

Truth for Today

The Bible teaching radio programme

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Practical Christian Witness: Witnessing with our Money

“Gain all you can, save all you can, give all you can” were the wise words of John Wesley.

“Nothing, I am sure, has the tendency to quench the fire of religion as the possession of money” said the first Bishop of Liverpool, JC Ryle.

“If a person gets his attitude toward money straight, it will help straighten out almost every other area in his life” is a quote from Billy Graham.

As we continue our studies into the different ways we can show that we belong to Jesus, there can be few more important, or more difficult, ways to speak to this world than by how we use our money. We may not have the gift of evangelism, and we may find it very difficult to share our faith. However, we all have money, and it is how we earn it, save it and spend it that can speak powerfully to our materialistic society. Before we look at these three important spheres in practical terms, however, it is important to rightly understand what money is and especially what the Bible has to say about money. Only when we rightly understand what we are dealing with can we sensibly make decisions that mark us out as those who belong to Jesus. And the difference will be great in our affluent society. There are few subjects that took up so much of what Jesus had to talk about than money. It is to one of these occasions that we need to start off by thinking about together.

“There was a certain rich man who had a steward, and an accusation was brought to him that this man was wasting his goods. So he called him and said to him, “What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.” Then the steward said within himself, “What shall I do? For the master is taking the stewardship away from me. I cannot dig; I am ashamed to beg. I have resolved what to do, that when I am put out of the stewardship, they may receive me into their houses.” So he called every one of his master’s debtors to him, and said to the first, “How much do you owe my master?” And he said, “A hundred measures of oil.” So he said to him, “Take your bill and sit down quickly and write fifty.” Then he said to another, “And how much do you owe?” So he said, “A hundred measures of wheat.” And he said to him, “Take your bill, and write eighty.” So the master commended the unjust steward because he had dealt shrewdly. For the sons of this world are more shrewd in their generation than the sons of light. And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into everlasting habitations. He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much. Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if you have not been faithful in what is another man’s, who will give you what is your own? No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon,” (Luke 16:1-13).

There appears to be, at first sight, a great paradox in Jesus’ words. On the one hand, we are to make friends with mammon. On the other we are warned not to serve it, but rather serve God. As we resolve this, then we shall correctly understand the Christian view of money.

During Old Testament times, material blessing was seen as a sure sign of God’s blessing, since surely God would only bless the righteous. No wonder the disciples were astounded when Jesus said that it was easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of heaven! If that was really true, then who indeed could be saved? The whole economic system was based around tithing, the Sabbath, the 7th year of rest and the year of Jubilee. The whole system was designed to remind the Jewish people that “the earth is the LORD’S, and all its fullness, the world and those who dwell therein.” And “Who has preceded Me, that I should pay him? Everything under heaven is Mine.” Everything that the Israelites possessed, they did so as stewards of what belonged to God. God has not rented out the world since then or relinquished His rights. All the world still belongs to Him, though we may have forgotten this in our affluent western society. The difference between ownership and stewardship is quite clear. Whenever my parents go on holiday, they ask me to keep an eye on their house for them. As I go round each day to check everything is OK, I am aware that I am looking after their property until they return. It would be quite wrong to eat their food, or sell some of their possessions because they were not mine. However, sadly, such is human nature, if a fire was to destroy the house, whilst I would be very sorry for their loss, I would not be as sorry as if it had

been my own house! In the same sort of way then, we are to view all that we have as belonging to the Lord. If He gives us more, then that should not be a cause for guilt. If He takes away, then that should not be a cause for sorrow. When we come to the New Testament teaching for the Church age, however, there is no similar economic system laid out. God has not given us ten economic rules for the financially prudent. What He has given us, though, is of far greater worth - the promise of the indwelling Holy Spirit, who will guide us into all truth.

Many would view money as a neutral commodity; it is simply what we do with it that can either be good or bad. I feel, however, that this is a dangerously naïve view. When Paul spoke about our warfare not being against flesh and blood, but being "against principalities, against powers, against the rulers of the darkness of this age" (Ephesians 6:12), I think that one of these powers was the power that lies behind money. Money has a power far beyond its face value. Behind the coins in our pocket lies a power that would have the mastery over us, that wants to rule our lives. For example, when I say, "I can't afford that" without considering whether God intends for me to have it, money has made the decision, rather than I.

In getting back to the parable that Jesus told in Luke 16, then, we can see clearly that this unjust steward was a rogue. Jesus was not commending the steward. He would certainly not condone such actions in one of His stewards. What Jesus was commending was the steward using money for non-economic purposes. By using his master's money, which did not belong to him, he was making friends, so that they would look after him when the need arose. It was the steward's vision that was commended not his actions. Jesus then instructed His disciples to "make friends for themselves with unrighteous mammon." The first thing to highlight is that Jesus Himself viewed money as unrighteous. There is a dangerous power behind it that needs mastering. However, Jesus Himself did not shun all money – Judas, for example, kept a common fund. As His followers we are not called to avoid money, as we would swearing, for example. But we do need to keep in our minds the very real power it longs to exert over us. This is a battle that we need to win at the very beginning of our Christian lives, and then keep on fighting for the rest of our lives. As soon as we take our guard down, the soul deadening charm of mammon will regain the ascendancy in our lives.

Secondly, Jesus' instruction to His disciples is similarly to use economic items for non-economic purposes, to use our money to buy that which has no monetary price. The world will use money to buy all sorts of things – love, power a title. In the mean time we are not to dither half heartedly in our attitude to money. To do so would be to show that the children of darkness are wiser than the sons of light. No, we are to take money, recognise its inherent danger and use it for heavenly purposes. It belongs to God. He is the owner. We are to hold it for Him, and use it as He directs for eternal good. But can we truly view money as being of eternal value? After all, "You can't take it with you, can you?" Or can you? Too often when that is said, it is used as an excuse to fritter money away on some temporary blessing. But in a very real sense, we ought to view our money as something we take with us. It's just a case of having the right currency!

Imagine Tony Blair was to announce tomorrow that soon he was going to take this country into the eurozone. He was not going to give an exact date, but after that date, then, sterling would be worthless – it couldn't be exchanged at the bank. Well, assuming that we actually believed him, then the financially sensible thing would be to exchange as much of our money into euros, leaving us just enough to live on until the big day! Dear Christian listener, this is exactly the situation we are in. One day we are to be translated to heaven. Not one of us knows the day of that exchange. Surely, the only prudent course of action must be to exchange as much of our pounds and pence into Spirit filled good works, and in so doing we shall "not lay up for (ourselves) treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for (ourselves) treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where (our) treasure is, there (our) heart will be also." (Matthew 6:19-21) The exchange rate is highly favourable, and will not improve. Just imagine using our money here and now to inherit what will last for eternity. To pass up on that kind of offer, one would have to be truly foolish. And yet the evil influence of money would blind us to this reality and lull us into a sense of fear. How will I be secure if I use my money for God rather than myself? What if I lose my job, or my health?

These fears are very real, and we do need to individually address these before God. Perhaps, as soon as this broadcast is finished, each one of us needs to make a list – a "common sense list" of all the reasons why I need my money, reasons for fear that would stop me from giving more to Him. Having done that, we ought then to pray about each one, asking that He would give us His peace about each one. Let us experience the truth of the promise that "If the Son shall set you free, you shall be free indeed" (John 8:36). Where we struggle, let us realise that, "He who is in you is greater than he who is in the world (1 John 4:4)." Having done that than let us remind ourselves that all that we have belongs to Him anyway.

Now that we have looked at the nature of money and the power that it has in our lives, the attitude we should have to it, we need to consider our response under the three headings of John Wesley, quoted at the beginning of this talk, namely earning, saving and spending.

The Christian view of earning money.

Work is inherently good. If I didn't need to work, as a Christian I still ought to. Adam and Eve were told to tend the garden they were put in. There was work to be done, although the rewards far outweighed the energy required to do the job. How the fall changed all that! In Genesis 3:17, God tells Adam, "Cursed is the ground for your sake; in toil you shall eat from it" - the work required would be greater than the gain received. How many of us employees feel like this today? And yet we are told to "be content with our wages" How glad I should be that each month I get a reminder that sin has made havoc with this world, but that Jesus has died to take away the penalty of my sin! But before the boss decides a general pay cut might just reinforce this valuable lesson, Jesus also said that "the labourer is worthy of his hire" and in 1 Timothy 5:18, we read, "You shall not muzzle an ox while it treads out the grain", and "The labourer is worthy of his wages." So, as an employee, money should not be the motivating factor behind how well I work. If there is a job to do, then I should do it for Jesus, so laying up treasure in heaven. The believer never does unpaid overtime! And we are not talking about "full time ministry" in church here. God has called me to serve him in a hospital lab. He has called others to work for Him in schools, factories, banks etc. As a Christian manager, God would have me pay everyone fairly, particularly top downwards. Nothing is more dishonouring to God than corporate greed. Sadly, all too often today, there may be injustice on one side or the other. I may be underpaid for what I do, or a lazy employee may be paid more than they deserve. In these circumstances, the Christian is able to witness by accepting the loss, without bitterness, knowing that it works for us "a far more eternal weight of glory".

But there are other ways to show the difference my faith makes than just in my salary. There are those who simply cannot earn enough! They will take all overtime and more, just to boost their earnings. Sadly, this is often done at the expense of family relationships or commitments to others. For the believer this may limit time for commitments to church activities. We need to adopt the attitude of Paul who, to the Philippians, could write, "I have learned in whatever state I am, to be content" (chapter 4:11). As Christians, then, we can witness by affirming that work is important, but that it does not dominate our lives. Our responsibilities to God, family, church and society must come first.

When Paul wrote to the Thessalonians, "If anyone will not work, neither shall he eat" (2 Thessalonians 3:10), he was setting out the Christ honouring principle that His followers should be busy, until He comes. We are to avoid the something for nothing culture that is so prevalent today. It manifests itself in so many different ways. As a believer, I need continuously to check that there is fairness in all that I do. I would find it pretty difficult to reconcile my faith with gambling, whether at the bookies, or on the lottery. The same could be said of direct share ownership. To me this seems like wanting to make a quick profit, at the expense of the company or its customers. I appreciate that so many investment products are tied to share ownership, and there may be a difference between a long term investment, and short term buying and selling, but for our spiritual well being, distance is no bad thing! I remember being given some shares when my bank went plc. For weeks, each day I would eagerly log on to see whether the price had gone up. If so, I would be happy. When the price fell, well, my mood soured. So easily money decided my mood for the day! I became money's servant and it did me no spiritual good. There was nobody happier than I the day I got rid of them, particularly as they were at about their peak!

The Christian view of spending and saving money.

On a day by day basis, it is often difficult to get the balance just right. However, so long as we keep our view of money right, we will not go too far wrong. In 1 Timothy 5:8, Paul writes, "But if anyone does not provide for his own, and especially for those of his own household, he has denied the faith and is worse than an unbeliever." Part of my spiritual responsibility, then, is to spend sufficient upon myself and my family. What is sufficient for me may not be so for you. We are all answerable to our own Master, not to one another! It is important I teach my children the true value of money, and how to budget; that if they want something they ought to save for it, rather than go into debt to have it now. If I truly believe that the Lord may come at any moment, then I will not owe more on my mortgage than the bank can get back from the sale of the house, or on my credit card than is in my bank account.

I have some friends who own quite a big house, but every week it is full of young people learning about Jesus. Those big mortgage payments have wisely been converted into a heavenly currency. Since I do not need so much space for that kind of ministry, it would be quite wrong for me to buy the same sort of house.

One day I hope to retire, preferably before I am a hundred, so it is quite proper that I make adequate provision for that, so that I do not rely upon the state – remember what Paul said to Timothy! However, if I put too much into my pension, then I run the risk of having too much in pound sterling left on His return, and not enough treasure in heaven.

You see, again and again, we come back to evaluating continuously how much we are using unrighteous mammon to spiritual benefit. No wonder the New Testament does not give us a list of dos and don'ts, it could never hope to cover every circumstance. But we do have the Holy Spirit within us to take when I go to the supermarket, or the car showroom!

The Christian view of giving.

Under the Old Testament provision of the law, the people were required to tithe, that is to give one tenth of their income. Before we tie ourselves in legalistic knots with questions such as, "Is that pre or post tax income?" or "Is tax money used for helping the poor a form of giving?", let us realise that under Christianity we are expected to give everything! We believe in a God who has set the example of giving everything: "He who did not spare His own Son" (Romans 8:32). So He expects me to give all that I have. The money in my bank account belongs to Jesus. All my time belongs to Him, etc. After all, we are giving to the One who accurately notes all that is done for Him. We often speak of the widow's mite. Scripture never does. There were two, and the widow gave them both, recognising that with a God who would provide all that she needed, she had no need of surplus cash. Mary was criticised for pouring the whole jar of ointment over Jesus, breaking the jar so that there could be going back. The ointment could have been sold for more than a year's wages, and may have been her dowry, her future security. But Mary gave it away, earning the eternal commendation, "She has done what she could." No higher praise could be given! When the Christians at Ephesus burned all their magic books, God noted the value at 50,000 pieces of silver – about one million pounds today. What a witness to that city of Jesus' liberating power over superstition and money!

In our day, we need to be ready to give in three ways. Firstly, the regular giving that sustains the work of the Lord. How else would the electricity bill be paid for the church? Secondly, we should be ready to give in response to need. Perhaps as a result of natural disaster, or of major building work, there are times when an unusually large amount of money is required. This can only be met when God's people have earned and saved well. In the parable of the Talents, the one who was given more did not give the one with only one some of his to make it fair. No, he stewarded his money well so that the master had more.

Private ownership of money is not wrong, but greed is. Saving up our money is not wrong, so long as we are ready to give it away when He calls for it. Mary gave Jesus a whole year's wages as a gift. Have I? I never forget being told by one lady who collects old clothes and soap etc. to send to the third world that she had had a letter of thanks back, and relating how the recipient had been able to go to church for the first time in a long time, because they had had a wash and had shoes to walk there in! We live in a grossly inequitable world, so full of needs. As Christians we have a huge opportunity to witness by giving our money and, yes, even our old clothes that we have finished with before they have worn out, that perhaps we didn't need after all!

Thirdly, we need visionary giving. George Müller used to give Hudson Taylor money to put towards serving God, long before the China Inland Mission was born. Who knows what a gifted brother or sister might achieve if they were freed from the necessity of paid employment? Who knows what will be achieved by paying a student's education fees or university charges? Sometimes we need to get on our knees, open our cheque book, and pray that God will show us where His money is needed to advance the Lord's work. In whichever way we give, let us be ready to give like the churches in Macedonia who, in the words of Paul, out of "their deep poverty abounded in the riches of their liberality. For I bear witness that according to their ability, yes, and beyond their ability, they were freely willing, imploring us with much urgency that we would receive the gift" (2 Corinthians 8:2-4).

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