

## **God's Plan for Money**

Wells Fargo & Co. funded a study to discover the top hot-button topics that can cause any conversation to go sideways. What would you put on that list? Politics? Religion? Death? The number-one topic that people said they most wanted NOT to talk about was: money! Even Wells Fargo was surprised by this.

44% of Americans pointed to personal finances as the most challenging chat anyone could have.<sup>1</sup> This is matched by another statistic that says that money is the cause of most of the arguments in every marriage. On average, couples argue about money three times a month. This increases to four times a month or once a week, as couples near retirement.<sup>2</sup>

With all that in mind, why on earth have I decided to talk about money for the next two weeks? Well, it's quite simple, really. I'm doing it because there are literally thousands of verses in both the Old and New Testaments that speak about money or possessions. Jesus Himself had more to say about money and possessions than any other topic. He taught more about money than He did about Heaven and Hell or prayer or even faith! So, if I were going to match Jesus' emphasis on money, I'd have to preach on it at least every other week.

But why is this such a big topic with Jesus? Well, maybe it's because of us! If it's the topic we most hate discussing and the one that causes the most arguments, then maybe Jesus knows we need some help in this area.

So, what I want us to examine today is God's plan for money in our lives. If we know His plan, I think we'll be less afraid of it and less likely to argue about it, don't you? Okay, here we go! First, we need to see...

### **I. The Blessing of Wealth.**

For us, wealth means having lots of money, but in ancient times and technically even today, wealth is more than money. It's having enough and even more than enough to meet our need for food, clothing, shelter and protection. But if you're paying attention today, you know that there are competing views on how wealth should be allowed to be created and how it should be allowed to be used and distributed.

The classic combatants in this battle are the competing views of Free Market economists and Controlled Market economists, also known as Capitalists and Socialists. Karl Marx wrote *Das Kapital* in 1867 as his critique of capitalism. It was modified and used by Lenin to spearhead a movement to overthrow the Czarist rulers of Russia in 1917. Marx's view is that all other institutions of society (political, legal, even religious institutions) are controlled by the economic institutions. So, whoever controls the 'means of production,' controls the culture.

He further believed that a free-market system of economics, where private property is allowed to exist and private ownership of businesses flourishes, is the cause of all poverty and evil in society. He believed that private property always leads to greed and greed always preys upon the worker, preventing him from ever experiencing anything other than slavery.<sup>3</sup>

Now, throughout history, have there been situations where the owners of the 'means of production' used their power to suppress and enslave whole classes and even races of people? Absolutely. The slave trade is the most horrific of examples. Human beings were traded like

commodities to enrich the bank accounts of the super-wealthy. I'll address that again in a moment, but first we must address Marx's foundational assertion that private property ALWAYS leads to greed and, therefore, is inherently evil. Was private property the cause of slavery?

First of all, God endorses private property in the Ten Commandments. Commandment eight says, "*You shall not steal,*" and Commandment 10 says, "*You shall not covet...*" If God were against private property, these commandments would make no sense.

Furthermore, God enacted strict laws against destroying or encroaching upon someone else's property and He established punishments and fines for misusing or destroying someone's property. In fact, God says that He will get personally involved in protecting the underclass.

**Do not take advantage of a widow or an orphan. If you do and they cry out to me, I will certainly hear their cry. My anger will be aroused, and I will kill you with the sword...** (Exodus 22:22-24)

Secondly, God makes it clear over and over again that, while physical possessions and property are ours to enjoy, we should not think of our wealth as having been created by us! That's what Deut. 28 is about. Moses says there: (Deut. 28:1-6)

**If you fully obey the LORD your God and carefully follow all his commands I give you today, the LORD your God will set you high above all the nations on earth. All these blessings will come upon you and accompany you if you obey the LORD your God:**

**You will be blessed in the city and blessed in the country.**

**The fruit of your womb will be blessed, and the crops of your land and the young of your livestock – the calves of your herds and the lambs of your flocks.**

**Your basket and your kneading trough will be blessed.**

**You will be blessed when you come in and blessed when you go out.**

And in Deut. 8:18 Moses reminds us:

**But remember the LORD your God, for it is he who gives you the ability to produce wealth...**

So, in God's eyes, Marx is wrong. Private property is not the problem, it's not the cause of slavery. No, God gives us "things" to enjoy and use for our needs and the needs of others. Owning isn't the problem. Then what IS the problem? That's what we need to see next...

## **II. The Curse of Wealth**

Wealth can be a blessing but it can also bring a curse. Karl Marx was right about one thing: greed is bad. He's agreeing with Jesus when he says that. A man came to Jesus and asked Him to force his brother to split the family inheritance with him. That doesn't sound unreasonable, right? Wouldn't you do that? But Jesus saw a hidden danger. He said:

**...Man, who appointed me a judge or an arbiter between you?... Watch out! Be on your guard against all kinds of greed: a man's life does not consist in the abundance of his possessions.** (Luke 12:14, 15)

What does Jesus see that we don't see? Jesus sees the power of greed. What is greed? The Greek word that translates the word Jesus used as a warning is *plakonexias*. It literally means, "a desire to have more." And we need to notice that He didn't say, "Be careful about wanting more than you need," or "Look out for wanting more than you can use." No. Jesus said, "*Be on your guard against ALL KINDS of 'a desire to have more.'*"

We are so immersed in a culture of consumerism where we are constantly told that it's not only normal but it's healthy to "want more," I don't think we really grasp the depth of what Jesus is warning us about. In another passage, Luke 16, Jesus is talking about the impossibility of a servant having two masters. He's drawing on the analogy of a household servant in that day being physically incapable of serving in two different houses at the same time. And then He says this:

**...You cannot serve both God and Money. (Luke 16:13)**

The Greek word here translated "money" is broader than that. It's *mamona*, literally wealth, property or any worldly possessions. But do you see what He's doing here? He's personalizing it. Money isn't just a "thing;" it's like a god. Jesus is personifying and deifying money. Jacques Ellul, a French philosopher and theologian writes:

We absolutely must not minimize the parallel Jesus draws between God and Mammon. He is not using rhetorical figure but pointing out a reality. God as a person and Mammon as a person find themselves in conflict... Mammon can be a master the same way God is; that is, Mammon can be a personal master.<sup>4</sup>

Which is why the apostle Paul warns us:

**...Don't be greedy, for a greedy person is an idolater, worshiping the things of this world. (Col. 3:5 New Living Translation)**

This is the cause of slavery! People who were enslaved themselves by greed, enslaved others in their greedy desire for "more"! God's plan for money is that it would serve us, but when we reverse that, and we treat money like a god – letting money set our schedule, letting money establish our priorities, letting money dictate our values, then we are under a curse. So, what can we do to keep money a blessing and not a curse in our lives? We find the answer to that in...

### **III. God's Strategy for Financial Freedom**

The Scottish economist, Adam Smith, is considered by most as the father of Free Market Capitalism. He coined the phrase, "the invisible hand," to describe how a business owner pursuing his self-interest, namely making a profit, would benefit the whole society by providing employment and thereby raising the standard of living of the entire community. He also felt that a "greedy" business that tried to price gouge its customers would eventually be put out of business by the competition. This would answer Marx's belief that greed goes unchecked in a Capitalist society. And so the debate continues to this day between Capitalists and Socialists; does the Free Market produce jobs and societal wealth or is it the ultimate means of enslaving the masses by the greed of a few?

God has a better solution. We've already noted that He disagrees with Marx concerning private property. God endorses private property and established laws against thieves. But God also disagrees with Adam Smith that people pursuing their own self-interest will automatically unleash an "invisible hand" that wipes out all poverty. Instead, God created a check on greed that will set you free from an enslavement to it. In a word, that check on greed is: generosity. And God speaks this word to both Capitalists and Socialists. To the agrarian culture of the Old Testament, God commanded:

**When you reap the harvest of your land, do not reap to the very edges of your field or gather the gleanings of your harvest. Leave them for the poor and the alien. I am the LORD your God. (Lev. 23:22)**

To the city dwellers of the New Testament, God commanded through Paul:

**Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us everything for our enjoyment. Command them... to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age... (I Tim. 6:17-19)**

By definition, generosity means “readiness or liberality in giving.” This is the exact opposite of greed. Greed is “a desire for more” for me! Generosity is a desire for more for others! And our generosity is to begin with God. Why do I say that? Because God has been overwhelmingly generous with us. Do you understand that? You see, actually, you aren’t the owner of “your stuff.” “Your stuff” is really “God’s stuff.” Listen:

**The earth is the LORD’s, and everything in it, the world, and all who live in it. (Ps.24:1)**

**The land is mine and you are but aliens and my tenants. (Lev. 25:23)**

**For every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. (Ps. 50:10, 11)**

**“The silver is mine and the gold is mine,” declares the LORD Almighty. (Haggai 2:8)**

This puts a whole new spin on the term, “my stuff,” doesn’t it? So, how does this work in everyday life? What does God want concerning my, or rather, HIS money? In a word, God wants you to be generous.

First, this means that we acknowledge that God is the owner, which makes us the managers. A good manager trusts the owner. In Matt. 6, Jesus was talking with people and their concerns about their basic needs in life, like food and clothing and shelter. And what did He say? He said, “Trust Me”:

**So do not worry, saying, “What shall we eat?” or “What shall we drink?” or “What shall we wear?” For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well. (Matt. 6:31-33)**

Do you have that desire? Are the health and the expansion of God’s Kingdom on earth your greatest desire? How is that reflected in your checkbook? Jesus made a promise to you here. Did you hear it? He, the owner, said that if you put His kingdom as your highest priority, ‘all these things,’ all your personal needs will be given to you as well. Do you believe Him or not? Tithing, then, shouldn’t be our final goal. It should be where we begin. Why? Because tithing, giving 10% of our income to God’s Kingdom work, is merely a demonstration of our true commitment and trust in Him.

In the James passage, did you see the practical definition of generosity there? He says: **Suppose a brother or sister is without clothes and daily food. If one of you says to him, “Go, I wish you well; keep warm and well fed,” but does nothing about his physical needs, what good is it? In the same way, faith by itself, if it is not accompanied by action, is dead. (James 2:15-17)**

Please notice that it doesn’t say that you have to meet their need all by yourself. So, being generous isn’t just about your money, it could be about your time or your food or anything else that you are “managing” for God. And what might that look like?

When our son Adam was working in Hartford with Hartford City Mission right after he graduated from college, he had no money. He scrounged together some savings and bought an

old beat-up truck and a trailer and some lawn-mowing equipment to make enough money to live in the North End and do ministry. This was all working pretty well, until one night the trailer with all his equipment was stolen.

When he told us, Liz and I said, "Have you reported it to the police?"

He said, "No."

We said, "Why not? We'll report it for you!"

He said, "No, don't do that. I know who took it. The neighbors told me."

We said, "Why don't you go and have him arrested?"

He said, "No, I want to talk to him first."

After he talked with "the thief," we talked again and Adam said that he denied taking it. And we of course said, "Well, then it's time to have him arrested."

Adam said, "No, I'm not going to do that."

We said, "Why not?"

Adam said, "I told him that I really needed it because it was my only means of support. But I also said, 'If you think you need it more than me, then you should keep it.' The guy looked puzzled and I said, 'I want you to experience what I've experienced. I was disloyal to God in college, I did a lot of foolish things. But God forgave me and showed me nothing but mercy and grace. I want you to know what that feels like in hopes that you, too, will come to know the grace and mercy of my God.'"

Adam never heard from or saw that man again. But he knows this – acting generously is the most rewarding, exciting, fulfilling thing a human being can do and he doesn't regret for a minute what he did.

So, where are you in God's plan for you as a manager of "His stuff"? Are you in the pre-school of generosity, doing only what you must? Or, are you on your way to the invigorating excitement of giving with no expectation of getting anything in return, because you know it's not yours to begin with? Jesus is out there in the deep water of generosity and He's walking! Do you see Him? He's looking at you and calling your name. Is this the day you step out of the boat? I hope so. I pray so.

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<sup>1</sup> Chris Taylor, "The Last Taboo; Why Nobody Talks About Money," Reuters (3-27-14)

<sup>2</sup> Andrew O'Connell, *Stats & Curiosities* (Harvard Business Review Press, 2013) p. 142

<sup>3</sup> This synopsis of Marx's views are from two sources:

David A. Noebel, *Understanding the Times* (Manitou Springs: Summit Ministries, 1991), p. 670-679

Wilf Hey, "Karl Marx: Failed Solution to Capitalism's Excesses," [www.vision.org](http://www.vision.org)

<sup>4</sup> Jacques Ellul, *Money and Power* (Downers Grove: InterVarsity Press, 1984), p. 76