



Stewart Adcock

An eBook by Doug Carter, Senior Vice President of EQUIP

::Doing Good While Doing Well::

Introduction

Fighting back sleep and struggling to maintain some degree of alertness, I switched the radio rapidly from station to station as I drove Interstate 75 southward through central Tennessee. As the clock approached 4:00 in the morning, I was losing the battle to stay awake. Suddenly, a radio voice captured my attention. I was mesmerized by the passion in the speaker's voice. He exclaimed, "Money is the root of all evil!"

As he continued his diatribe against wealth and all who possess it, he mentioned his role as the pastor of a local church. I wanted to contact him immediately and point out that he had misquoted the words of the Apostle Paul in I Timothy 6:10, but I had no idea how to reach him. I so desperately wanted to clear up this young man's misconception. Paul didn't say that money was the root of all evil; he said the *love of* money was the root of all evil. To remove those two small words, *love of*, from the text changes the whole message.

His intense disdain for people of wealth came through loud and clear. His attacks on those who had, in his words, "done well" concluded with the following summation "Money is the root of evil, so the more money a person has, the more evil he is!"

This young country preacher is not alone in his near hatred for people who have succeeded in acquiring money and possessions. Many modern politicians often try to pit the "haves" against the "have-nots." Despite statistics to the contrary, political candidates repeatedly claim that the "rich" are not paying their fair share of taxes. "Class warfare" seems to be a key political strategy that candidates use as a wedge issue in our day and age.

Many seem to hold the opinion that "doing well" (accumulating and possessing wealth) is the enemy of "doing good" (serving others and making a positive difference). Let's explore this important question: *Can one do good while doing well?*

Chapter 1

The Power of Money

*"For the love of money is a root of all kinds of evil,
for which some have strayed from the faith in their greediness,
and pierced themselves through with many sorrows."
1 Timothy 6:10, NKJV*

Money has a god-like power. Small "g", but god-like nevertheless.¹ It consumes our waking thoughts and frequently shows up in our dreams. Money is god-like for several reasons:

1. Humans often love it and many of us give our lives to accumulating more money.
2. It gives us power beyond our immediate circle of influence.
3. It seems to provide us with the things we most desire.
4. The more money we have, the more we want.
5. It challenges the true and living God for "first place" in our lives.
6. It can be exchanged for pleasure, even though it is a cheap substitute for the glory of the Lord in our lives.
7. It confronts us with crucially important choices that cannot be ignored.
8. It has the potential to control our lives.

We often substitute human performance (our good works) for God's grace, human logic for His truth, and personal pleasure for the glory of His presence in our lives.² In a culture that has gone wild in its quest for pleasure and entertainment, is there any wonder that multitudes worship money, the thing they can easily barter in exchange for more and more pleasure?

Yes, money is worshipped by many people today in all walks of life. But the words of Jesus still ring true, "You cannot serve God and wealth." (Matthew 6:24, NRSV) Jesus understood the power of money on a human heart.

The Love of Money

In spite of the god-like power of money, money is not evil. Money can be a tool of destruction or an agent of healing. It has no inherent qualities of good or evil. The Apostle Paul was clear in stating, "the love of money is the root of all kinds of evil." (1Timothy 6:10, NKJV) The *love* of money becomes God's rival in our love life.

The Lord Jesus declared the first and great commandment: "You shall love the Lord your God with all your heart, with all your soul, with all your mind, and with all your strength" (Mark 12:30 NKJV). Jesus leaves no room for doubt. God must be the all-consuming love of our life. Money becomes the "root of evil" when it becomes His rival in our lives. The danger is clear. Money has the potential of dethroning God as the chief love of our lives.

**We can worship money and use
God, or we can worship God and
use money.**

Floyd Carter

My dad often stated, "We can worship money and use God, or we can worship God and use money." He understood the heart of the matter. Wealth is neither good nor evil. The role it has in our lives and how we use it are the big issues.

Chapter 2

The Heart of the Matter

It is impossible to talk about loving God without talking about our hearts. The heart of the problem is the problem of the heart. It is my conviction that our use of money reveals our heart. Jesus made this very clear when He stated, "Where your treasure is, there your heart will be also." (Matthew 6:21, NIV) The desires of our heart will follow whatever we treasure. If we treasure the temporal things of this earth, *loving* money will be the focus of our hearts. If we treasure the eternal things of God, *giving* money will be the focus of our hearts. Whatever fills our hearts is what will flow from our lives.

Each time we make a purchase, decide on an investment, or give a donation, we communicate what we treasure . . . what we truly care about. Checkbooks and receipts reveal our most tightly held values. Whether or not we talk openly about what is most important to us, how we use money gives us away.

After Jesus said that the greatest commandment is to love God with all your heart, soul, mind and strength, He continues, "This is the first commandment. And the second, like it, is this: You shall love your neighbor as yourself. There is no other commandment greater than these" Mark 12:31, NKJV). Then, as if that wasn't enough, Jesus later added, "A new commandment I give to you, that you love one another; as I have loved you, that you also love one another." (John 13:34, NKJV) That changes things considerably! ³

Jesus' command to love "as I have loved you" is thought provoking, to say the least! I think that we would conclude that loving others to the extent that He loved us is impossible! Just think about how much He has loved us. As I viewed *The Passion of the Christ*, the powerful movie directed by Mel Gibson, I was forcefully reminded of the price Christ paid for my salvation. He willingly laid down His life for one so totally unworthy as I. The prophet declared, "He was wounded for our transgressions, He was bruised for our iniquities, the chastisement for our peace was upon Him, and by His stripes we are healed." (Isaiah 53: 5, NKJV)

Oh, what a Savior! When we come to Christ in genuine repentance for our sins, bringing all our guilt and shame, He abundantly pardons and freely gives us His salvation. What amazing love! What an exchange!

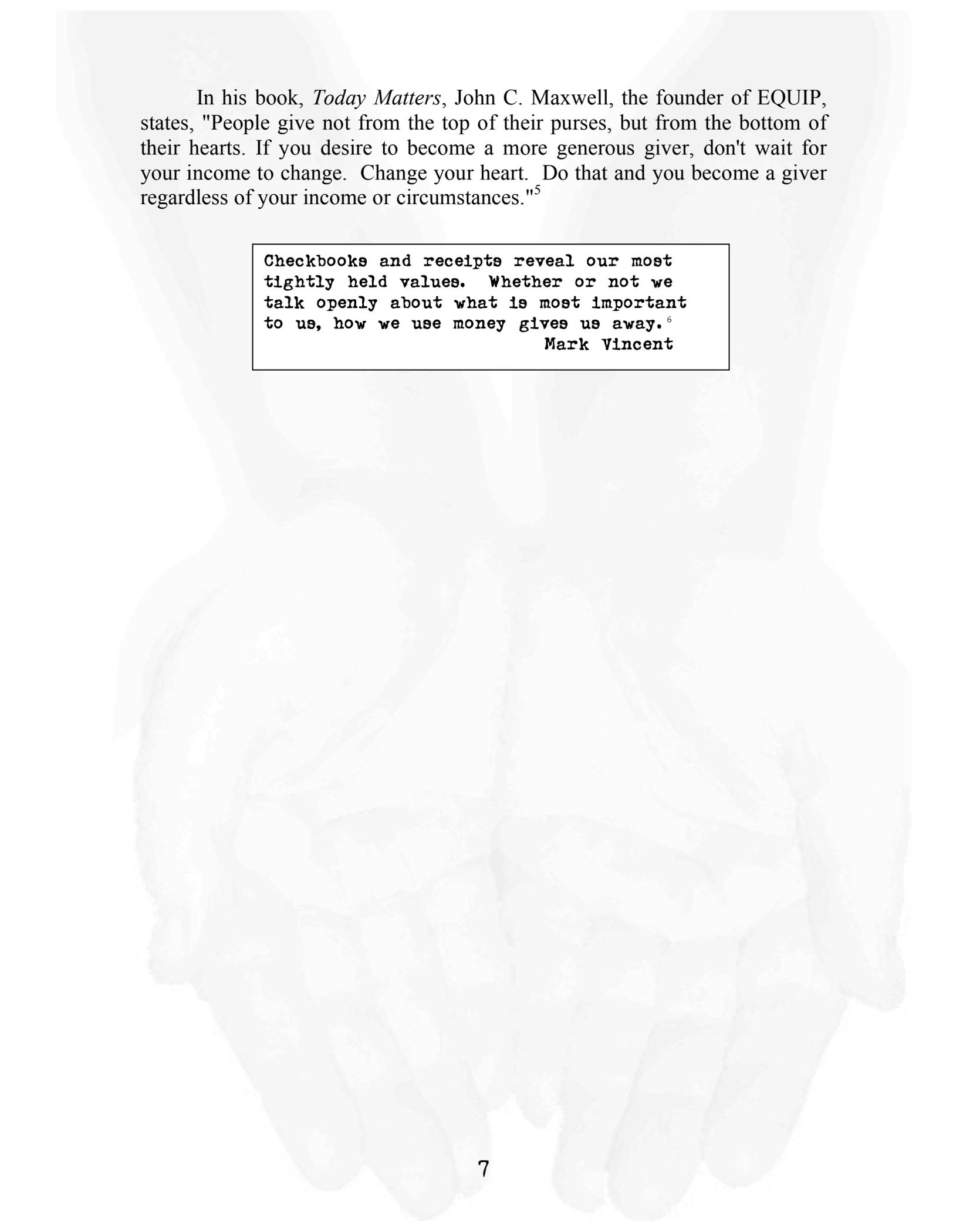
For despair, He gives hope,
For death, life,
For defeat, victory,
For guilt, pardon,
For sin, righteousness,
For storms, peace,
For sorrow, joy,
For poverty, blessings,
For fear, courage,
For brokenness, wholeness,
For darkness, light.

The old camp meeting song, *Such Love*, declares the wonder of God's love:

"That God should love a sinner such as I,
Should yearn to change my sorrow into bliss,
Nor rest till He had planned to bring me nigh –
How wonderful is love like this!"

How can we ever love others as God has loved us? We can't! But that is the point! We cannot do it on our own - we need Him! Without His love in our hearts, there is no way we can love others wholly, purely, or adequately. But His love can be "poured" into our hearts by the Holy Spirit. (Romans 5:5) Practically speaking, to experience the fullness of God's love in our hearts, we must obey Him in every area of our life, because "whoever keeps His word, truly the love of God is perfected in him." (1 John 2:5, NKJV).

If our use of money openly reveals our hearts - our values, should we not harness the power of money as an expression of our love to God? Should we not use our money for the purpose of fulfilling His overarching mandate to "make disciples of all the nations" (Matthew 28:19 NKJV)? Why would God give any of us "extra" of anything – more time, talent or treasure than is needed to meet our basic needs in life? Could the Great Commission be the key reason? If the Great Commission overflows from God's heart of love for a lost world, and if His love fills my heart, would not that love move me toward an active involvement to obey the Great Commission? A Christian with a heart filled with God's love would surely share His concern for the poor and His priority to reach every person on our planet with the good news of salvation in Jesus Christ.



In his book, *Today Matters*, John C. Maxwell, the founder of EQUIP, states, "People give not from the top of their purses, but from the bottom of their hearts. If you desire to become a more generous giver, don't wait for your income to change. Change your heart. Do that and you become a giver regardless of your income or circumstances."⁵

Checkbooks and receipts reveal our most tightly held values. Whether or not we talk openly about what is most important to us, how we use money gives us away.⁶

Mark Vincent

Chapter 3

Our Response to God's Extravagant Love

*"Were the whole realm of nature mine,
That were a present far too small.
Love so amazing, so divine,
Demands my soul, my life, my all!"⁷*

Because God's amazing grace lovingly reached down to meet us in our needy and broken condition, we should respond by loving Him. One way to beautifully express our love for God is by supporting efforts to share His extravagant love with needy and broken people. (Titus 3:8)

In his book, *The Cycle of Victorious Giving*, Stan Toler writes about "grudge giving" (feeling forced to give) and "obligatory giving" (feeling obligated to give). Later he adds, "But there is a whole other world of giving - a giving that feels good, that warms the heart as it relieves the burden of another, a giving that wells up inside like a spiritual fountain, refreshing the soul, encouraging the spirit, and strengthening the faith. It is grace giving."

Stan shares comments from Dr. Tom Phillippe, a member of the board of directors of EQUIP. Tom and his wife, Joan, are known for their generous giving. Tom says, "I learned that I was not to be a reservoir or a bucket. I was to be a pipeline. God would pour His blessings into my life as long as I was willing to pour them out to a lost world."

"Pipeline giving" is delightful giving. It's giving out of a heart of gratitude for God's faithfulness. It loves to give because God lovingly gave.⁸ None of us instantly become a "pipeline" giver. For most Christians the journey from "babe in Christ" to a mature Christian steward is a rather slow process. But every follower of Christ urgently needs to take this journey. It is the pathway to a mature faith and a daily walk with Christ that honors Him and exalts His Name in every arena of life.

This "faith and obedience" journey can be summarized in three stages:

Sons and daughters. When we receive forgiveness for our sins and are adopted into God's family, we often show the characteristics of babies. There is a real tendency to think first of ourselves and our needs. Only as we "grow in grace" do we begin to understand that we have been "blessed to be a blessing." As my friend Ron Jutze says, "When God blesses us, He always has more than us in mind." As we feed on His Word, we begin to understand that we are called to serve others.

Servants. As we saturate our minds with the Word of God, we discover our call to servanthood. On the pathway of obedience we encounter "the towel and basin." With Jesus as our example, we begin to make investments in the lives of others. As we continue down this path, we come face to face with the cross.

Stewards. As we walk the pathway of obedience, in the middle of the path stands His cross. It calls us to bend our will to conform to His will. It demands a full surrender of our lives to Christ. It calls us to renounce self-centeredness, self-promotion and self-reliance. Like our Lord in the Garden, we cry out, "Not my will, but Thine be done." We give up control of our lives, invite Him to the throne of our hearts and ask Him to rule in our hearts in all His Lordship. He becomes Lord of all in every arena of our hearts and lives! We discover that "we are not our own." We acknowledge, "we are bought at a price" (1 Corinthians 6:19-20).

As we obediently walk the pathway of genuine discipleship, our hearts and minds are captured by the most basic of all Biblical stewardship principles - God is the owner of everything. We discover that we own nothing! We are managers or caretakers of all He has placed in our hands. The awesome responsibility of stewardship grips us! The wonderful privilege of partnership with God in His rescue plan for a lost world energizes us!

We begin to ask some questions of eternal importance:

1. How much should I give?
2. To whom should I give?
3. How much should I keep?
4. How much is enough?

John Wesley, the great revivalist of England, is often lifted up as a model of mature Christian stewardship. In the 18th Century, he lived by these three financial rules:

- Earn all you can. Work hard; don't be controlled by greed.
- Save all you can. Prepare for the future.
- Give all you can. Give out of a heart of love.

Wesley maintained a simple lifestyle throughout his days on earth. His book royalties alone could have made him a very wealthy man, but he chose to give away nearly everything that he earned.

It is not my intention to try to define "a simple lifestyle." This is a matter between God and each of His servants. I believe each of us must daily seek the guidance of the Holy Spirit as we endeavor to faithfully practice the principles of biblical stewardship, keeping ever in mind the needs of a lost world, the Great Commission mandate, and the urgency of reaching the nations for Christ.

Alan Bracken, a successful young business leader in northeastern Tennessee, is now on the stewardship journey. He occasionally seeks my help with questions about an appropriate lifestyle. He wrestles with how much of his income he should invest in the expansion of his business. He struggles with the amount to place in retirement funds. Becoming a Biblical steward doesn't happen overnight; it's a process. He said to me in a phone call not long ago, "Life is a series of decisions about how I will use the money and resources that God has entrusted to me, never forgetting that He is the owner; I am the steward." He added, "After much prayer and counsel, I recently decided to start a second business for one purpose only...to increase my giving to Great Commission work. Our annual giving goal continues to grow." Alan and Amanda Bracken are determined that "Kingdom investments" will be the largest item on their financial statements.

**When God blesses us, He
always has more than us
in mind.**

Ron Jutze

Faith and Possessions

Wes Willmer argues that "our use of possessions is an accurate barometer of our faith." In his outstanding book, *God and Your Stuff*,⁹ Wes clearly points out the correlation between soul maturity and the use of possessions. He believes that the journey toward faith maturity and mature stewardship consists of the following six stages:

1. **Imitator:** Mimics others.
2. **Modeler:** Gives sporadically when there is an example to follow.
3. **Conformer:** Gives because of recognition, tax benefits and other personal gain.
4. **Individual:** Starts to give in proportion to what God has given him/her.
5. **Generous Giver:** Recognizes that all one possesses is from God and derives joy from giving.
6. **Mature Steward:** Focuses on God and then on others. The mature steward is more concerned with treasures in heaven than on earth and is content with daily provisions.

I encourage you to locate a copy of Dr. Willmer's excellent book. He clearly shows the link between our faith and our possessions. He effectively explains how a growing faith is ultimately expressed by a growing generosity in our giving.

His ten biblical principles of becoming a faithful steward are listed below:

1. Declare Who is Lord of your life.
2. Understand what a faithful steward is.
3. Count your blessings - you have more than you realize.
4. Give to God first - just do it!
5. Give to God systematically.
6. Give according to your means.
7. Give cheerfully.
8. Give regularly.
9. Give to God generously and quietly.
10. Give regardless of your circumstances.

Stan Toler discusses the use of possessions in his book, *The Cycle of Victorious Giving*. "There's nothing intrinsically wrong with having a nice car, living in a comfortable home, or dressing in the latest fashion, unless those possessions possess us, unless the pursuit of those things keeps us from pursuing a deeper relationship with the Lord. That's the real danger. Materialism is an enemy of faith. It replaces eternal values with valuables in one's heart allegiance - it considers the temporal (the temporary) more important than the eternal."

Stan continues: "People in Bible times were expected to express their commitment to God by what they gave rather than what they gained. It was to be a mark of their spiritual maturity. The standard has not changed. At the very core of our Christian faith is the acknowledgment that all material blessings are given by God - they come to us from the storehouse of His love and compassion. He is the source. Our giving is simply the supply line that channels the blessings He has already put in reserve for us. Great missionary statesman, David Livingstone, wrote, 'I will place no value on anything I may possess except in relation to the kingdom of Christ. I will use my possessions to promote the glory of Him whom I owe all.'" ¹⁰

In his powerfully challenging book, *The Law of Rewards*, Randy Alcorn argues that giving is the alternative to spending or hoarding. It breaks the back of materialism. He states, "Giving is a joyful surrender to a greater person and a greater agenda. It affirms Christ's Lordship. Giving dethrones me and exalts Him. It breaks the chains of mammon that would enslave me. It makes heaven, not earth, the center of gravity." ¹¹

My dear friend Dave Anderson, president of Learn to Lead, challenges us with his comments about possessions. "Strangely, attaining position and possessions often creates a let-down. It's like the child who, after all the hype and anticipation, opens his final present on Christmas morning and is stricken with the sinking feeling, 'Is this all there is?' And while multitudes become successful financially, few live significant lives. In fact, when most people reflect upon their years on earth they will realize they did not live a significant life precisely because it was so easy to settle for a successful one. Sadly, when most people die, it will be as though they never lived. Frankly, this is inexcusable because significance is within the grasp of everyone willing to embrace the right priorities. Contrary to what Hollywood promotes, it is not what you get or accumulate that makes you significant but what you give away; what you contribute, the value you add to others and what you become in the process." ¹²

Frankly, I think most of us struggle as we travel the road toward maturity as a faithful steward. There seem to be many obstacles on the pathway:

Resistance - lack of surrender
Self-centeredness - lack of humility
Fear - lack of trust
Doubt - lack of faith
Indifference - lack of obedience
Excuses - lack of commitment
Complacency - lack of vision
Apathy - lack of passion
Procrastination - lack of urgency
Inconsistency - lack of focus or discipline
Confusion - lack of information

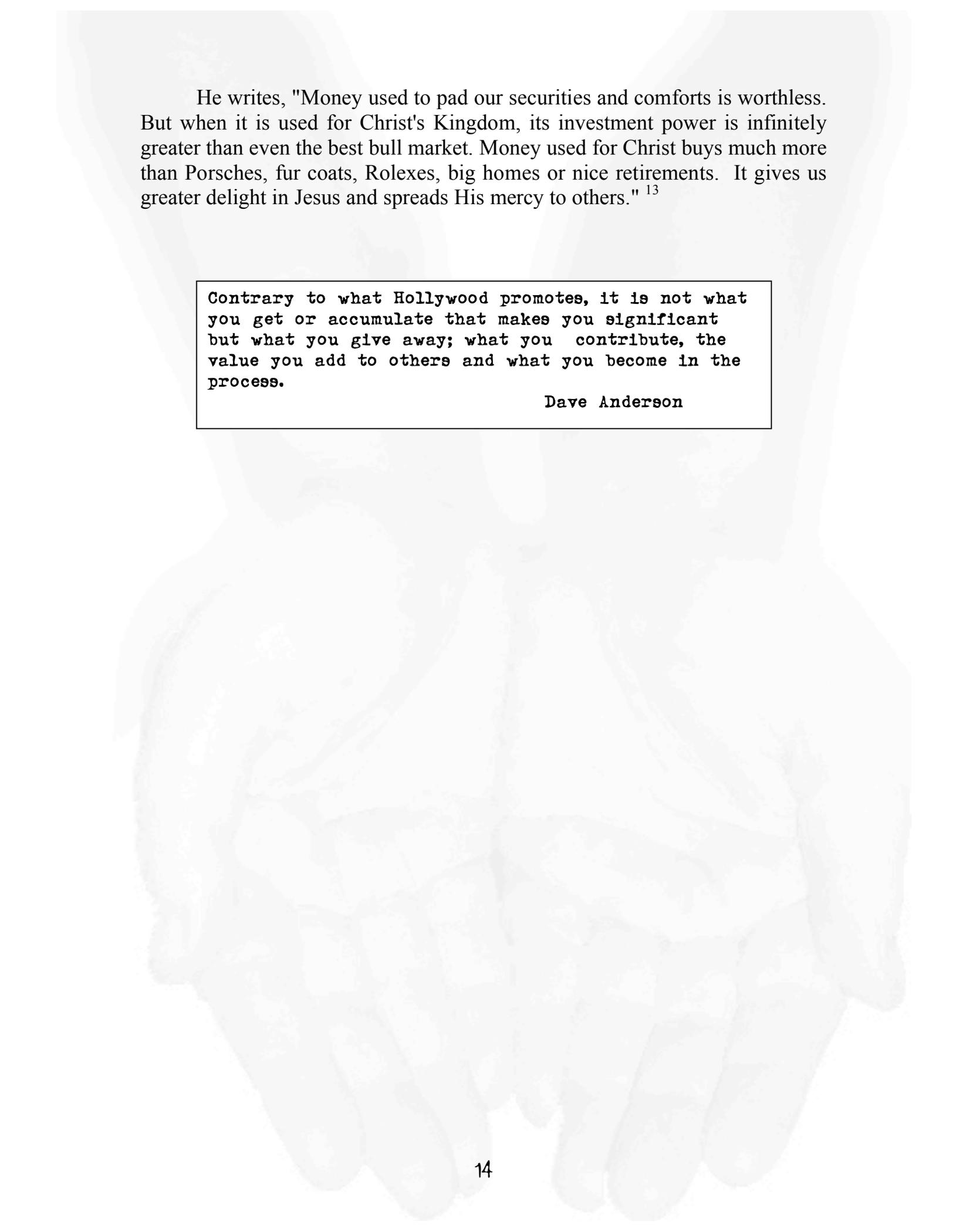
In order to overcome every roadblock on the stewardship journey, we must:

- Surrender our lives totally to Christ
- See a lost world through His eyes
- Diligently study and faithfully obey His Word
- Seek the guidance of the Holy Spirit in every decision we make
- Stay focused on Christ
- Act on His mandate to make disciples of all nations.

Following Jesus with Wealth

Recently I came across a powerful testimony by Ed Owens on the Generous Giving website. After sharing the story of his conversion and his journey toward becoming a generous giver, he discusses the Biblical account of the poor widow who gave all. Ed states: "Jesus commends this woman, not for giving away so much, but for keeping so little. When I read this, I want Jesus to call her foolish. Instead, He holds her up as an example for giving away all that she had. My gifts given from wealth are not as valuable to Jesus as I tend to think. In Jesus' view, the amount we keep indicates more than the amount we give.

"Many people saw my generosity and thought I was a good steward. But even in the midst of my giving, I was still keeping a lot for my own personal pleasure. I was mainly giving out of my great wealth, just as the Pharisees had done." Ed concludes his testimony with a discussion of his efforts to move to a moderate lifestyle with a focus on how much to keep, not the size of his gifts. He explains that money is worthless apart from Christ, but it has great value when used for His sake.



He writes, "Money used to pad our securities and comforts is worthless. But when it is used for Christ's Kingdom, its investment power is infinitely greater than even the best bull market. Money used for Christ buys much more than Porsches, fur coats, Rolexes, big homes or nice retirements. It gives us greater delight in Jesus and spreads His mercy to others." ¹³

Contrary to what Hollywood promotes, it is not what you get or accumulate that makes you significant but what you give away; what you contribute, the value you add to others and what you become in the process.

Dave Anderson

Chapter 5

Personal Stories from Today's Christian Stewards

*"O Lord our God, all this abundance that we have
prepared to build You a house for Your holy
name is from Your hand, and is all Your own."
1 Chronicles 29:16, NKJV*

Can God Trust You with Financial Success?

When thinking about those who have modeled mature Christian stewardship, the names of Robert G. LeTourneau, Stanley Tam, Paul J. Meyer, and Truett Cathy quickly come to mind. Another name that I think of is Mr. Laurence Luce. It was my joy to develop a friendship with Mr. Luce, and I came to view him as one of the outstanding Christian stewards of the last century. Mr. Luce was the founder of Blue Bird Body Company, one of the largest school bus manufacturers in the world. Laurence Luce and his wife, Helen, were devoted followers of Christ. Their modest lifestyle and generous giving to Christian higher education and world missions daily witnessed to the Lordship of Christ in every area of their lives.

Their oldest son, George, recalls a defining moment in his dad's life and in the history of Blue Bird. He writes that the door to his parents' home was always open to visiting evangelists, missionaries and ministers. He remembers a minister who stayed in their home and prayed for the success of the bus company.

George recalls the minister's words in prayer, "Lord, if you can trust Mr. Luce with financial success, I ask You to bless him with a prosperous business. If You can't, then I ask You to withhold that blessing."

"I had never heard a prayer quite like that before," George Luce said, "and I don't know that I've heard anything since that expressed the same thought." George then explains that his dad frequently referred to that prayer when faced with important decisions. It shaped the way he did business and lived his life.¹⁴

I thank God for the modern day Biblical stewards who are partnering with EQUIP to develop leaders to serve the growing Body of Christ around the world. A few of them are mentioned by name on the dedication page of this booklet. All of them faithfully serve God and use possessions for His honor and glory. Many of them are powerful examples of mature stewardship. One of the more interesting stories is that of Matt Eddy and his mother, Joyce.

Two Reasons for Success. . .

Habersham, a leading manufacturer of hand-painted furniture, was founded by Matt's mother, Joyce Eddy. She was a single mother with two sons when she began the company in the small community of Clarkesville, Georgia over thirty years ago. The company has grown in sales and profits every year since its inception in an industry that has seen many manufacturers fold. While most furniture companies have closed plants and lost jobs to China, Habersham has flourished.

Georgia Living Magazine shares some of the story: "A single mother with two sons, Joyce worked for years as an accountant in a clothing factory, then operated a small antique nook above an old Laundromat. Right after losing half of her shop to a fire, her uninsured house also burned to the ground.

"To bring in extra money while recovering from these double-whammy tragedies, she began painting wooden cigars boxes and selling them as pocketbooks. An instant hit with customers, the boxes led Joyce into a new venture as the forerunner of the current business.

"She spotted a large pile of wooden spools next to a local textile mill. She bought the spools for 2 cents apiece, worked her paintbrush magic on them, and turned them into decorative candleholders and towel racks."

Today the Habersham line ranges from occasional furniture to very expensive, cleverly designed armoires priced at thousands of dollars. Every piece of furniture is hand painted and signed by the artist - a dedication to craftsmanship that is at the core of the Habersham philosophy. But it is not the hand-painted, beautiful designs that are responsible for the company's widespread success. Joyce and Matt, both devout Christians, are quick to state that a far higher calling guides them. Joyce expressed it this way, "There are two reasons for our success. The first one is the Lord, and the second one is the Lord." ¹⁵

Matt's brother, Craig, left Habersham in 1984 to begin a very successful business in retail furniture sales. Craig is also a devout Christian and a generous giver.

I'll never forget my first visit with Matt Eddy in his office in the somewhat rustic two-story house that has been converted to the headquarters of Habersham. After a few minutes of conversation, Matt guided me on a tour of the manufacturing plant that is located adjacent to the office building. Even though Matt experienced considerable difficulty walking, due to a muscular disease that is slowly crippling him, he was filled with excitement as he greeted employee after employee and explained to me the art of producing

superb furniture. Occasionally, Matt would need to prod me to keep up with him because I could not resist lingering to admire the work of the skilled artisans who were transforming raw lumber into treasures of rare and exquisite beauty.

As Matt shared the story of Habersham, I quickly realized that he and his mother are much more than successful entrepreneurs, they are mature Biblical stewards. They understand that God is the owner of Habersham. As committed followers of Christ, the Great Commission, not furniture manufacturing, is their "business."

After Matt slowly climbed the steps to his office on the second floor, he turned to me and said, "We do what we do in order to invest in reaching the world for Christ." When I tried to thank Matt for his generous support of EQUIP, he interrupted me and said kindly but firmly, "No, I am the one who is thankful. I am grateful for the privilege of partnership with an organization that is strategically impacting the world for Christ."

Matt and I have had numerous opportunities for Christian fellowship and discussions about life in general. Each and every time the conversation turns quickly to the Great Commission. He is Great Commission-driven. Matt lives to invest in EQUIP, the Jesus Film Project, and other global endeavors that are focused entirely on reaching the nations with the gospel of Jesus Christ.

When Matt heard the vision for Million Leaders Mandate, EQUIP's initiative to develop one million leaders to effectively serve the growing Body of Christ around the world, he volunteered to serve as one of the Associate Trainers. Considering his challenges with walking even short distances, I must admit that I questioned the wisdom of his commitment to travel to the Philippines every six months for three years. The extremely long flights to the Far East are difficult for someone in perfect health. Further complicating matters was the fact that he and his teaching partner, Rev. Greg Smith, had agreed to teach Biblical leadership principles to pastors in Cebu City, requiring extra travel beyond Manila.

Matt and Greg have completed six rounds of conferences in the Philippines, pouring their lives into church leaders over a three-year period. It hasn't always been easy. At least once Matt has fallen while attempting to climb the steps to the platform to teach a lesson. But he continues to rejoice that he can be involved in "multiplying effective leaders for the harvest fields." (Matt and Greg began teaching for EQUIP in a second nation in 2006 when Million Leaders Mandate was launched in Latin America.)

We Cannot Outgive God

Another of our Associate Trainers is Steve Miller, a young businessman from Northeast Ohio. Since February of 2003, Steve taught leadership every six months in Jakarta, Indonesia. Recently I talked with Steve about his family, business and faith.

Steve and his five siblings grew up in Holmes County, Ohio, the heart of Amish Country. His parents were from Amish backgrounds, and gave their hearts to Christ in early adulthood. His dad owned a sawmill where all the children were taught very early in life how to work hard. Steve was the youngest of the family, but that honor did not exempt him from working at the mill. Steve said, "I can remember stacking lumber when I was in the third grade." He added with a chuckle, "I hated snow days when our school was closed. It meant ten hours of hard work at the sawmill."

By age seven, Steve was showing early signs of entrepreneurship. In his early teens he bought and sold several products, earning enough money to pay cash for his first car. Because of his parents' teachings and example, he faithfully tithed his income from the first dime he earned at age seven.

During Steve's high school days in the early 80's, his family went through one tragedy after another. One of his brothers almost lost a hand in an incident at the sawmill. His oldest brother was killed in a logging accident. The family's sawmill was destroyed by fire; the family struggled to survive financially. Steve will never forget his dad's strong faith during this difficult period. He remembers his father saying, "We don't understand all these things, but we know that God is faithful and He will see us through victoriously." Steve added, "And God never failed us!"

While a freshman at Bible college in 1985, Steve earnestly prayed to discover God's perfect plan for his life. He became totally persuaded that God was calling him to become a businessman. He explained, "As surely as God calls some people into pastoral ministry, he also calls men and women into business."

At age 19 Steve felt God leading him to build wooden pallets for use in industry. He immediately secured some extremely old, worn-out equipment and began to pursue his dream. Steve prayed from day one of the business, "Dear God, I want to build a unique business that truly honors You. I honestly desire to create wealth for one purpose - to help advance Your kingdom." Steve explained, "I clearly understood from the very start that the purpose of the business was for me to become a generous giver."

Steve is quick to say that God's Word is the foundation on which Millwood, Inc. has been built. He said recently, "Deuteronomy 8:18 reminds me that God is the source of our success. Malachi 3:10 and Luke 6:38 remind us to give faithfully and generously. We have learned that we simply cannot

outgive God!" He explained, "When I read Malachi 3:10, I felt God challenging me to put His giving principles and promises to the test. I obeyed His Word, and God has opened the windows of Heaven and poured out blessings and opportunities just as He promised."

"Our confidence in God's Word has been tested on a few occasions, especially in the early years of the company," Steve stated. He quickly added, "But faith is not faith until it is tested." He confirms, "God has never failed us. In nineteen years our company has grown from one tiny plant, full of used equipment, to eighteen modern manufacturing facilities across the Midwest. We now employ almost 1000 people. Growth opportunities are too numerous to count."

Steve observed that there will always be challenges and trying times in life and in business. He explained that he has learned the vital importance of walking every day by faith. He has experienced the fact that personal growth and business growth are not without struggles. Hardships stretch our faith, take us outside our comfort zones, test our leadership skills and remind us of our dependency upon God. He shared how God provided a business partner in 1996 who complements his skills, shares his values, and understands God's purpose for the business. He described Chip Trebilcock, his partner in business, as one of God's special blessings.

Steve and his wife Julie moved from tithers to generous givers to Biblical stewards. They now have the joy of supporting their local church, local compassionate ministries, and international missionary work. They are especially delighted to generously partner with EQUIP, believing that leadership development is the key to a multiplied harvest of souls around the world. Undoubtedly, one of their greatest joys is teaching their three young sons to be generous givers.

Giving Became a Joy

Dr. John C. Maxwell, the founder of EQUIP, is known and loved by millions of people here in America and around the world. Because of his books and his monthly leadership lessons on tapes and CDs, many leaders worldwide call him their personal mentor. His older brother Larry is not known for his public ministry. However, because of his generosity as a Biblical steward, he, too, is having an impact for God around the world.

Larry is quiet and reserved, but strong and focused. While relationally warm, he tends to be a person of few words. But when Larry speaks, people listen. You will almost never see him on the platform or with a microphone, but behind the scenes he has major influence for the Kingdom of God.

Larry grew up in a Christian home in central Ohio. His parents, Melvin and Laura Maxwell, are two of the most authentic Christians I have ever met.

Larry loved and respected his parents, but he did not make a commitment to Christ during his boyhood years. Larry told me recently that his Grandpa Maxwell, as he affectionately called his dad's father, called him aside when he was a senior in high school. Grandpa placed his hand on Larry's head and said, "My son, God's hand is upon your life. You will one day become a successful business man who will give generously to the cause of Christ." Larry added, "I truthfully didn't understand what he was saying until many years later."

Larry attended college and spent time in the Air Force. He married Anita Moats, a lovely young lady who grew up under the guidance and care of Godly parents in Pickaway County, Ohio.

At age 26, Larry tried to launch a career in business. He said, "I struggled financially for several years. While I didn't go into bankruptcy, I was surely broke most of the time." Larry added, "In those days I didn't have a personal relationship with Christ. However, I tithed my limited income out of a sense of duty that had been instilled in me by my parents' example...but I certainly found no joy in giving."

By 1977, the business was showing signs of growth. Larry and Anita moved to Florida to give leadership to the slowly expanding business. Not long thereafter, Larry gave his heart to Christ. As Larry grew in his faith, his attitude toward giving changed. He no longer gave out of a sense of duty. Giving became a joy! The discipleship journey paralleled his journey as a biblical steward.

The business grew rapidly. Larry quickly learned that God honors generosity. Over the years, Larry became involved in real estate development, nursing homes and the banking industry. Not only did Larry and Anita give freely from their personal income, they began to give liberally from their business profits. In an attempt to maximize their giving and to teach their children the joy of giving, they created a charitable family foundation. The foundation officially declared the family's mission statement or purpose. Based on God's Word (Matthew 25:34-36), the foundation serves those who are needy, both spiritually and physically.

Larry has accepted invitations to serve on the boards of key evangelical ministries where he has offered valuable business counsel along with financial resources. In 1996, Larry joined his brother John and a few other Christian leaders to launch the ministry of EQUIP. As one of the founding board members of EQUIP, Larry's wisdom and business acumen helped shepherd EQUIP through its infancy. Larry comments, "EQUIP has become one of the special joys of my life. What a blessing to invest generously in this ministry that is having such a huge impact worldwide. I thank God for His blessings upon EQUIP, a ministry that is now training hundreds of thousands of church

leaders around the globe." Larry added, "I firmly believe that effective leaders must be developed if the nations are to be reached for Christ. I consider gifts to train and resource effective Christian leaders as strategic investments that give multiplied eternal dividends."

Larry continues to provide wise counsel and generous financial support as a very active member of the governing board of EQUIP. John Hull, president of EQUIP, stated recently, "Larry is a wonderful blessing and encouragement to me. I often turn to him for advice when facing major decisions. What a wonderful privilege to have this wise man walking beside me." John Maxwell adds, "Other than my wife Margaret, Larry is my best friend and most trusted advisor."

Larry commented, "I have been blessed with more than enough. As I grow older, I weigh more and more decisions in light of eternity. I now live to lay up treasures in Heaven. As quickly as possible, I am changing my earthly currency into Heavenly currency as I invest in Great Commission work."

When I read Malachi 3:10, I felt God challenging me to put His giving principles and promises to the test. I obeyed His Word, and God has opened the windows of Heaven and poured out blessings and opportunities just as He promised.

Steve Miller

Chapter 6

Hugs

*"Well done, good and faithful servant;
you were faithful over a few things,
I will make you ruler over many things.
Enter into the joy of your lord."
Matthew 25:21, NKJV*

Ray Lyne, founder of Lifestyle Giving, Inc., is one of my dearest friends. Ray probably understands and articulates Biblical stewardship concepts better than anyone I have met in over 40 years of Christian ministry. Ray has devoted most of his adult life to helping God's people understand and practice Christian stewardship. I was with Ray on one occasion when someone asked him, "Just what is it you do?" Ray replied, "I am into hugs."

Ray proceeded to explain his comment about hugs. Let me try to repeat his story in my words. Ray explained that every Christian should be interested in three special "hugs." He explained that his mission in life is to help Christians live as Biblical stewards so they will not forfeit these hugs. The first hug is undoubtedly the most important. It is a huge hug from God the Father when we reach the end of our journey on Planet Earth. This hug will be accompanied by the Father's commendation, "Well done, good and faithful servant" (Matthew 25:21).

I grew up in southern Georgia in a "hugging family." Hugs from loving parents, siblings, and friends were abundant. Winnie and I have built a home filled with hugs. But I am determined to receive the ultimate hug - the "well done" embrace from my Heavenly Father when I complete life's journey!

The second hug has the potential of being repeated countless times. It is the hug received from one whose life has been impacted by the Gospel as a result of the Biblical steward's faithfulness and generosity. As we walk the streets of Heaven, those we've never seen before will come to us with loving hugs and words of gratitude, "Thank you for investing in the Great Commission. I am here because of your obedience."

The third hug can also be repeated many times. It is about leaving a legacy of stewardship in the lives of our children. It involves effectively modeling generosity for our children in such a way that they become generous givers. Rather than fighting over the "stuff" we leave behind, they will continue to hug each other long after the estate has been settled.¹⁶

Alan Gotthardt talked about the steward's children in his very practical and helpful book, *The Eternity Portfolio*. Alan says, "A faithful life is the best

platform for teaching others. We all know that children learn by example. This is particularly true with giving; children of generous givers become generous givers, often because of the example they witnessed growing up." ¹⁷

Alan explains that our daily living reveals just how much of the Bible we really believe. He reminds us that we should not expect our children to believe what they do not see consistently in our lives. He argues that the faithful steward "radiates the joy of the generous life in such a way as to be unbelievably attractive to others." ¹⁸

Todd Duncan, one of our partners, has explained often that it was his parents' example that shaped his core values and instilled in him a desire to make a difference that counts for eternity. He states, "From the age of 12, I have been impacted by the importance of getting the message of salvation to every corner of the world. My parents were a model of international evangelism as I watched them take trip after trip to get the Word of Christ into the thirsty hearts and souls of people."

Todd has told me on several occasions that what he saw in his parents laid the foundation for his life today - a life that passionately seeks to be Spirit-led at all times. He stated recently, "The Holy Spirit has laid on my heart a sense of urgency to partner financially with EQUIP...to be a part of the Living Legacy group because I know that through God's blessings on me and my family, we can be an even bigger blessing to others...knowing that by making it possible for over one million leaders to learn how to lead, millions more will come to know the joy of having Christ as their Savior." ¹⁹

A faithful life is the best platform for teaching others. We all know that children learn by example. This is particularly true with giving; children of generous givers become generous givers, often because of the example they witnessed growing up.

Alan Gotthardt

Chapter 7

The Joy of Giving

"So let everyone give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work."

2 Corinthians 9: 7-8, NKJV

Through many years of my involvement with Christian ministry, it has been my privilege to establish friendships with men and women from almost every socio-economic stratum, ranging from the very poor to the very rich. I have observed repeatedly that those who are the most generous in their giving seem to be the happiest. Some observers might conclude that joy is found only in accumulating wealth. Others would argue that joy is found in the "stuff" money can buy. However, all Christian stewards that I know, tell me that their greatest joy comes from giving.

Paul J. Meyer, a mature Christian steward who has invested millions in God's work, declares, "No joy matches my joy from giving." Paul often tells successful marketplace leaders, "You thought it was fun making it. Well, you don't know what fun is until you start giving it away." Paul says, "I feel guilty because I feel so hilariously happy today and explosive with joy."²⁰

What a wonderful plan God has designed:

- He provides all of our resources.
- His Word guides us in how to manage those resources wisely for maximum Kingdom impact.
- We can choose to experience the joy of being faithful and generous stewards.
- We can partner with Him in His Great Commission plan to reach a lost world.
- We can spend eternity with Him and those we have helped to reach with His salvation message.

Randy Alcorn may have stated it best, "Of investments they say, 'If it sounds too good to be true, it probably is.' But in the case of the amazing return we can get on investments in God's kingdom, it is true. God Himself guarantees it."²¹

Some observers might conclude that joy is found only in accumulating wealth. Others would argue that joy is found in the "stuff" money can buy. However, all Christian stewards I know tell me that their greatest joy comes from giving.

Doug Carter

Chapter 8

A Final Thought

*"Peace to you! As the Father has sent Me, I also send you."
John 20: 21, NKJV*

I feel wonderfully blessed to have spent most of my life in the ministry of development. I don't even mind the jokes about fundraisers, even when they are aimed at me. Have you heard this one?

A very wealthy man and his wife, the sole survivors of a cruise ship disaster on the high seas, make it to a tiny island in the middle of the Pacific. There is nothing there but sand and a single palm tree. While the wife is wringing her hands and wailing from despair, her husband is very calm and serene.

"How can you be so calm in this terrible situation?" she asks. "We will never be found. We will die here!" she cries, quite irritated by his peaceful demeanor.

He replies, "Don't worry, I pledged \$100,000 to EQUIP this year. Doug Carter will find us in no time."

During my many years in Christian ministry, I have had the privilege of building lasting friendships with hundreds of God's people in America and around the world. Admittedly, those with the most wealth sometimes face a real battle as they endeavor to keep "first things first" and to maintain a Christ-centered lifestyle that reflects His likeness. My friend George Hester, a highly respected family financial counselor, says, "The greatest blessings bring with them the greatest responsibilities." ²² Jesus said, "For everyone to whom much is given, from him much will be required." (Luke 12:48, NKJV)

Regardless of their circumstances, many people are experiencing the joy of mature Christian stewardship. In every case where stewardship is being modeled with consistency, they have discovered the God-designed link between our possessions and our soul. Everything they possess - be it little or much - is seen as God-given. Each day is lived under the Lordship of Christ and with a passionate commitment to faithful obedience to His great command to "make disciples of all nations." I thank God for this vanguard of faithful, generous stewards.

Please join with me in praying that a revival of stewardship will be experienced in every Bible-believing church in our nation. It is crucial if our world is to be reached for Christ.

"Lord Jesus, It is our desire to see thousands of men and women joining the ranks of those who are making a difference of eternal significance."

NOTES

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3. Paul J. Meyer, *Unlocking Your Legacy* (Paul J. Meyer, 2002), 26.
4. C. Bishop, *Such Love*, verse 1, *Sing To the Lord Songbook*, (Kansas City, Lillenas Publishing Company, 1996), 21.
5. Mark Vincent, *A Christian View of Money* (Scottsdale: Herald Press, 1997), 27.
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7. Isaac Watts, *When I Survey the Wondrous Cross*, verse 4, *Sing To the Lord Songbook*, (Kansas City, Lillenas Publishing Company, 1996), 62.
8. Stan and Linda Toler, *The Cycle of Victorious Giving* (Kansas City: Beacon Hill Press of Kansas City, 2004), 50.
9. Wesley Willmer, *God and Your Stuff* (Colorado Springs: NavPress, 2002), 44-45.
10. Stan and Linda Toler, *The Cycle of Victorious Giving* (Kansas City: Beacon Hill Press of Kansas City, 2004), 32-33.
11. Randy Alcorn, *The Law of Rewards* (Wheaton: Tyndale House Publishers, Inc, 2003), 36.
12. Dave Anderson, From an editorial on www.learntolead.com.
13. Ed Owens, From a testimony on www.generousgiving.org.
14. Bernard Palmer, *Wings of Blue Bird* (Fort Valley: Blue Bird Body Company, 1977), 14.
15. "Designing Furniture as Art," *Georgia Living Magazine*, 2001.
16. Ray Lyne, Lifestyle Giving, Inc., a personal conversation with Doug Carter.
17. Alan Gotthardt, *The Eternity Portfolio* (Wheaton: Tyndale House Publishers, Inc., 2003), 135.
18. Ibid.
19. Todd Duncan, a personal letter to Doug Carter.

20. Paul J. Meyer, *Unlocking Your Legacy* (Paul J. Meyer, 2002), 152.
21. Randy Alcorn, *The Law of Rewards* (Wheaton: Tyndale House Publishers, Inc. 2003), 119.
22. George Hester, from a seminar in Jackson, Mississippi.