

*You want to trade how many potatoes
for one elephant?*

Chapter Two Multi-use Tool

Martin — Money solves the lump problem. Many economic goods come in lumps, package sizes imposed by the universe. Potatoes come one to a skin. If you're an elephant hunter, they come one to a skin too, and trading one elephant for one potato seems unfair, at least to the elephant hunter. Money lets us subdivide economic lumps into something small enough to provide a common trading point. After its invention it swiftly became central to human economic activity everywhere it appeared.

Before money, specialization limped on one leg. When each family catches or raises its own food, makes its own clothes, and builds its own huts or tents, there's no need for money. But if Bob likes building boats, and Fred is a terrific fisherman, they need to do some trading. Now Bob would rather eat fruit and nuts than Fred's fish. Ned has great nuts to trade, but he can't swim and is afraid of water. Sam hunts elephants and Roger raises potatoes. The more specialties you add in, the more complicated this gets. Things we can't eat or wear have value too.

Bob's reputation for building better boats than some other maker has value. So does customer satisfaction with Fred's fish.

Money to the rescue! It can't build boats, plow fields, turn screws or nourish our bodies. But we trade money for physical things we need or want, boats or plows, screwdrivers or food. We use it to hire others who will build boats, plow fields, or turn screws. It converts the value of everyone's products into something commonly accepted, widely used, and easily carried and saved up until needed. Money is the most versatile and flexible tool ever invented.

That flexibility brings its own problems, because prices become a balancing act between buyers' money and sellers' goods. Real world prices can change suddenly even in officially price controlled economies. Stock and commodity markets demonstrate these sudden changes regularly.

CeCe — The study of all that is called economics which deals with the production, distribution, and use of goods and services. Americans are very much concerned about economics and put a lot of thought and effort in figuring out these things. In fact we can get so caught up in this that it can be the sole motivation of our life. In poor cultures all one's time and effort can be used up just getting food and clothes.

Martin — Money has been invented over and over again around the world. I believe the Holy Spirit inspired the invention out of love and mercy. The benefits of some sort of teamwork have been clear from the beginning. The selfishness built into us has kept us from operating an entirely cooperative system except in the simplest cases. Money and the trading it facilitates let us cooperate and yet remain selfish.

But the inspiration of money was almost as risky as giving mankind free will. Money is our most dangerous tool, deserving special warnings in the Bible. Riches even compete with God for our love and for control of our lives.

CeCe — Jesus said, "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money." NIV Paul says in 1 Timothy 6:10 "For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs." NIV We can either love and serve money or we can love and serve the Lord God, but we cannot do both. Loving money is going after a false god. The Holy Spirit has to teach us how to put money in its proper place in our lives.

Martin — Someone might fall in love with a weapon.

Weapons give power over others, something fallen man lusts after. Someone might even fall in love with a plow used in farming. It makes larger yields of food possible. Falling in love with screwdrivers, pliers and other small tools has to be pretty unusual if it ever happens at all. I've never mistaken any of my electrical tools for my God or my wife. But love of money is commonplace, and tragic. Money never returns our love or cares for us in any way. But money competes with the true God for mankind's love. Pity the man or the woman whose life is really centered around money. Cold Cash becomes a harsh and cruel master.

Ecclesiastes 5:10 comments that people who love money will never be satisfied. Those who long for God's righteousness will be satisfied. Matthew 5:6 and parallel passages.

For this reason we've devised a little checklist on whether we love money. Because the natural, fleshly heart is deceitful this isn't a perfect checkup. Jeremiah 17:9 We may deceive ourselves. But if we are believers in Christ, the Holy Spirit will show us truth in His good time, even if not today. People who know us but are not intimidated into silence or pretense, can help us see ourselves clearly. Our spouses are a possible source of truth, especially after a spat. So are our teen-aged children.

Here are the questions:

✓ Do I give alms in secret, as Jesus advised in Matthew 6:2-4, and is this unusual? I once met a man at a blood drive who feared giving his name to the blood bank lest he lose his credit in heaven. He needs to understand grace, but giving to gain admiration is indeed low in profits.

✓ Do I store up treasures, either possessions or money, especially with no clear need or use in sight, like the rich fool?

✓ Do I dream about storing up treasures and lust after them, even if I have none? 1 Timothy 6:9.

✓ Do I avoid Bible passages such as 1 Corinthians 16:2 and 2 Corinthians 9, which talk about giving money to the church?

✓ Do I resent sermons on tithing, giving and the like? Jesus often taught and preached about money and possessions. A few church leaders probably speak out of greed or misunderstanding, but many are faithful. Jesus is the only authorized judge of the unfaithful.

✓ Do I resent the money paid to pastors, teachers and other church staff? 1 Timothy 5:17-18.

✓ Do I feel conviction from the Holy Spirit? Conviction from God offers a way out through repentance. Condemnation

from Satan or the old selfish nature locks us up without hope or tempts us to fresh sin. If we are not under conviction, the Holy Spirit isn't trying to remove love of money from our character just now, even if it is present. He tailors our learning to our real needs, and something else may be more urgent.

√ Do I avoid marriage and choose living with someone instead for financial reasons such as keeping insurance, alimony or pension flowing?

√ Do I maintain a sham marriage for access to an inheritance or trust? Choosing cohabitation instead of marriage to preserve an insurance policy, pension, or alimony/child support is idolizing money.

If these questions show I love money, it is time to repent, crying out to God for forgiveness. Love of money leads to many kinds of evil. 1 Timothy 6:10. Abandoning that love will leave us free to use money as a tool for godly purposes pointed out by the Holy Spirit. He has already prepared good and important work for us to do, if we're willing. Ephesians 2:10.

CeCe — Decisions driven by money considerations alone can leave us serving mammon, the god of money. Making every family decision on the basis of money is easy. "It costs too much," is a simple answer when children ask for something. Never mind whether it is something they really need. In deep poverty we may be unable to see any other choices. But the Lord God can bring other means of having what is needed, if we depend on Him.

The opposite error of giving our children all the money they ask for is just as simple and just as destructive. It is easier to give money to someone than it is to build a good relationship with that person. When we see money as our security, our source for love and care, and the handle for controlling our lives, we are in great danger.

Martin — Money isn't the only measure of cost. Jesus spoke of counting the cost before setting out on a course of discipleship. Luke 14:26-33. He seems to have had rejection by our families, loss of jobs and prestige, and persecution in mind along with money. A book on finances has to concentrate on the small part of the universe where everything has a cash price.

Father God wants something better for every child He has adopted. He wants the children of the owner of the cattle on a thousand hills to trust Him for everything, in everything.

That's one reason He doesn't fill our pockets with money once we become believers. We might easily come to rely on our

riches, not Him. Deuteronomy 8:17-18.

Still, a few of the faithful are rich by the standards of men. There is no condemnation in Christ for either poverty or wealth. Philippians 4:12-13. In the Kingdom of God, there is no superiority in either one. There are different assignments and responsibilities.

When I never had money in my pocket or bank account, my decisions about using it were simple. When I came to have money I could spend on my pleasures or use it for the Kingdom, I started having to make new choices.

CeCe — As we walk with God we find we take pleasure in what Father God enjoys. This is often different from our old way of thinking. Instead of spending money and time in bars, our friends in the Psalm 150 Prison Ministry found great pleasure in taking Christian music and teachings to inmates. The fruit of their pleasure was joy in the Lord and transformed lives in prisoners. They spent their money and time on this pleasure until the season for this ministry ended.

Martin — On this earth we will never be free from money as a consideration in our actions. Father doesn't expect that. What He does want is for us to give equal or greater weight to other factors, especially His guidance and thinking.

CeCe — No matter what culture we are born in, our world view does not match Jesus' view. After we are born into the kingdom of God (John 3:3-7), we need to learn a whole new way of living. The Holy Spirit teaches us about God's viewpoint. Then if we are willing to repent, He changes our attitudes to match His. This includes our understanding of our finances, God's economy and who is really in charge of our economics. Unlearning what the world has taught us about money is difficult but the grace of God provides the power to do it.

Martin — What has the world taught us that we need to unlearn? Ideas like these:

✓ Self-help and selfishness are necessary for financial success.

✓ We can't trust anybody, not even God, as much as we trust ourselves: "If you want something done right, do it yourself."

✓ We owe it to our parents, ourselves, and society to work hard at becoming rich and possibly famous.

✓ Once we're rich, we owe ourselves the costly toys shown on television, and we'll be able to buy love and admiration from

anybody with less money.

Didn't find what your culture teaches? There are many variations. They all seem right when we grew up with them or learned them by experience. For instance, a man from another culture told me his people teach that it is wrong to work hard and advance beyond your fellows. Giving gifts to others in the culture removes some of the objections, but not all.

Any teachings by the world's cultures set us up for undeserved guilt because real people like us cannot live up to the imaginary standard set by the teaching. Some confused teaching in the name of Christ holds that if we don't succeed in the way the world defines success, we lack faith.

Jesus Christ and His apostles gave us the truth. We are to work hard and honestly and pursue excellence in whatever field we're in because that honors God. We're to be content with our status and our income. This new way of thinking holds that following Christ is far more important than all money matters.

CeCe — As we read through the Bible we find that God loves His people no matter what their financial status. Job was blameless and upright in God's sight (Job 1:8). He was wealthy, but he lost everything for a time. Through the experience he gained a new understanding of God's sovereignty. Then God restored everything to him double. God loved Job the whole time.

Jesus, the beloved of Father God, was not wealthy in material things, yet He had everything He needed to live in the world at that time. Jesus warned us, "Watch Out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." Luke 12:15 NIV. By His life Jesus showed us what is really important: To love God and your neighbor.

The Lord loved the apostle Paul and poured out His grace on him whether he was in times of material abundance or times of great lack. Philippians 4:14-19.

The amount of money and things we have does not determine whether we are in God's favor. It is our attitude toward God that is important. Am I faithful to Him no matter what?

Martin — Father God must have had this book in mind long before *CeCe* and I became Christians. Since becoming Christians we've had an astonishing amount of contact with money and ways of handling it. We haven't pursued money. We have had walking with the Lord as our goal in life. We hope to persuade you that God really does have grace for finances.

We have no Biblical reason to expect Christians to have

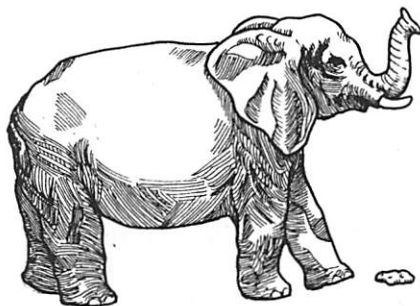
more money and possessions than the rest of the world. God does not condemn the poor, but rather loves them. Very few of God's favorite people in the Bible were rich with material things throughout their lives.

When I face a mirror I see outward aspects of myself, graying hair, deepening facial lines and such. When I face my wallet and checkbook I see outward financial aspects. God sees those, but He pays a lot more attention to what's inside.

CeCe — Paul tells us in 2 Corinthians 3:18 that as we behold the glory of the Lord we will be transformed into His image. Beholding money as our image will not bring us into the image of Christ.

Take Home Lesson: God probably inspired people to create money so we could cooperate in using resources. It is a grand tool and servant. Father never intended money to become our master, our source of comfort, or our great love. A journey toward a new financial life based on God's radical grace begins with a searching and honest look at our own attitudes. Pray for the courage to do this. What we find may lead us to repentance: Admitting to God and to ourselves that we have been wrong and deciding to change.

Father God has many ways to care for us. When we are dependent on His grace we will probably experience several of the ones discussed in the next chapter.



Chapter Three

Father's Means

Martin — Our daughter Allanna trains horses. She's found that horses will "spook" into flight at monsters both real and imaginary. We're like that. Many Christian believers have grown up fearful of failing to pay bills right on time, fearful of debt, fearful of having an empty wallet or bank account, fearful of bankruptcy, and fearful of unnamed "horribles" that will get us if we don't do everything exactly right.

There are also people who have grown up unafraid of lying, cheating, stealing, leaving town seconds ahead of bill collectors, and much more. God speaks in Scripture of His disapproval of such antics.

CeCe — I had been taught to pay bills on time. So I would get afraid when the bills were more than our bank account had in it. What was I to do about that? The Holy Spirit pointed out to me which bills to pay when. Some bills have grace periods which allow you to pay after the due date without penalties. Some bills can be paid by installments with only a small service charge. Sometimes unexpected money came in that covered it all. So I learned to consult the Holy Spirit and trust that God would provide.

The one thing that we must avoid is handling money dishonestly or foolishly.

Martin — If you have been a Christian for long, you have probably encountered the seductive false teaching that if you follow God you will be healthy, wealthy and comfortable because God protects those He loves.

God's protective love is a safety net. Picture a safety net just above the floor in a circus tent where you are performing on a high wire. If you make a mistake, you're going to fall, and it is a long and frightening fall. The safety net keeps you from destruction at the end of the fall, not from falling.

There is another Christian teaching from those who watch wildlife closely. Eagles allow their young to

