

MONEY IN GOD'S ECONOMY

Introduction

This being my first time preaching here - or anywhere, I'd like to remind you I've been with this church three years, and come with a background as an economist. At present I teach Economics and Finance at Brunel University. Economists are not the most well-regarded profession, as you can see:

- An economist is someone who doesn't know what he's talking about - and makes you feel it's your fault.
- An economist is someone who knows the price of everything and the value of nothing.
- Economists are people who are too smart for their own good but not smart enough for anyone else's
- An economist is someone who will know tomorrow why the things he predicted yesterday didn't happen today.

As you would expect, economists find money interesting, and that is what I feel called to speak about! So today I want to talk to you about money in God's economy. It's a highly sensitive issue about which Christians are often reticent, but it's also a topic which God's word tells us we cannot ignore. Did you know there are 500 passages in the Bible on faith, 500 on prayer and 2350 on money? I will first look at the contrast between God's economy and the world's economy, before focusing why God cares about money in general and in the sermon on the Mount in particular. This leads me to talk about what our attitude to money in God's economy should be, to giving and - if there is time - tithing.

I hope that the talk will help you to reflect (or more likely re-reflect) on some well known Bible texts. I hope you'll find those texts as useful as I have in preparing!

1 The world's economy and God's economy

To start we need to capture the contrast between the world's economy and God's economy in stark terms.

The first lesson is taken from Pink Floyd, Dark Side of the Moon, Track 6, Verses 1-3

"Money, get away, get a job with more pay and you're OK
Money, its a gas, grab that cash with both hands and make a stash
New car, caviar, four star daydream, think I'll buy me a football team
Money, get back, I'm all right Jack keep your hands off my stack
Money, it's a hit. Don't give me that do goody-good bullshit
I'm in the hi-fidelity first class travelling set and I think I need a Lear jet
Money, it's a crime; share it fairly but don't take a slice of my pie
Money, so they say, is the root of all evil today
So if you ask for pay rise it's no surprise that they're giving none away"

On the other hand, look at this painting, which I have as Wallpaper on my office computer, showing Christ driving the moneylenders from the temple. Remember John 2:17 "he made a whip out of cords, and drove all from the temple area, both sheep and cattle; he scattered the coins of the money changers and overturned their tables".

Remember Jesus was angry because the mercantile activity had taken over the court where the Gentiles were allowed to pray. There may also have been exploitation of the devout people, who had to buy animals for sacrifice at high prices from the merchants and lenders, who enriched themselves. Think too of Matthew 16:26 "What good will it be for a man if he gains the whole world, yet forfeits his soul? Or what can a man give in exchange for his soul?" It's tragically mistaken in other words for us to think we can create or sustain ourselves by our money or consumption.

A simple summary is that there are two economies in the world, God's economy and that of the humankind. Jesus taught us to love people and use things, while our society emphasises that we love things and use people, for the sole benefit of self. In God's economy He is at the centre, in the human

one we are. Our challenge is to live His approach, in a society where all the pressures are to conform to the world.

2 Why does God care about money?

So what I'd like to do is a rapid tour of some of the key themes the Bible has to offer on money. Why is money so important to God? There are at least four reasons.

First, how we handle money affects our relationship with Jesus, and hence it affects the quality of our spiritual life. Think, for example, of the lazy servant in the parable of the talents. He mishandled money by burying it and therefore the relation with his master was broken, as he was cast "outside, into the darkness, where there will be weeping and gnashing of teeth." (Matthew 25:30)

Second, money and possessions are likely to be major competitors with Jesus for the Lordship of our lives, as in Matthew 6:24 "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". Note the wording; having money is not itself a sin. It is the love of money that is the root of all evil. Money can be a good servant but is always a bad master. "Despise" means "be indifferent or unconcerned" apathetic about God. Money was after all one of the thorns in the parable of the sower.

Third, money can actually harm us. See how Paul puts it in 1 Tim 6:9-10 "People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil."

Fourth, money affects a very large part of our lives. We spend a great deal of time worrying about and thinking about money. God understands this. So on this crucial matter he wants us to have his advice on all aspects. Look at this list of Jesus' parables:

investment (Matthew 13:44-5)

savings (Matthew 13:52)

debt (Matthew 18:23-25)

wages (Matthew 20:1-16)

capital and interest (Matthew 25:24-30)

money lending (Luke 7: 41-3)

inheritance (Luke 11:15-32)

rich and poor (Luke 16: 19-31)

3 God, money and treasure

To get a holistic view of God's economy, a good approach is to look at the section of the Sermon on the Mount that talks about money: Matthew 6: 19-23 "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!"

There could be a whole series of sermons preached on this passage, but I'd just like to emphasise three points. First, that earthly money and treasures are truly perishable. They don't satisfy and don't last. When a millionaire dies, he is no longer a millionaire! Death is the greatest thief of all, for earthly treasures. Think of the rich fool who wanted to build bigger barns to store all his wealth, but who died on the morrow. Consumption gives an illusion of permanence to this life that "in its present form is passing away" (1 Cor 7:30). In its original meaning to consume indeed means "to burn up completely so there is nothing left".

Second, that earthly treasures - which could be fame, or in my case publications, as well as money, are a barometer of the spiritual life. Whatever we elevate to the status of treasure will be also the centre of our lives, excluding God. They lead us away from God. The Devil understood this well when he tempted Christ with earthly wealth and power.

And remember the text from Luke 16: 10-12 “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?” There is a direct link between the Holy Spirit's blessing with spiritual power and our faithfulness with what in God's eyes is little - worldly wealth. Hence the need to invest in treasures in heaven, which in the words of 1 Peter 1:4 “shall never perish, spoil or fade”.

The third point is that we risk being blind to God's economy if we store up worldly treasures; we indeed risk being “full of darkness”. Materialism leads to a blinding of our spiritual eyesight. Like the Laodicean church in Rev 3: 17-18 “You say, ‘I am rich; I have acquired wealth and do not need a thing.’ But you do not realise that you are wretched, pitiful, poor, blind and naked. I counsel you to buy from me gold refined in the fire, so you can become rich; and white clothes to wear, so you can cover your shameful nakedness; and salve to put on your eyes, so you can see.”

Note that these warnings are to believers and not just a commentary on the world. A key test of our approach could be this: Would we snatch at a spiritual opportunity as readily and eagerly as we would snatch at a material one? If not, we may need to rethink our attitude:

4 So what attitude do we need to have?

In God's economy we have to have the attitude of priestly stewards, that God owns everything, we as a holy community are given the task of looking after his wealth - his good creation. This goes right back to Adam and Eve. As David puts it in Psalm 8:6 “You made him ruler over the works of your hands; you put everything under his feet”

Did you know that the Greek word for economics “oikonomia” actually means stewardship - but the word doesn't crop up in the dictionary of economics? As stewards we can still enjoy good things, while as priestly stewards we do so as a church in a way that is respectful of God's creation, including those less fortunate than ourselves.

Jesus himself enjoyed the good things in life, hence the accusation that he was a “glutton and a drunkard” He was also supported by rich women, like Joanna and Susanna (Luke 8:3) and some of his followers such as Nicodemus and Joseph of Arimethea were wealthy. The disciples themselves had assets (such as fishing boats). In the prophets such as Amos (6:6) the criticism of the rich was not for wealth per se but that they “ drink wine by the bowlful and use the finest lotions, but you do not grieve over the ruin of Joseph” On balance, I think that God is not ordering us to a life of poverty (though some Christians will have the gift of voluntary poverty). Rather he wants us to live a life of obedience and gratitude, all the week and not just on Sunday. Micah summed it up well in Micah 6:8 “He has showed you, O man, what is good. And what does the LORD require of you? To act justly and to love mercy and to walk humbly with your God.”

Our security needs to be in Him and not in our money. But this still raises a host of questions about detail. What about saving? Debt? Consumption? And most important, giving? To this we shall now turn.

5 Giving

Giving is essential to follow Christ's supreme example of assumed poverty and ultimate giving of his life: 2 Cor 8:9 “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.” Moreover, by giving we obey the second commandment, to love our neighbour. Giving can of course be of time, but here I focus on money. They are in any case not separate, as any economist will tell you “time is money” - since you could use it to earn more!

Some will have a gift of giving, as we are reminded in Romans 12:8. But all of us need to do it. The absolute amount of giving is irrelevant. Remember how Jesus commended the widow for her mite, and how the servants were given different amounts of money to invest. But it needs to be generous and

voluntary. Think of the following text in relation to finance 2 Cor 9:6 "Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

The translation of cheerful can be "hilarious". How can we enter this happy state? The previous chapter of 2 Corinthians gives us the answer: 2 Cor 8:5 "And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will." In other words, once we are wholly God's we will find giving a pleasure and a joy. It breaks the power of materialism over us.

Giving must not be done to gain praise from men but rather a "secret discipline". As Jesus told us in Matthew 6: 3-4 "when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you".

Some further advice on giving is in 1 Corinthians 16:1-2 "Now about the collection for God's people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made" The characteristics of giving should, in other words, be that it is habitual, personal, premeditated and proportionate. We cannot leave giving without broaching the vexed question of the tithe.

6 What about the tithe?

Is it just part of the law, that Christians can ignore? Opinions are divided. But one point in its favour is that Abraham gave Melchizedek a tithe freely and before the law was given: Heb 6: 4-6 "This man, however, did not trace his descent from Levi, yet he collected a tenth from Abraham and blessed him who had the promises" and Hebrews draws strong parallels between Melchizedek and Jesus.

Jesus himself criticised the Pharisees for their approach to tithing, but praised them for doing so in Luke 11:42 "Woe to you Pharisees, because you give God a tenth of your mint, rue and all other kinds of garden herbs, but you neglect justice and the love of God. You should have practised the latter without leaving the former undone" "without leaving the former undone" you note.

Meanwhile God gives wonderful promises for Israel if the tithe is maintained in Mal 3:10-12 "Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty. "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty." In King James it says God will "rebuke the devourer for your sakes" showing powerfully how the devil is made strong when the people of God are not faithful in respect of money. It's again a form of release from bondage. Of course the tithe is a guide and not a limit - as mentioned, God is the owner of all our wealth - we are just the stewards! When he is bounteous to us, our attitude must not be that we deserved it, as the so called prosperity gospel suggests.

I'd like to give a personal witness here. For many years before I was a Christian I struggled with meanness and greed. The idea of giving more than a few pounds to the church was anathema. But then in 1996 I attended while not yet a Christian a course at the European Baptist Convention on Godly Financial Management. Six months later I began to set aside 10%. And 6 months after that I came to know Jesus. There was no coincidence - the love of money would definitely have kept me from him otherwise. Even though you are Christians, obedience might bless you in ways you cannot imagine.

Conclusion

The Bible gives many other wonderful lessons on aspects of money, including the direction of giving, debt, saving, money management in the family responsibilities and appropriate investment, which I'd love to talk about. But we are out of time.

Look around you. There is an emptiness about the world's economy. People feel the same disgust at accumulation that Solomon expressed in Ecc 5:10-12 "Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them?"

They know in their hearts, as they "strive to gain the whole world, they forfeit their souls". In the words of Isaiah 55:2 They "spend money on what is not bread, and your labour on what does not satisfy?" We are in a time, like the end-times, where money is a major competitor with God. As Paul warned us in 2 Ti 2:2-5 People will be lovers of themselves, lovers of money, boastful, proud, abusive, disobedient to their parents, ungrateful, unholy, without love, unforgiving, slanderous, without self-control, brutal, not lovers of the good, treacherous, rash, conceited, lovers of pleasure rather than lovers of God-- having a form of godliness but denying its power.

The echoes of Pink Floyd are close, aren't they?

How do we as Christians respond? We can conform to the world, as the Laodiceans did. Apparently during the Crusades, mercenaries who joined up had to be baptised in line with the aim of the enterprise. But when they did so, they held their swords out of the water so that they had the freedom to do what they wanted with them. Similarly, do we often want to keep our wallets out of the water, so we keep them from God's control.

The alternative is to follow God's economy. Remember why God cares about money. A right approach means a strong relation to Jesus, God at the centre of our lives, delivery from the temptation into which money can draw us, and worries and conflicts over money diminished. Remember: Matthew 5: 14-16 "You are the light of the world. A city on a hill cannot be hidden. Neither do people light a lamp and put it under a bowl. Instead they put it on its stand, and it gives light to everyone in the house. In the same way, let your light shine before men, that they may see your good deeds and praise your Father in heaven." We can then indeed be salt and light if we follow God's economy!

Let me just finish with a practical suggestion. Whereas the Victorians were afraid of talking about sex, we have taboos about talking about income and death. There's a paradox here in that talking about consumption is quite OK! My point is that our strength is in community and not in standing alone. As it is written in Ecc 4:12 "Though one may be overpowered, two can defend themselves. A cord of three strands is not quickly broken". Greater openness between trusted Christian friends about money matters could well help us to beat off temptation and truly live in God's economy.

Prayers:

That we should put God at the centre of our lives and not money.

That we should adopt the right attitude to possessions.

That we should give in a hilarious manner.

That our approach to money should inspire others to know Jesus.

That we should approach money issues as a community and not just as individuals.

Hymn "All I once held dear"