

# Money, Stewardship and Christ

## *Intro.*

We Pastors complain about the privatisation of religion. We object to the way in which religion is treated as a mere lifestyle choice or personal aid to living. But I suggest that we have sometimes made ourselves irrelevant by accommodating to the culture. I think we have failed to challenge the major idolatry of our times.

I believe the worship of money is the great idolatry of our generation and the scope and range of this idol's power has grown in my lifetime.

Yet we hardly ever hear challenging teaching on the subject of money and its power because we are hamstrung by a traditional doctrine of stewardship which is unscriptural; it is a human word and not the Word of God. I contend that the traditional teaching on Stewardship is powerless and irrelevant in the face of the spiritual power which lies behind the current obsession with money.

Signs of money idolatry today (just a sample):

1. The Shopping Generation. The rise and rise of recreational shopping is something we would never have predicted in the 1960's.
2. Massive increase in gambling, (National Lottery and online gambling).
3. The emphasis on education as investment rather than acquiring knowledge or understanding. The graduate tax/student loan scheme is a logical consequence of this.
4. The inflation of asset and commodity prices throughout the world as a result of huge inflows of speculative capital.
5. The rescues of Northern Rock, RBS/NatWest, Bear Stearns, and AIG and even private hedge funds by nation states. This is a massive redistribution of wealth because faith in the financial system has to be maintained.
6. The transition of London from a mercantile and manufacturing centre to a home for capital markets and financial trading. Pastors of inner London churches need insight into the pervasive power of money. We minister where "Satan has his throne" (Rev. 2:13 – like the church at Pergamum we need sharper discernment to avoid compromise with idolatry).
7. The obsession with "economic growth" which all politicians and pundits see as necessary. It is often called "wealth creation" and measured by GDP. It is really an estimated sum of all the monetary transactions in a time period – a strange definition of wealth creation which leads to perverse outcomes.

Unfortunately, much Christian teaching seems irrelevant to this world we live in. Vague talk about avoiding materialism and exercising good stewardship does not recognise the principalities and powers we should be confronting. We live in a money dominated, money worshipping world.

## *Money is spiritual*

It is a non-material symbolic power. It always was. Even when money was tied to a gold or silver standard it was more than a substitute for precious metal. But with the arrival of the electronic economy money has become completely abstract. Less than 5% of our money consists of physical paper and coin (which itself is worthless without faith). The rest is just a contractual promise stored digitally as bank deposits, credit card accounts etc.

In the 21<sup>st</sup> c. the value of money is entirely a matter of faith. It's power comes from our trust in electronic symbols stored on the computers of our financial institutions. Modern money weighs

nothing, smells of nothing, and is invisible apart from its effects. Money is a promise which must be believed if it is to retain its power.

The Eurozone pantomime which is unfolding in late 2011 is an illustration of the power and necessity of faith in a currency. Seventeen countries as far spread as Ireland to Cyprus are being force marched into a fiscal (hence political) union while democracy is being suspended so that faith in their money can be preserved. When precious heritages and freedoms are willingly sacrificed so hastily we are watching a great Power at work,

## ***Scriptural foundations***

### **Human Stewardship of creation**

I don't think I need to spend any time justifying that doctrine. I take it as given. It includes both conservation and development of all living and inanimate creatures over which we have power and for which we are responsible to God the Creator.

### **Money is not part of God's creation**

On which of the six days of Genesis do we imagine money was created?

Money is a human social construction and one of the key inventions which made the modern world possible. Far more important than the invention of the wheel. It makes a diversified economy possible and is a prerequisite for urban life – at least until the city of God comes down from heaven.

Since money is not a creation of God but is immensely significant, the casual extension of the doctrine of stewardship to money needs to be justified.

I have heard many people say money is neutral – it is neither good nor bad. It is just a medium of exchange or a store of value. Well that is a statement of faith – a core presupposition – which I would like to challenge. (Incidentally, this belief in the irrelevance of money is a cornerstone of neo-classical economics and the fallacy which led all those clever people to ignore the borrowing binge which brought us into this current depression)

Which leads straight to the question, what sort of thing is money?

### **What is money in Scripture**

#### **Old Testament**

It is Power - Eccl 10:19

*19 A feast is made for laughter, and wine makes life merry, but money is the answer for everything.*

It is addictive - Eccl 5:10

*10 Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.*

In the early Old Testament period Money begins as conveniently packaged silver - a metal which has value and usefulness in itself. It is expressed in shekels – a unit of weight. And lending at interest was forbidden. The only way to accumulate money lawfully was to build wealth by working or trading in real goods. Such wealth could be a sign of grace for someone like Abram or Job. Hence Prov 14:24 *The crown of the wise [is] their riches* (KJV – modern translations find this too embarrassing I suspect).

But OT writers are fully aware of the scandal of riches in the hands of the wicked.

For the Godly Israelite, wealth could be dangerous and wealth concentrated in money form doubly so. Hence the prayer in Proverbs 30:8

*8 Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread.*

Money enables international trade which in the Old Testament is a corrupting influence (Eze 28:4-5). [An observation: Most Christians today buy the line (of economic liberalism) that trade is a benefit to everyone and intrinsically good.]

## **New Testament**

In the Hellenistic and Roman ages money takes on a more complex character. Jewish theology failed to deal with the subtle temptations which money brings because it failed to see the spiritual power which lay behind money.

### ***Money is an idol***

Luke 16:13-15

*13 "No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon."*

*14 Now the Pharisees, who were lovers of money, also heard all these things, and they derided Him.*

*15 And He said to them, "You are those who justify yourselves before men, but God knows your hearts. For what is highly esteemed among men is an abomination in the sight of God."*

NKJV

NIV translates "mammon" as "Money" with capital M as though personified.

Money is an alternative God. No wonder the Pharisees did not want to believe this. They were the Children of the Maccabean revolution. Their forebears had cleansed the idolatry from Judah. Now Jesus says that just like unfaithful Israel they are trying to serve two Gods. Both Jahweh and Money.

In v15 the word abomination is the correct translation. It is the usual OT description of an idol. e.g. Deut 7:25-26

*25 You shall burn the carved images of their gods with fire; you shall not covet the silver or gold that is on them, nor take it for yourselves, lest you be snared by it; for it is an abomination to the LORD your God. 26 Nor shall you bring an abomination into your house, lest you be doomed to destruction like it. You shall utterly detest it and utterly abhor it, for it is an accursed thing.*

NKJV

That brings us to one of Jesus most misunderstood conversations -

Matt 22:16-22

*16 And they sent to Him their disciples with the Herodians, saying, "Teacher, we know that You are true, and teach the way of God in truth; nor do You care about anyone, for You do not regard the person of men. 17 Tell us, therefore, what do You think? Is it lawful to pay taxes to Caesar, or not?"*

*18 But Jesus perceived their wickedness, and said, "Why do you test Me, you hypocrites? 19 Show Me the tax money." So they brought Him a denarius. 20 And He said to them, "Whose **image** and inscription is this?" 21 They said to Him, "Caesar's." And He said to them, "Render therefore to Caesar the things that are Caesar's, and to God the things that are God's." 22 When they had heard these words, they marveled, and left Him and went their way.*

NKJV

The word for **image** is **icon**. These Guardians of pure Judaism have pagan graven images in their pockets! And Jesus is suggesting not only that they pay their taxes but that they take ALL of Caesar's graven images and give them back! But what would the Pharisees and Herodians do without all that lovely Roman money? No wonder the conversation was killed stone dead.

Deut 4:15-16

*15 You saw no form of any kind the day the LORD spoke to you at Horeb out of the fire. Therefore watch yourselves very carefully,*

*16 so that you do not become corrupt and make for yourselves an idol, an image of any shape,*

To this day Money bears the imprint of our modern icons. The Graven images we value and our secular Saints. It still smells of the idolatrous. If you want to a clue to the idols and obsessions of a country study the iconography of its coins and banknotes.

Money is the nearest substitute for God that man has so far invented. It can offer security and power, peace, freedom and ease. But it must be served faithfully; even then Mammon is as cruel and deceitful a master as Baal and Moloch of old.

## **The Deceptive Doctrine of Stewardship**

One consequence of failing to understand the corrupting power of money is that in the attempt to manage the power of money it effectively begins to manage us. Proponents say we have to be “practical” - which usually means a balance between economic reality and the will of God. Stewardship offers the way to a peaceful conscience. But...

Mark 7:9-12

*9 And he said to them: "You have a fine way of setting aside the commands of God in order to observe your own traditions!"*

*10 For Moses said, 'Honour your father and your mother,' and, 'Anyone who curses his father or mother must be put to death.'*

*11 But you say that if a man says to his father or mother: 'Whatever help you might otherwise have received from me is Corban ' (that is, a gift devoted to God),*

*12 then you no longer let him do anything for his father or mother.*

Whenever I hear teaching about Stewardship I am told that I should think of my money as belonging to God. It is God's money which I am holding in trust for Him for the furtherance of His Kingdom. Or – to use 1<sup>st</sup> century language my money is “Corban” -devoted to God.

And this illustrates the weakness of the language of Stewardship. The word just means management. As I hope to show, teachers of “stewardship” abuse scripture in a vain attempt to construct a complete ethic of money management when no such ethic is possible.

And church people usually absorb from the surrounding culture their ideas of what constitutes good money management. Sometimes they mortgage themselves up to the hilt because everyone knows you have to get up the housing ladder, or both parents devote themselves to paid work while the children grow up wild, or they pay a tithe to their local Evangelical Church and put their frail old mum in a home that smells of cabbage because they think they can't afford better.

The doctrine of stewardship is so elastic that it is useless. It can be used to justify anything in the economic realm which looks like common sense to us. It is the economic equivalent of “Just War” theory.

Frankly, we should leave it to the Pharisees.

## ***So what do we teach?***

### **The proper doctrine of Stewardship**

When it comes to the gifts of creation Jesus tells us “Be Good Stewards”. (Parable of the talents)

When it comes to the gifts of salvation Jesus tells us “Be Good Stewards”. (Parable of the minas)

When it comes to money...

### **We teach “reckless” generosity**

Luke 16 tells the story of a steward who treats his master with cynical contempt and he is praised by Jesus! He uses his master's wealth to make friends for the future when his relationship with the master is over.

*9 And I say unto you, Make to yourselves friends by means of the mammon of unrighteousness; that, when it fails, they may receive you into everlasting habitations.*

*10 He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.*

*11 If therefore you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?*

*12 And if you have not been faithful in that which is another man's, who shall give you that which is your own?*

*13 No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. You cannot serve God and mammon.*

The master with whom the servant is parting company is “unrighteous mammon” - we SHOULD be unfaithful to such a master. Spend money to make friends forever.

Luke 16 is placed after Luke 15 – the parable of the brothers and the father. Grace has nothing to do with “good management”. See also Luke 14:12-14.

*12 Then Jesus said to his host, "When you give a luncheon or dinner, do not invite your friends, your brothers or relatives, or your rich neighbours; if you do, they may invite you back and so you will be repaid.*

*13 But when you give a banquet, invite the poor, the crippled, the lame, the blind,*

*14 and you will be blessed. Although they cannot repay you, you will be repaid at the resurrection of the righteous."*

Open hearted, non-calculating generosity is an imitation of God's heart.

### **We teach “reckless” worship**

What about the two stories of expensive perfume being poured on Jesus head and feet? I say there are two incidents because I don't think the account of Luke 7 can be harmonised with John 12.

They are both cases of wasteful extravagance and are models of Christian worship.

Christian living is more about freely losing all to gain Christ than the careful calculation of bogus stewardship. “Losing all” must have a financial side to it .

### **We teach that money is necessary**

Luke 22:35-36

*35 Then Jesus asked them, "When I sent you without purse, bag or sandals, did you lack anything?" "Nothing," they answered.*

*36 He said to them, "But now if you have a purse, take it, and also a bag; and if you don't have a sword, sell your cloak and buy one.*

We need money like we need police and locks and weaponry. Necessity forces us to judge between bad alternatives so that we choose to do the lesser evil. We carry a purse because the Kingdom has not yet come in its fullness.

There is nothing more discouraging than useless idealism in the Pulpit. People do need money. Most of all in London.

### **We teach people that God does not need money**

Most teaching of Stewardship does the opposite. It gives the impression that the Kingdom of God is in need of cash and that we are meant to supply that cash. Ps 50:9-12

*9 I have no need of a bull from your stall or of goats from your pens,  
10 for every animal of the forest is mine, and the cattle on a thousand hills .  
11 I know every bird in the mountains, and the creatures of the field are mine.  
12 If I were hungry I would not tell you, for the world is mine, and all that is in it.*

Churches and Christian charities that beg for money are giving a terrible testimony to their God. If our pet projects are short of cash we should not start “fund-raising” - even if it is disguised as a prayer letter, deputation visit etc.. If God is in favour of our project and we pray in faith it will be funded.

Why do missionary societies persist with the practise of recruiting employees and then sending them to raise their income by gathering “support”? I have never understood why this unbelief is called the “faith” system.

There is a particular problem with churches running government funded social work. Youth facilities, luncheon clubs etc.. The Government sees us as part of the “third sector” providing a cheap and enthusiastic workforce for their programmes. Money distorts all relationships. Can anything be the Lord's work if it is funded by Babylon's gold?

God is not poor. What he commands He will also provide for.

There is another way in which we can act as though the Almighty is short of cash.

The penny-pinching, money-wise behaviour which characterises some Christians may be a matter of necessity (“blessed are you poor”) but it becomes hypocrisy if they have substantial savings (Proverbs 13:7). I can not understand believers who live as though their Father were a pauper. The proper behaviour of wealthy believers is well documented in the Apostolic writings. It is not to act poor but be generous. Generous to a fault.

Does our handling of money reflect the immense wealth of God?

### **We need to restore a New Testament imbalance to our teaching on giving**

In the NT giving is a matter of Christians giving to poor people (mainly other believers) in great need. The aim is to equalise the burden.

There is almost no scripture teaching on giving to maintain local church ministry, foreign missions, denominations, church buildings or any other projects. It seems God does not think like us.

Unfortunately, most teaching on money in the churches majors on these things. We need to get back to a Biblical imbalance.

Talk about “Giving” is virtually meaningless. The important question is not “how much should I give” (what a narcissistic and money-centred question!?). The question is “what does my brother/sister/neighbour need and how can I help?”

## **We need to teach how hard it is to do good with money**

So often, in my experience, a gift of money between members of our fellowship has led to difficulties. Where there is great inequality it is often right that the wealthier party tries to help but it is hard to do well and with good consequences. As a visitor to Africa I am convinced that most Christian aid and missionary work there is doing more harm than good. The better the funding, the bigger the problem.

But we must try.

The examples of doing good which we find in scripture are usually to do with food, clothing, shelter and protection rather than the crude transfer of funds. We do good by being involved with the people we help.

The rich man's cheque book is capable of doing more harm than good unless the Holy Spirit makes him abnormally wise in the way he gives. Little N.G.O.'s are springing up in Africa like buckets being put out to catch the rain drops of aid. It might be better to start an honest business ruled by the ethics of the Kingdom in the developing world rather than open another channel of unearned cash.

## **We should be repeatedly warning about the dangers of debt**

This may be too late. The great debt hangover has begun and the many scriptural warnings on debt which Pastors have glossed over are coming back to haunt their congregations.

I have spent my whole ministry speaking about the Spiritual and Moral burden of the Mortgage and I have nearly always been ignored. The dangers of indebtedness and financial pledges were well known to the Bible writers (Proverbs 11:15) – to promise your unknown future income to a bank in exchange for a large loan is reckless and presumptuous (James 4:13-17).

## **We should be repeatedly warning about the sin of hoarding wealth**

James 5:1-3

*5:1 Now listen, you rich people, weep and wail because of the misery that is coming upon you.  
2 Your wealth has rotted, and moths have eaten your clothes.  
3 Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days.*

James goes on to make more understandable accusations against the wealthy but it is the first charge which I find interesting:

*You have hoarded wealth in the last days.*

The charge is that they hoarded wealth at a time when they should not have. They hoarded wealth in the last days and that wealth will destroy them. Have you ever passed this warning from God on to your congregation? It reminds me of the saying of Elisha in 2 Kings 5:26

*Is this the time to take money, or to accept clothes, olive groves, vineyards, flocks, herds, or menservants and maidservants?*

Our days are like the days of Elisha. Days of both mercy and judgement. Days of grace when Christians are meant to be givers more than receivers.

I have often heard Christians justify the accumulation of money by referring to the wealth of Abraham or Job. But I notice that they do not often imitate the generosity of those great saints (Genesis 13:8-11, Job:29:11-17, Job 31:16-23). More importantly, these men gathered wealth in earlier times. These are the last days. The end of the ages is upon us. Let us serve God and not Money.