sure? He thought his future was in his hands, but that very night he learned that no matter how tightly we grasp our wealth, it never leaves God's hands and His sovereign control.

That night his soul was *demanded* of him. This word in Greek was used when a person had borrowed money and now the note was due. God had given this man wealth and riches; God had given him crops he did not deserve. And now the day of accounting had arrived.

At his funeral, people no doubt spoke highly of his skill as a farmer and of his good fortune. But he, along with another rich fool, was in hades, being tormented. Beautiful words spoken about him, had he heard them, would have only added to his remorse and shame. A minute after he died, he knew that he was hemmed in and his future no longer under his control. He had an overwhelming realization that his eternity was irrevocably fixed, and his future would only become worse, not better.

GOD'S JUDGMENT ON GREED

The book of Revelation has an incredible description of the coming collapse of all financial empires at a time when all the souls on planet Earth will be demanded by God.

Symbolized as the city of Babylon, the collapse of this giant metropolis will cause wonder and astonishment.

"When the kings of the earth who committed adultery with her and shared her luxury see the smoke of her burning, they will weep and mourn over her. Terrified at her torment, they will stand far off and cry:

> "Woe! Woe, O great city, O Babylon, city of power! In one hour your doom has come!"

"The merchants of the earth will weep and mourn over her because no one buys their cargoes any more—cargoes of gold, silver, precious stones and pearls; fine linen, purple, silk and scarlet cloth; every sort of citron wool, and articles of every kind made of ivory, costly wood, bronze, iron and marble; cargoes of cinnamon and spice, of incense, myrrh and frankincense, of wine and olive oil, of fine flour and wheat; cattle and sheep; horses and carriages; and bodies and souls of men....

"Woe! Woe, O great city, dressed in fine linen, purple and scarlet, and glittering with gold, precious stones and pearls! In one hour such great wealth has been brought to ruin!"

-REVELATION 18:11-13, 16-17

Somewhere I read a story about a girl who herded cattle, thinking that holding a coin for a day was her reward. We too are given a coin for a day, and in the end we will give an account to God for it. In that sense, life is like the game of Monopoly, where we are all handed our cards, but in the end everything goes back into the box. Only that which is done for God has eternal rewards. David Livingstone said, "I will place no value on anything I have except its relationship to Jesus Christ and His kingdom."

Years ago I saw a movie in which the east end of a house was in flames, but the family at the west end continued their renovation as if they would live there for the next ten years. One was painting, another gluing wallpaper, and a third was scrubbing the shelves. The Bible assures us that someday "the heavens will disappear with a roar ... and the earth and everything in it will be laid bare." Then follows a question. "Since everything will be destroyed in this way, what kind of people ought you to be? You ought to live holy and godly lives as you look forward to the day of God and speed its coming" (2 Peter 3:10–12).

UPROOTING THE SIN OF GREED

How can we put the ax to the root of this tree? Greed exists under layers of denial, conditioning, and rationalizations. This is one of those instances where we simply "don't get it." The love of money is so much a part of who we are that we can't see it unless we take the time to meditate, think, and pray. If we look carefully, it will be found lurking within our money-loving hearts.

In the parable of the sower, Jesus identified different kinds of soils upon which the seed falls. He said, "Still others, like seed sown among thorns, hear the word; but the worries of this life, the *deceit-fulness of wealth* and the desires for other things come in and choke the word, making it unfruitful" (Mark 4:18–19, italics added). The reason wealth is deceitful is that though we need money to live, it quickly grasps for our affections.

First, we must admit that greed exists in our hearts. Greed is difficult to detect because society has no stigma against it. Like a fish that cannot see the water, so we cannot see the monster that lurks within us. Only God can help us by both showing us our sin and giving us the motivation and power to overcome it. We love to hear stories of misers who die in a hovel without adequate food and after their death relatives discover thousands of dollars. We say, "Now there is a person who is greedy." We have a warm, comfy feeling when we hear a story like that because we know that that is not us. In comparison, we are very generous. So we define greed out of existence.

When a multimillionaire tycoon on Wall Street is caught in insider trading, hoping to make more millions, we say, "That is greed." We refuse to acknowledge that our own pittance we put in the offering plate each Sunday is a sign of greed; we refuse to admit that our own hoarding is greed. We refuse to admit that greed is paying more attention to the stock market than we do to the Bible.

Or we define greed as prudence. We justify our stinginess by reminding ourselves that only the *love* of money is the root of all evil. Then we tell ourselves that we really don't *love* it; we might romance it, ruminate on it, worry that we might lose it, but we really don't *love* it.

We might not think of greed when we are unfair with our employees; we might not think of greed when we spend more time thinking about the stock market than we do the Bible. We don't think of greed when we give miserly to the cause of missions and the work of our church. Our problem is that we don't see greed for the monster it is, that evil monster who refuses to die in our hearts. Second, we must ask: To what extent are we content with God? Greed can take the place of God so easily for the simple reason that it makes the same promises God does. Money says, "If you get enough of me, I promise I will never leave you or forsake you. I will be with you when the stock market is up; I will be with you when it is down. I will be there for you when you are sick and be there for you when you are old."

Think of the promises wealth made to the rich fool. "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry" (Luke 12:19). Wealth promised to give this man the good life, but that was exactly the promise Jesus made to His followers: "I have come that [you] might have life, and have it to the full" (John 10:10). God knows that greed is a serious contender for our affections.

Love of money and love of God are mutually exclusive. Speaking of the competition, Jesus said, "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" (Matthew 6:24). God hates greed because He knows that when money meets our needs we rely on the money rather than on Him. That's why covetousness is, figuratively speaking, a slap in God's face.

Paul understood this.

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

-1 TIMOTHY 6:17-19

It comes to this: Will God meet our needs, or will He not? Does God satisfy those who depend on Him, or do we need more money in order to be happy? Paul says that "godliness with contentment is great gain" (1 Timothy 6:6). Thus it must be either greed or God. Third, the hard part is to genuinely surrender all we have to God. I've found that the more honest we are in our commitment, the more difficult this submission becomes. To lay everything before the Lord every bank account, mutual fund, house, and car—to give the control over these to God requires an act of faith we are prone to resist. Not until there is this death to self can we begin to slay the monster of covetousness. Here at last the battle lines are clear: God will have no rivals.

In the beginning, the issues were clear: God owned everything, and Adam and Eve were simply managers of His property. But the Fall made them thieves, desiring to own that which belonged to Another. Ever since, God has had to wrest the goddess of greed from our hearts, to bring us back to the reality that we cannot call anything our own. As managers we must admit to theft and return our stolen goods back to our Master.

Fourth, we must "give our greed away." When we give our money, we give ourselves, and in so doing we give away our stingy heart. Many of us could double the amount we give to the Lord's work and still live comfortably. That would be a wonderful step in sapping the strength out of the "monster of more." Giving is not an overflow valve that you open when your coffers overflow; it is the natural, daily flow of a life that has learned to depend on God.

Not a one of us can overcome this sin that God hates unless we are generous in our giving. When Paul wanted to motivate believers toward generosity, he used Christ as an example. "For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich" (2 Corinthians 8:9). The ultimate antidote to selfishness is the cross. Unless we are willing to take our place with Christ there, we will always live for ourselves and not for God.

A missionary couple I know decided to put God to the test in the matter of money. They agreed to never go into debt but to trust God for their funds. They would buy nothing unless they could pay for it in cash; in this way they could determine the Lord's leading for many of their decisions. What is more, the greater their need, the more they gave. Now, thirty years later, they can affirm that God has been faithful. They not only have had their needs met with many blessings along the way, but they proved that the more we give to God's work the more He rewards us with blessings and help.

Michael Douglas was wrong. Greed is not good. Greed does not "work" within the kingdom. In fact, greed stands in direct opposition to God and lies at the heart of all other sins. *Lord, deliver us!*

A PRAYER TO BEGIN THE JOURNEY

Father, according to Your Word, You have "searched me and known me." I confess that covetousness is idolatry. Now, Lord, show me what You see. Help me to be obedient to what You reveal to me. In faith I surrender all of my assets to You: my mutual funds, my bank accounts, and all of my holdings. I take this prayer as a transfer of ownership, realizing that it already was in Your hands. I give You my ability to earn money and pray that You will guide me in my giving to Your work. As You lead me down the pathway of generosity, make me a willing travel companion. Let this prayer be the first of many affirming the decision that I make today. Let me always respond to new information You bring to my attention.

In Jesus' name, Amen.