As we enter 2013…count the cost!

By Pastor Russ Gaar
Evangelical Free Church, Grant

At the start of nearly every year, my wife and I will at some point sit down to count the cost. Financial matters can quickly overwhelm if we're not diligent to keep track of expenses and income, as well as plan for the future. This January, it's time for us to once again count the cost!

Many Americans are on edge due to the recent Fiscal Cliff Crisis and the talk of both taxes and health insurance premiums rising. Like almost everyone else, I worry and fret about how my family will do financially in the coming year. So I get the calculator out and begin to count the cost.

But here's where I must count the cost in a deeper sense: As a Christian, I believe that all I have belongs to my Creator. I am merely a steward of the good things He has given me. Those who embraced Jesus as Savior are to count the cost, not only in their financial matters, but in all of life. Jesus asks us in Luke 14 to count the cost in following Him. This counting will involve more than a calculator.

Someday our money will be gone! Our worldly wealth belongs to this life and only to this life–you cannot take it with you! Paul tells Timothy (1 Timothy 6:7) "we brought nothing into the world, and we can take nothing out of it." Money is powerful and can do a lot of good; but, it is limited and temporary! Your money is going to fail! It will do us no good on our death beds.

Christians have chosen Jesus over and above living for the accumulation of money and material gain. Yet, I continue to daily, weekly, monthly, and yearly count the cost of following Him, which includes my finances.

What we do with our wealth reveals our heart for Jesus. How my wife and I count the cost this January will give evidence of our heart for the One Who has saved us and laid claim to us.

I counted the cost of following Jesus long ago, but I must continue to count the cost in my daily life and finances which are a huge part of life.

Martin Luther described it this way: "There are three conversions: the conversion of heart, mind, and purse." Think about it: If God doesn't have your checkbook, your bank account, your possessions—does He really have you?

John Calvin said, "Where riches hold dominion of the heart, God has lost His authority." Jesus put it bluntly: "No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money." (Luke 16:13)

There is no part-time following of Jesus! When we embraced Jesus for our salvation from sin's grip and sin's penalty, we embrace a Savior who is Lord of all. Following Jesus means we seek to live under His rule.

Jesus did not save us so that we might go off and live for ourselves. He saved us that we might

live for Him! 2 Corinthians 5:15 states this clearly: “And he died for all, that those who live should no longer live for themselves but for him who died for them and was raised again.” Jesus is not asking for half our heart; He’s asking for all of me, including the sphere of finances.

This January, my family will count the cost and seek to manage our finances under the rule of Jesus. How we manage money will reveal either our loyalty to Jesus or a lack of trust in Him. Our money doesn’t belong to us; we’re simply managers of what He’s given us. We must count the cost.

But as I count the cost financially of following Jesus, I remember Jesus Himself counted the cost many years ago and gladly paid. Because I’m a sinner, Jesus died for me and paid the penalty for my sin. His death satisfied God’s justice! Jesus rose from the dead and lives as Lord of all.

All of life hinges on what we do with Jesus. By God’s grace, I have chosen to embrace Him and receive Him as Savior and Lord. Therefore I’m not my own, I’ve been purchased by Jesus Christ that I might live my life for God (1 Corinthians 6:19-20). In 2013, I will count the cost, because God (2,000 years ago) counted the cost and Jesus paid the debt my sin had accrued. I thank Him and praise Him!