

“MONEY MATTERS - 1”

Matthew 25:14-30

If I mention the word “money” to you this morning, I wonder what other words come into your head, especially considering the current news – *Global meltdown, Bail out, bankruptcy, recession, depression, uncertainty*. It might be that you are thinking of matters closer to home – *wages, prices, mortgage, bills, debt, crisis*: even, as you’re in church, *stewardship* might crawl into a corner of your mind. Well, we’re going to be thinking a bit about our attitude to money over the two or three weeks. We planned to do a short series on it earlier in the year – a year when we have been thinking about discipleship and the way in which it should have an impact on every area of our lives – but for one reason and another it got pushed back in the year and maybe it seems even more relevant now than it might have done back in April.

As you came in this morning, you should have been given a copy of *The Money Revolution*, a book that helps us to think a bit more about the way in which we use our resources and which sets out some Christian principles that might help us as we try to ensure that our attitude to money is consistent with the path of Christian discipleship. I hope there were enough books for each person or couple – if not, and you’d like one, please have a word with me afterwards. On the front is a little credit card sized reminder of the things we’re going to be talking about, and there are also some exercises and discussion points inside that you might like to ponder at home or discuss in your home groups.

The reason we are spending a bit of time on this is that many, many Christians don’t see their use of money as having anything at all to do with the faith that they profess. There are those who think that the Church is always after their money, but that’s more to do with fund-raising than anything else: and actually, most churches don’t really talk about the way in which our faith does affect our wallets and bank accounts, our ISAs and our shareholdings. But, although economic activity today is considerably more complicated than it was when it was written, the Bible assumes that our money is an inextricable part of our faith. Of the parables that Jesus told, sixteen are about money and wealth. And if you look at the Bible as a whole, while there are only about 500 verses which deal with faith or prayer, a staggering 2,325 verses address the subject of money, possessions and wealth. It’s clearly something that God wants us to take seriously.

I hope that you’ll think carefully about the things that we’re saying this morning and for the next two Sundays, that you’ll read through the book, that you’ll consider prayerfully your own attitude to what God has given you and that you might find opportunities to talk with others about the issues involved. This morning, we’re just going to have an overview of the five principles outlined in the book.

1. EVERYTHING BELONGS TO GOD

The world around us is very keen on ownership. It always has been and always will be, but it was during the administration of Mrs Thatcher in the early 1980s that we began to have it enshrined in government policy and social engineering – the right to buy your council house and the idea of a “share-owning democracy” were two of the mantras that we heard most often. Gradually we have become a nation not of citizens but of consumers, a society in which you are judged by what you own, a society in which we assume that we can buy what we want, when we want and once we’ve got it, it’s ours to do with as we want.

The Bible, though, presents a very different picture. In its pages the clear teaching is that everything belongs to God. He has created. He has put us in this world to take care of it, to act as stewards of it. We are to make responsible and Spirit-guided decisions about what is entrusted to our care. As we’ve already said, there’s an awful lot in the Bible about this so we can’t look at it exhaustively this morning, but let’s just mention three basic points.

In *Genesis 2*, part of the account of creation, God explicitly tells Adam, the first human being, that he is to look after what has been made. He is put into this amazing creation to “*work it and take care of it*” (*Genesis 2:15*). There is nothing there about exploiting or even owning it. And as we read through the early books of the Bible, where God is giving his people the laws which are to guide their lives as a nation and which they are to pass on to other nations, there is a great deal about care for the land and clear instructions about how to ensure that great wealth does not accumulate in the hands of a few to the detriment of the many.

The words King David spoke, with which we began our worship this morning gives us another stark reminder that what we think we own is not actually ours, but is God’s (*1 Chronicles 29:11,12*). What we enjoy, we enjoy because of his grace in allowing us to access it. And with our access to it comes responsibility to use it wisely and unselfishly. The parable we read from *Matthew 25:14-30* is Jesus’ way of highlighting the need to be good stewards of what we are given. It is not to be squirreled away for our own benefit, but to be used in a way that enables us to get the most from it for the good of the Kingdom. When you get home, you might like to read the rest of *Matthew 25*, where there is some truly scary stuff about not sharing our resources with those who may be in need of it. Never assume that what you have is yours and yours alone, yours to do with without any regard for God or for those around you. We are stewards, not owners. Which leads us neatly into the second point.

2. BE AN ACTIVE STEWARD

Once again, the Biblical principles, the attitudes we should be adopting as followers of Jesus Christ, stand in stark contrast to the messages we get from the world around us. There's an awful lot of talk about looking after the planet and about so-called "green" principles. It's an apparently sound idea, but more often than not is actually a bit of a marketing ploy. Just look at The Body Shop or the mark-up on many of the things you buy at the whole food store. Harry Enfield satirises it mercilessly in his sketches with the canny shopkeeper selling stuff at incredibly high prices to trendy airheads.

In the end, though, for most people, the attitude is spend what you want on what you want when you want. And then, of course, it's yours – and you can do with it what you want. After all, you're the owner, so it's entirely up to you. The problem is that we cannot live like that in any sustainable way. Think again about that parable that we read. The man entrusted his wealth with his servants. They didn't own it: they were given the task of looking after it. In the end, the man expected it back, well stewarded and in a better state than he left it with them. God will expect us to give an account of how we have used the resources – including money – with which he has entrusted us. If all we have to show for it, all we have to give back is a wardrobe full of trendy clothes or a house full of hi-tech consumer durables or a car full of features that you wouldn't need even if you lived in the high Andes, then we may find that God's response to us is very similar to that of the man and his lazy steward. Think about how you use what God has given you for the benefit of the wider world and for the benefit of those who have not received all that you have.

3. LIVE WITHIN YOUR RESOURCES

Why are we in the current mess? For exactly this reason. We don't seem to know when enough is enough. Huge debts have been racked up and there isn't the money to service them. Irresponsible bankers have lent far more money than they have to people who have far less than they thought. Again, this has always been a problem for humanity, but in the past two or three decades we have tried to build an economy on debt – and now the chickens are coming home to roost. In Britain credit controls were removed so that effectively anyone could borrow what they wanted and the problem was compounded by legislation in the USA during the 1990s which forced banks to lend money to people who actually had no hope of ever paying it back.

We live in a society that is actually the richest, wealthiest in human history and still we think ourselves poor if we don't have everything we want immediately. And whatever we have, we want more. We are

never rich enough. To fund the lifestyles which we are encouraged to have by the glossy magazines, by the television gurus, by the people with whom we rub shoulders every day, we end up having to borrow beyond our means, believing that things will always get better and we will be able to pay it off in the end. Something will always turn up, as the ever-optimistic Mr Micawber said. The last few months have demonstrated that things can go disastrously wrong when we rely on such thinking.

Now, I know that this is a very complex subject. Is there any distinction between straightforward debt and mortgages? What about student loans (another way the government has found to ensure that we get sued to the idea of constantly borrowing)? And how should we approach unsecured loans? Are interest free loans any better? We'll all have our own ideas on those and – as we've already said – with the economic system being so much more complex today than when the Bible was written, there is no explicit advice in the Bible. Although there is plenty there to suggest that those who borrow are to be protected as much as possible from exploitation by their lenders. And there is plenty of advice to avoid the kind of indulgent lifestyle that drives you to borrow so much to start with.

Talking with someone the other evening who knows the financial scene far better than I do, we were looking at what might happen next. I suggested half jokingly that, in some ways, it might be better just to let everything collapse and start again at the beginning. Thinking about that the next morning it occurred to me that this is exactly what God did build into his laws for the people of Israel. The Year of Jubilee, which we read about in *Leviticus 25*, was a time when everything was supposed to go back to zero. Debts were cancelled. All property returned to its original owners. Those bonded into slavery were freed. There is, alas! no evidence that the people of Israel ever observed this, but the idea is that no-one should be able to build up such a huge amount of wealth that he could dominate others and no-one should ever sink to the level where he was completely destitute. It's unlikely that such an idea would ever catch on in our so-called free market economy, but nevertheless the Bible encourages us to live within our means here on earth. Because there is going to be something much greater in store for us when this life is over.

4. BUILD UP TREASURE IN HEAVEN

A huge factor in the problems we face today – and in any discussion about money and resources – is the message we get from the world around us that we are what we own. In other words, the more we have, the more we are worth. In fact, the financial pages talk about someone's "personal **worth**". We are fascinated by the rich, and particularly fascinated by the super-rich. The National Lottery and other such scams rely on people's desire to get more money and so become more attractive, more interesting. Somehow, the richer someone is, the better they are in our eyes. And if you're rich, you seem to get more

free stuff, you are able to borrow more money, all the breaks come your way. If you're poor, you aren't really very interesting, you find yourself always getting the rough end of things. The trouble is, the richer you are, the more insecure you seem to become as well. The most jittery people now are the ones who have the most to lose. Those who have great wealth have to live in places protected by CCTV and metal gates.

Jesus, as you might expect, had a few things to say about all this and the best known part of his teaching about it is probably in The Sermon On The Mount, where he says this (*Matthew 6:19-21,24-34*). If you've put all your effort into building up your wealth here and now, then that's what is going to occupy you most. Especially as we've already said that we are never really satisfied – so we'll be trying all the time to up our income, our savings, our pension fund. But if those things don't really matter, then you can concentrate on other things, which Jesus suggests should be your eternal future with him. Don't fall into the trap of thinking that you're only really valued as a human being if you have the right sort of house, car, clothes and so on. God loves you – loves you so much that Jesus gave up everything for you. He's not interested in **how much** money you've got – only in how you use what he's given you. Which leads into our last principle.

5. GIVE GENEROUSLY

Unfortunately, this is the only bit about wealth and resources that we usually hear from the pulpit. And very often it can be a harangue from the preacher about giving more money to the Church. But it is important that we consider this as, once again, the Bible gives a very different perspective from that of the world around us. The world says that we are entitled to use what we've earned or accumulated as we want – “It's mine. I earned it and I decide how to spend it. If I have anything left after I've done what I want, then maybe I'll give some of it away.” And so God gets the change that happens to be rattling around in our pockets on Sunday morning. “And if anyone else wants any of it, then that's tough. If I can make money, then so can they. If they're poor – whether it's an individual or a country – then it's their fault. They're feckless and will just have to live with the consequences.” I'm sure I don't need to point out that that's not a biblical attitude.

Paul wrote to the Christians in Corinth (in *1 Corinthians 16:1-4*) to give them some advice on giving. Let's quickly revisit those words and remind ourselves of the five characteristics of Christian giving.

Firstly, we give as a **PRIORITY**. God told his people that they were to give him the “*first fruits*” of their produce. Before anything else was consumed, they were to remind themselves that what they had

came from God himself, so he got the best as a thank offering. Our giving – to church or to charity – should be the first call on our resources: we shouldn't be offering God the fag-ends of our lives.

Secondly, our giving should be **PLANNED**. Paul told the Corinthians to put aside a bit each week, rather than waiting until he turned up and then seeing what was left in the toga pocket. If we budget for the other areas of our lives – setting up standing orders, putting certain sums aside – then our giving to God should also be part of that planning. In fact, it should be the first entry in our book-keeping column.

Thirdly, what we give should be **PROPORTIONATE**. The people of Israel were encouraged to give a tenth of their income. Some people keep to that today. Others feel that we don't need to follow the Old Testament rules. But Paul does tell the New Testament Christians in Corinth that they should be setting aside "*a sum of money in keeping with their income*". Do you do that? When you get a pay rise or your income goes up, does your giving? Do you keep to just ten per cent, even though you could afford to give much, much more? (That reminds me of the minister who was preaching about tithing and who barked at the congregation, "I've upped my tithe. Up yours!")

Fourthly, we are called to follow the example of Jesus, who gave up everything that he had and give **SACRIFICIALLY**. Denis Healey is famously credited with saying that he wanted to tax the rich "*until the pips squeak*". Not that he ever did – and he ended up quite rich himself anyway! But God does call us to give in a way that really shows we are serious about it. King David got himself into a situation once where he had to sacrifice a bullock. I won't go into the whole story this morning – you can read it in *2 Samuel 24*. One of his subjects offered him not only the use of his threshing floor on which to make the sacrifice, but also the bullock he needed. David's reply was, "*I will not sacrifice to the LORD my God that which costs me nothing.*" You can't sacrifice that which costs you nothing – if you do, it's not a sacrifice. God wants us to show that we are serious about him, and he always honours that attitude. You may give sacrificially, but you will never go without.

Finally, our giving should be **JOYFUL**. Paul tells the Corinthians in *2 Corinthians 8:7* that "*God loves a cheerful giver.*" He doesn't want gifts from people who have been browbeaten into it by enthusiastic preachers or emotional church treasurers. He doesn't want the grudging offerings of people who are doing it so that they don't feel guilty. He wants us to give in grateful response to what he has done for us in creation and redemption, the offerings of people who are delighted to be involved in his work.

And let me just say, too, that stewardship isn't simply a matter of giving. There is far more to it than that. Our saving and our spending also reveal something about our values. We need to consider ethical investment, fair trade issues, how much we already own (do we actually need a new version of something

we've already got?) and so on. There are some little hints about that on the back of that plastic card that comes with the book. And we need to think about developing our skills and gifts, too. Those who are taking part in the weekend away will have an opportunity to reflect together on that, but you may have skills in cooking, IT, music, needlework and so on that could be used in the ongoing work of the Kingdom of God. Are you doing anything about that?

Now, as I said at the beginning, the plastic card has printed on it the five principles we've outlined this morning. Put it in your wallet or purse and use it to remind yourself what we've been talking about today.

- **Everything belongs to God**
- **Be an active steward**
- **Live within your resources**
- **Build up treasure in heaven**
- **Give generously**

Read through the book and spend some time thinking about your own situation – don't spend time thinking about other people and feeling envious or smug. Pray about your use of God's resources. And over the next two weeks, we'll think a little more deeply about some of the aspects of this.

Discussion notes on next page

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1. EVERYTHING BELONGS TO GOD

We have become a nation not of citizens but of consumers, in which we assume that we can buy what we want, when we want and once we've got it, it's ours to do with as we want. The Bible teaches that everything belongs to God. Look at *Genesis 2:15*, *1 Chronicles 29:11,12* and *Matthew 25:14-30*. We are stewards, not owners.

2. BE AN ACTIVE STEWARD

The attitude of many people is spend what you want on what you want when you want. And then, of course, it's yours – and you can do with it what you want. After all, you're the owner, so it's entirely up to you. The problem is that we cannot live like that in any sustainable way. God will expect us to give an account of how we have used the resources – including money – with which he has entrusted us.

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The message we get from the world around us is that we are what we own. But look at *Matthew 6:19-21,24-34*. God loves you – loves you so much that Jesus gave up everything for you. He's not interested in **how much** money you've got – only in how you use what he's given you.

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Look at *1 Corinthians 16:1-4*.

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Questions for discussion

1. "Many Christians don't seem to connect their money and their faith." Is that true? If so, why might that be?
2. Can we really talk about "owning" things if it all belongs to God? Could we function as a society if we don't own things?
3. Debt is a real problem for many people. Why are we so eager to get into debt?
4. What about credit cards, mortgages, student loans and so on? Should we think of them as debt?
5. Are we a bit naive to trust Jesus' words in *Matthew 6*? After all, things are very different today.
6. Is there anything that has particularly struck you as we've considered this subject?