



By Joe Crews

### Introduction

Do you know about the sin nobody admits? It's a sin we're afraid to mention. We must be afraid to mention it, because nobody ever mentions it about himself, anyway. Now people have confessed to me that they've committed some terrible, dark sins. I can recall people who have admitted being drunkards, who confessed to stealing, breaking up another's home, murder, taking the Lord's name in vain, trifling on the marriage partner, Sabbath breaking - all the rest - but as far as I can remember in all my time in the ministry, nobody has ever admitted to me that he was guilty of the sin we're going to talk about now. And I suppose the reason for it is that it's the root sin; the basic sin; the very foundation sin.

The Lord Jesus Himself solemnly warned us of this sin in [Luke 12:15](#): "And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth." You see, the sin that nobody admits is covetousness.

People just simply don't say "Well, I'm a covetous person. I want to get hold of that extra dollar. I want to reach out and grab and pull in everything I can get hold of." And people never come to you and say, "I want to admit something. Greediness is my problem. I'm just a covetous person." It has always amazed me just a little bit. People don't mind at all admitting some of those grosser, blacker sins; but when it comes right down to those refined sins like covetousness, I guess it is just too humiliating. Of course, it is a sin that's not condemned very much by our materialistic age, either. It is not even condemned very much by the church, it seems. You break any of the other commandments and immediately you get into trouble, but coveting -- well, nobody knows whether you're coveting or not. But there it is -- it is a commandment of the Lord, and it is one that most people seem to overlook; yet in God's sight it's one of the blackest of all sins because it's the root of every other sin. Remember what the apostle Paul said in [Romans 7:7](#). He said, "I had not known sin ... except the law had said, Thou shalt not covet." The point he was trying to get across was this: Every single sin has its roots in the sin of covetousness, and that's why God thought it was important enough to include in the Ten Commandments. It's the sin that comes before and leads to every other sin that you could possibly commit.

### God Called a Man a "Fool"

Now I may as well warn you ahead of time that there's no possible way of getting rid of coveting except through the Lord Jesus Christ - absolutely no way at all. It takes special power from heaven to overcome this sin. But now let's go back to Luke 12 for a moment. After Jesus said "Take heed, and beware of covetousness," He told a story to illustrate the point a little bit further. Let me read it to you, beginning with verse 16: "And he spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully: And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits? And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry. But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided? So is he that layeth up treasure for himself, and is not rich toward God."

Now, notice something. God calls this man a fool. Now I may call a man a fool and be entirely mistaken, but when God calls a man a fool, he's a fool. Now this man was a fool. Why? Well, because he was concerned only about himself - "I," "I," "I," - and he forgot all about the solemn fact that one of these days we all have to stand before the Lord in judgment. So God said, "You're a fool. Tonight your soul will be required of you. Then whose will all these things be?"

This is a very solemn story. Every single Christian should give it very earnest attention and heed its message. The Lord is just saying here, "You go ahead. If that's the way you want it, get anything you want. Keep the things that are not yours. Make provisions for more and more sins. You have the right to choose, but when the day of reckoning comes and your soul will be required of you, then whose will these things be?"

You know, a lot of people think they are getting by with secret sins - things that are on the inside; things that don't show up - like coveting, for example. A person can go along and be quite a respectable Christian as far as other people are concerned, and yet be guilty of coveting. It just doesn't show up like many of the grosser, outward sins. But mark you this: On the great judgment day when the light from the judgment throne of God shines into every life, all of those things are going to be revealed and people are going to see them in all their rotten, disgusting fullness. And one of the worst sins to be shown upon the judgment day will be the sin of coveting.

### **Coveting Another's Praise, Honor, or Position**

I'm afraid we don't realize just how far this thing reaches. Take for example, professional jealousy. Have you ever heard that expression? I want to tell you, it's not limited to just the professions, either. It's a term

that we ought to use loosely, because it can apply to everybody, everywhere. Wives are jealous of other wives; husbands of other husbands; workmen of other workmen; and it's covetousness - this professional jealousy - coveting another person's praise, or his honor, or his position. It's so widespread that there is hardly a place anywhere that it's not named. It even exists among preachers, and here's where the thing comes home.

A person could build a very beautiful home and I could go look at it one day and say, "You know, this is a lovely home. It's a masterpiece. You've done a very beautiful job." And that wouldn't take anything out of me - it would be easy for me to say that, because I'm not a builder. A person could paint a beautiful masterpiece - delightful, exquisite - and I could say, "Listen, that's beautiful; it's superb; never have I seen anything like it." I could just lavish praise on that man and it could be nothing to me because I'm not a painter. But when somebody stands up and preaches a better sermon than I can preach - then for me to say honestly and truly from the heart, "It's a masterpiece; the Lord was with you" - then that is something else.

Do you see what I mean? Now that is what we're talking about today. This matter of coveting somebody else's praise, somebody else's success, somebody else's prestige, is one of the greatest sins mentioned in the Book of God. It is my prayer that as we go further into this study, every person will determine in his heart to begin right now laying hold of God for victory. It's a very terrible thing for a Christian to be guilty of coveting. It is bad enough for a worldling, but it's an awful thing for a person who names the name of Christ to be guilty of coveting something. We need to learn to give God the praise for everything; then we will stop worrying about credit-who deserves credit for that. We will give it all to God, where it belongs in the first place.

Another place where many of God's people seem to be crippled by the sin of coveting is the area of giving. Far too many of God's professed people are guilty of embezzling God's money.

### **Every Day We Handle Someone Else's Money**

We often read in newspapers about individuals who misappropriated millions of dollars. These embezzlers often skip the country, taking the money, and leaving financial ruin for scores of people who lost all they had. We secretly hope the law will catch up with them, and throw the book at them. But now, wait a minute. Let's not move too fast here. All of us handle money.

Furthermore, regardless of who you are-you handle money that is not yours. You handle money that belongs to God. Could it be that someone reading this is guilty of embezzling heavenly funds? Did you

know the greatest holder of lands and good in the world has been chiseled and robbed repeatedly without going out of business? God is that great Owner of whom I speak. I'm referring specifically to tithes and offerings. In [Leviticus 27:30](#) the Scripture says that the tithe is the Lord's. There is just no possible way to miss it.

Perhaps I should read that verse. This is what it says: "All the tithe of the land ... is the Lord's: it is holy unto the Lord." All the tithe is the Lord's; that is specific.

Then in Malachi 3 we find something added. Verse 8 says: "Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings." Now notice: A person who does not tithe is a robber, but in addition, a person who does not give offerings is guilty before God of robbing Him; so, your tithes and your offerings belong to God. Oh, may it be engraved upon every heart with a pen of fire: These things do not belong to us; they are God's. We are handling sacred funds, and the question is - how are we handling them? Could it be that some of us are guilty of misusing God's money?

What is a tithe anyway? Read [Leviticus 27:32](#): "And concerning the tithe of the herd, or of the flock, even of whatsoever passeth under the rod, the tenth shall be holy unto the Lord." This means that one-tenth of all our increase belongs to God. We may not have thought of it before, but ten percent of our income is holy for the Lord. We can't keep it for ourselves without actually breaking that eighth commandment again and stealing what is not ours. If a man earns \$1,000 a month, \$100 is not really his own. Of course only the profit, or increase, is subject to the tithe. In other words, a businessman might realize an increase of \$5,000 a month but \$4,000 would be needed to pay the salaries of his helpers and other overhead expense. In such a case, he would only have to pay \$100 tithe on the \$1,000 profit for that month.

Somebody is bound to object that tithing belongs to the Mosaic Law, the Old Testament, and doesn't apply to us in the New Testament. But the fact is that this plan of tithing antedates the time of Moses by hundreds of years. Abraham paid tithe at the Lord's own direction long before the days of Moses. Jacob also tithed on all that he had. It was an obligation before either the Jewish race or the ceremonial law had even come into existence.

But now let's read what Jesus had to say about tithing. After all, He's the great guide and example for all of us in spiritual things. In [Matthew 23:23](#): "Woe unto you, scribes and Pharisees, hypocrites! for ye pay tithe of mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy, and faith: these ought ye to have done, and not to leave the other undone." That word "ought" denotes obligation and immediately creates a moral basis for the doctrine. It is moral because it involved stealing from God, as we have already read.

## **Tithe Is to Be Used for Only One Purpose**

Let's ask this question before we go further. What is the tithe money to be used for in the Lord's work? Please turn to [1 Corinthians 9:13](#): "Do ye not know that they which minister about holy things live of the things of the temple? and they which wait at the altar are partakers with the altar?" Here Paul is referring to the priesthood of the Old Testament and how they received a livelihood for their work of ministry at the ancient altar. But now read the very next verse: "Even so hath the Lord ordained that they which preach the gospel should live of the gospel." Verse 14. This text clearly teaches that the gospel minister is to be supported exactly the same way as the priests of the Old Testament.

We now turn to the Scriptures to find out what God's plan was for the support of the ministry, both in the Old Testament and in the New. In [Numbers 18:21](#) we read, "And behold, I have given the children of Levi all the tenth in Israel for an inheritance, for their service which they serve, even the service of the tabernacle of the congregation." The tribe of Levi was not given any inheritance as the other Israelites were. They had no herds, or business ventures. All the other tribes paid tithe and that one-tenth was used to pay the priests, the Levites.

All right, "Even so hath the Lord ordained that they which preach the gospel should live of the gospel," so Paul said. The tithe is not to be used for an education fund, a church expense fund, or even a poor fund. It is ordained of God only to pay the ministry. This is the biblical way for preachers to be supported.

I heard of one preacher who closed all the doors of the church and refused to preach until the offering goal of a certain sum was reached. Other churches have resorted to religious fairs, lotteries, bingo, etc. to meet their pastoral financial obligations. Is this the plan of God? Is this the way He had ordained for churches to meet the deficit in their budgets? This is not according to God's plan. Something is desperately wrong with a church which has to bring the world into its operating plan. If Christ should walk into some of these temples and cathedrals of our day, He would be just as indignant as He was in days of old. He would say once more, "Take these things hence. You have made my house of prayer a den of thieves." What a tragedy it is that many young people have learned to be expert in gambling inside the walls of their own church. What a sad commentary on the state of modern religious leaders who encourage such demonstrations. Is this what God expects from the people who are called by His name?

## **Some Preachers Fear to Preach Truth Because of Money**

God never intended for preachers to dabble in real estate, car sales, or some side business. A man called of God should give his whole time to the Word of God. His livelihood, in other words, should be supplied by the divine plan of the tithing system. This system eliminates one of the greatest temptations facing the modern minister of the gospel. Some preachers are actually afraid to preach the plain truth for fear of cutting off their own salary.

When a pastor is paid directly by the local congregation and has to depend solely upon the liberality of one church group, he is in an anxious dilemma. If he rebukes sin as it should be rebuked, he may offend the very ones who may stop giving offerings, and thus his own salary will be jeopardized.

Now I know that no true pastor would preach smooth things just for worldly gain; nevertheless, many are actually afraid to preach plainly under the conditions I've just described. God's plan eliminates that temptation to soften the truth. A local congregation shouldn't be directly paying the man who preaches to them, and this would eliminate that great danger. His method of tithing eliminates the temptation for a pastor to soften the truth.

Some people complain that they can't pay the tithe because there's nothing left after all the bills are paid. But, are we doing the right thing by waiting until every- thing else is paid before we give God the tithe? In [Proverbs 3:9](#) we read: "Honour the Lord with thy substance, and with the firstfruits of all thine increase." In other words, pay the tithe first. Even the ministers - who themselves are paid from the tithe fund - pay one-tenth of their salary in tithe. After all, everything belongs to God, doesn't it? All the silver and gold and the cattle on a thousand hills - we are simply stewards of these things. He has let us use them. We pay the rent on a house in order to acknowledge that the house is not really ours. We just use it. In the same way, we give the tenth back to God to acknowledge that all our possessions are just given to us to use. They really belong to God, the great Creator, and Owner of all things.

Now, a great many people say, "I go to church and I pay my tithe," when what they really mean is that they go to church and give offerings; because nobody is a tithe payer who does not give one-tenth of his income. Tithe means one-tenth. And that is what the Bible is speaking of, one-tenth of a person's increase.

Some people say, "Isn't that a great deal to give, one-tenth?" Suppose somebody came to you and said, "I would like to set you up in business. I would like to furnish the capital, the buildings, the equipment- everything. I want you to run it. Then at the close of the month I want you to figure up the profit. When you have found the profit, I want you to keep nine-tenths and give me one-tenth." Would you say, "Whew, you mean you want a whole tenth?" No, you would look at the man and say, "You've made a mistake, haven't you? You mean you want nine-tenths and give me one-tenth."

Why, you have never heard of an offer like that. People don't make offers like that today - not at all - but that is the offer God has made. There is no question about it. This world and everything in it belongs to God. He made the whole thing and everything here is His. The Bible is so clear on it. I read from [Psalms 24:1](#): "The earth is the Lord's, and the fulness thereof; the world, and they that dwell therein." [Psalms 50:10-12](#): "For every beast of the forest is mine, and the cattle upon a thousand hills. I know all the fowls of the mountains: and the wild beasts of the field are mine. If I were hungry, I would not tell thee: for the world is mine, and the fulness thereof." [Haggai 2:8](#) says, "The silver is mine, and the gold is mine, saith the Lord of hosts." We forget that sometimes, but he says, "It is mine." Now notice [Deuteronomy 8:18](#): "But thou shalt remember the Lord thy God; for it is he that giveth thee power to get wealth."

When we add that all up and put it together, the Bible is simply saying this: Everything is God's. If you have anything at all, it is because God gave you the power, the strength, and the intelligence to obtain it. And then He says to you, "Now, ten percent of what you receive is mine. I want you to give it to me." Is that a fair offer? I submit to you today, you have never heard a more fair, generous offer anywhere. Remember the text, [Leviticus 27:30](#), that says the tithe is the Lord's. Oh, may God impress us with that point. It isn't a question of our deciding whether we ought to turn it over to Him, whether it should become His, or will become His; it already is the Lord's. That has been settled. The tithe is the Lord's, and so one-tenth of every man's income belongs to God. He may be a complete heathen and knows nothing of our God, but still one-tenth belongs to the Lord God of heaven.

Finally, we come to that very important text in [Malachi 3:8-11](#): "Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me, even this whole nation. Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it. And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground."

There it is, people robbing God! In one year the FBI records revealed that there were 111,750 cases of robbery in the United States and more than a million cases of burglary. But this is only a fraction of the true picture. How many million church members have been guilty of the worst type of stealing - and from God, at that? Probably there are more thieves in the church, on this basis, than outside the church. In fact, there's no question about it; God says if we take the tithe, we are stealing from Him.

Incidentally, have you noticed the amazing parallel between the tithing tenth and the tenth commandment of the Decalogue? The command against coveting is the tenth one, and the command to give a tenth is God's remedy for covetousness. The root reason for breaking either one of these basic biblical laws is selfishness. The opposite of self is love, and all obedience should be based on loving God more than ourselves.

Love means giving, as we learn from [John 3:16](#): "For God so loved the world, that he gave." We could never match the love-gift of God in surrendering His Son, but we should love him enough that the surrender of 10 or 50 percent of all we possess should not be counted a sacrifice. God's challenge to "prove me" has always produced the same results in those who took Him at His word. The promise is literal that "there shall not be room enough to receive" the blessing as it returns to us "pressed down, shaken together, and running over."

Never underestimate the blessings and benefits of turning away from the robbing business. When we rob God we are, in reality, robbing ourselves. We lose the blessings which are a part of the package called obedience. Unbelievable promises of protection and prosperity are made to those who go into partnership with God through faithful giving. The fruits of unselfish stewardship, based upon love, are fantastic to contemplate. "Prove me," says the Owner of everything. Will you dare to do it right now by making a covenant with God to be an honest steward in both tithes and offerings?

### **What Is Time Worth?**

A few days ago I wasted thirty minutes of valuable time waiting for a shoe repairman to finish a job that had been promised earlier. Mentally I did some rough computations and concluded that my thirty minutes of time was worth much more than the cost of the shoe repair. I can assure you that the results of my arithmetic did not relieve my frustration in the least degree, but it did start me thinking more about the worth of minutes and hours.

Unfortunately, we equate the value of time with a certain number of dollars and cents. People are paid so much an hour, or so many dollars a month. On the basis that one is paid \$10 an hour for his work, let's try to evaluate the true worth of that 60 minutes. The equation would go something like this: one hour of time equals \$10 in cash money.

Having translated the hour into money, and assuming that the money is fully equivalent to the 60 minutes of time, we can determine the true value of the hour of time as we trace the value of the \$10. How valuable is that \$10 to the person who exchanged his time for it? How much good will it perform for him, and how much will it contribute to his quality of life? If the \$10 adds more happiness, longer life, and greater security, then we must conclude that the man's time was easily worth the amount and perhaps even more.

But suppose the \$10 is spent for liquor, which leads to alcoholism or disease? Instead of having any real



worth, the money would have a negative value, and the hour's time would also really be worth less than nothing. In other words, our time is worth only as much as we are able to squeeze out of the money we are paid for our time. If the things we spend the money for result in better living and longer, happier life, our time may be worth infinitely more than any amount of money. On the other hand, if we spend the money for things which create disease, cheapen the moral worth, and prevent our receiving eternal life, then our time has a negative worth.

If this principle is true, the world's standard of evaluating time is totally wrong. Some men who are paid over a million dollars a year are using their wealth to defile body and mind, and destroy spiritual perceptions. Society can say what it will, but those men are wasting their time, because they waste the money which their time purchased.

Other men are paid little in dollars, but they invest that little in things which contribute to peace of mind, building a strong moral character, and preparing for eternal life. They are the people whose time is really valuable; in fact, more valuable than the highest paid executive in the corporate structure who is misusing his wealth.

Do you get the picture clearly in mind, that your money represents your time? What you do with your money, then, is the same as what you do with your time. The benefits drawn from your money represent the true value of your time.

Think about it for a moment. How are you using those dollars? Are they invested in ways that will lead to your eternal happiness and security? Are you making it possible for others to reap the blessing of God's saving grace? As a result of your use of money, will souls be able to rejoice with you in Heaven?

The imprudent, wasteful manner of treating money will lead millions to lose eternal life. Not only are their years of earthly time lost, but the endless time of a future eternity is also forfeited. All the money purchased by a lifetime of labor is worthless unless it contributes to building up the true quality of life. Sorrowfully we observe how billions of dollars are spent for selfish indulgence, drug addiction, and destructive purposes. How many wasted lives are represented in those wasted dollars!

Much has been written about Howard Hughes, the eccentric millionaire, whose limitless wealth became the ultimate cause of his horrible and dehumanized death. Suspicious of everyone, he isolated himself from friends and society for fear of being exploited for his money. After his death additional animosities and selfishness were stirred among those who fought like animals to acquire a portion for themselves.

Was Howard Hughes' time really that important and valuable? His time produced money that produced misery which finally brought death. Make no mistake about it, it is better for a man never to be born than to live for self and to lose eternal life in the end. It is better for a man to be a pauper than to earn millions which cause himself or others to be lost.

At the risk of sounding redundant I come back to the question, How are you spending your money? The years of your life are tied up in that money. Disposing of it is disposing of years of your time. When your life is over, all your years of remunerated time will be reflected in your estate. It may be small, but it is important, because it represents the value of all the time you exchanged for it.

How do you value that time? How do you appraise those years that made up so much of your life? The answer to those questions will be revealed by the way you relate to your possessions. If that money now ministers to your deepest priority needs, then the time it took to acquire the money was well spent. And if the money becomes a vehicle for reaching souls for God's Kingdom, the value of the time in earning it is far beyond the computation. Why so? Let me illustrate.

If your money can be used to turn just one soul to Christ, how much would the time investment be worth? Try to understand it in these terms: one soul saved for eternity will live longer than all the combined years of all the people who ever lived and died on this earth. Can you grasp that fact? Eventually that one person's life in eternity will outstrip the total number of years that all the millionaires, corporation presidents and world thought leaders lived out in their lifetimes. And if those millionaires and famous personalities are not saved, then the time of that one redeemed soul will have been more valuable than the time of all those leaders combined.

What I'm really saying is this: money, success, and all that goes with it are less than worthless unless those things are used to prepare for eternity, and to help others prepare. Our time is valuable, but it is only valuable in proportion to the eternal benefits we derive from the money we receive in exchange for our time. If our money is wasted, our time has gone down the drain in earning the money. How true the saying of Jesus, "For what is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?" [Matthew 16:26](#).

Even Christ spoke of a trade-off. There is an investing of one thing to get another. We exchange our time for money. Then we trade off the money - for what? For things that unfit us for heaven? If so, our time as well as our money is misspent and worthless. I repeat, it would be better never to be born than to live and die without Christ. It would be a thousandfold better to live as a pauper than to be a billionaire oilman who fell one step short of heaven.

Analyze that statement carefully. The Christian pauper had to live with physical want and deprivation, but he had peace of mind and joy in his heart. The rich man lived with all the creature comforts, but his mind was distressed and unhappy. Even if there were no eternal life beyond the grave, the Christian pauper had a better life in this world than the unsaved billionaire.

But think about those two men in terms of eternity. For a sextillion times longer than the rich man had life,

that redeemed pauper will live in a mansion more magnificent than the oilman could have imagined. When his years finally exceed the life span of earth's total population, the saved poor man will still be in the bloom of radiant health and immortal youth.

And what of the man who had everything? (Well, almost everything! He really lacked only one thing - a simple, saving faith in Jesus.) What will happen to him? Just before being cast into the lake of fire he will have opportunity to look through the transparent walls of the New Jerusalem. In the total recall of that moment the miserable Midas will recognize the utter emptiness of a life lived without God. The time which had been worth a million dollars a year will be seen in retrospect as vainly squandered. The agonizing remorse of that instant in eternity will overpower the mind and constitute the most sensitive and supreme punishment that anyone will ever have to suffer.

Now, aren't you thankful that we are still living in the realm of time where things can be changed? Eternity is at the door, but we have a fragment of time left in which every one of us will be exchanging minutes for money. But then what? The money will be exchanged for something else. That something else will either help fit us for heaven or condition us to be lost. Which will it be for you?

One more important truth about money: since it really is the equivalent of the time you invested in earning it, as long as your accrued money remains, your influence can still be felt in time. Even after your death your money will be representing hours, months, and years that you spent in gathering it. Many are abdicating all responsibility for the influence of that time after they die. The accumulative result of an entire lifetime is casually left in the hands of disinterested relatives or even unscrupulous lawyers. It is used often to tear down and disannul the very cause for which the deceased gave his life. His invested time, in the form of money, now turns against the investor, and is employed to blot out the results of carefully planned years.

All men and women should have a will which can protect the interest of their time investment. Just as they did not want their time wasted in life, they do not want their money, representing their time, squandered after life is over. By designating in a will exactly how the estate should be divided, an individual can guarantee that his influence will still be extended in time. The value of those invested years can still be revealed through the spiritual benefits of his bequeathed wealth, whether small or great.

Even those who have been fearful of making expenditures while living need have no fear of boldly assigning, in a will to be executed after death, the fruits of their lifetime investment.

Many have a legitimate fear of depleting their saving and becoming dependent on others. But after death they have nothing to fear. They can accomplish for Christ what circumstances never permitted while they were alive. Souls can still be won for the Kingdom. Their means can prepare people for heaven. Many a

Christian who never had the personal joy of winning a soul for Christ, will meet souls in the kingdom who will thank them for their post-humous provisions, which made it possible for them to hear the truth and be saved.

Perhaps you are now in this category. You dare not give largely to God's cause for fear future disease and hospital costs will require all your savings. You long for Jesus to come, and the gospel to be proclaimed everywhere, but you dare not invest the nest-egg which might be your only buffer against dire need. You do well to make provision and retain that nest-egg for future eventualities. I think God wants us to be wise in planning for economic independence and security. But if, through His blessing and protection, those funds are not needed, they can be directed into the winning of souls; but only by the one who makes the careful, deliberate decision beforehand.

Many souls have been won to Christ just because people cared enough, and designated their funds to keep working after their death. What a thrill it will be for those committed Christians, in the resurrection of the righteous, to learn the wonderful results of their dedicated means which continued speaking for them long after their departure.