

GOD & GOLD

What Is Money All About?

Text: Luke 16:10-15; Matthew 6:21

Money Matters to Us and to God

I want to talk with you this morning and for the next few weeks about Money. I'm not planning to ask you if I can borrow some, so you can relax about that! I'm also not planning to beat you up for how you spend your money, because I'm in the struggle just like you. Most of us are conscious of the extent to which money matters consume us. We work and worry over our bills, we check our portfolios, we write budget plans and spending reports. We visit the ATM, the investment seminars, or the cable money shows. We dole money out in painful amounts to our creditors, the kids and the government. We check the labels to see if we can afford this item or to find out how much we might have saved if we'd bought it here instead of over there. We watch how others are spending their money. We ponder how we can prepare our kids to make some real money. We wonder if we can find a job that pays more money. We wonder what we'll do about money if we don't have a job at all.

Money matters to us. It may not be ALL that makes the world go round, but it is a crucial PART of the turning. Money is the *medium of exchange* we use to share our resources with one another. It's the *standard of payment* we employ to feed, clothe, shelter, educate, and heal people. Money is a *measure of value*, a way of declaring what we think something is worth to us or others. It's a *means of storing wealth* so that those resources can be used later. And money is also a *universally-recognized sign of power* -- a symbol of real or potential influence. In other words, if you ever meet someone who says, "Oh, you shouldn't think about money... That's too materialistic," run the other way. That person is either living in la-la land or setting you up to *take* your money!

Money, however, doesn't just matter to us. Money also matters to God. We know this because 16 of Jesus' 38 parables were concerned with the handling of possessions and money. While the Bible offers us some 400 verses on the subject of faith and some 500 verses on the topic of prayer, it gives us more than 2350 verses on the subject of possessions and money. Why is that?

The answer is: The Bible teaches a lot about money *because God cares a lot* about the well-being of people. He knows that money – whether viewed and managed well or viewed and managed badly – profoundly affects that well-being. For this reason, God takes pains to provide clear principles and practices to guide us in this arena of life and, over these next few weeks, we're going to look together at these instructions.

Today, however, I want to lay the groundwork for that adventure by suggesting that most people live with one of THREE BASIC ORIENTATIONS¹ to money. Now, none of us live *entirely and always* out of any of these mindsets, but there is going to be one out of which we tend to operate. These orientations can be characterized by how I fundamentally view possessions; by the mindset I bring to working for and with money; by the way I define “good/godly” or “bad/ungodly” people in relationship to money; by the reason that I give money away; and, finally, by how I go about my spending decisions. See if you can find yourself resonating with any of these mindsets as I unpack them.

The Poverty Mindset

Now, interestingly enough, each of the mindsets we’ll look at has *at least some* biblical basis to it, even if the person who holds it has never read the Bible or cared about God. The first orientation Howard Dayton calls the POVERTY MINDSET. It can be summed up by the biblical statement that **“the love of money is the root of all evil”** (1 Tim 6:10). How many of you have that verse inscribed on your credit cards?

Now, there is something to be said for this view. We know that **“all kinds of evil”** CAN spring from being **“eager for money.”** Hello Bernie Madoff. We’ve seen people become so obsessed with getting more and more money that they ignored or violated the rules and relationships of life to their ruination. I lived for years in the wealthiest community in America and saw kids who were given so much money that they became incredibly arrogant, lazy, or worse. When the Bible says that because of the love of money some people have **“pierced themselves with many griefs,”** we understand that. We’ve seen fights over money destroy business partnerships, neighbor-relations, and marriages. Money is immensely powerful. It can buy you the admiration of others, all sorts of apparent securities, and a phenomenal list of products and pleasures. It’s like an addictive drug. That’s why, when John D. Rockefeller was once asked: “How much money is enough?” He answered “just a little bit more.”

No wonder many people with a lot of money **“wander from the faith.”** Money can take the place of God in your life. Frankly, money is God’s chief rival for man’s affection. People tend to put their deepest faith in either money or God. We tend to get our primary security, our joy, our sense of power from the material world or from the spiritual world. We set our ambition on getting closer to more money or closer to more of God.

This is what Jesus is getting at when he says: **“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). The actual word for “money” used by Jesus there is the word “Mammon,” which could be better translated “the Money God.” Money wants us to have no god before Him. He wants more and more of our attention. This is why Jesus says: **“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" (Matt 19:24). I know rich people who regularly thread that needle, but only because God has become so large in them that the Money God is very small.

People with what's been called the POVERTY mindset often take these biblical cautions about money to an extreme. They conclude that possessions are in themselves evil. They suggest that we should only work to get enough money to meet basic needs, in essence to just survive. They believe that material poverty is essential to goodness or godliness and that wealth is an obvious sign of not-so-goodness. When people with this mindset give money away it is often out of a sense of duty or obligation. "I must or should do this in order to be righteous." Their spending of money is colored with little real gratitude to God for what gifts they have. They live with this ascetic sense of scarcity and believe this is a virtue. But you get the feeling that this approach to money may be more about them than it is about the God who created this abundant world.

The Prosperity Mindset

At the other end of the spectrum is an orientation commonly called the PROSPERITY MINDSET. Turn on your TV to most religious broadcasting stations today and you'll hear this view of money trumpeted. The basic refrain there is ***"Money is the Rightful Reward"*** belonging to those who work the program. Like the Poverty Mindset, it's not just religious people who hold this view. In a lot of ways, the Prosperity approach is the Americanized gospel, and it's pretty attractive.

This view holds that your possessions are all yours by *right*. "My hard work and ingenuity earns me the right to this money and all I want to do with it." I work in order to become rich. My wealth is a sign that I am good. It is evidence that I've worked harder or smarter than other people. Conversely, if you're poor, it is a sign that you've lacked the faith or fortitude to get rich. The assumption is that God (or Life) exists to help me become rich. God (or Life) wants to bless me with wealth. When I give money away, it's not out of a sense of *obligation*, like the Poverty People. As a Prosperity Person, I give out of a sense of *opportunity*. I give to get a tax-break. I give to get recognition from my peers. I give to get good feelings or to get God to give me more wealth. I don't hoard or guard my money like the Poverty Person. I am carefree and consumptive.

Now, if I want to believe that life is about going for the gold here and then going up to heaven where the streets are paved with the stuff, I'll find some support for this view in the Bible. The Bible certainly underlines the importance of earnest work. Many of Jesus' parables are about working hard and investing carefully and managing cleverly. The Apostle Paul rails against a welfare mentality in his letter to the Thessalonian church: **"We hear that some among you are idle. They are not busy; they are busybodies."** In other words, they're trying to make demands without making effort. **"Such people we command and urge in the Lord Jesus Christ to settle down**

and earn the bread they eat. And as for you, brothers, never tire of doing what is right” (2 Thess 3:11-13).

The Book of Wisdom we call Proverbs is jammed with advice about diligence and effort and the connection between these things and the amassing of material resources: **“Lazy hands make a man poor, but diligent hands bring wealth”** (Prov 10:4). **“Misfortune pursues the sinner, but prosperity is the reward of the righteous”** (Prov 13:21). You can see how the Prosperity Gospel gets its footing, can't you? There are passages in the Bible that can make material wealth seem like the God-ordained goal of life and God some kind of Cosmic ATM. Just know the code, punch the right buttons, and he'll dispense more cash in your direction.

The Stewardship Mindset

But God's actual view of money and possessions is actually a bit more sophisticated than either the POVERTY or the PROSPERITY mindset. And the outcome of living by his actual instructions is a whole lot more exciting. When you consider the Bible, not selectively but as a whole, what emerges is the call to view and manage money by what can be called a STEWARDSHIP MINDSET. We'll unpack this in depth in the weeks ahead, but here is the big idea: “Money is a wonderful trust.”

The Bible teaches that money is definitely not evil. Money is morally neutral. It's how it gets used that determines its character. Money is also not ours by right, no matter how unpopular that idea is. **“The earth is the Lord's and everything in it,”** (Psa 24:1) the Bible says. It's God who owns it all. If I came into your house, set a table from the supplies in your drawers, made a nice dinner from your refrigerator, and then declared: “This is all mine now by right,” what would you call me? “Stupid.” God created all the means for producing wealth at the beginning. He's going to take it back at the end (Deut 8:17-18). In the meantime, it's our *responsibility* to use the possessions entrusted to us as wisely as we can.

By wisely, the Bible means “in accordance with the Master's interests.” Blessing you and your family is part of those interests. God is interested in your survival. He may choose to enable you to become rich. But whether you've got one talent or ten the goal of your work is to *serve Christ* with what you have. In God's eyes, whether you are wealthy or poor in monetary terms says nothing about how good or bad you are. God measures goodness not in terms of material quantity but in terms of spiritual character. He likes to entrust more resources to people who are faithful with even a few resources. He asks me: Dan, are you being *faithful* in investing what I've given you? Are you proving trustworthy in your management of that brain, those skills, those opportunities with which I've endowed you?

The stewardship mindset is also about the motivation behind whatever money we may give away. A steward doesn't give because he must or should. She doesn't give in

order to get, though getting is often the by-product. A steward gives *because she or he loves* God and loves people more than excess stuff. Jesus once said, “**where your treasure is, there will your heart be also**” (Matt 6:21). When God or you want to know what you really love, it’s easy to tell. Just track where your gold goes.

The final thing that distinguishes a Stewardship orientation from other approaches to money, is how a person goes about making spending decisions. The Poverty Person worries too much over spending. The Prosperity Person doesn’t give the matter anywhere near enough thought. But Stewards are *prayerful and careful* with the use of their money. And, as we’ll see next week, this opens up all kinds of wonderful freedoms and fresh possibilities. *So, which of the mindsets best describes you today? And which of these do you want to characterize you?* These are important questions, because *Money Matters*. We’ll see that even more clearly, when we we pick up the adventure next week.

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What Is Money All About?

Texts: Luke 16:10-15; Matthew 6:21

Money Matters (Part 1)

Questions for Reflection & Discussion

1. If someone suddenly gave you a million dollars in cash, what would you do with it? What principles or values would inform you?
2. What are some of the good things that money can buy? What are some good things that it can't buy?
3. On a scale of 1-to-10 (1 = not at all / 10 = entirely) to what extent do "money matters" dominate your life? Explain your answer a bit.
4. Which of the following orientations to money¹ do you most identify with right now?

Orientation	Poverty	Prosperity	Stewardship
<i>Possessions are...</i>	Evil	A right	A responsibility
<i>I work to ...</i>	Survive	Become rich	Serve Christ
<i>Good people are...</i>	Poor	Wealthy	Faithful
<i>The less good are...</i>	Wealthy	Poor	Not trustworthy
<i>I give ...</i>	Because I must	To get	Because I love
<i>My spending is...</i>	With little gratitude	Carefree and consumptive	Prayerful and careful

5. What are some of the evidences that your heart is aimed at serving God more than it is at serving "mammon"?
6. If God were fully "God" to you, how might your financial priorities/patterns change?

ⁱ Howard Dayton, *Your Money Counts*, p.152