

Healthy Attitude Toward Money • Hebrews 13:15

Before going on a business trip to Europe, a wealthy New York businessman drove his Rolls Royce to a Manhattan bank and requested an immediate loan of \$5,000. The surprised loan officer asked what he would offer as collateral and the man handed over the keys to his Rolls Royce. The loan officer gave him the \$5,000, took the keys and drove the car into the bank's underground garage for safekeeping.

Two weeks later the businessman returned and repaid the \$5,000 plus \$15.40 in interest, took his keys and went to get his car. As he was leaving, the loan officer said he had researched the man while he was gone and had discovered him to be a multi-millionaire. "Why did you need to borrow \$5,000?" he asked. The traveler answered, "I didn't. But where else in Manhattan could I safely park my Rolls Royce for two weeks for \$15.40?"

Apparently, when it comes to money this guy has a lot of it and an attitude toward it.

Money monopolizes much of our lives. You don't need to be a multi-millionaire for money to be the most important thing in all of life. Whether we have lots or little, money is important to us all. It certainly is important in the Bible. Sixteen of Jesus' thirty-eight parables talk about how to handle money and possessions. If you take the first four books of the New Testament—the gospels of Matthew, Mark, Luke and John—one out of every ten verses (288 of them) deal with money. The entire Bible has 500 verses on prayer, less than 500 verses on faith and more than 2,000 verses on money and possessions.

The bottom line is that unhealthy attitudes toward money can wreck our lives. But healthy attitudes toward money can benefit us spiritually because our money and our spiritual lives are closely connected.

Let's focus on four attitudes to shape a Christian approach to money and possessions. As we

look at each attitude there will be a temptation to say, "This is an area where I'm strong" or "This is an area where I'm weak." While that is okay, I would especially encourage you to decide to make these attitudes your own and turn them into action.

Healthy attitude #1 is responsibility. This means that we will take care of ourselves and those God has entrusted to us. We will work hard, not make excuses and not expect other people to do for us what we can do for ourselves.

There is a standard baseline that includes adequate food, shelter and clothing. A lot of research has been done on how much money is necessary to be happy. Surprisingly, the results are consistent in different financial brackets, countries and cultures.

If people are poor and happy they will be happy if income increases. If people are poor and unhappy they will be unhappy if income increases. It usually takes about six months to adapt to a significant increase or decrease in money and lifestyle.

After six months most people are as happy or unhappy as they were before. So, an extra million dollars probably won't make you happy if you are not happy now. There is one big exception to this formula and it is those who lack the basics of food, shelter and clothing. If you are hungry, homeless and cold it is hard to be happy.

In the first century city of Ephesus there were Christians who quit working and didn't provide for their families. They expected other working Christians to supply their needs. It was such a big issue that St. Paul wrote in I Timothy 5:8, "If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever." In other words, pagans who did not believe in Jesus Christ would do what they needed to do and work as hard as they could in order to meet

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that basic baseline of adequate food, clothing and shelter. But, when Christians didn't do that, something was terribly wrong with their Christian faith and life.

For some Christians this is not easy. I am amazed at single mothers who work two jobs, raise their children and show up for work even when the weather is bad and they are sick. They have a healthy attitude toward responsibility. And my heart goes out to Christians who lose their jobs in difficult economic times and must take employment for which they are overqualified and underpaid. Good for them! They have a healthy attitude of responsibility.

Everything the Bible teaches about responsibility and its relationship to money cannot even be summarized here, but there are a couple of corollary concepts that need to be mentioned. One is that usually within the Bible if we are responsible in little things God entrusts us with more. In other words, responsibility brings rewards. The other corollary is that when people cannot provide for themselves because of abject poverty, economic conditions, physical disability or mental illness others need to help out.

The second healthy attitude is contentment. Contentment is choosing to be happy with what we have. The opposite is discontentment when we choose to be unhappy with what we have and no matter what we have we desire more; we are never satisfied.

In Hebrews 13:5 we are told, "*Keep your lives free from the love of money and be content with what you have.*" What we are being told here is that we should avoid falling in love with money. That is a real and a common danger. It is true that the Bible never says that money is evil. Money can be used for good or bad. But, for every verse in the Bible that tells us the benefits of wealth there are ten others warning about the dangers of wealth. The test of whether or not we love money and what money will buy is to "*be content with what you have.*" President Calvin Coolidge once said, "There is no dignity quite so impressive, and no independence quite so important, as living within your means."

Contentment can be a difficult choice in our

culture. It has been reported that the typical American 5-year old has 250 toys. That child has lived only 260 weeks and has a new toy for every week of life. In addition, one out of every three American high school students has a credit card, and half of those have them in their own names. Seventy-eight percent of American college students have credit cards. The typical American college student has a credit card balance in excess of \$2000, but one-tenth of American college students have credit card balances in excess of \$7800. In 2001 nearly 94,000 Americans under 25 filed for personal bankruptcy.

It was in a commencement address at Emerson College in Boston that Ted Turner said:

"It's all relative . . . I sit down and say, 'I've only got \$10 billion. But Bill Gates has \$100 billion. I feel like I'm a complete failure in life.' So billions won't make you happy if you're worried about someone who's got more than you . . . So don't let yourself get caught up in a trap of measuring your success by how much material success you have."

Ten billion dollars and he's not content because somebody else has 100 billion dollars. If you don't like a quote from Ted Turner, how about Warren Buffet, one of the richest men in America, who really summarizes it when he says, "If you were a jerk before, you'll be a bigger jerk with a billion dollars."

Contentment is a choice. Choose to be grateful for what you have. Choose to thoroughly enjoy the gifts God has given to you. Choose not to constantly compare to those who have more.

What a difference an attitude can make! If we choose to be content with what we already have we will be happier, we will have a healthy Christian attitude toward money and we will be grateful when God gives us more.

Responsibility, contentment, and healthy attitude #3: trust. Trust shows up in all the healthy attitudes of the Christian life because trust is at the epicenter of what Christianity is all about. Trust is an ultimate confidence in God's provision and care. We trust him for the big things in the world and for our eternal destiny, but we also

trust him for the everyday things, including money. The rest of Hebrews 13:5 says, “*Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’*”

God is more trustworthy than any bank, business, preferred stock, Social Security, Medicare, Medicaid, 401(k), family trust or even the currency and government of the United States of America. God is dependable. He will not abandon us. He will always be there for us.

Trust goes together with responsibility and contentment. Trust is not irresponsibility like quitting a job, spending your savings and going into debt. It is trusting God to take care of anything that goes wrong. Trust is counting on God to help us show up for a difficult job, making do with less than the best and not worrying about everything that might someday go wrong; it is depending on God for whatever tomorrow will bring. A healthy attitude toward money counts on God to be there for us when the future arrives, not worrying about tomorrow and being responsible and content today.

When I was a boy, I trusted my father. I don’t remember ever thinking that I would come home and find him gone or the house taken away or no food on the table. Trust in my father’s provision and care was a central pillar to a happy childhood. And, the central pillar to a Christian life is to not love money, to be content with what we have and to trust the God who said, “*Never will I leave you. Never will I forsake you.*”

Healthy attitude #4 is blessing. Blessing goes two ways: getting from God and giving to others. As Jesus put it in Acts 20:35, “*It is more blessed to give than to receive.*” Healthy attitude Christians want to give away money and possessions. We take a special delight in receiving generously from God, but an extra special delight in being like God and blessing others. As Christians we believe God has blessed us. We want to be like God. That means blessing others.

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America has millions of Christians with healthy attitudes toward money and possessions, and that is probably why we lead the world in giving to charities and in volunteering. There is no other nation in the world that is even close to the generosity of time and money that is evidenced in this nation.

Volunteering and giving go together. Ninety percent of volunteers also contribute financially. And volunteers, on average, give away 2.6 percent of their household income. These are people who bless others with both their time and their money.

The generosity of American people often comes from those who do not have wealth. Mississippi ranks 45th out of the 50 states in income but 6th out of the 50 states in giving. American people with an income of less than \$10,000 per year typically give 5.2% of their household income, those with an income of \$10,000-\$20,000 on average give 3.3% of their income and those with an income between \$75,000-\$100,000 give 1.6% of their income. So generosity often comes from those who have less rather than those who have more.

But there is one factor that predicts generosity more than any other. We have lots of statistics about giving related to age, income, residence, race and more. But, by far, the single greatest predictor of generosity is faith. And, it is not just giving money to religious causes. Two-thirds

of all non-religious charitable giving in the United States comes from church members. Of course! Christians trust God!

When exercising a healthy attitude toward blessing, don’t just think of the church offering. Put money in the Salvation Army kettles at Christmas, support research to find cures for HIV/AIDS and cancer, tip generously in restaurants, give to the poor, be a generous employer who pays a fair wage. Even if you are very poor, put a dollar or a dime in the church offering.

Six Pence None the Richer is a musical group

that performed on *The Late Show with David Letterman*. Lead singer Leigh Nash was interviewed on air by Letterman after the performance. He asked how the group got its name. Leigh Nash said that the name came from C. S. Lewis' story of a father giving his son six pence (that's six pennies) to buy a gift for the father. Here's what Nash said:

"When the father received the present he was none the richer because he originally gave the sixpence to his son. The analogy is to God who gives gifts for us to glorify him. He is not richer because of our presentation since he originally gave the gift."

David Letterman said:

"That's a beautiful story. If people could stop being so stupid and actually hear that, and live by that sort of thing, then our world would be a better place. God bless you, thank you for playing, and thank you for being here."

But best yet are the words of Jesus. He really got it right when he said, *"It is more blessed to give than to receive."*

If you are a Christian then Jesus Christ is your Savior, your Lord, your Benefactor, your Leader, your King and a whole lot more titles and superlatives. So, as a Christian, have healthy attitudes toward money, responsibility, contentment, trust and blessing.

If you are not a Christian then I invite you to turn your life over to him now. You will not be disappointed.

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