

What Money Means

Very few of us even pretend to understand the complexities of today's economics. I certainly have no prophetic notion whether we are in for economic expansion or economic disaster. If I did, I suppose I could become very rich selling the information.

As Christians, we should seek to understand and then apply God's view of money to our personal as well as national finances. That may sound simple enough, but be assured, it is not easy to develop a theology of money.

While the Bible says a great deal about money, Bible scholars and Christian economists who are well informed struggle to come up with consistent teaching concerning the Bible's theology of money. Some claim that Jesus says more about money than any other topic, with the sole exception of the kingdom of God. In many of the parables there is a connection between the teachings about the kingdom of God and the Bible's teachings about money.

Yet, committed Christians differ drastically on their theologies of money. Francis of Assisi grew up in a very wealthy home, but he gave up everything to become poor for Jesus' sake. His father thought he was crazy and disowned him. He took a vow of poverty and literally lived that vow, going door-to-door and begging alms. When he found someone poorer than he, he would take his coat off and give it to that person. He believed that as a Christian he was called to be the poorest of all.

By contrast, modern "health and wealth" teachers claim that God wants us to be rich and something is spiritually wrong if we don't name it and claim it. They say we have a rich God who wants us to share in his riches.

Reformed and Puritan theologians take the focus off money and put it on work and frugality. They say it doesn't matter whether we get money or not. Ironically, many with this view have ended up being pretty wealthy people because they worked so hard!

Liberation Theology is a strong system in the Third World, especially in Latin America. With strong Marxist influence, the liberation theologians argue that the oppression of the poor is because of the money of the rich. Money should be used to overthrow the rich and redistribute the money to the poor and to do it in the name of Jesus Christ.

Missiologist Ralph Winter has a mission-based theology of money. He argues that we should use money to win the world to Jesus Christ. He has come up with some interesting ways of attempting that. He has suggested that Christians in America who are seriously committed to Jesus Christ should live on a missionary's income and give the rest to support missionaries. He is a Presbyterian who has figured out that if every Presbyterian in the United States lived on the average Presbyterian pastor's salary there would be \$2 billion more for missions. That is more than three times what all Americans give to missions!

The Bible has a lot of bad things to say about money, as well as a lot of good things to say about money. Let's look at three basic tenets to at least begin the structuring of an overall system or theology of money.

Tenet Number One is that money is a means. Again, the Bible speaks both positively and negatively about money. For example, you remember Abram in the Old Testament, later named Abraham. Abram, the great godly patriarch of the Old Testament, is described in Genesis 13:2 as

"very wealthy in livestock and in silver and gold." This would indicate that richness and godliness are compatible with one another.

In Deuteronomy 8:18 we're instructed, "But remember the Lord your God, for it is he who gives you the ability to produce wealth." My, that sounds like a clear endorsement in terms of wealth coming as a gift from God.

But then we go to the New Testament. Remember the story of the rich young ruler who

To desire money for its own sake is to love money, and that is a root of all kinds of evil.

came to Jesus and asked, “What good thing must I do to get eternal life?” Jesus told him to keep the commandments, and he said he did. Then Jesus added, “If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me.” One of the saddest verses in the Bible then follows in Matthew 19:22, “When the young man heard this, he went away sad, because he had great wealth.”

It would be interesting to have Jesus try the same test on some of us, particularly those of us who have accumulated great wealth. What would we say if Jesus asked us to sell everything and follow him? Might we, too, go away sad because we have “great wealth”?

It’s later in Matthew 19:23-24 that Jesus said, “I tell you the truth, it is hard for a rich man to enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.” Or, later in I Timothy 6:10, “The love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”

When comparing the Old Testament and the New Testament, it appears that money is spoken of much more positively in the Old Testament and much less positively in the New Testament. Perhaps that is why those who like money prefer to build their theology more on the Old Testament than on the New Testament!

These and other verses lead me to a theological premise that money itself is primarily a means to something else. It is intended by God to be understood as a means and not as an end. This premise has numerous implications. It implies that money may serve positive ends or money may serve negative ends. And, it implies that money must always serve some end.

Let’s pause on this third implication. Many people want money just for the sake of having money. This is making money an end rather than a means, and this is wrong. God never intended money to be an end in itself. To desire money for its own sake is to love money, and that is a root of all kinds of evil.

There are days when I would like to have a lot of money. I have fanaticized about it. I have

imagined what it would be like to have hundreds of thousands or even millions of dollars. I have imagined winning it, inheriting it, receiving it through a clever business transaction or a best-selling book. Who knows? Maybe even a record album! Some imagination! But such fantasies are seldom tied to a purpose. I want riches in those fantasies for their own sake. Biblically, that is wrong because it makes money an end in itself rather than a means to an end.

However, all that being said, I fear there really is a subtle but unstated purpose, and that purpose is power. I imagine that if I have great wealth I will then have power over other people. I can buy and sell, hire and fire, influence others and seem better than my neighbor.

That is absolutely contrary to what it means to be a Christian. Jesus has called me to be a servant, not a lord. He wants me to be humble and not haughty. To desire money as a means to exercise power over others is totally contrary to the example of Jesus in Philippians 2:5-7:

Your attitude should be the same as that of Christ Jesus:

Who, being in very nature God, did not consider equality with God something to be grasped, but made himself nothing, taking the very nature of a servant, being made in human likeness.

Let me tell you candidly, many of us as Christians have a defective theology of money. We view money as either an end in itself or as a means to power over other people. That defective theology of money then ricochets through our lives until we become tempted to greed, covetousness, selfish ambition and a host of other sins.

What then are the legitimate ends to which money may be a means? Well, our primary zeal should be to glorify God, to enhance his reputation. This may be expressed in proper provision for our families, care for the poor, evangelism and even in the enjoyment of God’s gifts to us, including the gift of life.

So how do we put this into practice? I suggest that every Christian who is serious about developing a theology of money sit down and decide what is the purpose for the money I have? What am I saving for? What are my goals? What do I spend my money on? For example, I may

be saving for a house or for a car. Why? Is there a God-centered reason for owning a house or having a car? I believe there may well be!

Too often we begin in the wrong place. We try to decide on a budget, on how much to owe or not to owe, on whether to save or give. These are not the first questions. The first question should begin with God: what is my purpose for God that money can fulfill? A clear theology of purpose will control our budget, it will direct our response to financial losses and gains and it will give meaning to money that is not humanly-centered, but is divinely centered.

Well, let's move on to a second tenet in trying to build this superstructure of an initial theology of money, and that is that money is a stewardship. If Tenet Number One was hard to understand, Tenet Number Two is hard to accept. That's because we live in a culture where the possession of private property is basic. One sure word in a two-year-old's vocabulary is "Mine!"

Charleen and I went for a walk in the woods awhile back. We were on a public path near a park and some neighbors had posted signs that said, "Private Property, Do Not Trespass".

I even see this territoriality at church. When people come to church and find someone else in "their" seat there's a tension between trying to get that seat and trying to display Christian virtue at the same time. It's a real struggle for many of us because we have this sense that something is mine. It's possession. It's territoriality. Yet, that's not what the Bible teaches.

In Job 41:11 God tells Job, "Everything under heaven belongs to me." In Exodus 19:5 God said to Moses and to the people of Israel, ". . . the whole earth is mine." David writes in Psalm 24:1, "The earth is the Lord's and everything in it." And, in II Corinthians 6:10 St. Paul describes himself as "having nothing, and yet possessing everything." He knew that he may have hold of things as temporary possessions, but he didn't own them because they were God's.

Legally, we own whatever is in our name. It may be money in the bank, the car in our garage, the furniture in our home or a house to

which we have the title. It is ours!

But theologically, we own nothing. Everything we have belongs to God and we are merely temporary caretakers. Everything is his!

Stewardship is using and caring for that which belongs to another. Obviously, we treat something differently when we know it's not ours. We may even enjoy it more because we know we have it only temporarily.

A few years ago someone backed into my car. Only the door was dented so I wasn't in a hurry to get it fixed. A friend was going away on a trip and said I could use his car while mine was in the shop. His car was a brand new Porsche. It was great — except when I drove it to church one Sunday during a series of

sermons on stewardship. After that I parked several blocks away and walked.

I treated that Porsche differently because it wasn't mine. I drove more carefully. And I think I enjoyed it more because I knew I would have to give it back.

In our theology of money we should believe that everything we have is God's. It is ours to manage for a while, but whenever he wants it back, it's his to claim. We're accountable to him. What we have is not ours. Furthermore, it must always be used in a way that is consistent with who he is and what he wants. This is an extraordinarily freeing concept.

When John Wesley's house burned, he exclaimed, "The Lord's house burned. One less responsibility for me!" When we believe that money is a stewardship we are free to give God the responsibility. We don't hold the ultimate responsibility for our investments or our cars or our houses. We don't have to impress anyone but God. We are liberated from greed.

Charles Finney was one of America's great 19th century theologians and preachers and the President of Oberlin College. In 1835 he published a series of lectures on revival in which he gave instructions to young Christian converts. Here's how he started: "Young converts should be taught that they have renounced ownership of all their possessions, and of themselves, or if

Everything we have belongs to God and we are merely temporary caretakers. Everything is his!

they have not done this they are not Christians.”

Wow! Those are strong words! But they are words worth hearing. Stewardship!

This tenet needs a great deal of reinforcement. Perhaps we need to write on every piece of furniture, on the inside of our cars and on every stock and bond — “This belongs to God!” We need to constantly be reminded that nothing that we have is ours. We are simply stewards. Essential to any biblical theology of money is the firm belief and commitment that **MONEY IS A STEWARDSHIP**.

A third tenet, and maybe the most controversial of the three, is that money is a god. In Matthew 6:24 Jesus made an astonishing statement: “No one 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.” Jesus here personifies money as if it were a person, or, more specifically, as if it were a god. Money is a god that is in competition with the God of Heaven for our allegiance.

Some may say, “That’s stupid. Money isn’t a god. It’s just paper or metal or plastic or computer data. It’s not a god like the God above.”

But money is a god. Money is as much a god as the carved images of the Old Testament or of modern India. It can be loved, worshiped, trusted and lived for. It has extraordinary spiritual power. It is the basis of trust for healing illnesses, solving problems, making happiness and giving meaning to life.

Married couples really believe money can solve their problems. Those who are depressed believe money can lift their mood. Money can buy forgiveness for certain types of sins like breaking the law. Money is a reward for doing what is right and good. In fact, money may be an easier god to understand and relate to than an unseen Father, Son and Holy Spirit.

Think this through. Money is the god of a materialistic society. It has extraordinary power and influence to the point that it can and often does control our lives.

You may think this is farfetched, but there is a sense in which money has become the religion of our country. It has its temples called banks, its clergy called financiers, its numerous

religious publications and its multitude of liturgies. We take it with us wherever we go. We value one another according to how much money we earn and have. It’s frightening!

Because of this, money must be theologically perceived as more of an enemy than a friend because it is often **THE** primary competition for our spiritual allegiance to the lordship of Jesus Christ in our lives.

Martin Luther observed that “there are three conversions necessary: the conversion of the heart, mind and the purse.” Luther understood that money is a competing god from whose power we must be converted.

The pressure to live for and worship money as a god is extraordinary. It takes a deliberate spiritual commitment to serve Almighty God rather than the almighty dollar.

Quick review:

Money is a means.

Money is a stewardship.

Money is a god.

God has been great in his faithfulness to us. Let us resolve to live his theology of money in faithfulness that honors him!

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