

Banking On God

Accounting for Ourselves

September 27, 2026



Today we're making room for *spiritual living* by making *generosity our default setting*! Cuz we may believe that *giving is good* – but *that* doesn't necessarily mean we're *good at giving*. In fact, it's quite common to come to church, sit through a *convicting* message, and *commit* to making a change... *next week*. And *that's* a problem, cuz it takes *persistent* action in the *present* to transform our *spare change* into actual *life change*. So, the question is: **How do we make giving part of living?**



That's the *natural* question we've been *building* toward over the *last three weeks* – cuz we've seen **how silly it is to claim ownership of anything after acknowledging that God gave us everything**; and we've recognized **how material riches can lead to more Masters that get between us and the real riches of a relationship with God**; and we therefore *concluded* **that material blessings are meant to be stored for sharing – rather than hoarded for rotting**. And while I think it's safe to say that our *Sunday selves* saw the value of *surrendering everything* – I'm gonna share some *insider* information: **we didn't**. I didn't!

Tithes and offerings *didn't* overflow the church's *baskets* and *bank accounts* as an act of overwhelming *faith* in God's plan to *take* our money to *train* our heart and *provide* for the *poor*! Are you *shocked*! You *shouldn't* be! Cuz *I just know me* – but even when my *convicted heart* has to consider how abundant *my blessings are* – my *material mind* works non-stop to *mitigate* that kind of strictly *spiritual* thinking. **"Well, we have to give responsibly – I mean, we have kids. So, we gotta pay the mortgage and utilities; and buy food and clothes; and fix our cars and house; and pay the phone bill... and maybe upgrade phones... to stay more connected to the church! And if it was one of those new folding ones, I'd be more organized and probably be a better pastor. And if I were a better pastor, maybe God would start a Skagit revival? That's it! We're just one ...or two phones from being totally equipped to lead God's giving revolution! ...of course I'll need more data..."**

You feel me? We can see things so *clearly* on a *conceptual* level and still *struggle* to let that truth influence our *actions*. And Paul goes on a *classic rant* to confirm it's *common* among Christians:

I do *not* understand *what I do*. For *what I want to do* I do *not* do, but what I hate I do. ... For I know that *good* itself does *not* dwell in me, that is, in my sinful *nature* [AKA my flesh]. For I have the *desire* to do what is good, but I *cannot carry it out* ... For *in my inner being* [AKA my spirit] I delight in God's law; but I see another law at work in me, waging war *against* the law of my [spiritual] mind ... What a wretched man I am! *Who will rescue me from this body* that is subject to death? [And trying to drag my spirit down with the ship!] Thanks be to God, who delivers me *through* Jesus Christ our Lord! — Romans 7:15, 18, 22–25 NIV

You don't need to be a *Christian* to recognize this feeling – *but it helps*. Cuz at some point, we *all* realize, **the hardest part about humanity is being human**. Somehow, our physical *body* finds a way to become the *distraction, obstruction, or active opposition* to our *deeper desires*! Cuz your material *body* has a material *mind* of its own that *only* cares about material *matters* – even when our *true self* is trying to focus on *higher desires*. And it can range from a simple *bathroom break* derailing a *devotional* – to a *financial portfolio* undermining a *marriage*. And that **means every constructive effort we make to listen, learn, or love better – can be undone when our flesh starts grumbling to feed its lust for possessions, pleasure, and power**. And Paul is reminding us as the writer of most of the NT – that **recognizing our inner conflict doesn't automatically resolve it**.



In fact, **the more we see the war within, the stronger our flesh fights to feed its appetite!** Cuz every *spiritual* discipline like *praying, fasting, and giving* is seen as an *attack* to cut the flesh's *supply lines* for *possessions, pleasure, and power*! And your flesh has *no interest* in a *fair fight*! It's way too *shallow* for *morality* – so it will *lie, cheat, and steal* to argue for its appetite – and worse than that, **it's an enemy that knows us intimately!**

Because it's *part* of us, **our flesh knows exactly which fear will stop us, which reward will tempt us, and which excuse will persuade us**. And since we're fighting somebody who *knows* all our passwords – our only hope is having an *ally* who knows us even *better* – *beyond* the material. Which is why Paul asks, **"Who will rescue me?"** and then *answers, Jesus!*

[And he walks us through it a chapter later, saying:] There is *now* no condemnation for those who are *in Christ Jesus*, because *through Christ Jesus* the law of the *Spirit* who gives life has set you free from the law of sin and death ... For if you live according to the *flesh*, you will *die*; but if *by the Spirit* you put to *death* the misdeeds of the *body*, you will *live*. — Romans 8:1–2, 13 NIV

Get it? **Before Jesus made the way to the eternal home of your spiritual self, our fate was tied to our flesh** – and *death* was the *destiny*. But *now*, we can *cut ties* with our flesh, *stop* helping it stay *afloat*, and jump *ship* before it drags us *down*! We just have to do it **"by the Spirit."** Cuz **our spiritual self is lost at sea without a supernatural Savior**.

Sure, *detaching* from our body of *death* is the *first step* – but **we're still in trouble until we attach to the source of life!** So, it's not just about *leaving* a *sinking ship* – it's about *boarding* a *better boat* so you can *finish off* the flesh once and for all! Cuz **real change requires making an exchange**.

[Like John the Baptist says:] He must increase, but I must decrease. — John 3:30 NKJ

And *both* happen when we *defect* from the *flesh* and join *Jesus* on God's *spiritual* side. Cuz bringing our *whole life* under *God's leadership* inherently means attacking *His* enemies – and **God's most persistent adversaries are our flesh's most persuasive appetites**. But, *taking them out permanently* means *filling ourselves up* eternally – cuz **lasting change only comes when we're motivated by gaining something good – not just avoiding something bad**.

So, it's no surprise that the *spiritual* strategy for *defeating* the *flesh* is *framed* by the *eternal* reward we *get* in exchange for the *material* rewards our *flesh* loses. And Paul lays it out this way:

Everyone who competes in the games goes into strict training. They do it to get a crown that *will not last*, but we do it to get a crown that *will last forever*. Therefore I do not run like someone running aimlessly; I do not fight like a boxer beating the air. No, I strike a blow to my body and make it my slave so that after I have preached to others, I myself will not be disqualified for the prize. — 1 Corinthians 9:24–27 NIV



If we want to *switch* sides to be on the eternally *winning team* – our *body of death* needs to be *beaten to death* – and *that takes practice*! Cuz **it's hard to fight the flesh while we're stuck inside it!** Down here, all its material appetites make *sense*: possessions *feel* useful, power *feels* freeing, and pleasure *feels* good – so it's easy to lose spiritual sight of how earthly *possessions* are *distractions* from a higher *purpose*, earthly *pleasure* is an *obstruction* to higher *desire*, and earthly *power* is in *opposition* to higher *power*.

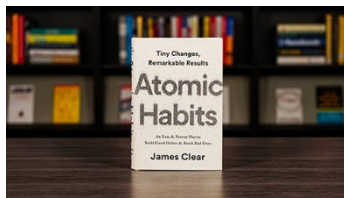
See the problem? **Our flesh doesn't just fight dirty – it fights expertly.** Which is why Paul talks like an *athlete* – our flesh has been training to fight for its will since we were born and you don't stand a chance as a challenger until you train too! Cuz, **every moment of temptation is defeated by a moment of preparation.** And the best defense we can *prepare*, is never allowing our enemy's *offense* on the field!

[Like Agur's prayer:] Give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown You [cuz comfort makes God *feel optional*] and say, "Who is the LORD?" Or I may become poor and steal, [cuz desperation makes sin *feel necessary*] and so dishonor the name of my God. — Proverbs 30:8–9 NIV

Listen, real *wisdom* is *knowing the score* – cuz, like every 12-step program teaches, **the first step to victory is admitting you're in a losing battle.** Cuz only *then* can we develop a *strategy* that *accounts* for our *weakness*. And Agur gives us the brutally honest recipe for success, **"Don't give me an opportunity to fail!"** You know, like, don't go to the bar if you're trying not to drink, don't text that person if you're trying not to flirt, and don't go on social media if you're trying not to be angry! Cuz **if we can't outfight the flesh, we need to outsmart it!** Set yourself up to make the decisions you want by *removing* the options you *don't want*. That's how we engineer routines to practice spiritual success without the threat of the flesh's failure! **Keep decisions out of our hands!**

And nobody understands how this gets us started on a specific routine more than *subscriptions*. They don't pitch you when you're thinking clearly – they wait for your moment of weakness. It's 11 p.m., you're totally invested in the show you're bingeing, and – pause for commercials... until a *pop-up* reminds you it's just \$4.99 a month to *go ad-free*! *Thanks Netflix!* Click. Congratulations – your momentary *impulse* just *committed* you to another *long-term relationship*! *That's* the genius of the scheme: **they use momentary feelings to lock us into a permanent practice.** Signing up is *one click* – but canceling takes a phone call, three passwords, and a guilt trip from retention specialist Kyle.

So every month, you *know* you should cancel but your *better judgment* has to fight through all that *friction* – so your flesh just shrugs and says, “*Eh... next month.*” And just like that, **one moment of weakness overrides every moment of clarity that follows.**



Sound familiar? It's the *Law of Least Effort* from *Atomic Habits* – just weaponized *against* us. But here's the good news: **any principle that can be exploited can also be redeemed.** Cuz we *all* have *spiritual moments of clarity* – like the sermon that *wrecks* you or the song that *melts* you. The problem is, by *Tuesday*, the flesh is eager to forget. But, **what if we made holy impulses as sticky as the unholy?**

That's what Odysseus did before sailing past the Sirens – he had his crew *tie him to the mast*, cuz he knew his *future self* couldn't be trusted. Economists call it a *commitment device* – I call it ***impulse insurance!*** Instead of letting a moment of *weakness* decide your *destiny* – **use a moment of clarity to prepare for moments of weakness.** Lock into a long-term relationship *with the Lord* – *before* your flesh has a *chance* to get its hands on the *decision*. Cuz *subscriptions* started with Paul:

On the first day of every week, each one of you should set aside a sum of money in keeping with your income [a set time, a set proportion – decided in advance] — 1 Corinthians 16:2 NIV

He doesn't say, “**Give when you feel led to**” he says, “**Set the schedule!**” cuz *feelings* are *fickle* and *influenced* by the flesh – science says so! When Nobel-winner Richard Thaler and Shlomo Benartzi let employees decide *in advance* to automatically save part of their *future* raises, their savings rates *jumped* from 3.5 to 13.6 percent in under four years! Not cuz their *willpower* improved – but cuz **habits stick when they start with a single choice that's easy to make and hard to undo.**

So, as we're wrapping up our little series on *giving* – if something *clicked* and gave you a *moment of clarity* – **I just wanna encourage you to lock in your giving to start a real change to your living!** Scan the QR code on the screen, in the *bulletin*, or from the *basket* and set up *recurring giving*! I don't care if it's *one dollar* or 10k – whatever you *automate* to donate in that *one* decision – will *become* the first fruits *God gets* before your *flesh* has a *chance* to *fight* for something *stupid*! Just *remember*, the money *ain't* buying you *onto God's boat*, it's *freeing* you from the *flesh's sinking ship*. So every *receipt* should make us *pray* “**Thank You God for getting this stuff outta my hands before I botch it!**” We **automate the giving – never the gratitude** – cuz eventually, we'll see how *giving itself was a gift*:

[Cuz in the end:] Whoever sows to please their flesh, from the flesh will reap destruction; whoever sows to please the Spirit, from the Spirit will reap eternal life. — Galatians 6:8 NIV

That's not a *threat* – it's a *promise*, and an *explanation*! **Every offering is a seed sown to the Spirit – and a supply line cut from the flesh;** it *starves* our appetite for *more* as it *feeds* our appetite for *God*. So, **how do we make giving part of living?** Stop leaving it up to our *flesh* – and start *banking on God*. Not *next week*; not *after the new phone*; *immediately* and *automatically* – before our flesh ever gets a say. Cuz **when we practice accounting for ourselves, we learn to count on the Lord!**