

REFORMED THEOLOGICAL SEMINARY

“THE BIBLICAL PURPOSE OF MONEY: A BALANCED VIEW”

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TAYLOR MARTIN WISE

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Taylor Wise  
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## Chapter One: Introduction

### **Who Am I To Be Writing on Money?**

“Let him who exhorts others to give, give himself.”

Latin Proverb

The topic of money in the modern Christian church is nothing short of confusing. While there hardly seems to be any real public preaching on money (other than requests for more of it), the local bookstore’s shelves are filled with books on finances. Some authors advocate voluntary poverty while others promote the health and wealth gospel. There are texts about stewardship and financial planning. With so many varying opinions about God’s purpose for our financial lives, the question becomes “which one is most biblical and therefore most right?”

When the idea for this thesis started to develop several years ago, I was not quite certain that I wanted to write on money, despite the apparent confusion among believers. I was aware of the numerous books on money available, and did not think the Christian

church necessarily needed more material on money. I was pretty confident that everything under the sun had probably already been covered regarding money and finances.

But as I began digging a little, I discovered some major gaps in the modern church's teaching on money. Upon reflection, I realized that despite attending evangelical, Bible-based churches my entire life I had never really received much instruction on the issue of money. Of course there were sermons or talks here and there about tithing, often around pledge Sunday, but they rarely went deeper than "you can possess whatever you want as long as your possessions do not possess you." There seemed to be hardly any serious teaching on how money should be used or its biblical purpose in our lives as Christians.

This neglect of adequate teaching on money burdened me, particularly as I compared it to the historical church's teaching during its first 1900 years. From the time of Christ to the Industrial Revolution, the dominant message of historical church leaders consisted of emphasizing moderation and self-denial in order to advance the kingdom of God and help the poor. This was during periods of great poverty and hardship and lacking all modern conveniences. Today, the church's teaching rarely touches on the importance of self-denial for the sake of increasing the kingdom of God or aiding the needy. Yet all around us there are wonderful modern conveniences as well as great material abundance that make our lives exponentially easier than ever before in history. It appears Christians have lost some understanding about the real purpose of money that the early historical church comprehended.

Despite this new knowledge, I was not too thrilled about putting myself out there on a topic like money. First, I personally happen to enjoy money. I like having money and spending it. I love to go out to dinner. I like to take vacations. I enjoy looking good and having nice things. Second, teaching on money in any form is a tricky topic. Most of us would prefer it to remain a private, personal matter, myself included until recently. I realized that if I started writing on a topic like money, others were more likely to scrutinize my personal financial and spending habits. But like any other issue in the modern church, a person cannot teach what he does not live. I had to begin to take the biblical teaching on money seriously, and I knew I would have to start examining my own monetary habits and attitudes. I could not very well teach on handling money and material wealth until I was willing to live it out in my own life.

Through a great deal of personal surrender of my economic and fleshly desires, I have become willing to live out what I feel is the truth about monetary responsibility in the Christian life. Don't get me wrong, it has not been easy. It is a struggle at times to believe the intensity of the Scriptures regarding money, as well as the teachings from our Christian heritage, which are frequently contrary to our culture's message. It is a daily challenge to choose obedience over indulgence and to seek humility instead of pride. It is hard at times to actually give things away to the poor and the needy. And it is a battle for me to live in God's will instead of following the world's when it comes to money. Some days I succeed, and some days I fail. Thankfully, our heavenly Father is merciful and graceful in this area of our lives as in all the others. But God still requires obedience from His people to the truth of his Word. Through this writing process, I have truly come to believe, according to God's Word, that the primary purpose of money is to advance the

kingdom of God, and if we, as Christians, take the Scriptures seriously and live obediently, we can begin to change the world.

This material is for those individuals who have been blessed by God to have money, and for the rest of us who wish we had more money. It is for believers who feel guilty and confused about the issue of money, and for those who have never really thought about it much. It is for all of us who will invest our time, energy, and the length of our lives in exchange for money in order to live, but who also desire to honor Him. May God help us to understand his Word, deny ourselves, take up our crosses, and follow Him with our money.

Chapter Two:

**Where Are We Today?**

**“Money is the new religion in America - The church of the ATM.”**

**Chris Rock, actor comedian**

**“ ‘I shop, therefore I Am.’ It is the creed of a nation whose credentials are huge malls with waterfalls, entertainment, salons, exercise clubs, banks-everything a modern consumer needs for a fulfilling life.”**

**Larry Burkett**

In contemporary culture, no matter where we go or how hard we try, it is virtually impossible to escape advertising in daily life. Our culture is saturated with advertising. We watch commercials on television, hear ads on the radio, see billboards on the highway, and read print ads in magazines and newspapers. At the movies, we now face commercials before the previews even begin. We are bombarded by advertising, and by the age of 65, the average person will have seen two million commercials.<sup>1</sup> The advertising industry has not missed a single opportunity to persuade us of something else we need or should buy.

While advertising does make us keenly aware of the variety of diverse products in the market place, its purpose is to promote consumerism and create discontentment.

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<sup>1</sup> [www.csun.edu/~vceed002/health/docs/tv&health.html](http://www.csun.edu/~vceed002/health/docs/tv&health.html)

Advertising reclassifies luxuries as necessities<sup>2</sup>, and our exposure to newer, better, and bigger products leads us to an unconscious belief that we must have more.<sup>3</sup> In many ways, advertising seeks to persuade us that more material possessions will provide us with increasing happiness and fulfillment in life.

If we take a step back, we can easily see how obsessed our society is with material possessions. The cultural game plan is for us to have high income and lots of money coming in order to be able to have lots of money going out in purchasing power. We earn, earn, earn, so we can buy, buy, buy.<sup>4</sup> As Americans, we over-consume in every area; we overeat, overspend, and overbuy. We continually strive after material possessions, which is defined in the original Greek translation of the Bible as “greed.” By that definition, it becomes apparent that our society esteems and reveres greed, and as Christians, we have been affected by the culture we live in. All segments of society have transitioned from “consuming to live” to “living to consume,”<sup>5</sup> and we strive after material possessions until being a consumer becomes our primary identity.<sup>6</sup>

As a result, we are identified by what we own. In our society, if we own something we have value; not to own is to be worthless.<sup>7</sup> Society measures our worth by our pile of possessions. Television shows such as Robin Leach’s 1980’s “The Life of the Rich and Famous” now have 21<sup>st</sup> century counterparts, such as VH1’s “The Fabulous Life of ...(Name).” These shows emulate and display the lavish lifestyles of celebrities and the mega-rich as the ultimate in success. And since most of us watch approximately

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<sup>2</sup> Ron Sider, *Rich Christians in an Age of Hunger*, (Nashville: Thomas Nelson, 1997) 22.

<sup>3</sup> Neil Atkinson, *The Shrewd Christian*, (Colorado Springs: Waterbrook Press, 2004) 39.

<sup>4</sup> Atkinson 83.

<sup>5</sup> Rodney Clapp, ed., *The Consuming Passion: Christianity and the Consumer Culture*, (Downers Grove: Intervarsity, 1998) 169.

<sup>6</sup> Larry Burkett, *Where Your Treasure Is*, (Chicago: Moody, 1996) 13.

<sup>7</sup> Burkett 13.

four hours a day of television,<sup>8</sup> it becomes hard to be content with what we have particularly if it is less than others in our socio-economic class, so we work for more money and more stuff.

This is why handling money is such a struggle for Christians. We care tremendously about what others think of us and how we appear. While we know that money does not really bring real happiness or fulfillment, Christians tend to think that a little bit more money would make them a little happier.<sup>9</sup> But if we continually believe that we need a just a bit more money, does it mean we are greedy? And if it did, would we be able to admit it, because in all honesty,

How many people in this world, whatever their financial condition, admit to being greedy? When we desire more money, it's never "because we're greedy"-oh, no! It's because we want to have something to pass on to our children, or because we want to be prepared for this or that possible contingency. We never look around and say we have too much money.

It's always the other way; we feel we need a little bit more.<sup>10</sup>

We feel we need more because there is always something else that we want to spend money on. We may want a trip, a new car, or a great dress, and the higher our income, the more ways we can think of to spend it. As consumers, we focus on the immediate gratification of our desires, but we are never satisfied for very long because our wants will always exceed our desires and our income.

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<sup>8</sup> [www.csun.edu/~vceed002/health/docs/tv&health.html](http://www.csun.edu/~vceed002/health/docs/tv&health.html)

<sup>9</sup> Clapp 51.

<sup>10</sup> Francis De Sales, "Introduction to the Devout Life," *The Search for Holy Living*, ed. Marvin D. Hinten (Uhrichsville: Barbour, 1999) 252.

Our culture has succeeded in reprioritizing many of our beliefs, values and goals as Christians. We have succumbed to the heresy of following society's materialistic values rather than biblical truth,<sup>11</sup> which is theological liberalism. According to Ron Sider, we have allowed

Our thinking and living to be shaped by society's views and values rather than biblical revelation... We have allowed the economic values of our affluent, materialistic society to shape our thinking and acting... We have allowed our theology to be shaped by the economic preference of our materialistic contemporaries rather than by Scripture. And that is to fall into theological liberalism.<sup>12</sup>

As a result, many Christians and Christian leaders have grown as materialistic and greedy as the rest of our society.

While it may seem reasonable to blame all the marketing, advertising, and corporations for our perpetual desire to acquire more possessions, such an action does not force us as believers to take responsibility for our inner attachments. The real problem is not advertising or possessions or even money. The core issue is sin and man's inherent depravity. The tide of the world sweeps us in the direction of bowing before money<sup>13</sup> and man's sinful heart is tempted into a selfish attachment to stuff and greed takes over.<sup>14</sup> It is not money or possessions that are the problem, but rather the wicked love of money that has come to dominate our culture and infiltrate the Christian church. "The love of money is a root of all kinds of evil." (1 Tim. 6:10) As believers, we must begin to admit

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<sup>11</sup> Sider 19.

<sup>12</sup> Sider 65.

<sup>13</sup> Burkett 12.

<sup>14</sup> John MacArthur, "Word to the Wealthy," [www.biblebb.com/files/MAC/mac8.html](http://www.biblebb.com/files/MAC/mac8.html).

that we strive after material possessions (greed), and that in the depths of our hearts, we love money.

A major hindrance within the Christian community to confront this sad reality is that money is usually treated as a private matter. Our money, how we acquire it and spend it, is our personal business. But we have failed to realize that Jesus does not treat money as a personal matter and that the Bible is clearer about money than many other topics or issues. The New Testament makes it clear that Jesus cares more about the 90% we keep for ourselves and its affect on our lives than the 10% we give away.\* We must begin to take seriously Jesus' teachings about money and not alter Jesus' words to accommodate the lives we prefer to live.

Despite this, we are tempted to rationalize and ask, "Why does this sin matter more than any other in my life? There are plenty of instructions in the Bible that I do not follow very closely. I do my best, but I will always be a sinner, so what is the big deal?" This issue matters more because the path of materialism that we are on has serious consequences that affect our life and our witness to the unbelieving world. For both believers and unbelievers, money is the chief competition to Jesus.<sup>15</sup> It offers great power to those who possess it, because it can buy comfort, security, loyalty, sex, status, and practically anything else we desire.<sup>16</sup> Money allows those who possess it the choice of always being at feast of pleasure, satisfaction, and self-gratification. The problem is that when we are told that God is to be our only satisfaction and to hunger after Him, we

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\* Taken from a sermon by Dr. Michael Youssef. Statistics reveal that more Americans claim to tithe than they actually do: 17% of adults claim to tithe while 6% actually do ( www.barna.com).

<sup>15</sup> Atkinson 14.

<sup>16</sup> Burkett 11.

find we are already quite full.<sup>17</sup> Money and all it offers fills up the voids in our life, even the ones that only God is meant to fill. We end up feeling we do not really need more of God if any of Him at all.

Our affluence and materialism have also separated us from contact with the poor and ruined our compassion. During my high school years, I attended a private school alongside many wealthy kids, and I belonged to fairly wealthy church. Other than the occasional mission trip or a day in the inner-city with my youth group, there was little action among those I knew to help the poor. I do not think that I ever heard one sermon or presentation telling my privileged peers, our families, or myself that we had an obligation to help the needy. The Bible, which we profess to be the inherent Word of God, is exceedingly clear that believers have a responsibility to help the poor and needy. But instead, the richer we have become, the less we share with others.<sup>18</sup> There are more than 1 billion people in the world that live in absolute poverty,<sup>19</sup> and 1.6 billion that have never heard the good news of the Gospel.<sup>20</sup> Our own cities and towns, offices and neighborhoods, clubs and gyms are full of people who are materially or spiritually poor. Instead of reaching out and becoming involved in people's lives, we have neglected them. We prefer to nurture our purses, professions, cars, and houses rather than people.<sup>21</sup> Possessions have become more important than people.

In addition to our abandonment of the poor, we have lost sight of the truth that there is no real happiness outside Christianity. Over half of all believers think that money

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<sup>17</sup> William Law, "Christian Perfection," *The Search for Holy Living*, ed. Marvin D. Hinten (Uhrichsville: Barbour, 1999) 121.

<sup>18</sup> Sider 32.

<sup>19</sup> [www.generousgiving.org/page.asp?sec=48page=311](http://www.generousgiving.org/page.asp?sec=48page=311)

<sup>20</sup> [www.generousgiving.org/page.asp?sec=48page=311](http://www.generousgiving.org/page.asp?sec=48page=311)

<sup>21</sup> Doris Janzen Longacre, *Living More With Less*, (Scottsdale: Herald Press, 1980) 15.

is the main symbol of success in life.<sup>22</sup> But our true value is not tied to wealth, status, or accomplishments, which flies in the face of the modern standard of defining people by what they own.<sup>23</sup> Our real worth and dignity comes from being made in the image of God and as one of his children. As Psalm 62:1 states “My soul finds rest in God alone,” we know that the only true happiness in life is found in Christ.

The Church has failed, and failed miserably, to teach God’s people the differences between consumerism and Christianity. Our consumer culture is in conflict with Christianity, and contemporary Christians would prefer much easier conditions than those given by Christ about money. But when you became a Christian, you signed up for a completely different economic system that calls you to look out for the interest of others before your own.<sup>24</sup> We are called to be joyful and content, but how does that fit with striving after more and more? Consumerism tells us to put ourselves first and take care of our own needs, while Christianity says to put the needs of others first.<sup>25</sup> Money is an integral part of our daily existence, and each day of our lives involves significant economic activity; therefore, our handling of money becomes a spiritual issue, making the correct use of money fundamentally related to our discipleship.

But how are we to be in the world and not of it? How are we supposed to begin to live as Christ commands, when much of the church seems satisfied with their comfortable yet shallow discipleship, living like pagans in the marketplace while claiming to be Christians in church?<sup>26</sup>

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<sup>22</sup> [www.barna.org/FlexPage.aspx?Page=Topic&TopicID=29](http://www.barna.org/FlexPage.aspx?Page=Topic&TopicID=29)

<sup>23</sup> Richard Foster, *Freedom of Simplicity*, (New York: HarperCollins, 1981) 17.

<sup>24</sup> Andy Stanley, *Fields of Gold*, (Wheaton: Tyndale, 2004) 31.

<sup>25</sup> Clapp 193.

<sup>26</sup> John Schneider, *Godly Materialism: Rethinking Money and Possessions*, (Downers Grove: InterVarsity, 1994) 22.

We must return to the Scriptures and to Jesus' own teaching. The Bible is our sole standard for holy living, and it clearly does not allow us to live in an ordinary manner similar to the rest of the world. As Christians, we are called to a different course of action, lifestyle, and attitude, and we cannot be identical to the rest of the world. Christianity and God's Word are our education, teaching us who we are, the true value of all things,<sup>27</sup> and how to correctly use the world.

The New Testament clearly reveals that this earth, with both its delights and wickedness, is not our permanent home. We understand this in our heads, but do we believe it in our hearts? The plausibility of consumerism depends on the permanence of life in this world<sup>28</sup> and the belief that this world is not passing away. We must alter our thinking from "Someday, far in the future, I go to heaven," to "One day I will go to heaven for the rest of eternity and be held accountable by God for my life." This life is only a blink of an eye, but eternity is forever. We have each been given a certain number of days on this earth, and we must realize that upon this time eternity depends. Our earthly life is just the starting point and only the preparation for the next.

Because of this, believers have been given the amazing privilege of being partners with God to accomplish His objectives on the earth. We have been redeemed by Christ on the cross and we are to follow Christ, living contrary to the Spirit of the world and discovering His priorities and agenda. Money and wealth are not given by God for our ever-increasing lifestyles, but to be used for redemptive purposes in order to advance His kingdom on earth.

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<sup>27</sup> Law 105.

<sup>28</sup> Clapp 39.

Ironically, most of us are in the middle class, neither terribly rich nor painfully poor. We live with a mixture of money and needs, and while money should mean less to us than non-Christians, we are to give more care to how we spend it than they do. We are faced with the continual challenge of caring and not caring about money at the same time.<sup>29</sup> But all Christians, particularly those with the financial means, are called to practice “economic evangelism” before a skeptical world.<sup>30</sup> We are to live wholeheartedly and single-mindedly for God which includes the use of our money. We are given money to honor God and not ourselves while we are on this earth.

The handling of our money reflects whether God is our priority or not. Our actions flow from the state of our heart and how we handle our money reveals our values and priorities. “Where your treasure is,” Jesus said, “there your heart will also be.” (Matt. 6:21) There is a very real connection between our spiritual maturity and our treatment of money, and it is a practical measure of our obedience to God.

The use of our financial resources should make it obvious that our lives have been changed and that we are determined to follow Christ in all things. Without the correct use of money, our discipleship and our lives will be impaired. We will end up living okay and finishing mediocre.<sup>31</sup> We do not want to get to the end of our lives, after all our working and accumulating, and wonder what it was all for. We want to come to the end of our life and say, “I lived for Him and for His glory! Because of that, I accomplished everything I hoped to do, making an impact in the world and changing people’s lives.” It is a death that we all hope for, a death of peace and rest, secure in our Savior’s arms.

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<sup>29</sup> De Sales 253.

<sup>30</sup> Schneider 169.

<sup>31</sup> Atkinson 59.

Chapter Three:

**Modern Christian Movements on Money in the Church**

**“One of the greatest missing teachings in the American church today is the reminder to men and women that nothing we have belongs to us.”**

**George MacDonald, American pastor and teacher**

**“To give without any reward, or any notice, has a special quality of its own.”**

**Morrow Lindberg, American aviatrix and writer**

Although we hear very little about money on Sunday mornings, there is no shortage of literature or writings on the topic of finances within the Christian community. A simple book search on Amazon.com for “Christian Money” brings up a flood of titles and a quick review of only a portion of these books reveals the variety of opinions and perspectives on the issue of money. But when diving deep, many of these titles reveal an overlap in both concepts and theology, and their content can be reduced into several primary strands of teaching.

These strands have developed into three major theological movements within Christianity, known as the Prosperity Gospel, Voluntary Poverty, and Stewardship. These movements differ radically from each other with opposing theology and each claim to have attained the true biblical theology on money. All have their devoted advocates

who are very persuasive about the correctness of their position and the wrongness of any other. As a result, a sharp polarization has developed in parts of the Christian community about the proper use of money in the Christian life.

Meanwhile, many of us are stuck somewhere in the middle, deeply confused and unsure about what to do with our money. All of our leaders seem to be saying something different, if anything at all, and yet leading us nowhere. We wonder if we should give away all our money in order to help the poor, or are we to just try and be good stewards? Or should we just send our money to those questionable TV ministries that promise a high return from God if we give? Each of these movements challenges us to personal change in our lives, but we do not know which path to follow. We may sincerely desire clarity and direction in our lives about money, but the perpetual confusion in the church often makes it easier for us to continue on our culture-conforming path.

As believers, we must seek to make sense of it all because of the significant role money plays in our discipleship. We must remember that each movement has certain motivations, both good and bad, behind their teaching on money. In a certain sense, they are competing for our money and how it is spent because they would prefer it be used in a way that agrees with their scriptural interpretation. As we sort through each of these movements, we must recognize that a movement can claim to be Christian, and yet not be; a movement can be outwardly Christian, and yet contain unbiblical ideas. The real test is adherence to Scripture and Scripture alone.<sup>32</sup> The mark of a true Christian movement is its willingness to submit to the demands of Scripture, instead of teaching

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<sup>32</sup>David Chilton, *Productive Christians in an Age of Guilt Manipulation*, (Tyler: Institute for Christian Economics, 1981) 6.

principles removed from their biblical context and loaded with new meaning,<sup>33</sup> which is an unfortunate pattern in much of the modern theology on money. Each movement contains theology to be studied as well as scrutinized, but we are responsible to God to follow what is most biblical and therefore most right.

We begin with the Prosperity Movement, also known as the prosperity gospel or the health and wealth gospel, which is the most popular and dominant theology today on money. It is quite difficult to avoid, for it enters our homes through our televisions and the words of the charismatic televangelists. The foundation of this theology is the belief that God's favor is shown through the blessings of abundant wealth and good health. It focuses on the act of giving in order to gain more material blessings in this life and makes man's well-being, happiness, and success the center of this theology. Many Christians within the church believe and conduct their financial lives based on this faulty theology.

Leaders in the Prosperity Movement claim they preach the good news, but it is not the full gospel message of salvation through Christ. Instead, their good news is that not only does God want His children to be prosperous but that He *wills* prosperity for every believer. Because God guarantees prosperity, any poverty or illness is against God's will and is a sign that a believer is not right with God, thus specific actions must be taken to regain right standing with God. A believer must be fully tithed to the kingdom and provide financial gifts to ministries, even if one cannot afford them. Believers must also increase their faith because God's willingness and ability to bless his children depends on the level of their faith. Believers should also pursue positive thinking by believing that what you asked of God is already yours. Christians also must confront and confess all sin in every area of life in order to receive God's blessing.

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<sup>33</sup> Chilton 5.

According to the Prosperity Movement, when we are right with God, He will answer our prayers and fulfill our wishes. This belief allows a Christian to tell God their material desires with the assurance they will be fulfilled by Him. Christians may live as lavishly as they choose because that is God's will, and all prosperity should be viewed as a sign of God's approval.

The error of the Prosperity Gospel is that it transforms Christianity into a system of personal gain because man, money, and a more prosperous life are the central focuses. It is a greed-based theology that taps into people's most unhealthy desires: for more money and possessions. Most of us would prefer to have more money, and even a lot more money, which makes the Prosperity Gospel so enticing. It plays on our sin, greed, and materialism and says they are good and healthy. God is portrayed as dependent on human faith to be able to work, existing to serve man instead of man existing to serve God. It also forces His blessings to be limited to the boundaries of health and wealth in the life of the believer. The end goal is abundant prosperity, and God is used as a means to that end. In the Prosperity Gospel, "the believer uses God, whereas the truth of biblical Christianity is just the opposite: God uses the believer..."<sup>34</sup> A Christian dedicated to His Lord and Savior should not be trying to conform God to his own will, but changing his will to follow God.

In many ways, the Prosperity Gospel is a fundraising ploy. Its advocates routinely promote mathematical formulas assuring high return on financial gifts. If people give to their ministries, they will in return be given whatever they want by God, and the more they give, the more God will give back to them. The motive for giving becomes nothing more than material gain. While the God of heaven is generous beyond

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<sup>34</sup> John F. MacArthur, *Charismatic Chaos*, (Grand Rapids: Zondervan, 1992) 325.

comprehension, demonstrated by the sacrifice of his Son on the cross, the Prosperity Gospel distorts the biblical truth on money by making God's generosity its whole message instead of just a part of it. It attempts to claim our future heavenly blessings during our life on earth.

While money is a wonderful gift from God, Jesus made it clear that money is not the primary sign of God's blessing (Mark 10:23-27) and there is no automatic granting of blessings or benefits for those who give. We cannot give in order to persuade God to bless us, and we should not be expecting or looking for a large treasure to appear in our lives. Believers are to give to God out of gratitude and in order to express devotion to Him. God alone is sovereign and controls all of life's circumstances and gives to His children out of his love and grace. God's blessing is not dependent on our faith or our personal destruction of every sin in our life. If those were the true criteria for God's blessing, most of us would receive almost nothing from God. Sin, committed consciously and unconsciously, will plague us our entire life, and will never be fully eradicated until we are made perfect in heaven. But God, in His infinite wisdom, still grants us the blessings and gifts that are good and beneficial for us while withholding those things that we cannot manage or handle.

In addition to the Prosperity Movement, there is the Voluntary Poverty Movement which has forcefully reemerged in the last 25 years and has developed a strong foothold in parts of the Christian community particularly among academia. The most prominent advocate is author Ron Sider in his work *Rich Christians in an Age of Hunger*, which has made a lasting impact on the Christian community. Liberation theologians are strong advocates of voluntary poverty and desire the redemption of the poor and favor the

centralized government planning of socialism and even communism so that wealth can be evenly distributed. The Voluntary Poverty Movement is based on several key beliefs: God favors the poor, and money, possessions, and the current social structures in the world are evil (particularly capitalism).

The foundation for this modern movement is the concept that money is not a neutral medium of exchange. Liberation theologians believe that when Jesus referred to money as Mammon (Luke 16:13), He gave it a personal and spiritual character, indicating that there are demonic spiritual forces at work in money. When money is attained or accumulated, it has its own power, will, and law, and actively seeks to possess and dominate us. Money is a temptation that Christians cannot avoid, so we are seduced and enslaved because it arouses love in our hearts and leads us away from God. Money uses and controls those who possess it, regardless of their moral or spiritual state, making it impossible for it to be directed appropriately. In fact, all money is Mammon and belongs to Satan and is an almost equal rival god to the one true God in the world. It is the ultimate symbol of unrighteousness.

Because of the wickedness of money, liberation theologians sincerely believe that God favors the poor over the rich. From their vantage point, the rich feel no real need for the Lord or His help and only desire God for added security in addition to the security already provided by their money. Although liberation theologians manage to mention that the Gospel message is for all people, they view it as especially for the poor believing that spiritual poverty can be attained only through material poverty and by interpreting Jesus' references to the poor in the New Testament literally. Because of the despair the poor experience, all they have is hope in God alone who is on their side and sent His Son

to earth in response to their cry and to relieve their suffering. In their view, this is why, “Jesus was himself born to poor parents, that he lived in poverty and that through his character identification, he...blessed poverty and cursed the rich.”<sup>35</sup> They interpret Jesus as a poor man with no home or material security implying that the lifestyles of the rich are opposed to God and His work. In some extreme liberation theology, it is believed that God is against the rich to such an extent that they are doomed to hell.

The rich, therefore, must risk everything by becoming poor themselves to please God. By entering the material and spiritual condition of the poor, the rich can become totally involved to help change the plight of the poor. Such a lifestyle can be adopted by living as closely as possible to a subsistence level so that all excess income may be given away to help others.<sup>36</sup> Most financial savings plans are to be rejected because they allow the rich to place trust in things instead of in God and imply that God is incapable of providing for and directing their lives. Those that reject or ignore the poor and fail to share with them are not God’s people and will be destroyed by God.

The world government and global systems must also be radically changed so the poor can be redeemed. Liberation theologians believe that the world system is so corrupt that righteousness has resulted in poverty and the poor are the true people of God. Wealth is the reward for those who comply with oppressive powers essentially making the wicked the prosperous and the prosperous the wicked.<sup>37</sup> They claim that biblical Christianity demands the liberation of the poor through centralized economic planning throughout the world. Faithfulness to Scripture is equated with a redistribution of

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<sup>35</sup> Rodney Clapp ed., *The Consuming Passion*, (Downers Grove: Intervarsity, 1998) 144.

<sup>36</sup> Chilton 7.

<sup>37</sup> John Schneider, *Godly Materialism*, (Downers Grove: Intervarsity Press, 1994) 93.

wealth<sup>38</sup> through systems of utilitarianism, socialism and, in some extreme theology, communism. Liberation theologians believe that Christians would be better able to serve God with little money and only a few possessions.

While liberation theologians' desire to help the poor is biblical and admirable, one cannot ignore feeling that their calls for social and governmental reform disguise their primary objective of greater governmental control on economies. Even if their motivation for having governments of socialism or communism were simply to ensure state enforced charity and sharing by its citizens, history has proved that such economic policies are harmful and even disastrous for nations. Liberation theologians have missed that the Bible in no way supports centralized government ownership that controls the lifestyles and incomes of people and families. Rather, the Bible promotes decentralized private ownership and declares God's people as caretakers of the earth with the responsibility of earning their own way and generously giving to the less fortunate.<sup>39</sup> In the Old Testament, charity is commanded in the law, but God makes it voluntary and there are no civil penalties for disobedience to the charity laws.<sup>40</sup> The Old Testament prophets who speak against the nation of Israel often condemn the rich for their terrible neglect and disregard for the poor around them, but never for enjoying luxuries while others go without.<sup>41</sup> Biblical principles do not support the economic systems of socialism and communism or the redistribution of wealth, even for the purpose of greater aid to the poor.

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<sup>38</sup> Chilton 4.

<sup>39</sup> Ron Sider, *Rich Christians in an Age of Hunger*, (Nashville: Thomas Nelson, 1997) 94.

<sup>40</sup> Chilton 8.

<sup>41</sup> Clapp 142.

Even though many modern social structures within the world are corrupt, not all are completely and absolutely evil. As Christ's representatives on earth, Christians are called to work within the world to fight corruption and injustice. Those who participate in the world's economic systems, social structures, and organizations, even if they are corrupt, do not automatically become crooked and guilty by association. This standard would mean that even Jesus would be guilty and sinful for his manner of involvement in the world while on earth.<sup>42</sup> Many liberation theologians read the Scriptures as a manual for social revolution and see God's main role in the world as the liberator of the oppressed. In this, liberation theologians fall into the same error as the first century Jews, who anticipated a Messiah that would be a governmental and social revolutionary rescuing them from Roman rule. But Jesus did not come as a social revolutionary, and he did not deliver the Jews from oppressive domination or deliver the poor from their misery. While He blessed the poor because of their poverty,<sup>43</sup> Jesus' main purpose was his death on the cross and the offer of eternal life to all through a personal relationship with Him. The incarnation of Jesus into the Roman social world allows us to believe that believers can work within the world and maintain integrity.<sup>44</sup>

Perhaps the liberation theologians greatest fault is that they ignore the beginning of the book of Genesis when God declares the world and everything in it to be good. The entire physical realm and created order are God's good creation and intended for our benefit and blessing. Material things are to be viewed as created by God and given to us for enjoyment. Money is actually a neutral medium of exchange used for good or bad by the person who possesses it. Money and possessions or even excess wealth are not evil,

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<sup>42</sup> Schneider 115.

<sup>43</sup> Schneider 130.

<sup>44</sup> Schneider 116.

but are often given as a reward or tool for those who live in obedience to God. “If you are willing and obedient you shall eat the good of the land.” (Isaiah 1:19)

Christ’s gospel message is not primarily for the poor but is for “whoever believes.”(John 3:15) Poverty alone cannot secure salvation nor does it imply a deeper spirituality, for a poor man may be just as materialistic in his heart as a rich man. In many instances, it is those that have no money that love it the most.<sup>45</sup> Acts 10:34-35 states that, “God is not one to show partiality, but in every nation the man who fears him and does what is right, is welcome to him.” God does not favor the poor but views them on the same level with the rich: if any reject Christ, He rejects them.<sup>46</sup> If a man seeks the Lord with his whole heart, he will find Him, and God will graciously rise up and relieve his suffering and bring about deliverance.<sup>47</sup>

Because Christ’s gospel is for all and not simply for the poor, it becomes obvious that poverty and the poor are not virtuous in and of themselves; and adopting a lifestyle of voluntary poverty does not help the poor or the needy. Material poverty frequently results in desperation and deprivation leaving people trapped and helpless. The poor are torn and fragmented by the simple demands of life and unable to do anything about them.<sup>48</sup> Christians may be able to better relate to their despair by choosing to live in poverty, but to whatever extent we become poor we foster the same powerlessness that the poor suffer from.<sup>49</sup> By making poverty a holy calling, liberation theologians destroy the opportunities for Christ’s followers to guide the world and its resources for the best of

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<sup>45</sup> Dallas Willard, *Spirit of the Disciplines*, (New York: HarperCollins, 1988) 197.

<sup>46</sup> Chilton 82.

<sup>47</sup> Chilton 83.

<sup>48</sup> Willard 204.

<sup>49</sup> Schneider 173.

all people.<sup>50</sup> And nowhere in Scripture does Christ command a universal lifestyle of poverty for believers. Some believers may be called specifically by God to abandon their possessions and live and minister among the poor, but not all believers are called to do this. The man that gives away his possessions and enters a state of poverty because it seems virtuous or admirable may very likely become more devoted to the poor and even to himself for his good deeds at the expense of being solely devoted to Christ. All Christ commands of us is total obedience to Him.

Within the evangelical churches that give attention to the issue of money, the theology of the Stewardship Movement is most dominant because it contains the most biblical and mainstream theology of all the movements on money. Countless articles and books have been written on the importance of stewardship, including a recent and somewhat helpful volume by author Randy Alcorn entitled, *Money, Possessions, and Eternity*.

The idea of stewardship is based on the belief that the earth and everything in it belongs to God and that man is just a manager of whatever God blesses him with, all of which is to be used for the advancement of the kingdom. Stewardship involves every area of a man's life, and man must use everything in his life including his body, money, time, talents, and relationships for the advancement of God's kingdom. The advocates of the Stewardship Movement challenge believers to hold loosely to their blessings from God so that if He commands them to give something up, they can and will be obedient without an inner attachment to possessions in their hearts. Stewards are called to live significantly below their means in order to give as much away for the Lord's work as possible, out of love, fear, and desire to please God.

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<sup>50</sup> Willard 218.

One emerging trend within the Stewardship Movement is the position that the primary motivation for giving to God's work on earth is to gain more rewards in heaven. This means that a believer's main purpose is to prepare for life in heaven which is done by financial giving to advance God's agenda on earth. According to Alcorn, "Jesus says there's ultimately only one safe place to put your money: the kingdom of God. By wisely and generously using our earthly resources, which will mean forgoing some earthly treasures, we can lay up treasures in heaven."<sup>51</sup> In this theology, Christ promises great rewards in heaven for those who deny themselves materially on earth for His sake, and through giving, believers can essentially send their treasure ahead to our real home of heaven where it will be waiting for us when we arrive. We are to trade earthly goods for eternal heavenly rewards, and forgo our present temporary gratification found in possessions and wealth in order to gain lasting gratification in the next life. These heavenly treasures will be beyond our wildest dreams, and they will never be taken from us.

Because of this, believers should be focused on what they will gain in heaven instead of what they can attain on earth, which means giving will be a major part of their Christian walk. According to this theology, there are only two types of disciples that exist within Christianity. The first type of disciple forfeits money and possessions to be in full-time ministry while the second type earns an income to generously support ministry activities. There is not a third type of disciple who uses money for himself instead of for the kingdom.<sup>52</sup> If we ignore this, we are not Christ's disciples and must remember that the less we give on earth the less we will gain in heaven because

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<sup>51</sup> Randy Alcorn, *Money, Possessions and Eternity*, (Wheaton: Tyndale, 2003) 97.

<sup>52</sup> Alcorn 289.

“temporal sacrifices will pay off in eternity and temporal indulgences will cost us in eternity.”<sup>53</sup> Our eternal destiny depends on our faith, but our condition and circumstances in heaven will depend on our works and how much we gave away while on earth.

A great portion of the Stewardship Movement is biblical and honoring to God, but the intense focus on heavenly rewards by some of its advocates reveals an unbalanced aspect of its theology. It is a great mistake to think “of God’s promises to reward us merely in terms of earthly pleasure delayed until we reach heaven.”<sup>54</sup> Our rewards in heaven will consist of things considered good in God’s sight, such as a deeper relationship with Him through our perfected character and our total joy in serving and worshiping Him in heaven.<sup>55</sup> But such things are not even the real treasure of heaven. Jesus Christ and our opportunity to be with Him for eternity are our reward and the real treasure of heaven. Any other rewards given by God are just fringe benefits of being there. Heaven is not going to be a grand extension, particularly in a material sense, of what is experienced on earth, as some stewardship advocates would have us believe.

Scripture is clear that what Christians do in this life does have eternal consequences and that God cares about our lives and how we served Him, but a lack of financial giving does not mean that a believer is not a disciple. This is parallel to saying that only those who have sex within marriage and those who abstain from sex outside of marriage can be disciples of Christ. Such a statement would be ridiculous, for there are many sincere believers that struggle with sexual temptation, even though God clearly ordains sex for marriage only. It does not mean they are not disciples, but redeemed

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<sup>53</sup> Alcorn 37.

<sup>54</sup> David Neff ed., *The Midas Trap*, (Colorado Springs: Victor Books, 1990) 113.

<sup>55</sup> Neff 113.

sinner trying to live obediently yet covered by the grace of God. This same truth applies to the issue of money and giving and every other area of our life in which we struggle against our flesh and seek to honor God. Christ will certainly reward us based on our faithfulness and earthly choices after we have come to know Him and committed our lives to Him, but we are not automatically entitled to those rewards, whether we worked on earth for them or not. God is sovereign and if He chooses to give all who enter heaven the exact same blessings and rewards, or none at all, who are we to judge? We are all sinners who do not deserve to be in heaven, regardless of earthly actions, and are only there because of Christ's work on the cross.

Our central purpose on earth is not to prepare for the next life by laying up material treasures in heaven, nor are temporal indulgences on earth automatically forfeiting our rewards in heaven. Such theology quickly becomes a slippery slope that plunges into legalism. The Westminster Shorter Catechism states man's earthly purpose perfectly: "the chief end of man is to glorify God and enjoy him forever." In no way should our primary motivation for sacrificing or giving on earth to gain great rewards in heaven. Alcorn even goes so far to say:

We are right to admire a missionary, someone who works with street children, or someone who feeds the poor. What they are doing is not selfish, but neither is it selfless in the way we often think. Their short-term sacrifices are in their eternal self-interest, because of God's promises to reward them. This is not self-denial for its own sake, but purposeful self denial for God's glory and their own ultimate good.<sup>56</sup>

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<sup>56</sup> Alcorn 134.

This teaching does not make people more important than possessions but simply shifts our greed and focuses it on heaven. It is the same type of materialism of the prosperity gospel, but with delayed fulfillment. We are giving to get, instead of actually growing and demonstrating through our giving our true love for God. Believers should be sacrificing primarily for two reasons: we love the Lord our God with all our heart, soul, and mind, and because we are growing to love our neighbors as ourselves.

To conclude, believers within each of these theological movements on money are equally tempted to pride, judgment, and self-righteousness. Some have pride over how much they have, and judge others with less as having little faith and not in God's favor. Other believers have pride over how much they have given away and their devotion to God, and look on those with possessions as less spiritual and more materialistic. Living in voluntary poverty or abundant wealth is actually much easier than living as a steward in moderation which requires a great deal of self-discipline.

The Christian community must find a balance on the issue of money. The theology of each of these movements indicates that their theologians are approaching the Bible to find support for their beliefs, instead of approaching the Scripture in order to find out what it says about this subject.<sup>57</sup> Voluntary poverty and parts of the stewardship movement insist on low standards of living, allowing only a few enjoyments and pleasures to be factored in. When such utilitarian principles are adopted, so is an absolute obsession with justifying every action that involves consumption,<sup>58</sup> which usually leads to immense guilt when we "indulge" and fear becomes the basis for giving instead of love for God. God wants us to feel guilty for breaking His commands, not for

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<sup>57</sup> C.S. Lewis, *Mere Christianity*, (San Francisco: HarperCollins, 1952) 87.

<sup>58</sup> Schneider 172.

our possessions, because guilt over possessions or purchases has no part in scriptural faith and becomes a barrier to the right use of riches on earth.<sup>59</sup> We are not to become so afraid of God's severity that our economic lives become rigid and fruitless<sup>60</sup> and so burdened with duty and obligation that we lose all delight and the spontaneous joy of serving God.<sup>61</sup>

Often as I read through books that support minimal lifestyles, a great deal of anxiety and fear creep into my heart. I start to analyze every financial transaction defined as a want instead of a need, which becomes an endless task, and inescapable guilt takes over. Do I need a \$20,000 car when I could buy a \$10,000 car? Do I need a five bedroom house for a family of six, or should I get a three bedroom house and have the kids share rooms? Can I get a manicure, or will I be forfeiting treasures in heaven? Constantly analyzing how much we need leads to bondage and guilt when "indulgence" occurs.

The New Testament reveals Jesus frequently enjoying certain earthly pleasures, to the extent that he was accused of being a drunkard and a glutton. There is no record of Jesus cursing the rich for wastefulness or indulgence. At the wedding feast in Cana (John 2:1-10), Jesus did not condemn the host or his mother for wanting more wine for the party after they had run out which possibly could be considered indulgent or excessive. Instead, when Jesus did change the water into wine, it amounted to 180 gallons, a large amount even by modern standards. The Son of God did not instruct the wealthy that aided him and His disciples out of their own funds to sell their generous homes or expensive possessions because they were wrong, excessive, or repulsive to Him. In fact,

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<sup>59</sup> Willard 194.

<sup>60</sup> Schneider 162.

<sup>61</sup> Neff 118.

such material possessions may have contributed to His well-being and enjoyment when He was guests in people's homes. But Jesus is clearly shown throughout the gospels giving warning to the rich and those whose hearts were devoted to money and things instead of God.

A theology that teaches that believers cannot enjoy or spend money beyond basic necessities and a few pleasures is like saying a woman cannot wear makeup. Both are man-made commands that are unbiblical and in reality make Christianity extremely unappealing to the lost. The church is never to conform to the standards of the world or change Christ's message to attract more people, but we do not have to have miserable looking lives in stark and complete contrast to our culture to be obedient disciples. We must find a balance between moderation in our desires and delight in God's created order.

Believers should not ask if they should become poor or if God will give them prosperity, because such questions wrongly focus on themselves. God is not on the side of the rich or the poor, and neither the rich nor the poor have an advantage over each other before God on earth or in heaven. The question we should ask is "Who is on God's side, and do our financial lives demonstrate that we are on His side as we profess to be?"

Chapter Four:  
**Christian Historical Teaching on Money**

**“I have held many things in my hands, and I have lost them all; but whatever I have placed in God’s hands, that I still possess.”**

**Martin Luther**

**“We are not made rich by what is in our pockets, but by what is in our hearts.”**

**Daily Bread**

Throughout the history of the church, the issue of the proper place and use of money in the Christian life has always burned among believers. We see this from the beginning of Jesus’ ministry and his requirement that the disciples forsake everything to follow him, as well as in the communal purse established by the early church in the book of Acts. Money has always been an issue in the church, and fervent teaching on it has not diminished over the past 2000 years.

Since the time of Christ, virtually all notable church leaders have addressed the right use of money in the Christian life. When studying their teachings, several dominant themes emerge, which are radically different from what is taught in the modern church. The historical church leaders touch on the contemporary theme of stewardship, but there is little theology advocating either prosperity or voluntary poverty (except for some

Catholic clergy). Instead, the spiritual giants of the historical church address topics that are no longer discussed in the 21<sup>st</sup> century church. They fervently preached and approved of moderation, self-denial, and charity, while condemning luxury, waste, or considering money our personal possession.

For two thousand years, from the time of Christ until the Industrial Revolution, the church had a unified message on the right use of money in the Christian life, but it is a message that we no longer hear today. The church fathers challenged believers to put their money to good and godly use, motivated by love of God and neighbor, and avoiding greed at all costs. It is teaching that has disappeared over the last one hundred years that we are in desperate need of rediscovering and hearing afresh.

While there were memorable church leaders before him, St. Augustine (354-430) has, more than any other theologian, laid the foundation for much of modern Christian theology, so we begin with him. In his works, he repeatedly confronted the right use of money in the Christian life. Augustine approved of working for the use and acquisition of material wealth, possessions, and private property, but so a man's physical needs were met.<sup>62</sup> He argued that these things were "good" depending on how a believer acquires them and how they are used once acquired.<sup>63</sup> In his theology, Augustine drew a clear line between needs and wants, and condemned the excessive and superfluous. He believed that use and consumption of unnecessary possessions would result in abuse,<sup>64</sup> and taught that "from those things that God gave you, take that which you need, but the rest, which to you are superfluous, are necessary to others. The superfluous goods of the rich are

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<sup>62</sup> John Schneider, *Godly Materialism*, (Downers Grove: InterVarsity Press, 1994) 30.

<sup>63</sup> Schneider 28.

<sup>64</sup> Schneider 30.

necessary to the poor...’’<sup>65</sup> After a believer’s basic needs were met, he should then, out of respect for the dignity of others, seek to help the poor and meet the needs of other human beings.<sup>66</sup>

Augustine also questioned the rightness of delight in material goods. He opposed the pursuit of luxury which prompts men to spend freely for their own pleasure. To illustrate this,

He asked us to imagine traveling to our homeland: ‘We would need vehicles for land and sea which could be used to help us reach our homeland, which is to be enjoyed.’ But if we fell in love with the vehicles and the journey itself, taking delight in them for their own sake, we should become ‘entangled in a perverse sweetness, we should be alienated from our country, whose sweetness would make us blessed.’<sup>67</sup>

Material things are to be enjoyed, but also used for a higher purpose: to help Christian pilgrims travel to their homeland of the celestial city. Often times, material things and our delight in them seduce us away from wholehearted devotion to God on our way to heaven. For Augustine, “God to whom the Christians serve is the true God to whom alone sacrifice ought to be paid.”<sup>68</sup> Believers are to do the will of God and not their own, and we are to devote ourselves and his blessings to Him for his purposes.

From the time of Augustine to the Reformation, the church evolved into an organization with questionable and indulgent financial policies. In their work to change the church, the Reformers spoke out against the church’s excesses. Martin Luther (1483-

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<sup>65</sup> Augustine quoted in Schneider 30-31.

<sup>66</sup> Schneider 27.

<sup>67</sup> Schneider 29.

<sup>68</sup> St. Augustine of Hippo, *City of God*, (New York: Random House, 1950) 701.

1546), the initiator of the Protestant Reformation, was deeply offended by the self-indulgence among the nobility and middle class.<sup>69</sup> Much of his opposition over the use of money was intertwined with his rebellion against the Catholic Church, making it difficult to isolate specific teachings on wealth. But he challenged those around him to discipline their bodies, and “subject it to the Spirit so that it will obey and conform to the inner man and faith and not revolt against faith and hinder the man, as it is the nature of the body to do if it is not held in check.”<sup>70</sup>

John Calvin (1509-1564), one of the great Protestant reformers and author of *Institutes of the Christian Religion*, the standard of orthodox Protestant belief in Reformed churches, is a historical leader of the church that had much to say on material possessions. Calvin’s works are filled with exhortations for moderation and self-denial on the part of believers. Although he approved and appreciated inherited goods, and such things as music and fine wine, he stood opposed to luxury.<sup>71</sup> He believed that temporal goods should be devoted not only to God but also to the common good through acts of charity.<sup>72</sup> For him, self-denial was “the sum of the Christian life,” and moderation was the chief virtue of the Christian life.

When it came to the pursuit of pleasure or satisfaction of fleshly desires, he taught believers to put off the old man and instead put on a new man in Christ. Referencing Romans 12:1, he declared that our bodies are to be offered to God for his purposes and completely surrendered to Him. He interpreted the verse “do not conform any longer to the pattern of this world” (Romans 12:2), to mean that the followers of Christ are not to

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<sup>69</sup> Schneider 34.

<sup>70</sup> Martin Luther, *Christian Liberty*, (Philadelphia: Fortress Press, 1957) 21.

<sup>71</sup> Schneider 35.

<sup>72</sup> Schneider 35.

conform to the morals of men. Believers are to give themselves over to God completely to live out his purposes in the world as his stewards. Followers of Christ are stewards of whatever God has given to us, and through such resources able to help our neighbors. The only way to measure our level of stewardship was through the test of love, for God and our fellow man.

Jonathan Edwards (1703-1758), one the men used by God to bring about the Great Awakening in America in the 18<sup>th</sup> century, was a man of international fame as a revivalist, philosopher, and author. In his preaching and writing, Edwards did at times emphasize the topic of wealth, but his focus was on forsaking all to follow Christ. According to Edwards, Christ taught us that we must be willing to forsake all to have him, or we cannot be his disciples. If we are not willing to suffer poverty, pain, and death for Christ's sake, then we will not be willing to forsake wealth and ease for Him.

But believers must do more than just be willing to forsake money and wealth for the sake of Christ. We also need to learn to deny ourselves in order to follow Christ. We are called to follow Christ wherever he leads us, even through difficulties and suffering if that is where he takes us. According to Edwards, "Those that are willing to follow Christ only in prosperity, and not in adversity, or only in some sufferings, and not in all, cannot be said to follow him whithersoever he goeth."<sup>73</sup>

In his view, only when a man's heart is unattached to the world will he stop pursuing worldly things, and only when his heart is set on things not of this world can he pursue what is heavenly. A man that has a heart loose from the world, and is truly weaned from the world is genuinely heavenly minded. Just as those who love the world pursue after it, so do those who love God seek after him and his glory.

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<sup>73</sup> Jonathan Edwards, *Charity and Its Fruits*, (Carlisle: The Banner of Truth Trust, 1852) 261.

John Wesley (1703-1791) was also a key player in the Great Awakening, and he worked extensively in England and America promoting faith in God that was deeply felt and actively lived. There is a significant amount of work in his writings and sermons dedicated to the issue of money. Wesley believed that wealth was indeed a good thing, and an excellent gift of God, because such gifts could be used for noble ends. Money was to be employed for God in a manner of holy sacrifice to Jesus Christ, and in the hands of God's children it was to be food for the hungry and drink for the thirsty. According to Wesley, money helps to "supply the place of a husband to a widow, and of a father to the fatherless. We may be a defence for the oppressed, a means of health to the sick, of ease to them that are in pain; it may be as eyes to the blind, as feet to the lame; yea, a lifter up from the gates of death."<sup>74</sup> Not to use money in this manner was equivalent of throwing it away.

Wesley also had a very specific formula for how a believer's personal money should be allocated. Money was first of all to be used to provide necessities for self, such as food, clothes, and other moderate needs in order to preserve the body and good health. After that, money should be used to provide for family and household. After a believer takes care of self and family, if there is any left over it should then be used for the good of brothers and sisters in the faith. After all these obligations have been fulfilled, any surplus should be used for the good of all men.

Wesley also tackled the issue of Christian prudence, which he felt was an important virtue in the Christian life. According to him, the first rule of Christian prudence was that a man should gain all he could through honest industry according to

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<sup>74</sup> John Wesley, *The Use of Money*, 1872 ed.  
<http://gbgm-umc.org/umhistory/Wesley/sermons/serm-050.stm>

his calling. The second rule for Christian living was that man should save all he can. Money was not to be thrown away in idle or frivolous expenses or “to gratify the desire of the flesh, the desire of the eyes, or the pride of life.”<sup>75</sup> He opposed spending money on expensive apparel, needless ornamentation, or to gain the attention and admiration of men. The third rule of Christian prudence was that a man should give away all he could. He exhorts believers to “employ whatever God has entrusted you with in doing good, all possible good, in every possible kind and degree to the household of faith, to all men.”<sup>76</sup>

George Whitefield (1714-1770) completed the trio of men humanly responsible for the Great Awakening, and is considered by many one of the greatest evangelists of all time. Like his contemporaries, he had much to say about charity and wealth. He considered it “charity” to use money and possessions for the glory of God and the saving of immortal souls, and the only right kind of charity was that which flowed from the love of God as well as for our fellow man. The more favorable God has been to a man materially, the more a man should seek in earnest to relieve those in distress, and he considered this to be man’s great duty to God.

Godly men are to extend their charity whenever they see a need, and to use all resources and opportunities in their possession for the salvation of their own souls and the souls of others. Believers that claim to be followers of Christ “should assist, as much as possible, to keep a soul from falling into the hands of Satan: for he is the grand enemy of souls.”<sup>77</sup> We are to have a great regard for the value of souls instead of ignoring them or

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<sup>75</sup> Wesley, *The Use of Money*.

<sup>76</sup> Wesley, *The Use of Money*.

<sup>77</sup> George Whitefield, *The Great Duty of Charity Recommended*, Sermon 47. [www.reformed.org/documents/whitefield/WITF\\_047.html](http://www.reformed.org/documents/whitefield/WITF_047.html)

missing opportunities to reach them. Men and women of Christ are to be “an instrument, in the hands of God, in bringing souls to the Lord Jesus.”<sup>78</sup>

He taught that believers should not hide God’s gifts of wealth and prosperity, but nor are they to spend their money on extravagances and pleasures to satisfy their appetites when they could relieve a suffering servant of Jesus Christ. Those who claim to follow Christ will be judged one day not by the largeness of their estates, but in how they used it. God will demand an account from his children for how they used the abundant things they have been given in this life.

Charles Finney (1792-1875), an attorney by training, grew to become one of the leading revivalists in the 19<sup>th</sup> century, and spoke surely about the right use of money in the Christian life. He placed great emphasis on the Christian as God’s steward, and taught that followers of Christ are to be co-workers with God in converting the world. According to Finney, “the Bible declares that the silver and the gold are his, and that he is, in the highest possible sense, the proprietor of the universe. Men are mere stewards, employed by him for the transaction of his business, and required to do all they do for his glory.”<sup>79</sup> As stewards of God’s resources, Christians are not to take any credit for what they have accomplished on earth, but to exert themselves for the salvation of others. He disapproved of those who refused to serve God with their possessions, saying:

So when God calls upon you to use the property in your possession for him, do you say it is yours; that you have obtained it by your own industry? Pray, whose time have you used, and whose talents and means? Did not God create you? Has He not sustained you? Has he not prospered

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<sup>78</sup>Whitefield, *The Great Duty of Charity Recommended*.

<sup>79</sup> Charles Finney, *Stewardship*, Sermon 9.

[www.gospeltruth.net/1836sois/09sois\\_stewardship.htm](http://www.gospeltruth.net/1836sois/09sois_stewardship.htm)

you, and given you all his success? Yes; your time is his; your all is his: you have no right to say the wealth you have is yours; it is his, and you are bound to use it for his glory. You are a traitor to your trust if you do not so employ it.<sup>80</sup>

Finney preached that God made his children completely, and taught them how to live for him and serve him in important ways, which they are to do and in all things glorify him forever.

Finney also condemned those who had been granted great wealth, but lived in luxury while unbelievers around them go to hell. Money in the hands of a believer was God's money, and we are called to use our money to go out and love others around us as we love ourselves. This behavior is the true test of Christian character for true believers consider themselves to be God's stewards, and in this "they act for him, live for him, transact business for him, eat and drink for his glory, live and die to please him."<sup>81</sup> Nor did he shy away from declaring that one day the followers of Christ will be required by God to give an account for how they used the money and property in their possession, as well as the kind of influence they exerted upon those around them.

Charles Spurgeon (1834-1892) was England's best known preacher for the second half of the 19<sup>th</sup> century. Spurgeon's teaching on money focused more on stewardship than anything else. According to him, each believer is "entrusted with a certain amount of talent, and strength, and influence, and we have to use this trust- money with a single purpose."<sup>82</sup> He believed that the steward's sole responsibility was to represent his master and his business is to disperse the master's goods according to his design. A

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<sup>80</sup> Finney, *Stewardship*.

<sup>81</sup> Finney, *Stewardship*.

<sup>82</sup> C.H. Spurgeon, *Stewards*, [www.spurgeon.org/misc.aarm09.htm](http://www.spurgeon.org/misc.aarm09.htm)

steward is to seek the Lord's glory with their whole heart and promote his honor. If a believer's consecration is true, then all his gifts are from the Lord and for the Lord.

The duty of the steward is to be devoted to the interests of the master. He called believers to never forget that their master will return one day, which often permits them to put off the Lord's work until a later time. If a man neglects his Lord's interests for any other object, he is no longer being faithful. Believers are not capable of pursuing two paths, so they must be whole-hearted in their pursuit after God and his glory.

There are also numerous ways for a man to fail in his stewardship responsibilities. One way is to begin speculating with our Master's money, because even though it is in a believer's possession does not mean that it is solely theirs. Another way to fail is by acting as masters instead of servants. A believer's resources and talents are to be used for our Lord Jesus Christ and Him alone. Spurgeon exhorted believers to remember that "there will come a day in which all details will be gone into at the final audit; and it behooves us, as stewards, to have an eye to our Lord's scrutiny in every item of our lives."<sup>83</sup>

As Spurgeon so eloquently stated, we must remember that all the details of our lives will be present at our final judgment, and our lives should be lived with the conscious awareness that the Lord sees all and knows all. We are of course conscious of our God's omniscience and omnipresence, but usually in an abstract way that often has no bearing on our daily lives. We believe in the unseen spiritual world, and we know that Christ will return one day, and that we will be judged by God the Father, yet how hard it is to live according to that knowledge when such events seem so far away. We often live as though the eternal and the supernatural did not exist. We forget that our lives on earth,

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<sup>83</sup> Spurgeon, *Stewards*.

day in and day out, are to prepare us to live with God in everlasting happiness and that our true citizenship is in heaven.

In order to learn to live in such way, we must recognize the relationship between self-denial and carrying our cross. Before we go any further, we must admit that both actions, self-denial and carrying our cross, conjure unpleasant images in our minds. Neither causes visions of enjoyment or excitement, but instead a sort of feeling of grim displeasure at the mention of them, with the knowledge that they will probably involve hard work that I would never choose to do if left up to me. Nevertheless, the practice of self-denial does not mean that we are called to deny ourselves the enjoyment of creation. Instead, it forbids that anything of creation usurp the place of God in our hearts.<sup>84</sup>

Self-denial is in many ways the foundation of the Christian life. It is not a stringent denial of anything pleasurable or enjoyable in life, but simply the denial of unreasonable and unnecessary desires and choosing to live in moderation and with temperance. According to C.S. Lewis, “Temperance is, unfortunately one of those words that has changed its meaning. It now usually means teetotalism... Temperance (used to) refer not specially to drink, but to all pleasures; and it meant not abstaining, but going the right length and no further.”<sup>85</sup> Moderation is valuable because it helps us to control our fleshly desires, enabling us to grow in godliness and Christian virtue, while avoiding the distractions that would draw our attention away from a life devoted to Christ.

But what kind of distractions are we talking about? Anything in our lives can be a distraction from Christ, particularly money and possessions. A good indication that something has become a distraction is if it starts to compete for too much of our time,

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<sup>84</sup> Ed. David Neff, *The Midas Trap*, (Colorado Springs: Victor Books, 1990) 34.

<sup>85</sup> C.S. Lewis, *Mere Christianity*, (San Francisco: HarperCollins, 1952) 78.

affection, or money. We need to be wary and cautious about things that could hinder our focus on the kingdom of God.

Our Christianity must control not only our daily cares, but also our daily pleasures, so that our growth in Christ is constant and fruitful. Self-indulgence and self-denial cannot co-exist, for if we cannot deny ourselves, how will we ever be able to take up the cross Christ has called us to and follow His will. The essence of taking up our cross and following Christ is in the denying of ourselves and our indulgent natures for something different and often better that God has for us. If we are able to deny ourselves, and grow in this manner, then we are becoming stronger in Christ, instead of living a life of self-love that draws us away from Christ.

The remarkable aspect of the church fathers' teaching is found in how different their lives were from ours. They lived in times of no modern conveniences, when intense labor and drudgery was required to maintain daily existence. Their lives were infinitely harder than our own, but still they preached and believed in moderation and self-denial. In the contemporary church not much is said on moderation, yet our lives are so much easier than ever before in history and virtually all our needs and most of our wants can quickly be satisfied. We may struggle at times, financially, physically or emotionally, but not in the same way as the generations before us. Despite all our ease and prosperity, we do not live in moderation unless we are financially forced to, nor do most of us know what it is to live in self-denial for the sake of the kingdom.

The church fathers understood, far better than we do, about the right use of money. They condemned luxury, not because it was wrong, but because it was wasteful when others were dying unsaved, having never heard the gospel. They felt called to

charity, which was not just about helping the poor, but giving to organizations and people that helped the poor with the aim of converting them to Christ and saving their souls.

And the more money a believer had, the more he was expected to use it to help others and for the glory of God. In the church father's eyes, believers were to be co-workers with God in converting the world, with all of their resources, and particularly with their money. We are in dire need to hear such biblical truths again, so that our lives and everything in them may be used for noble ends: the glory of God and the saving of precious souls.

## Chapter Five:

### **Money in the Old Testament**

“There’s something phenomenally dreary about Christian singing. The gospel singers are the only ones that go crazy. It’s amazing, and it’s born out of kidnapping, imprisonment, slavery, murder, all of that, and it’s this joyous singing. And the Church of England, and all those sort of Christian religions, which are mainly Caucasian white people with all the power and money, enough power and money to make Solomon blush...They are the only group of people that can sing Hallelujah without feeling like it’s an Hallelujah.”

**Eddie Izzard, British actor comedian**

Reading the Old Testament is not always an easy task. Often times, the New Testament is much more enjoyable, mostly because it is applicable to modern life in its entirety. Studying and reading the Old Testament is often a struggle, for intertwined in the history of the Israelites are a vast number stories, genealogies, and laws, many of which seem to have no relation to Christianity today. When reading the New Testament, it is easy to walk away having learned something new or been reminded of one of God’s great truths, but finding something that directly applies to life out of the Old Testament is usually harder. In our everyday lives, it is too easy to read the Old Testament as a distant story about God’s ancient chosen people that has very little to do with us.

Although when reading it we may trudge through the Old Testament, it is thankfully preached and taught on in our churches, for there is much to be learned from

the Old Testament. But too many times we hear the Old Testament being used by modern theologians as support for their specific beliefs on money. Those in the prosperity gospel exalt the Patriarchs and other characters who enjoyed vast wealth as proof for their claims that God intends for everyone to be wealthy. But those who believe in voluntary poverty emphasize the passages on the poor, as well as God's displeasure of injustice. Neither is an accurate picture of how money is treated in the Old Testament.

When examining the Old Testament, one can see that unlike the Gospels, money is not a frequent topic, nor is it a central feature in most of the Old Testament stories. But there are distinct strands of teaching on money throughout the history of the Israelites. Some of what we need to learn about money comes directly through the covenantal laws established by God for the Israelites, but other teachings come through God's divinely established order and the history of the Israelites, as opposed to specific guidelines and regulations.

In the Old Testament we gain an amazing look at the character of God, his relationship with his people, as well as both God's abundant provision for his people and his concern over the poor. We see his grace, goodness, and generosity, coupled with his compassion, mercy, justice, and anger. When read correctly, and not taken out of context and loaded with new meaning, the narratives about the Israelites can give us a greater understanding about God's view of money and the right use of it in our lives.

Money or possessions in it of themselves do not appear until later in the Old Testament, but the concept of wealth or abundance is first introduced in the Garden of Eden and is rooted in the story of creation. In the very beginning, when God created the

world, He declared it to be good. But He does not do it in an arbitrary way; He declares it to be good because it was created for His Son, Jesus Christ, and through His Son.

When God creates Adam and Eve, he declares that they are free to eat from any tree in the garden, save one. It is interesting to note that God did not dictate that Adam and Eve could only take and eat what they needed for their daily sustenance and nourishment. Instead, he gives them the free reign to eat whatever they like and however much they choose. He allows them the opportunity to enjoy and delight in earthly things from the beginning.

In the beginning, the concept of abundance had nothing to do with accumulation or appreciating assets. The first couple was to be caretakers of the land and with their proper care and diligence, the land would produce great bounty. In God's divinely established order, abundance would be the natural result of the proper stewardship of Adam and Eve.<sup>86</sup>

As the story of God's people continues, the Patriarchs are introduced. The considerable wealth of Abraham, Job, Isaac, Jacob, and Joseph are described in great detail and they each have large families and flocks, slaves and servants. While to some readers their lifestyle would seem excessive, their financial situation is appropriate because they reflect the covenant promise of God to give his people a special land.<sup>87</sup> When he liberates them from Egypt, he promises to lead them to "a land flowing with milk and honey" (Exodus 3:8), the land of Canaan, which is full of rich natural resources. God settles his people in a land that will yield material prosperity, which he considers a good and right gift for his children. Upon their arrival, each family and clan is given a

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<sup>86</sup> William W. Wells, *Agony of Affluence*, (Grand Rapids: Zondervan, 1989) 17.

<sup>87</sup> Craig L. Blomberg, *Neither Poverty Nor Riches*, (Downers Grove: Intervarsity Press, 1999) 36.

piece of property in proportion to their size (Numbers 26:52-56), demonstrating the importance of individual private property for his people. From both the story of creation and the history of the Israelites, we can see that abundance is a blessing from God to be enjoyed by those who receive it.

In His generosity, God does not just give his people prosperous land, but also rules to protect their personal possessions. Built into the covenantal law are commands that are meant to protect private property as well as affirm the right of ownership. The command “Do not steal” seeks to protect basic human rights and needs by forbidding others to take what is not rightfully theirs, and the tenth command “Do not covet” addresses the greed of the human heart that is often the root cause of theft. God not only provides material blessings but also ordains in his law protection of those blessings.

But there were also covenantal laws and commands that dictated how some of the Israelites’ material blessings were to be used. God’s people were to use some of their abundance to offer sacrifices to God, as well as provide for the needy, instead of keeping everything produced from their bountiful land for themselves. To facilitate this, a three tithe system was established for the people to follow. The first tithe was one-tenth of all yearly produce, flocks and cattle, which was used to support the priests and Levites, who functioned as theologians, advisors, and instructors in God’s law, and who had no lands for themselves. (Lev. 27:30-34) The second tithe was referred to as the “festival tithe,” and another one-tenth from the remaining nine-tenths was taken to purchase food and animals for offerings in Jerusalem (Deut. 12:5-7, 14:22-27). The third tithe was a charity tithe and was given during the third year for orphans, widows, and strangers. (Deut. 26:12, 14:28-29)

But God did not stop there when it came to the poor and outsiders. In addition to the third tithe, the law is full of provisions and ordinances for the needy, demonstrating God's special concern for the poor. God was aware of the temptation the rich have to take advantage of the weak, and their ability to dominate the poor if they choose to do so. Widows and orphans were given special provisions because without a male head of household, they were likely to end up utterly destitute. The rich were also prohibited from taking interest payments from the poor and instead to make interest free loans and crops were to be left in the fields for the continually impoverished. (Leviticus 19:9-10)

God also established the year of the Jubilee, which has often been used to justify modern income redistribution programs in which each person is given according to his need. But this serves as a false model, because many of the poor had no part in the Jubilee. According to the law, every fifty years in the year of the Jubilee, all debts of every kind were to be cancelled and land would return to the families that had originally owned it. Land was the only form of productive capital, and the Jubilee principle prevented a single person or family from gaining a "permanent hold on the only type of property that could produce income, and so, reduce other families to permanent dependency."<sup>88</sup> The purpose was to protect Israelite families from poverty, but the redistribution was based on original ownership, not economic need as liberation theologians would have us believe.

The Israelites were also to observe a Sabbatical year, and it required three things every seven years. The land was to lie fallow (Ex. 23:10-11), all debts were to be remitted (Deut. 15:1-2), and slaves were to be offered freedom (Deut. 15:1-6, 12-18; Exodus 25:1-7). This stopped oppression from taking root between the rich and poor,

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<sup>88</sup> Herbert Schlossberg, *Idols for Destruction*, (Wheaton: Crossway Books, 1990) 314.

masters and slaves, and prevented any Israelites who had to serve other Israelites because of their poverty from being held in perpetual servitude.<sup>89</sup>

Beyond the covenantal laws on tithing and providing for the poor, the Old Testament is full of messages about wealth and prosperity, often in the form of warning and judgment by the Prophets. As the Israelites began to fall away from God and his covenant, they began to disregard the covenantal laws regarding the poor. Prophet after prophet condemns the social abuses of the Israelites. They repeatedly rebuke the rich for using their economic position to their own advantage and to the detriment of the poor. Amos denounces the people of Israel for denying justice to the poor (Amos 2:6-7), selling debtors into slavery (Amos 8:6), unfair taxation (Amos 5:11-12), and for fraudulent trade (Amos 8:4-5). Ezekiel denounces their violence against the poor (Ez. 16:48), while Micah joins the warnings of Amos and Ezekiel and condemns the people of God for theft of land (Mic. 2:1-3). Micah takes one step further and declares that the people are in fact robbing God by withholding the full amount of their tithes and offerings required in the covenantal law.

One of the primary reasons that each of these prophets condemns the social injustices of the people of God is to expose that the rich were getting richer at the expense of the poor. Often the poor, in their desperation, would be forced to borrow to have adequate food and shelter. The rich were not supposed to take advantage of those who had very little and were to give free loans to the poor. Instead, they were charging interest on their loans. As a result, if the poor borrower became unable to repay what was owed, he would become a servant to the lender, and in some extreme cases, forced into slavery. The rich and powerful were also using dishonest scales in the marketplace (Ez.

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<sup>89</sup> Johnson 91.

45:10-12), foreclosing on unpaid debts (Amos 2:6-8), and defrauding laborers of their wages (Mal. 3:5). All of this began to happen so regularly that the Prophets were forced to cry out against the oppression of the poor. The prophets rebuked the injustice that had seeped into the Israelites' society, making it clear that the man considered unjust by God is the one who engages in activities forbidden by the law. The just person, by contrast, is the one who follows God and His law, and does what the law commands by caring for the poor and oppressed.<sup>90</sup>

It was not just the rich and powerful's unjust treatment of the poor that the prophets spoke out against, but their lack of grief over the suffering people around them. The covenant laws were established so that Israel would never forget the poor, but that is exactly what happened. Ezekiel declares "Now this was the sin of your sister Sodom; she and her daughters were arrogant, overfed and uncovered; they did not help the poor and the needy..."(16:49) Sodom was destroyed not only for sexual immorality, but also for her material selfishness that led to indifference about the destitute in their midst. The prophets did not oppose wealth or abundance in it of them selves, but the taking advantage of the poor in order to maintain and increase wealth and luxury. They saw this type of oppression as a sign of idolatry on the part of the Israelites, and the perversion of justice as a "breach of faith against the Lord." (Lev. 6:2)

When searching for biblical answers on the topic of money, it would be easy to read the Old Testament and focus on only the Patriarchs, Solomon, and the Israelites in all their abundance, and conclude that is the whole story when it comes to money. But it is not the whole story, and for modern believers, the Old Testament enables us to see that while God does grant and approve of prosperity, he does not do so without rules and

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<sup>90</sup> Wells 69-70.

parameters for the right use of wealth. The most basic of all the rules is that the Israelites are not allowed to keep everything they have earned for themselves, but must give back a portion to God in obedience to his laws.

The laws of the covenant and the words of the Prophets confront us with God's concern for the poor, and awaken us to the God's displeasure over injustice. One of the repeated messages throughout the Old Testament is that God's people are to treat the poor, fatherless, widows, and oppressed with justice. What is threaded throughout all of God's numerous laws is his compassion and his desire that his people love their neighbors as themselves. (Lev. 19:18)

In many ways, the Old Testament themes about money are ignored in the modern church. Current statistics show that the average Christians tithes only 2.6% of their income to the church, despite our times of remarkable prosperity.\* While the teachings of Christ and Paul do not enforce the Old Testament tithe for Christ followers, we must admit that 2.6% is a far cry from the estimated 20% tithed to God by Israelites. And we must ask ourselves, are we concerned about the poor, as God so obviously is, or do we grieve over their plight, as the Prophets called God's people to? Do we knowingly or unknowingly take advantage of someone less fortunate in order to benefit ourselves financially? Are we giving generously back to God out of what he has blessed us with, or just what we think we can spare and enough to relieve our guilt?

For modern believers, the Old Testament creates the challenging task of balancing God's law in the old covenant with God's grace in the new covenant. As believers in the new covenant of grace, we are not required to follow all of God's laws in letter, but we

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\* Among church members of the 11 primary Protestant denominations (2000).  
[www.generousgiving.org](http://www.generousgiving.org)

are called to obey them in spirit. The challenge for believers today is to understand the covenantal laws of the Old Testament and how they relate to our life today. In obedience to the spirit of the law, Christians are to reflect the character of God in their daily conduct and toward other people. We are called to demonstrate righteousness, compassion, and justice in our personal, professional, and social lives to those more fortunate and less fortunate than ourselves. And just like the Israelites, we are called to be faithful with everything that God has given to us, and in our use of our possessions and prosperity, to love our neighbors as ourselves.

## Chapter Six:

### **Jesus and His Disciples Economic Situation**

**“Then examine yourself now; think yourself deprived of all you have; take your soul by itself and ask: ‘What have I now? What do I own? Do worldly possessions impart worth to me as a man, or am I something by myself? Do I own anything in the hidden places of my heart, which gives worth and significance to myself, or am I by myself actually nothing?’”**

**Abraham Kuyper, Dutch statesman and theologian**

Jesus may have talked about money more than any other topic, but the descriptions of his childhood, background, and lifestyle in the New Testament often casts dark shadows over any attempts to understand money based on the life of Christ. The accounts of his diverse reactions in financial situations, ranging from compassion to anger, are at times startling. His strictness with some people and total grace toward others seems contradictory. We see the Jesus who left everything for the kingdom of God that lightly commands others to also forsake all things in order to follow Him. But there is also the celebratory Jesus, who came eating and drinking, enjoying many of God’s material blessings, much to the shock of the religious community.<sup>91</sup> What we find

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<sup>91</sup> John Schneider, *Godly Materialism*, (Downers Grove: InterVarsity Press, 1994) 124.

in the Gospel narratives is that Jesus often appears to be two very different people, particularly when it comes to money and possessions.

The seeming paradox in Jesus' lifestyle and teaching on money creates genuine confusion among modern believers. While the Jesus of joy and celebration is regularly depicted throughout the Gospels, it is the Jesus of simplicity and poverty that is more dominant and usually receives more attention. Some modern theologians and writers have only contributed to the confusion because they have used the Jesus of simplicity and poverty as the basis of their call for voluntary poverty and total rejection of material possessions. As believers we are called to imitate Christ, but when it comes to material possessions, it is hard to discern from the Scriptures and modern theology if we are allowed to enjoy our material blessings or should forsake them all to follow Christ.

The key to combating some of the confusion is to examine the real nature of Jesus and the disciples' economic situation in first-century Palestine. Jesus' approach to money in his personal life and public ministry had a lasting effect on the disciples and many of His followers. Some of His commands were for all ages of the church, and some were only for the time of His ministry and for His disciples. But as we explore the economic situation in Jesus time, we must avoid the desire to recreate a Jesus that fits into our personal preferences for a life of either poverty or riches. A close and honest look at the real Jesus of Nazareth and his disciples gives us the true model we are called to follow and imitate so that we may glorify Him with our lives.

In order to understand Jesus' approach to money, it is important to consider the socio-economic situation in first-century Palestine. At the time of Jesus' life, there were very distinct classes of people, and great disparity between the rich and the poor. The

ruling class consisted of the top 2-5% of the population, and included the emperor, his court, and important military figures.<sup>92</sup> The wealthy class also consisted of

Merchants and large landowners, tax farmers, bankers and families of inherited means....And then there was the priestly hierarchy and their associates, composed chiefly of the high priestly families. Their wealth came largely from the Temple tax required of Jews throughout the world.<sup>93</sup>

Bureaucrats and aides made up part of the ruling class, as long as they maintained their positions of support and administration. The ruling class probably controlled one-half to two-thirds of the wealth of the empire and was considered tremendously rich.<sup>94</sup>

A small middle class did exist during Jesus' time, which consisted of several groups of people. The merchants, traders, craftsmen, and specialized workers made up part of the middle class. Fortunately for these laborers, the economy was strong enough "to support a high degree of specialization. The abundance of crafts and special industries indicates a lively circulation of goods."<sup>95</sup> The rest of the middle class was made up of the more successful priests, Levites, and religious leaders, who were more educated and considered well-off. But between the ruling and middle class, only 20% of the population lived above the poverty line.

The remaining 80% of the population was considered extremely poor and primarily consisted of two groups of people. One group was the day laborers and the slaves, who depended on work for their daily bread, and never earned much else. The

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<sup>92</sup> Craig L. Blomberg, *Neither Poverty Nor Riches*, (Downers Grove: InterVarsity Press, 1999) 89.

<sup>93</sup> Walter E. Pilgrim, *Good News to the Poor*, (Minneapolis: Augsburg Press, 1981) 42.

<sup>94</sup> Blomberg 89.

<sup>95</sup> Schneider 106

rest of the poor, about 10% of the population, were much worse off and they lived partially or totally on subsidy and relief. Some of the poverty stricken were the widows and orphans and victims of ill-fortune, but it was the homeless and the beggars, which included the blind, sick, lame, and the destitute, who were the worst off and the lowest on the poverty scale.

For the most part, the religious leaders were also considered poor. Despite their poverty, the priests and Levites maintained a position of honor in the community. The laws were supposed to provide

Sufficiently for their needs out of the income from sacrificial victims and from the various tithes. But there was clearly a considerable gap between what was required by law and what was actually received...So their life was often lived on the thin edge of poverty, contrary to the status and wealth of the High priestly families.<sup>96</sup>

The scribes and rabbis were also considered poor, because they were not paid for their teaching. They maintained trades to support themselves, and so did not belong to the same class as the beggars and day-laborers. But they often needed help, and “accepted gifts and hospitality for their services...At times, women of means provided regularly for their care,”<sup>97</sup> making religious leaders mostly dependent on others for their livelihood.

It is necessary to be aware of the different economic classes in first century Palestine in order to make sense of Jesus’ own economic background. Without understanding this, it is easy to believe that Jesus grew up among the poorest of the poor,

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<sup>96</sup> Pilgrim 43.

<sup>97</sup> Pilgrim 44.

as some modern theologians would have us believe. For it to be true that Jesus really did grow up in poverty,

He would have grown up among the hordes of beggars, prostitutes, street children, criminals, and worse. He would have been the (probably female) child of a single-parent household. Or he would have been a landless peasant, bred on social rage and resentment toward authority and power.

Then he truly would have identified himself with the really poor.<sup>98</sup>

If Jesus' incarnation had put him among the poorest of the poor, He would have grown to be a man with a certain amount of psychological and emotional damage that results from living in total destitution.

But evidence from the New Testament reveals that this was not the case, and although Jesus would not have been considered rich, neither would He be called poor. His father Joseph was a carpenter, which indicates that they belonged to the middle class, along with all of the other specialized craftsmen and traders. In fact, "the economic position of Jesus, growing up in the home of a builder and then working in that trade himself until about thirty, proves that he enjoyed a certain amount of economic security during the formative years of his life."<sup>99</sup> Jesus actually grew up in a healthy environment which provided Him with many advantages.

He was first of all Jewish, and he was a firstborn male in a family with a respectable home and business. This guaranteed an education, an inheritance, and many other privileges that most of his contemporaries did

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<sup>98</sup> Schneider 112.

<sup>99</sup> Ed. Rodney Clapp, *The Consuming Passion*, (Downers Grove: InterVarsity Press, 1998) 145.

not have. He seems to have been strong and wise and well respected  
(Luke 2:40).<sup>100</sup>

Christ's heavenly Father purposely chose a social and economic situation for His Son which he considered right and good, where Jesus was able to grow in strength, wisdom, and stature.

But this does not mean that there were never any financial hardships or that things were always comfortable. When Joseph and Mary went to the Jerusalem Temple to present their Son to the Lord after his birth, they were allowed to offer a pair of doves since they could not afford the customary offering of a lamb (Luke 2:21-24). Despite this, it is important to remember that they were generally considered to be part of the fortunate few that made up the middle class.

Just like Jesus, the disciples, before they followed after Jesus, were not considered poor according to the standards of the time. Many of them had their own businesses, boats, and even servants. The Gospel of Mark (1:20) details that between the two pairs of brothers, it was James and John's business, and not Peter and Andrew's, that was more successful because they employed additional workers. Matthew (Levi) was a tax collector, and though not extremely wealthy because he was not a chief tax collector, he probably maintained a comfortable lifestyle.

It is when Jesus begins His public ministry that we see a significant change in His economic situation. Jesus begins to live a lifestyle more comparable to that of a scribe or rabbi, as an itinerant preacher and teacher, moving from place to place with no permanent residence. He separated himself from his home, family, friends, and profession, and chose a life of poverty, to proclaim full-time the good news of the gospel. Instead of

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<sup>100</sup> Schneider 110.

identifying himself through what he had, he hid his life in God and sought to live in His will alone.

When Jesus called his disciples to come and follow Him, he required them to partake in his life of poverty. Jesus required total abandonment of material and emotional attachments from His closest disciples, from possessions and relationships, necessitating them to leave their old loyalties behind and follow Christ alone. Even when they went out to preach the gospel, the disciples were to take no, bread, bag, or money (Mark 6:8-13; Luke 9:1-6; Matt. 10:9). During the time of active ministry, the disciples' shared Christ's lifestyle fully and left everything behind them.

The Scriptures tell of the disciples leaving their livelihoods, possessions, and families, in amazing simplicity. Most times it is described as Jesus calling a man, who then leaves everything to follow Him. There is no discussion of any emotion or hesitation in the decision. But while they may have not been rich, like the rich young ruler, it does not mean that it was easy to leave behind their entire lives. The possessions they left were still their things and no less dear to them than the rich young ruler, even if they had less of them. But whatever the emotional circumstances of their leaving, the disciples were able to do it because they were sure of one thing: the value of their life was not in what they left behind, but with the one who called them to follow.<sup>101</sup>

But there was a purpose behind Jesus' requirement for his disciples to forfeit all claims to permanent possessions during the time of his ministry. They were to "be prepared as no human beings before or after them to initiate the kingdom of Jesus Christ on earth."<sup>102</sup> Christ's disciples were to seek first the kingdom of God, allowing nothing

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<sup>101</sup> Luke T. Johnson, *Sharing Possessions*, (Philadelphia: Fortress Press, 1981) 67-68.

<sup>102</sup> Schneider 141.

to distract them from their ministry with Christ, and to learn to trust God and his continued daily provision for their needs, after giving everything up for the sake of the kingdom.

Despite their life of poverty, Jesus and his disciples were not ascetics nor did they live in want of good material things. A clear example of this is the story of Mary anointing Jesus at Bethany (Mark 14:3-9). Jesus did not rebuke or condemn Mary for what could be interpreted as wasting an expensive jar of perfume, worth approximately one year's wages for the average worker. His and the disciples' life together "was marked conspicuously by festive merrymaking, eating, and drinking,"<sup>103</sup> to such an extent that Jesus was accused of being a drunkard and a glutton. In fact, Jesus' life was full of "a joy that could not be contained...It burst forth constantly in celebration with friends and followers."<sup>104</sup> Jesus did not mandate a completely stringent and simple lifestyle, and what we see is the Jesus who had no where to lay his head regularly enjoying God's creation and many things that only money can buy.

The call to follow Christ did not necessarily mean the disciples were required to live their entire lives without possessions, or abandon them in such a nature as to provide opportunity for them to be ruined, stolen, or plundered. Peter, John, Andrew, and James seem to have put at least part of their possessions in storage, and James and John gave their fishing boats to their father because it was a family business (Matt. 4:22). Jesus did not demand literal liquidation or careless abandonment of all earthly possessions by his disciples.

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<sup>103</sup> Clapp 149.

<sup>104</sup> Clapp 149.

But during their time of ministry, Jesus and his disciples did not produce their own income or sustenance, and they shared a common purse of funds. Their lifestyle resembles that of the scribes, who “were highly esteemed in the eyes of the people... [but] they had to depend on charity for their primary means of support.”<sup>105</sup> And like the scribes, Jesus and his disciples did accept hospitality and gifts from other followers. Peter’s mother-in-law (Mark 1:13), and the sisters of Bethany, Mary and Martha (Luke 10:38-42), were some of the many people that provided for Jesus and his disciples. There was also a group of Galilean women who supported Christ and the Twelve out of their own means, even during last days of Jesus’ life (Luke 8:1-3, 23:49, 55-56, 24:1-22).

This kind of financial and material support would not have been possible if all of his followers were required to totally abandon everything. There is clearly a larger group of people among his followers who have a relationship with Jesus, but who are not told leave their homes, possessions, jobs and families. Many of these people worked behind the scenes to support the ministry and “expressed their faith in Jesus by providing funds, bases of operation and moral support on their towns and communities,”<sup>106</sup> as well as housing, meeting places, and other resources. The multitude of people that flocked to Jesus wherever he went, to see him and be healed by him, were told repent and nothing more. Of all his followers, Jesus called only his closest disciples to abandon everything and follow Him.

A possession less lifestyle was necessary for Jesus and a group of itinerant missionaries who had no permanent place of residence, but it was intended for this specific group of men during the time of Jesus’ earthly ministry. It was a special

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<sup>105</sup> Pilgrim 46-47.

<sup>106</sup> Schneider 119.

circumstance belonging uniquely to the time of Jesus and to those called by him to discipleship. At the Last Supper, Jesus instructs his disciples to take a purse, bag, and even a sword, indicating a new type of discipleship after Christ's death. The call to poverty was not required for all of Jesus' followers, and except in a few specific cases, he did not make the abandonment of all material possessions the mark of a true Christian.

Because of this, lifestyles of poverty or even total simplicity should not be endorsed as the required way of life for sincere Christians. Even though poverty is not Christ's prescription for most of his followers, we must not deceive ourselves into believing that we will never need to give up something or sacrifice for the sake of the kingdom. The heart of the message about Christ's ministry and lifestyle points to the disciples' total willingness to forsake all to follow Christ. The disciples' example forces us to examine ourselves and our innermost being when it comes to the idea of forsaking all for Christ. It confronts us with how truly deep our own devotion and willingness is to follow Him.

Christ called his disciples to total abandonment and devotion to Him, and just as they were, He may call us, at times in our lives, to abandon some or even all of what we have or hold dear to follow Him. Are we at least willing if called, as the disciples were, to forsake all and follow Christ?

## Chapter Seven:

### **Money in the Parables of Jesus**

**“Jesus Christ said more about money than any other single thing because, when it comes to a man’s real nature, money is of first importance. Money is an exact index to a man’s true character. All through Scripture there is an intimate correlation between the development of a man’s character and how he handles his money.”**

**Richard C. Halverson, United States Senate chaplain**

Fortunately for us, Jesus did not leave his followers to create an entire theology on money based upon either his lifestyle of poverty or frequent delight in material things. The Son of God did more than just live out what He believed: he also graciously instructed and taught his disciples about money, and most often in the form of parables. Although parables are really simple stories, they are repeatedly given by Christ to illustrate his message and describe how his followers are to live. The gospels of Matthew and Luke are full of Jesus’ parables, including ones on the topic of money. There are in fact only a few parables that are specifically about finances in their entirety, but they are vital to understanding God’s view of money and how it is to be used.

In theory, parables are an effective tool to communicate with, but are often read by believers with confusion and bewilderment. Some parables seem opposed to what we

understand about Christianity, as well as contradictory to the materialistic priorities of our culture to which we have grown accustomed. But if we dig deep, the real meaning of each parable on money becomes clear, and we find that the message is usually about prioritizing the spiritual over the material and honoring and serving God with money.

In our exploration of the parables of Jesus regarding money, we begin with the parable of the Rich Fool (Luke 12:13-21). The story is about a man that most of us in the 21<sup>st</sup> century would admire, but who has spent his entire life pursuing and chasing after the wrong things. The story begins as Jesus describes a man that had a year of unexpected bounty and an excellent crop but also a large problem because he had nowhere to store his excess crops for his barns were already full. To solve this dilemma, he decided to tear down his barns and build new ones, so that he would have enough room to store all of his crops and goods. When he accomplishes this task, he says to himself, “You have plenty of goods laid up for many years. Take life easy; eat, drink, and be merry.” (Luke 12:19) But unexpectedly, God intervenes at this point and declares the man to be a fool. He loses not only his riches but his very life, and never has a chance to use or enjoy the material wealth that he has spent so much time working for and accumulating.

The irony in this story is that the rich fool is not described as someone who is a miser or as self-indulgent. He seems to be very hardworking, and successful in his work. He appears to be a wealthy landowner in 1st century Palestine with laborers that work under him. He is not even described as gaining his wealth unjustly by oppressing others, but a hardworking man who had a bumper year of crops. In fact,

His harvest supply burst the seams of his old barns. He was also frugal-  
he had saved enough to build the newer and larger barns. And he was

shrewd-he turned a crisis into the opportunity of a lifetime. By investing in the new barns, his return was to the financial security for the rest of his life.<sup>107</sup>

His decision to pull down his old barns and build bigger ones was a practical solution. Storing his surplus crops allowed real financial security, along with an early retirement, because he would have enough to last him for many years. He would be able to sit back and enjoy a life of ease, assured by his wealth.

But, we must ask, why is this man condemned in this parable? If we are honest, we would admit that he is like ordinary men and women we know who prudently invest in pension plans, social security, or other tax-deferred annuities. His new barns are really no different than these investments, which are very beneficial and do immense good. So is Jesus really condemning savings and retirement plans and declaring them to be worthy of damnation?<sup>108</sup>

The answer is no, because the man is condemned for being a fool. The reality is that Jesus considered this man a fool because of his philosophy of life. He is self-centered and has an unrelenting compulsion to acquire more and more, whether he needs it or not. His surplus has led him to believe that he has “made it.” He can now retire and do whatever he pleases, answering to no one. He is after the good life, and concerned with his own pleasure and security, which is now secure through his newfound wealth. Nor did he think about helping anyone other than himself. Instead, he wanted complete control of his property and financial situation.

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<sup>107</sup> John Schneider, *Godly Materialism*, (Downers Grove: InterVarsity Press, 1994) 147.

<sup>108</sup> Schneider 148.

This man is a fool because “the fool is one who lives de facto without God (Psalm 14:1). The fool thinks and acts under the illusion that there is accountability to no one but self.”<sup>109</sup> He is living for himself revealing his own spiritual deadness.<sup>110</sup> This man is not condemned for being rich, but for the poverty of his relationship with God. Jesus declares that “this is how it will be with anyone who stores up things for himself but is not rich toward God.” (Luke 12:21)

In this parable, Jesus contrasts two kinds of riches- riches in money versus riches toward God. The man is rich in the world but poor toward God. But what does it mean to be rich toward God? Riches toward God are inward, and develop in our life as we grow to be a temple of the Holy Spirit and love the Lord our God before all else and above all else. It is our inward richness toward God that makes us rich in our outward state, transforming us into an instrument of God in the world that seeks after his kingdom and his glory in all of life. It is only through being rich toward God can we be rich through God.<sup>111</sup>

Jesus tells the parable to warn against greed, and to alert his listeners that a person’s life does not consist in the abundance of possessions. “Only that which we have given to God and our neighbor will last. Death cannot take our gifts of love and gratitude from us, because they have spiritual value.”<sup>112</sup> Real riches are found in a relationship with God. When death comes, every man will be poor materially. In life, he may have had owned an empire of astounding wealth, but he must leave it behind at death. We can retain nothing of this world in death, not even our body, and are left only with our heart

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<sup>109</sup> Walter E. Pilgrim, *Good News to the Poor*, (Minneapolis: Augsburg Publishing House, 1981) 112.

<sup>110</sup> Simon Kistemaker, *The Parables*, (Grand Rapids: Baker Books, 2002) 154.

<sup>111</sup> Abraham Kuyper, *To Be Near Unto God*, [www.kuyper.org/kuyper/tbnug/tbng-003.html](http://www.kuyper.org/kuyper/tbnug/tbng-003.html)

<sup>112</sup> Kistemaker 154.

and souls. We will all die materially poor, yet some of us will still be rich in a spiritual sense if we have lived for God and served his purposes on this earth.

Following the parable of the Rich Fool, we come to the story of the Rich Man and the beggar Lazarus (Luke 16:18-31), which is about two men whose earthly lifestyles and actions have significant consequences in eternity. The rich man is described as living in fine luxury every day, but Lazarus is a beggar who suffers from severe sores and lays at the gate of the rich man with the hope of eating the scraps from his household. Jesus describes how both men died, but Lazarus was taken to heaven, and the rich man was sent to hell where he lived in torment. Despite being in hell, the once rich man is able to see Lazarus with Abraham, and he begs Abraham to allow Lazarus to come down to him and just put a drop of water on his tongue with his finger to cool it. Abraham responds by saying that even though he received good things in life, he is now confined to a life of inescapable agony. But Lazarus, who had a terrible earthly life, will now be comforted and receive good things in heaven.

At first glance, like the story of the rich fool, this parable would appear to condemn the rich man, as well as all wealthy people, for simply having money. It is interesting to note that the rich man is not even named in this story, and we know hardly anything about him. There is no mention whether he is religious or not, or whether he acquired his wealth unjustly. Jesus does not say that the rich man oppressed or exploited Lazarus or anyone else, yet he is condemned nonetheless.

But we do know that Lazarus regularly laid and spent time at the rich man's gate. The rich man had no doubt seen him on numerous occasions, probably even at times on a daily basis. Whether he liked Lazarus being there or not, he did in fact tolerate his

wretched presence on his property, and even sent food scraps out to him.<sup>113</sup> The story details how these generosityes were all Lazarus wanted and hoped for, and he never asked for anything more.

No doubt, the rich man has shown, albeit however small, a level of charity to Lazarus. These tiny acts of charity may have helped to ease the rich man's conscience about the beggar at his gate. He may have even come to believe that he was a wonderfully generous person for helping a man like Lazarus, who was viewed as an outcast of society and out of favor with God. But in comparison to what he possessed and the level of luxury in his life, the rich man showed no real genuine concern for the suffering beggar lying at the entrance of his property. He is condemned by God for failing to share any notable amount of his abundance with Lazarus.

The key feature of this story is the nearness of Lazarus to the rich man. He was Lazarus by the gate, who lived at the foot of the rich man's home. Lazarus does not represent the global poor in the abstract, nor the poor of Israel and Jerusalem.<sup>114</sup> As a result of Lazarus closeness,

The rich man's moral responsibility and guilt arose from his nearness.

This is something much deeper than mere physical or geographical proximity...The rich man's gate became his home, his 'space' as a human being. And he was the real 'gate' of testing for his master. Moral location generates moral conditions and moral obligations.<sup>115</sup>

The rich man failed to respond to the pain and suffering of Lazarus, who lived so near to him, when he could have come to his aid to provide him some relief, and even set him

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<sup>113</sup> Schneider 151.

<sup>114</sup> Schneider 153.

<sup>115</sup> Schneider 153.

free entirely from his poverty. The rich man had been given charge over a realm where he was to represent the God of mercy and compassion, and just like this man Jesus suggests that all of God's people are judged within the boundaries of their realms.<sup>116</sup>

The rich man lived for himself and had a lifestyle of indulgence and self-gratification. He did not love the Lord his God with all his heart or soul or mind, and he did not love his neighbor as himself. We are given no indication that he lived wickedly, but at his death, he was condemned to hell, because he ignored God, His law, and his neighbors and had spent his life living for himself. But Lazarus, who says not one word during the entire parable, is given a place of honor in heaven.

What we learn from this parable is that Christians cannot hope to be the rich man on earth, living in luxury or self-indulgence, and Lazarus in heaven. The wealthy are only truly rich if they share their material and spiritual blessings with others, and love for God is most certainly expressed through financial and material gifts to the less fortunate. In this, we are able to love our neighbors as ourselves.<sup>117</sup> Followers of Christ cannot ignore the poor, and the need of those around us. But nor can we justify ignoring poverty-stricken people scattered throughout the earth. They too lie at our door, given the global access we have to other parts of the world through the internet and media. Technically, they are not near us geographically or physically, but never has it been easier to send money and aid to suffering people, as well as travel to work and live among them, for a week or for many years. Never before in history has it been so easy to help others, and this parable leaves us without any excuse as to why we have not done so.

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<sup>116</sup> Schneider 154.

<sup>117</sup> Kistemaker 201.

In the parable of the Shrewd Manager (Luke 16:1-9), we have a story about a man who changes his dishonest ways and learns to properly use money that has been entrusted to him. The parable begins with a manager who has been accused of wasting his master's possessions, and as a result he is told that he will be terminated and required to give an account of how the transactions he has made on his master's behalf. When the manager receives this news, he is distraught because he believes he will be unable to survive as a day-laborer and admits that he is too proud to beg.

With his future in question, he quickly decides what he must do and develops a plan. He devises a strategy so that other people would welcome him into their homes when he becomes unemployed, which in fact works because of his unique position of authority. As a manager, he has complete control of his master's financial assets, and represents his master in business matters and has the power to do as he saw fit. Until his dismissal, he has the almost complete trust of the master, and the debtors who owed money to the master were responsible solely to the manager and obligated to follow the stipulations he laid down in their business transactions.<sup>118</sup>

To secure his future, he brought all of the debtors in one by one to talk about what they owed, even though only two specific conversations are included in the parable. In each encounter, he had both debtors lessen by large amounts what they owed on their bills, based on his authority as manager. By relieving some of the burden of debt upon his master's clients, he made them indebted to him, so that when he was unemployed and out of money, he would be welcomed into their homes and cared for. As a result, when he presented his books to his master, he was praised for his shrewdness, despite his previous mismanagement, for he had "assured himself the hospitality and generosity of

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<sup>118</sup> Kistemaker 189.

the debtors, and paved the way for his successor by removing any ill will on the part of the debtors.”<sup>119</sup> In the end, he improved both his situation and the situation for his master in relation to his clients.

The confusing aspect of this parable is that Jesus appears to be approving of unethical business practices when in fact he is simply providing a lesson for his listeners from the story. This parable is about the right use of money, demonstrating that money is an integral part to advancing the kingdom of God among others, as well as growing rich toward God. The lesson is that when the manager finds himself in trouble, he did not hoard what he could get his hands on to, but instead wisely prepared for his future.

The message of the parable is that believers should do the same and prepare for their own future. Not in the manner of the Rich Fool, who hoarded his wealth and gave no thought to anyone else even God Almighty, but in a manner similar to the manager. The shrewd manager used his master’s money to become friends with other people, so believers too are to use money to gain friends and show others the love of Christ. Just as we use money to gain earthly friends, followers of Christ should remember that God is our ultimate Friend. We are to look toward our future home in heaven by making wise spiritual investments, sharing our money and possessions with others and growing ever richer toward God.

Another intriguing lesson on money by Jesus is found in the parable of the Pounds (Luke 19:11-27). It is a story about a King’s servants and how they use what he had been entrusted to them. The parable opens with a man who is going to a distant land to be appointed King. Before he leaves his home country, he calls ten of his servants and each gave them a mina, an amount of money that was equal to approximately three months of

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<sup>119</sup> Kistemaker 190.

labor,<sup>120</sup> with the explicit order to put it to work. When the king returns home, he sends for his servants to find out what they have gained with the money he gave them, because while he was absent “the king expected his servants to be trustworthy in managing a relatively small amount of money and to show an increase at the time of his return.”<sup>121</sup>

The first servant comes to the king and tells him that he has earned ten minas from the original one that had been given to him, which delights the king and prompts him to put this servant in charge of ten cities. The second servant informs the king that he had gained five minas from the one the king had put into his possession, so the king gives him charge of five cities. When the third servant stands before the king, he admits that because of his great fear of the new ruler he hid his one mina and failed to earn anything with it. Upon hearing this, the king calls him a wicked servant, and takes his one mina and gives it to the servant that already has ten.

In this parable, the three servants represent three types of people. The first represents those who use what they have to gain large profits. The second type of servant symbolizes those who gain significant profit, but not enormous amounts. And the third servant portrays those who make no profit at all, and are considered to be unprofitable.<sup>122</sup> The third servant serves as a warning to believers about being so concerned with our master’s severity that our economic lives grow to become fruitless.<sup>123</sup> In many ways, this type of fruitlessness is demonstrated by those who advocate voluntary poverty and simplicity for all Christians. They seem to also believe in God’s harshness and strictness toward his children’s use of money, and teach that believers must give as much as

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<sup>120</sup> Kistemaker 216.

<sup>121</sup> Kistemaker 216.

<sup>122</sup> Kistemaker 217.

<sup>123</sup> Schneider 162.

possible away and not enjoy any of God's material gifts or good creation. But this parable, in contrast to these viewpoints, really serves as a warning against timidity on the part of believers in response to the economic world.<sup>124</sup>

Yet this story is also about the enlargement of power through wealth. The servants were obligated to enter the world and increase their master's dominion within it during his absence.<sup>125</sup> The parable clearly blesses fruitfulness in the economic realm which connects all the way back to the creation command for man to "be fruitful and multiply, and fill the earth and subdue it."<sup>126</sup> Believers are called to enlarge the realm that God has given them and those who have been given the opportunity and skill to make wealth should seek to do so.

But the goal for Christians is not to seek after wealth or status for their own sakes. Our aim is to be faithful to God with what he has given us, and to make the Gospel message stronger throughout the world. The message of this parable is that all believers have their own "pounds," which are really just their God given gifts, to be used in service for Christ. Christ has given each of his followers' resources that are to be used faithfully and put to work for Him in the world.

To conclude our study on the parables of Jesus, we shall look at the story of the Hidden Treasure and Pearl (Matthew 13:44-46). These are not really stories, but two statements by Jesus about the kingdom of God. In these statements, Jesus declares that "the kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field. Again, the

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<sup>124</sup> Schneider 162.

<sup>125</sup> Schneider 162.

<sup>126</sup> Schneider 163.

kingdom of heaven is like a merchant looking for fine pearls. When he found one of great value, he went away and sold everything he had and bought it.” (Matt. 13:44-46)

It is important to note that in these parables the characters did consider their actions a sacrifice, even though they sold everything they owned. They stumbled onto wonderful opportunities and gave up all they had in order to gain the one thing they desired the most.<sup>127</sup> Even though salvation is a free gift that cannot be purchased, it is a priceless treasure exceeding anything else in value, and all believers should seek to gain it at any cost.<sup>128</sup> The implication is that the kingdom of God is the greatest value and should be sought above anything else in life, particularly our money and possessions.

Believers are told by Christ to seek first and above all else the kingdom of God because the number one safeguard against being strangled or ensnared by money is to make the kingdom of God our top priority.<sup>129</sup> But what does it truly mean to seek first the kingdom of God? In all likelihood, most of us have heard or read “seek first the kingdom of God” more times than we can count, but how do we go about it? The rich fool and the rich man did not understand this, and not only ignored God and his commands about money, but failed to make Him and the advancement of His kingdom their top priority. They paid dearly for it in eternity. To seek first the kingdom of God is nothing more than “to desire as of first importance the spread of the reign of Jesus Christ.”<sup>130</sup> It is through our growing desire for the spread of the Gospel, in addition to acts of righteousness on earth, that we grow rich toward God. When we truly desire the advancement of the kingdom of God, it will not harm us to be rich in the world’s goods,

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<sup>127</sup> Kistemaker 60.

<sup>128</sup> George Eldon Ladd, *A Theology of the New Testament*, (Grand Rapids: W.B. Eerdmans Publishing Co., 1974) 99.

<sup>129</sup> Larry Burkett, *Where Your Treasure Is*, (Chicago: Moody Press, 1996) 27.

<sup>130</sup> John Stott, *The Message of the Sermon on the Mount*, (Downers Grove: InterVarsity Press, 1978) 170.

if God should so bless us, for in our hands the money we have will serve not ourselves  
but God first and foremost.

Chapter Eight:

**Money in the Gospel Narratives**

**“It is good for a man’s soul to know what he can do without.”**

**Aristotle**

The parables of Jesus, which we covered in the last chapter, are a wonderful instrument in which the Son of God conveys his message on how followers of Christ are to live in the world. But if we are honest about the parables, sometimes they come across as an unrealistic ideal for the Christian life. We agree with them in theory, but we are not sure how to incorporate the godly actions displayed by the characters in the parables into our own life. Nor are we sure we really need to, because it is just much easier to think that Jesus does not mean to be as harsh as his parables seem, and therefore the way we live is probably okay.

Thankfully, in addition to the parables, we have also been given other stories about money that come through Jesus’ real life encounters with people, which set new boundaries in our understanding of God and His desires when it comes to money.

Throughout the gospels, we have a number of stories about people that Jesus had to deal with on financial issues, but the three that are most memorable are the rich young ruler, Zacchaeus, and the poor widow. In their encounters with the Son of God, we see what Jesus is really trying to get at in his teaching on money, and its proper place in relation to their loyalty to Jesus Christ. These people's differing actions before Him clearly show us how we are called to live and that such lifestyles are truly possible and necessary for the followers of Christ

We begin with the story of the Rich Young Ruler in Mark 10:17-31. At the outset, this story confronts and changes the traditional Jewish understanding of wealth as an indication of God's blessing. In the new covenant, money is no longer considered a symbol of God's approval. In fact, the "strands of the Old Testament tradition that wealth and prosperity as signs of God's favor toward the righteous, or as the fruit of the wisdom and diligence of the rich, have largely disappeared from view."<sup>131</sup> But Christ's encounter with the rich young ruler, more than any other, has been used to claim that a lifestyle of poverty is required by Christ for all his disciples. Such an interpretation reveals, at best, a surface reading of the story, and not the true meaning.

Christ's encounter occurs when a man comes to him with a desperate longing to know how to inherit eternal life. In his anxiousness, he runs to Jesus and puts the question to him as he falls on his knees before him. When Jesus instructs him to keep the law and follow God's commands, the young man claims to have done so since his youth, revealing not only his religious devotion but also a belief in his own righteousness.

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<sup>131</sup> Sondra Ely Wheeler, *Wealth as Peril and Obligation*, (Grand Rapids: Eerdmans Publishing Co., 1995) 133.

Despite this man's outward confidence, Jesus is able to discern the man's heart and the real situation in his life. The Scriptures describe how Jesus looked at him and loved him, and then tells him the one thing he still lacks. "Go, sell everything you have and give it to the poor, and you will have treasure in heaven. Then come, follow me." (Mark 10:21) When the rich young ruler hears Jesus' answer, he turns away from Christ and goes away grieving.

To those standing near him, the Son of God then explains how difficult it is for the rich to enter the kingdom of heaven. He likens it to a camel trying to pass through the eye of a needle, a Jewish proverb to note impossibility.<sup>132</sup> This statement astounds the disciples, because they are accustomed to thinking of wealth as a sign of God's blessing. They fail to realize that Jesus is not implying impossibility on a man entering heaven simply because he has wealth, but when he trusts in his wealth. "It is not the having, but the trusting. Riches in the having, in the bare possession, are not a hindrance to Christianity, but in our abuse of them."<sup>133</sup> Like this parable, the Scriptures are full of warnings that wealth and possessions can be a great hindrance to a believer's discipleship.

Jesus was able to identify the object of this man's affection and saw that his wealth was thwarting his discipleship. The rich young ruler was in bondage to money, and he was wrongly attached to it. His possessions paralyze him and prevent him from following Christ.

Christ was not telling this man or others listening that they must give away possessions in order to be saved, for the Scriptures are clear that no one can be saved by

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<sup>132</sup> Thomas Manton, *Wealth and Riches*, [www.apuritanmind.com/stewardship/mantonthomaswealthandriches.htm](http://www.apuritanmind.com/stewardship/mantonthomaswealthandriches.htm)

<sup>133</sup> Charles H. Spurgeon, *Stewards*, [www.spurgeon.org/misc.aarm09.htm](http://www.spurgeon.org/misc.aarm09.htm)

doing good works such as this.<sup>134</sup> But the young ruler had such an attachment to his own material possessions that he could not even keep the first commandment of the law, in which God declares “you are to have no other gods before me.” Not only could he not leave behind his wealth, he could not abandon all the trappings, power, and status that came from his money.

While the surrender of possessions and property was necessary for this man in order to become a follower of Christ, it is important to note that in this story, “wealth has no importance at all except as a stumbling block-which is to say, it would have had no importance at all if it had not prevented him from following.”<sup>135</sup> His money was the primary obstacle in preventing him from becoming a follower of Christ and being faithful to Christ’s call. For him to inherit eternal life, he was required to make a choice between his possessions and Christ.

But this man is not told to simply sell. Jesus’ command for him to sell everything and give it to the poor is linked to the invitation to follow Him. The emphasis is “not on wealth but discipleship, and the punch line of our story is not ‘whatever you have sell it’ but rather ‘come follow me.’”<sup>136</sup> Jesus indicates that anything, whether material possession or human affection, which obstructs a person’s decision to follow Him must be broken. Christ’s disciples are to abandon every affection that prevents undivided love for Him, and obedience in this story involves both leaving and following- leaving behind the old life for a new one. Christ requires from all his followers a wholehearted response to His call of discipleship.

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<sup>134</sup> Gene Getz, *A Biblical Theology of Material Possessions*, (Chicago: Moody Press, 1990) 76.

<sup>135</sup> Wheeler 51.

<sup>136</sup> Wheeler 51.

Just like the rich young ruler, we must be prepared that our own obedience to Christ will often take the form of concrete action. Since Christ considered his instruction to the rich young ruler reasonable, we must concede that if our material possessions hinder our own discipleship, it may be equally reasonable for us. But we are not alone in our struggle, for it is through the power of the Holy Spirit that our hearts can be loosened from the world so that riches are not an impediment to our discipleship.

In contrast to the rich young ruler, the story of Zacchaeus (Luke 19:1-10) is an opportunity to again study Christ in real life, and deal with a person who desires eternal life and stands as a prime example about the right use of wealth. Instead of a story about a man who turns away from Christ, it is about a man giving out of his abundance in response to the grace and love of Christ.

The narrative opens with a description of Zacchaeus, a chief tax collector who is very wealthy. Although we are given no other details about his professional background, we know that as a tax collector, Zacchaeus was responsible for the collection of taxes in a specific geographical area. An occupation such as Zacchaeus' provided him many material benefits, but it also had significant negative side-effects. Despite being a Jew, he was a social and religious outsider. Because of his profession, he was despised by people, even his fellow Jews.

The meeting between Jesus and Zacchaeus occurs in Jericho when Jesus was passing through the town. Zacchaeus greatly desired to see Jesus in person, but could not because he was too short to see above the crowd. To remedy the situation, Zacchaeus ran ahead and climbed into a tree in order to get a good view of the famous rabbi as he moved in his direction.

When Jesus reaches Zacchaeus, he tells him to come down from the tree at once so that he may come and stay at his house, and Zacchaeus welcomes him gladly. When the crowd then begins to mutter about Jesus going to the home of a sinner, Zacchaeus is prompted to make a two-fold vow before Christ. He offers to give half of his possessions to the poor, and to repay four times the amount if he has cheated anyone. In response to Zacchaeus' declaration, Jesus announces that "Today salvation has come to this house." (Luke 19:9)

What is striking is that Jesus does not demand anything of Zacchaeus, at either the beginning or end of their personal encounter. He does not call him into full-time ministry with Him, and says nothing about abandoning everything to follow Him, indicating a new type of discipleship for believers. This is because the emphasis of the story is not on Zacchaeus' faith in Christ, which is no doubt sincere, but on his response to the person of Christ. It is Zacchaeus who stands up, unasked and unchallenged by Christ, and volunteers to give away half of his possessions and payback four-fold anyone he has cheated. He is the opposite of the rich young ruler who could not abandon his possessions even in exchange for inheriting the kingdom of heaven.

The story of Zacchaeus provides a yes answer to the question can the rich be saved, but it is not a prescription for a new legalism regarding the use of money and possessions. The 50% offered by Zacchaeus is not any more mandatory than the 100% demanded of the rich young ruler.<sup>137</sup> There is no indication anywhere in the Scriptures that believers are required or commanded to give one-half of their possessions to the poor, even though Zacchaeus did so voluntarily.

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<sup>137</sup> Craig L. Blomberg, *Neither Poverty or Riches*, (Downers Grove: InterVarsity Press, 1999) 141.

What we have in Jesus' encounter with Zacchaeus is an example of a free, willing, and joyful sacrifice in response to God's grace and movement toward him. But his example does not provide a newer and easier way for those with possessions to enter the kingdom. Zacchaeus gives fully and generously from his abundance, out of gratitude for Christ's love and acceptance of him. While he did not surrender all of his money and possessions, it is clear that a radically new style of life is to begin when we come to know Christ.<sup>138</sup>

Salvation comes to Zacchaeus because of the redemptive use of his money and possessions, and he is the primary gospel example of how the rich can enter the kingdom of heaven through the right use of money and possessions. It is the presence of Jesus in this story that makes possible what is humanly impossible: a wealthy man is able to go through the eye of the needle.<sup>139</sup>

In contrast with the story of Zacchaeus, the story of the Widow's Mite (Mark 12:41-44) is about giving out of one's poverty. In the narrative about the widow, Jesus and the disciples are in the temple watching the crowds of people putting their money into the temple treasury. The wealthy generally funded most of the temple treasury and the Scriptures describe the number of rich people that threw in large amounts. Yet it was not the rich and their large offerings that caught Jesus' attention. A poor widow who put money into the temple treasury is the person Jesus noticed. She put in two small coins that are described as worth only a fraction of a penny.

Jesus uses this opportunity to teach his disciples by telling them that the widow put more into the treasury than all the others, because despite her poverty, she gave

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<sup>138</sup> Pilgrim 133-134.

<sup>139</sup> Walter E. Pilgrim, *Good News to the Poor*, (Minneapolis: Augsburg Publishing, 1981) 132-133.

everything that she had to live on. She demonstrated that she was a woman who trusted God entirely to provide for her, so much so that she was willing to give away all that she had in her possession.

This story clearly reveals to us Christ's view of how to give. It is not the amount given that counts in God's eyes, but the amount of sacrifice involved in giving that matters. While the rich may have given a great deal, they had much left over. "It is well to remember that the Lord measures giving, not by what we give, but by what we keep for ourselves; and the widow kept nothing, but gave all."<sup>140</sup> Through her love and trust in God she was willing and able to give all that she had and hold nothing back.

The widow also reveals a certain spirit of selflessness through her action. She may simply have given her last pennies out of obedience to the Law, but there is no doubt that she trusted God to provide for her. Yet her action reveals an unselfishness that is rarely seen then or now. She could have easily felt that she too hard up to give anything. She was a poor widow after all, and we would not blame her if she held back her coins. It is almost a surprise that she did not view herself as the one that needed the help and that someone should be giving to her. But this was not her attitude and so she gave her last two coins. She may have done it out of obedience, for God clearly commands his children to help the needy, or because she felt that there were others in greater need than she was. Whatever her motivation was, we can see that she and her poverty stricken state are not the center of her world. God is the center of her world, and following Him is the most important thing to her, even when it comes down to her very last coins.

In Jesus' real life interactions with the rich young ruler, Zacchaeus, and the poor widow, we have three real life examples about the right use of money in the Christian

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<sup>140</sup> Alan Cole quoted in Getz 99.

life. We have two people, Zacchaeus and the poor widow, who loved God more than anything else, and gave out of both their plenty and poverty. But we are also introduced to the rich young ruler, who despite wanting a relationship with Christ, could not let go of his material possessions. He loved his money more than God, and as a result, went away empty handed, for “great was the thing he loved, and of little value was that he was unwilling to renounce...through the overpowering love of what was valueless, he lost possession of what was of great price.”<sup>141</sup>

As we examine these three individuals, we must honestly ask: which person do I most identify with and see myself in? Which person am I more like, for that is the key to understanding the true nature of our relationship to Christ when it comes to our money. Do I live in a manner that closely resembles the rich young ruler, who wanted Christ, but could not let go of what he had? Have we tricked ourselves into believing that we are faithful disciples of Christ, even though we could not even dream of giving up our money and possessions for Him? Or are we more like the poor widow and Zacchaeus, who loved the Lord more than anything, and would willingly give Christ whatever He asked for, even down to their last pennies?

Whoever we most identify with, our goal should be to move toward the example of Zacchaeus and the poor widow when it comes our money. Wherever we are in our financial life, we must learn to give as they did. If we are well-off, we must give as Zacchaeus did, abundantly and sacrificially, out of gratitude to God for what he has done for us. We must recognize that if we cannot give out of our abundance, than we will never be able to give, for it is always easier to give out of plenty than poverty. But we

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<sup>141</sup> St. Augustine of Hippo, *On the Word of the Gospel Matt. XIX.21*.  
[www.newadvent.org/fathers/160336.htm](http://www.newadvent.org/fathers/160336.htm)

must also grow in our giving to be like the poor widow. No one lives in prosperity all the time, for our life and the money in it is cyclical. She gave in obedience to God and with an attitude of utter selflessness. We should look to Zacchaeus and the poor widow as our example of the right use of money in relation to God, and we must learn to give, and give cheerfully in obedience and gratitude, whatever our economic situation may be in life.

## Chapter Nine:

### **Money and Sharing in the Book of Acts**

**“I am afraid that the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries, amusements, etc., is up to the standard common among those with the same income as our own, we are probably giving away too little. If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charities expenditure excludes them.”**

**C.S. Lewis**

Despite our parents best effort to raise us up right, sharing with others, much less giving things away freely, is not something most people are particularly good at it. Sure, we might loan a friend our SUV if they need to move or pick up pine straw at Home Depot. We may loan a girlfriend a dress for a party or a special date, or our second home, if we are so lucky as to have one, to others to enjoy. But when it comes to sharing, and sacrificial sharing at that, the kind in which we must deny ourselves something in order to give to someone else, we are not all that great at that. It is a concept lost on most people in contemporary society, even those in the church, and mostly because it is rarely spoken about. We may be encouraged by our church leaders to give sacrificially during the church building campaign or on pledge Sunday, but that is about it. We just do not hear much about sacrificial giving as it relates to helping the poor, or para-church

ministries barely keeping their head above water, or our fellow believers sitting in the pew in front of us in financial crisis.

One of the problems surrounding the idea of sacrificial giving is that most of us do not think we are able to do it, because let's face it, life is not easy financially. The number of monthly household bills that must be paid, for things that would not really be considered luxuries by American standards, is astounding. There are the standard water, power, and gas bills. Then we have the trash pick up bill, cell phone bill, and alarm system bill. And the cable bill, internet bill, and phone bill. Plus the mortgage and the car and the insurance bill every single month. And that is just bills, nothing else needed to live. So even if we wanted to give sacrificially, where are we going to start cutting in order to be able to do that? It is a struggle to just get the bills paid some months.

But our apprehension does not change the fact that sacrificial giving is a reality of the Christian life. In the Gospels, the story of the Widow's Mites, which we discussed a previous chapter, is a perfect example of sacrificial giving. In the book of Acts, which we will examine in this chapter, the early church and its members are a model of sacrificial giving, living, and sharing. We cannot ignore the fact that sacrificial giving is depicted in the New Testament as an integral part of being a follower of Christ.

But of course, there is much debate about the meaning of the sacrificial giving in the early church described in the book of Acts. Among some intellectuals and laypersons, the early church has become an exalted archetype of Christian society. In their reading of Acts, they see communal living among the rich and poor, and voluntary poverty on the part of the moneyed Christians. They read Luke's words "they gave to anyone as he had need" (Acts 2:45), and relate it to Karl Marx's words "each according

to his need.”\* These believers conclude that Socialism is the goal of Acts and the only economic system compatible with Christianity.

The problem with this interpretation is that these thinkers have permitted their understanding of Acts to be influenced by the way they wish society was organized economically. The book of Acts has nothing to do with Socialism, an economic system that replaces the free market of consumption and production with the control and central planning of the state. But it has everything to do with the birth of the Christian church, love of God and neighbor, and economic evangelism before a watching world.

What we find is that the situation in Jerusalem at the inauguration of the church was a unique one. The story begins on the day of Pentecost, when Peter preached a sermon in which 3000 people were converted to Christianity (Acts 2:41), soon followed by another 5000 (Acts 4:4). With their new faith in Christ, many of these new converts decided to stay in Jerusalem, in part to wait for Christ’s return, and also to receive teaching and instruction in their new faith (Acts 2:41-42). As a result, thousands of people and their families settled indefinitely in Jerusalem. Being away from their homes, these new believers needed money for food and rent and other living expenses, creating a potential economic crisis in the young church.

The disciples’ solution was to create a common fund and have everything in common among the believers in Jerusalem. They believed that in His teaching about the kingdom,

Jesus envisioned a community where the haves and the have-nots viewed each other as part of one family, one kingdom under one king, all pulling

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\* “From each according to his ability, to each according to his need.” Karl Marx

together to care for one another. The materially rich would help the materially poor, the physically well would help the physically sick, and the spiritually rich would serve the spiritually impoverished.<sup>142</sup>

The disciples' goal was to establish such a community among the believers in Jerusalem. To accomplish this, the permanent Christian residents of Jerusalem gave willingly and voluntarily from what they had in order to help all followers of Christ. "Selling their possessions and goods, they gave to anyone as he had need." (Acts 2:45)

A literal reading of Acts 2:45 would lead us to believe that all of the Jerusalem Christians sold everything they had at once, and the money was put into a common purse. But a more careful exegesis reveals that this is not the correct meaning of the text. In Acts 2:45, the Greek imperfect tense is used, indicating an on-going and repeated activity, instead of a once-for-all action. The correct reading is "they were time and again selling their goods and distributing them to all, as any had need." The selling of land and possessions, as well as the distribution of money, was done as needs arose.<sup>143</sup> When people's needs were obvious, believers who were willing and able, sold some of what they owned to help those in need. No one was forced to sell some or all of their possessions. Instead, everyone helped according to their ability.

This arrangement of voluntary acts of charity helps us to understand why Ananias and Sapphira were condemned and struck down so suddenly for their handling of wealth. They were not guilty because they decided to hold back some of the profits from the land they had sold. They were free like all the other Christians to make their own decisions about what to keep, what to sell, what to give away, and what to hold on to. Their sin

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<sup>142</sup> Larry Burkett, *Where Your Treasure Is*, (Chicago: Moody Bible Institute, 1996) 29.

<sup>143</sup> Walter E. Pilgrim, *Good News to the Poor*, (Minneapolis: Augsburg Press, 1981) 149-150.

was that they claimed to be giving away all of the profit from the sale of their land, when they really held some back for themselves. In order to appear more generous than they really were, they deceived and lied to their fellow believers. Their action broke the precious trust and unity of the new community, which was unacceptable in God's sight and led to their sudden death.

It should be noted that the Greek imperfect tense is used throughout the book of Acts when describing the early church members selling and giving, indicating the on-going nature of sharing among the first Christians. There was not a complete and total divestiture of all possessions and giving the money to the poor, but a continual selling and sharing for the good of the community. Many individuals retained their private property, but the difference was that they did not consider it exclusively theirs. Unlike Socialism, a strictly communal lifestyle or communal treasury was not enforced or required in the early church, nor is there any appearance of established economic equality among the believers in Acts. Since the communal sharing was ongoing, there was most likely still a wide range of income levels, from the very rich to those living at a basic level.<sup>144</sup>

Despite the varying economic levels among these believers, it is clear that none of the disciples were poverty stricken or destitute. Their goal was to have “not a needy person among them” through a community of goods that could be used by all. Their lifestyle was possible for two reasons: the presence of God among them, and the importance they felt about the unity of their Christian community. This new mode of

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<sup>144</sup> Craig Blomberg, *Neither Poverty Nor Riches*, (Downers Grove: InterVarsity Press, 1999) 165.

existence was underscored by the oneness felt by the believers in their new life in Christ, and their readiness to provide for the economic needs of each other.<sup>145</sup>

The remarkable aspect of this new type of sharing community was that it was unheard of in the Greco-Roman culture of their day.<sup>146</sup> The Jerusalem believers shared their money and possessions out of love for Jesus Christ and other people. Through these actions, they were able to demonstrate the character of Jesus and the depth of their devotion to him before a watching and skeptical world. The Jerusalem church was a witness for Christ and the unbelievers around them were able to see the followers of Christ not only talking about love, but exhibiting love to others (Acts 2:46-47). Their sacrificial giving enabled God to work through them and accomplish his purposes of reaching the lost around them. Each day, more and more people were added to the number of believers. Not only did their sharing improve the unity among the new body of believers, it attracted the unbelievers around them to their remarkable faith in a man named Jesus Christ. It was economic evangelism at its fullest.

Just like the early Christians, the world is watching us and how we use our money to see if our belief in Christ is real and if our lives have been changed by Him. Modern believers have lost sight of the fact that how we use our money affects the world's opinion of us, which at the moment is not particularly high. If we use all or most of our money simply for ourselves and our own pursuits, we appear no different than the unbeliever in the office or house next door to us. Why should anyone believe that we

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<sup>145</sup> Pilgrim 150.

<sup>146</sup> Pilgrim 150.

have found our pearl of great price in Christ, when our hands are clenched tight and our financial and material priorities are virtually identical to everyone else around us?

Of course, we must condition ourselves to be able to deny ourselves something and give sacrificially in order to help another person or ministry. Sacrificial giving grows out of giving in general. Most of us have plenty of things that sit around collecting dust because we do not use them or need them any longer. We need to consider why it is that we are holding on to these items. Maybe because we paid good money for them or maybe because we think we will need them down the road. This type of reasoning allows us to justify holding onto anything. We may feel that the petticoats from our square-dancing days may be useful one day, even though we do not dance anymore and do not even have a partner. Clothes and possessions are meant to be used, and if we are not going to use something, we should give them to someone who will. Why hoard such things when we could give them to another person who would get so much more joy and use out of them? If we are not able to give to others from our superfluous belongings, we will never be able to give away money or possessions that we might actually use or need for the sake of the kingdom.

The significance for us of the early church's sharing of possessions is not found in the social arrangement of their community and how it was set up, but in their attitudes before God as well as before their believing and unbelieving neighbors.<sup>147</sup> The emphasis on a common fund that any who had need could access is secondary. The importance is found in what they did and why they did it. Having received the greatest gift ever imagined in Jesus Christ, they in turn lived with open hands before him. Nothing in their

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<sup>147</sup> Luke Johnson, *Sharing Possessions*, (Philadelphia: Fortress Press, 1981) 109.

possession was theirs to hold or hoard for themselves alone.<sup>148</sup> Nothing they owned held the same amount of value and worth now that they had Christ. Everything was available to God for His purposes.

The Jerusalem Christians were men and women who had known Christ in the flesh, or who knew others that had known the Son of God. Their attitudes and actions before God and the world demonstrated not only their deep commitment to God, his children, and his message, but also their willingness to serve Him despite financial cost or sacrifice. Their sacrificial lifestyle was not by accident, but coincided with the power of Christ's incarnation and message. Our lifestyle should do the same, as Christ's work on the cross has changed our lives just as much as the lives of the early Christians. Their sacrificial giving changed the world during their time, for they followed the kingdom's two laws: "Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind, and love your neighbor as yourself." (Luke 10:27) Like the Jerusalem Christians, we are called to obey these two commands, and should do so by holding loosely to what God has given us. If we willingly sacrifice for the sake of the kingdom and seek to live out His purposes before a watching world, we too could change the world during our time.

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<sup>148</sup> Johnson 109.

Chapter Ten: Conclusion  
**God's Purpose for Our Money**

**"The world asks, 'What does a man own?' Christ asks, 'How does he use it?'"**

**Andrew Murray, South African evangelist and writer**

Thus far, we have explored money as it relates to the Christian life. We have looked at our modern culture, as well as the major theological movements and historical teachings on money in the church. We have examined money in the life of Christ, the disciples, the Old Testament, the Gospels, and the early church in Acts. What we have found is that the place of money in the Christian life has always been an issue for believers, and whether we like it or not, Jesus was in fact concerned with how we use our possessions.

As a result, the Scriptures are full of directives for believers on the topic of money. This is because wealth can be a great snare to our walk with Christ, and distract us from our top priority of seeking first the kingdom of God. Throughout the Bible, believers are never condemned for having or desiring worldly goods, but warned against

any perversions of that desire. We are commanded not to “love the world or anything in the world,” (1 John 2:15) because it is the unhealthy desire for possessions that can enslave and cause us to replace our love for God and others with the love of money.<sup>149</sup> It is virtually impossible to trust in riches and enter the kingdom of heaven, and it is difficult to have riches and not to trust in them.<sup>150</sup> As followers of Christ, we must treat riches and abundance with great care, for we are told “if riches increase, set not your heart upon them.” (Ps. 42:10)

We are not to set our heart or be attached to our worldly possessions because one day all we have will fade away. Indeed, the fairest of things are the most fading and the more beautiful and valuable an item is, the more it will lose its luster over time. Of course, we all know this to be true, yet nevertheless our possessions seem pretty real at the moment and quite satisfying in our present life. But we must admit that there is something wrong with our worldview if we spend our entire lives investing in an earthly kingdom that will ultimately be forgotten in our death.<sup>151</sup> Yet, along with the rest of our culture, we strive to accumulate more and more of the wrong things that have no eternal value, and in the end live out our lives with our hearts tethered to earth.<sup>152</sup>

As believers, our eyes and heart are to be facing heavenward, so we must seek to change our current materialistic worldview. Instead of trying to acquire additional stuff, we should really be trying to disentangle ourselves from our material possessions. The focus of our culture is to have or live in luxury, which is a very contagious goal. As Christians, instead of seeking after more luxurious living, we must learn to say “enough”

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<sup>149</sup> William Wells, *The Agony of Affluence*, (Grand Rapids, MI: Zondervan, 1989) 72.

<sup>150</sup> Thomas Manton, *Wealth and Riches*,  
[www.apuritanmind.com/stewardship/mantonthomaswealthandriches.htm](http://www.apuritanmind.com/stewardship/mantonthomaswealthandriches.htm)

<sup>151</sup> R. Scott Rodin, *Stewards in the Kingdom*, (Downers Grove: InterVarsity Press, 2000) 149.

<sup>152</sup> John Stott, *The Message of the Sermon on the Mount*, (Downers Grove: InterVarsity Press, 1978) 155.

to frivolity and living wastefully, and we must recognize that moderation and frugality, as taught by our church fathers, is a virtue.

But changing our worldview is about more than just accepting new standards and guidelines for how we use our money; it requires a change in our priorities. Our priorities shape what we do, and our use of money is a mirror of our true priorities. Money is a significant part of our life, and

How we use our money demonstrates the reality of our love for God. In some ways, it proves our love more conclusively than depth of knowledge, length of prayers, or prominence of service. These things can be feigned, but the use of our possessions shows us up for what we really are.<sup>153</sup>

If our use of money and possessions shows us to be people who are more devoted to ourselves than to God, we must begin to make changes, so that our priorities are right. It is when priorities are right that we find ourselves not loving money, but delighting in the Lord and the desires of his heart.

We are to do all of this because money is a powerful tool in the hands of faithful and God-fearing Christians when it is used correctly. We have yet to fully realize that God has made believers partakers in the spreading of His Gospel, and our money is nothing more than an instrument for spreading the kingdom of heaven. We have been created and redeemed for the purpose of being covenant partners with Christ, and are called to be God's stewards.

Being a steward is not an arbitrary title, but a role for God's children that has been established since the covenant of grace. It is the covenant of grace that "sets up for us the context for the role of steward. All that is given is given freely and out of love and in one

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<sup>153</sup> Charles Ryrie, *Balancing the Christian Life*, (Chicago: Moody, 1969) 84.

direction- from God to us. All that is owned, all that is created, all that is provided is from God to us.”<sup>154</sup> Therefore, our response, to all we have been freely given by God, is to work as stewards in the Kingdom.

Stewardship is not about following a set of rules, but serving God as an act of worship. Our very lives are a gift from God, along with His great plan of forgiveness and redemption through His Son Jesus Christ. “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that by his poverty you might become rich.” (2 Cor. 8:9) We give to Him in thanksgiving because of what we have received from him.

A believer’s lifestyle is to be nothing more than one of generosity and sacrificial giving. Followers of Christ are able to enjoy the things he has blessed us with, but we must remember that we are responsible to the God, the great Economist, for how we use our resources. Our very lives and all that is in them belong to Him and are to be used for His kingdom.

We are to hold our possessions and resources not in our hearts, but with open hands, so that we may receive God’s blessing as well as pass it along to others. When we hold loosely to what God has granted us, we are able to keep some for ourselves while being generous with the rest. We are to manage our resources with wisdom and discernment, so that we can be a blessing to others. God gives us money to multiply our giving and our giving potential, so that our money may flow from us to others. All of our material possessions, abilities, and knowledge are to be used for God’s ordained purposes and glory in the world.

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<sup>154</sup> Rodin 64.

Many Christians believe that their tithe should be enough when giving to God, and I agree that in certain cases it probably should be. But we should never rationalize away our responsibility to give more or any at all because we do not feel like doing it. Believers are not required to follow the three-tithe system outlined in the Old Testament, and the New Testament writers did not specify certain amounts and percentages for tithing. But what we do see in the New Testament is that followers of Christ are to give according to their ability and in proportion to how much they have. If we have been blessed with a lot, we should give a lot, and as our income increases, so should our giving.

The problem is that most believers (95-97%) do not even tithe 10% of their income, even though most of us claim to do so. Even if we did actually give the basic tithe of 10%, which should really be the jumping off point and not the final goal, we tend to think that what is left over is exclusively ours and not God's. But a life of obedience and devotion involves 100% of our income if that is what God asks for. Our lifestyle is to be about much more than tithing, but using what we have to serve others and carry out the work of God in the world.

So how do we use our money and resources for God's glory and his kingdom? We must first invest in things that we know are pleasing to God, and produce with our money what God values. We must find out what God wants accomplished, and how our money can best serve those purposes. He may want our money in specific places. We could just write a check to a charity, but God might have a specific ministry for us to support. Along with a great deal of prayer, this requires committing to God's priorities,

instead of pursuing our own, because we are to use our money and possessions for the glory of God and the furthering of His kingdom.

Whatever our financial situation, all believers are to play a part in advancing the kingdom of God. To some, the part may seem small, but that does not mean insignificant. The poor widow put next to nothing in the temple treasury, yet she more than any other attracted Jesus' attention. Each Christian life has eternal significance, particularly in how we represent Christ on the earth and work for the increase of the kingdom of God on earth.

The YoungLife Ministry has a great motto for its staff and volunteers to describe their work with students, which is "Winning the right to be heard." YoungLife understands how powerful a person's lifestyle is to their witness for Christ. The same is true of how we use our money. When Christians use their material possessions in harmony with the will of God, it encourages others to believe in Christ.<sup>155</sup> This is why all believers, according to their ability, should be involved in using their finances to carry out God's work in the world.

Christians should also use their resources to increase their wealth and success in the world for "the richer any man is, the more abundant are his means of doing good to others."<sup>156</sup> The great benefit of possessing money is to have a say in how it shall be used, as well as an increase in the range in which we can spread the Gospel of Jesus Christ. We should control all we can for the good of God's glory because we cannot use for His purposes what we do not possess.

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<sup>155</sup> Gene Getz, *A Biblical Theology of Material Possessions*, (Chicago: Moody Press, 1990) 51.

<sup>156</sup> John Calvin quoted in Leland Ryken, *Worldly Saints The Puritans as They Really Were*, (Grand Rapids: Zondervan, 1986) 67.

Our purpose is not to become rich, as it is for the non-believer, but to have more to serve God with. An unbeliever may produce material goods simply to increase his or her own wealth and power. But a Christian is to do the same with the desire to please God and be a faithful steward. While one serves money, the other serves God.<sup>157</sup>

Nor should we assume that one standard of living is right for all believers. No two human beings are identical or have the same needs, even if their roles and tasks in life are very similar.<sup>158</sup> In fact, the same item or possession may be right for one person and wrong for another, given their different situations in life. A BMW may be acceptable for one person and unacceptable for another depending upon the purpose that God has called them to. The reality is that sometimes to use our money and influence properly, it may require an above average standard of living. We must be cautious about judging others and their lifestyles based on our decisions about what is appropriate for our own lives.

Whatever our financial situation may be, Christ has called each of us to invest in a different goal- namely, laying up treasures in heaven. “Do not lay up for yourselves treasures on earth but lay up for yourselves treasure in heaven.” (Matt 6:19) All of our earthly treasures will soon fade, but our treasure in heaven will last forever. But we need to ask, what really is heavenly treasure? Our cultural background often causes us to imagine streets paved with gold and large mansions for each inhabitant. Instead, treasure in heaven seems to refer to

The development of Christ-like character (since all we can take with us to heaven is ourselves); the increase of faith, hope and charity, all of which

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<sup>157</sup> Ed. David Neff, *The Midas Trap*, (Colorado Springs: Victor Books, 1990) 59.

<sup>158</sup> Neff 114.

(Paul said) ‘abide’; growth in the knowledge of Christ whom one day we shall see face to face; the active endeavor (by prayer and witness) to introduce others to Christ, so that they too may inherit eternal life; and the use of money for Christian causes, which is the only investment whose dividends are everlasting.<sup>159</sup>

This does not mean that it is wrong to accumulate material possessions, but “our focus should always be on eternal value and accomplishing the will of God by the way we use our material possessions.”<sup>160</sup> If followers of Christ live in such a manner that they regularly think about and act in ways to glorify God with their material possessions, it means their treasure is in heaven because that is where their heart is.<sup>161</sup> Such treasure in the bank of heaven is an investment with a high return, and we should free up as much as possible in order to place it where the return is eternal.<sup>162</sup>

Our eternal investments will pay eternal rewards and maybe earthly rewards, though this should never be our motivation for giving. God has promised us rewards in heaven for our faithfulness in serving Him by investing our time and possessions in ways that are honoring and pleasing to Him. But if God, in his sovereignty, calls us to forsake 100% of our possessions in this life, with no reward granted in this life or the next, we would have no grounds in which to object.<sup>163</sup> We must give with the right attitude and in cheerfulness, never expecting anything in return.

Our goal in how we use our money is not to accumulate rewards, but to glorify God and advance his kingdom. We give in love and gratitude because of all we have

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<sup>159</sup> Stott 156.

<sup>160</sup> Getz 87-88.

<sup>161</sup> Getz 88-89.

<sup>162</sup> Richard Foster, *The Challenge of the Disciplined Life*, (New York: HarperCollins, 1985) 55.

<sup>163</sup> Neff 56.

received through Jesus Christ and his death on the cross. And if we find ourselves reluctant to give because there is no guarantee of rewards on earth or in heaven, we must remember that when we stand before God and His judgment seat, we will be asked to give a total account of how we used our material possessions while on earth, whether for ourselves, or for God and others.

We will never fully know what effect our money had on others and the kingdom of God until we enter heaven. Then we will see not only what our sacrificial giving and sharing accomplished, but also the motivations behind our giving. Did we give in the hope of getting more on earth or in heaven, or did we give out of genuine love and gratitude to God? Our real motivation should be to one day receive the greatest blessing we could ever imagine by hearing our Savior say, “Well done, my good and faithful servant!” (Matt. 25:21)

This is why it is so important how we use our money. Followers of Christ have the highest honor of being created to be instruments of good in the world, and are called to be a powerful tool in changing the world for Christ. Do we believe that we can change the world for Christ? We could, if we wanted to, and used our money to do it. If members of Christian churches in the U.S. alone actually increased their giving to 10% of their income, an additional \$139 billion a year would become available for the work of Christ.<sup>164</sup> We cannot ignore such statistics, because they tell us that money has real spiritual value and can be used redemptively in the world.

This is why we must start afresh to seek first the kingdom of God with our lives and our money. It does not matter where we are starting from, or if in the past we have given only a little or none at all. We must begin to change our lives, by coming to God in

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<sup>164</sup> [www.generousgiving.org/page.asp?sec=4page=311](http://www.generousgiving.org/page.asp?sec=4page=311)

prayer, as children to their Father, that our hearts can be changed through the work of the Holy Spirit, and so our concern for our neighbors would outweigh our concern for things, and that treasure in heaven would be more valuable to us than treasure on earth.<sup>165</sup>

The road will not always be easy, for Satan will continually try to pull us back to the materialistic and unfulfilling ways of the world. And during times of struggle and failure along the way, as we try to move away from the world and toward Christ, his forgiveness will be there to meet us. The cross covers precisely the distance for each of us, between our striving and our arriving at who we hope to be in Christ.<sup>166</sup> But as we press on and pursue God's desires on this earth, our right use of money will deliver a powerful blow to the kingdom of darkness and do all manner of good in the world for the glory of God. And our lives and spirits will be changed, for they will be "poured out, shaken together, and running over" with the love of God and neighbor, and each of us will make a difference on this earth in the name of Christ that will last long after we have passed into glory and will echo in eternity forever.

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<sup>165</sup> Larry Burkett, *Where Your Treasure Is*, (Chicago: Moody, 1996) 90.

<sup>166</sup> Neff 22.

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