Money and possessions

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**Does the Bible really address the topic of money? Isn't the Bible just about religious matters?**
It is often thought that the Bible has only to do with so-called religious matters, e.g., church attendance, individual conversion and personal piety. But this idea comes more from cultural hearsay than from a careful reading of the Bible itself. Even a brief reading reveals that the Bible is remarkably broad in its subject matter. The Bible covers the waterfront of human life because the gospel of God's redemption covers the waterfront of human life. In the words of Scripture, God is reconciling all things to Himself through Christ (Colossians 1:20). "All things" certainly includes money and material possessions, so it is no surprise to find that the Bible speaks plainly and frequently about these things. There are philosophies that separate reality into "spiritual" and "material" spheres, but Christianity is not one of them. In the Bible, all of life (including the use of money) is spiritual because God is involved in it.

**Is money is the primary topic addressed in the Bible?**
No, but it's easy to get that idea. Scholars point out that Jesus discusses money more than heaven and hell combined, and that Jesus talked more about money than anyone else in the Bible. Financial teacher Howard Dayton, for example, has counted 2,350 verses in God's Word that deal with money. Pastor Rick Warren suggests that stewardship and redemption are the two themes which encompass the whole of Scripture, from Genesis to Revelation. Author John Ortberg asks his readers to ponder why the Bible's Author and Editor would devote twice as many verses to money than to faith and prayer. Such comments remind us how much God has to say about money; they also show us how critical it is for us to pay attention to what God's Word says about our possessions and pocketbooks. But like all statistics and truisms, these carry the potential of being misinterpreted or misused. In fact, the Bible is a guide for all of life and practice (2 Timothy 3:16)—not just finances but also marriage, work, character, family life, military service, education, government and many others. We cannot reduce the Bible to a primarily financial message. In the end, Scripture's primary focus is God's gospel to his people. So, while the Bible says a surprisingly great deal about money and possessions, it would be wrong to state that the Bible says more about finances than about any other topic, or that money is the Scripture's primary concern.

**Is money the root of all evil?**
No. Contrary to a widespread misquotation, the Bible says that the love of money (not money itself) is a root of all kinds of evil. In the words of the apostle Paul, "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. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs" (1 Timothy 6:9-10). Money itself is morally neutral, a medium for the exchange of goods and services. But human beings are evil, and their hunger for money is itself evil and is also a cause of other kinds of evil. Strictly speaking, money is an innocent party, so to speak. But human beings are not innocent. In 16th-century reformer John Calvin's words, our hearts are "idol factories". It is precisely because the love of money is such a terrible problem for people like us that the Bible has so much to say about the proper attitude toward money. Because our hearts are sinful, God forbids us to love, desire or run after riches (1 Timothy 6:9-11; Proverbs 23:4-5; Hebrews 13:5). Are we obeying such commands?

**Is being wealthy a sin?**
No. The Bible does say that wealth is often a dangerous obstacle, but it is a misunderstanding to assume that being wealthy is a sin. Wealth has a gravitational pull, so to speak, such that people are strongly tempted to sin by loving it (1 Timothy 6:10). In the Bible there are some wealthy people who are wicked (e.g., the rich fool in Luke 12:15-21) and some who are righteous. In Luke 19:1-10, Zacchaeus stands out as a wealthy person (1) transformed by grace, (2) confronted by his past economic mistakes and (3) responding with an open heart and wallet to those he had wronged as well as to the poor, just as God responded to Zacchaeus' own poverty with generosity (see 2 Corinthians 8:9). So the mere fact of wealth (or its absence) is not itself sin, for God gives some poverty and others riches. The crucial thing is to be faithful with what God has given, whether much or little. Being faithful may well mean that our earthly blessings decrease because of the pursuit of future blessings far more precious and more permanent than the temporary blessings we could cling to in the present (Luke 12:15-21, 32-34).

**Why is money dangerous?**
In and of itself, money is not dangerous, and neither are possessions. God has provided these things for our well-being and enjoyment. But because we are sinners, all of us—Christians included—form a "high-risk population" for sins such as greed, idolatry and ingratitude. Financial advisor and author Ron Blue has commented, "My experience has been that prosperity ... has led Christians to fear loss. Furthermore, the fear of loss has led to a loss of faith. The more we have, the tighter we grip it. The tighter we grip it, the more things [like Y2K doomsday predictions, for example] scare us to death." Money is sometimes responsible for destroying people's faith, causing us to abandon God (Matthew 6:24). This danger increases greatly when we live in a wealthy society, surrounded by a culture and peers who reinforce attractive images of the "good life." Those with more money than they require (1 Timothy 6:8 identifies this as food and shelter; this includes almost all North Americans) should take care that they exercise love for those in need by giving of their wealth. This fosters a generous spirit instead of a defensive spirit that clutches and clings to that which is not ours (Luke 12:13-15), or a greedy spirit that runs after that which cannot satisfy us (1 Timothy 6:9-10).

**If money is so dangerous, then should we try to get along without it?**
No. Careful readers of the Bible will note that some passages teach that wealth—or certain amounts of it (Proverbs 30:8-9)—produces significant problems. Because of this, many people throughout history have tried to get along without it, either by bartering or taking a vow of poverty, for example. But it is important to remember that it is God's plan for us to work and care for others and ourselves (Ephesians 4:28; 2 Thessalonians 3:6-12), and money is an essential tool for fulfilling our responsibility. It is not money and things that are evil, but human hearts and attitudes toward money. The natural and pervasive human tendency to sin is the reason mammon—by itself a neutral medium for the exchange of goods and services—can function as a personal power opposed to the lordship of Jesus which seeks to master us (Matthew 6:24). We must learn to dominate this power so that we are not dominated by it. The first and most important weapon is constant meditation on God's generous, fatherly care for us (Matthew 6:19-33). He has provided Jesus for our spiritual needs while meeting all of our physical needs as well. We can enjoy what He has given for our benefit, provided we share with those in need (Luke 14:12-14, 1 Corinthians 11:20-22). The greatest antidote to materialism and greed is imitating our Lord's generosity. Laying down our treasure willingly at his feet to redeem the lost, aid the poor and relieve suffering will strengthen our bond with the Lord—and weaken our attachment to money. The more freely we give our money, the more easily we escape its snare. We must also actively limit our own endless pursuit of wealth and pleasure. Rejecting all money and possessions outright might help a few people avoid certain temptations in unusual circumstances, but it's far better to take steps to combat materialism and greed that naturally well up in our hearts, without ignoring the fact that material things were designed to be blessings from God.

**What is materialism?**
There are two types of materialism: (1) People who hold to philosophical materialism believe that the physical world is all that exists. Anything "spiritual," they say, can be explained by science, psychology and the like. There is no supernatural realm, according to this view, much less a sovereign God. (2) Similarly, people who hold to practical or economic materialism might grant that God exists, but they live as though He doesn't own all our stuff, doesn't provide generously for all we need, or won't finally judge what we do with our lives. All of us, including Christians, are guilty of this sort of materialism when we develop "an eagerness to 'have and to hold' possessions, a preoccupation with money for self-advantage, and a zeal to pursue the 'good life' without regard for much else," scholar Elmer Martens suggests. Such materialism is a clear violation of Scripture's injunction to love God and love others like we love ourselves (Matthew 22:36-40; 1 John 3:16-18). Both sorts of materialism are related, for when we live for ourselves first, we are really living as atheists (Luke 16:19-31). Both materialisms result from a lack of faith in and obedience to the Creator. Both materialisms deny the goodness of the Creator as Provider and Lawgiver, and both make us "slaves of stuff," depriving us of the freedom to be the people God made us to be.

**What are some things of greater value than money and possessions?**
In light of all that Jesus accomplished for us on the cross, how foolish it would be to chase after worldly wealth instead of pursuing that which is far more fulfilling. So what might that be? The Bible points to many things that are more valuable than material wealth—not just in an abstract, emotional sense but in practical, tangible ways as well:

* God Himself: The center of God's covenant with Abraham was not a real-estate deal; it was the promise that Abraham and his descendants would possess Him as their God (Genesis 15:1; 17:7).
* God's Kingdom: We must give up our treasure and perhaps even our lives for the sake of God's Kingdom (Matthew 13:44-46). This includes taking on God's priorities (Luke 12:32-34) and Jesus' self-sacrificial manner of life, and standing up for the Truth even if it costs us dearly (Acts 17:1-9).
* Service to God: When offered the whole world if He simply would worship Satan once, Jesus declined, being faithful to His mission and to His Father (Matthew 4:9-11).
* One's soul: Our souls will live forever, either in heaven or in hell (Matthew 16:26; Mark 8:36-37), while material wealth eventually will be lost and destroyed (Matthew 6:19).
* The Fear of the Lord: Proverbs tells us that the fear of the Lord is worth far more than great treasure, which often brings trouble and turmoil. Blessed is the person who has found this fear of the Lord, even if he has little else (Proverbs 15:16)!
* Righteousness: While salvation is not based on works, the Bible makes the benefits of righteousness clear. Material possessions will fade away, but the benefits of the good that we do will last for all eternity (Proverbs 11:4, 2 Corinthians 9:9, citing Psalm 112:9; Revelation 19:7-8).
* Partnership in mission and ministry: The privilege of giving to those in need or in support of missionaries and evangelists far surpasses any material worth (Philippians 1:4-6; 2 Corinthians 8:1-5). This is surely part of what Jesus meant when He called us to seek His Kingdom and be willing to give up our treasure to do so (Luke 12:32-34; Matthew 13:44-46).
* Fellowship with other believers: The immense joy and security brought by the fellowship of believers goes far beyond a mere social institution. It is a community centered on the common purpose of glorifying God and loving one another (1 Thessalonians 2:19-20; John 13:35).
* Christ's provision: When Jesus Christ came, He brought eternal salvation for those who believe, and He brought blessed hope for the poor and suffering. Unlike wealth, this comfort and hope cannot be lost or taken away (2 Corinthians 1:3; Philippians 3:7-8).
* A spirit of generosity: It is better to give than to get. This remarkable principle is stressed frequently throughout the whole Bible (1 Timothy 6:6-19; Acts 20:35).
* A righteous tongue: Words have great power—power to heal or to crush the spirit (Proverbs 15:4). What we say reveals the very state of our souls, a matter of eternal life or death (James 3:1-12; Psalm 37:30; Proverbs 18:21). A righteous tongue, then, is of far more significance than fleeting material wealth (Proverbs 10:20; 12:19). A good wife and peaceful household: That is, a wife of noble character (Proverbs 31:10-31), especially one who is not quarrelsome (Proverbs 21:9; 25:24); and by extension, a good husband and a good household (Proverbs 17:1).
* A good reputation and integrity: Proverbs reminds us repeatedly of the value of a good name over the value of riches (Proverbs 22:1; 28:6). Similarly, the apostle Paul teaches that it is better to be defrauded than to blacken the church's reputation and tempt its members to sin by suing one another (1 Corinthians 6:1-8).
* Wisdom and understanding: Proverbs 3:13-15; 8:10-11; 16:13-18 identifies wisdom and understanding as better than gold and silver; this includes having "skill for living," knowing right and wrong, walking the path of justice and righteousness, and understanding the meaning of life (see also Proverbs 2:1-9).
* Daily provision: As much as we are tempted to think that more is necessarily better, the Bible frequently emphasizes the value of having a simple provision (Proverbs 30:8; 1 Timothy 6:6-10; Deuteronomy 17:14-17; Nehemiah 5:14-19).

**What are some righteous ways of acquiring money?**
The simple act of acquiring money is not itself a sin. On the contrary, every part of the Bible assumes it as a fact of life. But there are righteous and sinful ways to do it, ways that God approves and ways that He does not approve. And while good financial behavior does not earn God's love, a person who has received God's love will practice good financial behavior. Biblical ways of acquiring money include:

* Work, i.e. profiting from one's own labor (2 Thessalonians 3:7-12).
* Trade, i.e. profiting from the exchange of goods (Proverbs 31:16, 18, 24).
* Investment, i.e. profiting from the use of money in commerce (Matthew 25:14-30).
* Inheritance, i.e. receiving money from family (Proverbs 13:22).
* Donation, i.e. receiving money from givers (Philippians 4:14-18).

**What are some sinful ways of acquiring money?**
The simple act of acquiring money is not itself a sin. On the contrary, every part of the Bible assumes it as a fact of life. But there are righteous and sinful ways to do it, ways that God approves and ways that He does not approve. And while good financial behavior does not earn God's love, a person who has received God's love will practice good financial behavior. Unbiblical ways of acquiring money include:

* Stealing, i.e. taking another's property outright (Exodus 20:15).
* Fraud, i.e. taking another's property by means of deceit (Leviticus 19:13).
* Extortion, i.e. taking another's property by means of threats (Luke 3:14).
* Usury, i.e. profiting from exorbitant interest (Exodus 22:25).
* Oppression, i.e. profiting from injustice against the poor (Malachi 3:5).
* Bribery, i.e. profiting from the perversion of justice (Exodus 23:8).
* Workaholism, i.e. profiting by exhausting oneself (Proverbs 23:4).
* Gambling, i.e. trusting in blind chance over God's provision through productive work (Proverbs 12:11).

**If I've got enough money, why shouldn't I live as I please?**
As Christians our chief interest is not in living as we please, but in living for God. Just as Joshua stood before the Israelites and said, "Choose this day whom you will serve," so we are challenged to choose whether to live for ourselves or for God. Living for God means dying to ourselves, committing all of who we are—wallet and bank accounts included—to the Kingdom of the One who gave everything for us, including His life. This includes putting the Master's money where the Master wants it. As the apostle Paul says, "We make it our aim to please him ... for we must all appear before the judgment seat of Christ, that each one may receive what is due him for the things done while in the body, whether good or bad." After all, "he died for all, that those who live should no longer live for themselves but for him who died for them and was raised again" (2 Corinthians 5:9-10, 15).

**Is gambling a sin?**
Yes and no. The gambler's hopes and dreams and his eventual ruin are sinful, though the game itself may not be. There is some disagreement among Christians about such things as the lottery because the Bible contains many examples of righteous people participating in random drawings (e.g. Joshua 18:6 and Acts 1:26). Some people point to these as evidence that God supports His people's putting their resources on the line in hopes of a big payday. But others rightly say such passages have nothing to do with gambling for monetary benefit, but instead show us a fair way to make unbiased decisions (e.g., drawing straws to decide who will choose first in a game of pickup basketball, or in order to assign students to particular classes at random). The Bible clearly teaches that loving money, desiring to be rich, and avoiding work are all destructive pursuits—and as it turns out, gambling relies on and feeds all three sins (Proverbs 12:11, 14; 1 Timothy 6:6-10). It is hard to picture gambling without the sins of loving money and being discontent with what "little" God has given us; and most if not all gambling includes the sinful desire to get rich and avoid work. Not only does gambling for money often build on these sins, but it also prevents us from obeying God's positive commands. If nothing else, gambling is unwise stewardship of what God has given to us because gambling almost always results in loss—loss of the means God has provided to care for ourselves, our families, our churches and ministries, and the poor at home and around the world. Stories abound of those whose lives and families have been ruined by gambling or wasting lottery winnings. God will hold us accountable for such loss and waste, and therefore we should reject any gain that is under God's judgment. It is unlikely that God would want His people to participate in risky schemes for money when He has proved Himself again and again as a faithful provider. God would have us use wisdom in saving money and trusting Him for our future well-being, rather than foolishly trying to provide for ourselves through games of chance that almost always take money from us rather than give more back to us.