

Chapter Two

PERSPECTIVE ON MONEY

One of my children once brought home a simple black-and-white line drawing the teacher had given her. My daughter asked me to tell her what the drawing pictured, and I told her it was a pretty young woman with flowing hair. She told me that if I looked from harder, I would see another woman in the picture. After staring for a long time at the drawing, I finally saw that the same lines could be seen from another viewpoint as an ugly old hag wearing a babushka. Once I saw the old woman, I had to look carefully again for a time to be able to see the young woman. I couldn't seem to easily see both women at once; in my mind, it was either one or the other.

Obviously, my daughter was receiving a lesson in perspective—it's possible for people to see things differently or, at least, to see only part of something and not all of it.

Money is very much like that. It's possible to see it as a great evil or as a great good. It's possible to believe that having money robs you of life or gives you a greater experience of life. It's possible to think it is either like a beautiful young woman or an evil-looking hag. In many ways perspective is everything. There are three principles from God's word that can help us to put money in perspective.

PRINCIPLE # 1: MONEY IS NEITHER GOOD NOR EVIL

It's commonly thought that somewhere in the Bible it says, "Money is the root of all evil." Actually the verse says, "For *the love* of money is a root of *all kinds* of evil" (1 Timothy 6.10). Quite a difference isn't there?

Money is amoral—neither good nor evil. Asking if money is evil is like asking if fire is evil. Fire is a lifeless thing with no quality built into it. It's value is only shown in how it is used. Fire is good on the stovetop, but it is destructive when it's on the kitchen floor. It is useful or destructive based only on how it is used. Money is the same.

People's experience of money is completely dependent on how they view it and how they use it. It is not a sign that they are spiritual and that God has blessed them. Neither is it a sign that they are not walking with God. Money is a lifeless thing; its value is only found in how we respond to it.

I'm pretty "middle-class" I guess. Because our culture values prosperity (which is why we have television shows like, "Who wants to be a millionaire?" rather than, "Who wants to be a loving and strong man?"), it's easy to read certain verses in the Bible and apply them to other people I see who are farther up the ladder of prosperity than I am. I can easily think that the words, "For the love of money is a root of all kinds of evil," have great application to people whose lives seem to be characterized by extravagant wealth. That's a problem for business moguls like Donald Trump, sports stars like Tiger Woods, and entertainment icons like Madonna, but not me. After all, like most people, when I pay my bills, there isn't a lot left over, and sometimes I have to choose between buying two different things. They don't appear to struggle with that problem.

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Traveling to places like Albania has given me a different perspective. On the ladder of wealth there are a lot more people in this world in the rungs *below* me than on the rungs *above* me. Just as I can look up and apply certain verses of scripture to those who have more than me, there are many people who can look up at me and think exactly the same thing. After all, the kind of choices I face are whether to invest in my children's college education or buy a new car. Many people in this world have to choose whether to buy food for their children or replace their worn out shoes. Sometimes perspective is everything.

The first financial principle we need to get a firm grasp on is that money is neither good nor evil in itself. Its value is only shown in how we think about it and what we do with it.

PRINCIPLE # 2: SPIRITUAL CONCERNS SHOULD HAVE PRIORITY

We all choose our priorities every day. Jesus spoke some famous words that tell us what our first priority in life should be:

But seek first his kingdom and his righteousness, and all these things will be given to you as well. (Matthew 6.33)

“All these things” refer to the other needs and desires we have in life: food, clothing, housing, financial security, and the like. Our Father is fully capable of providing these things for us as he sees fit. We can be certain that he will provide, and we won’t have to worry about these things, *if* we put first value in our life on seeking to honor him before others (“his kingdom”) and reflect his character to others (“his righteousness”). This principle applies to all of life—spiritual things must have priority over our job, our friendships, even our marriage and family. In reality, when we make God our first priority, these other things find their proper place. We find that we don’t neglect them. Rather, we see ourselves as being representatives of his others-centered love in all of our relationships. Money is one of those things we must place under God’s rule as well.

Jesus spoke some famous words that capture this truth well:

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!

“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. (Matthew 6.19–24)

There are some deeply important truths embedded in these words that we can mine out. Let’s look at them now.

The Spiritual Is More “Real” Than The Natural

Jesus says you can either store up what you really value on earth in the form of possessions, or you can place top value on spiritual things. He clearly tells us which one we should do: “Do not store up for yourselves treasures on earth.”

Since we live in a material world and at the present time we can’t see the heavenly realms, we easily figure that the things we can see, hear, taste and touch are the “real” things; spiritual things are not so “real”, but we should give some consideration to them because someday that’s where we’ll live. The Bible’s perspective is quite different. Only spiritual things—God, his word, people’s eternal souls—have real and lasting value. That’s where we should invest our time, talents, and treasures.

Earthly Things Are Only Temporary

Along with that, Jesus says that earthly things are only temporary: “moth and rust” can destroy them. Spiritual things are secure because they are beyond the reach of those evil things that can bring loss and harm. They are, so to speak, stored up in God’s unbreakable vaults in heaven.

Paul tells us, “what is seen is temporary, but what is unseen is eternal” (2 Corinthians 4.18). Peter tells us that this earth, secure as it seems, will some day be destroyed and replaced by “a new heavens and new earth, the home of righteousness” (2 Peter 3.13).

It’s important to understand that the Bible doesn’t make a distinction between “spiritual” and “material.” The distinction is between “spiritual” and “natural” (1 Corinthians 15.44), or between “spiritual” and “worldly” (1 Corinthians 3.1–3). The natural order of things is the material world as it presently exists in sin. Someday there will be a new universe that is not stained in any way by sin. Then the spiritual and the material will again be in harmony as it was before the fall when God looked at everything he had made and said, “It is very good” (Genesis 1.31).

“But in keeping with his promise we are looking forward to a new heaven and a new earth, the home of righteousness.”
2 Peter 3.13

We are destined to live just as we were created to live—in material bodies in a material world. There will be a temporary time between our

death and the resurrection of our body from the grave when our spirit is with God while our body “sleeps” in the grave (1 Corinthians 15:51–53). Theologians call this the “intermediate state.” Except for that brief time (from the perspective of eternity), we will always be a unity of a material body and an immaterial spirit.

Christians do not feel that material things are bad. That is why we treat the human body with reverence. When a believer dies, we place the dead body in a grave, reminding ourselves that we are awaiting the resurrection of the dead when the spirit of the person will be re-joined to his glorified body for eternity (1 Corinthians 15:35–58).

However, death also reminds us that the present state of the whole material universe is only temporary. It awaits that great transformation which is to come (Romans 8:18–25). That which exists in the heavenly realms, in the presence of God, will last forever.

Your Perspective Determines Your Experience

Jesus says, “If your eyes are good, your whole body will be full of light. But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!” He was speaking about the Pharisees, whose attitude was that wealth was a sure sign of God’s blessing on a person for his godliness. Their perspective was wrong and so they couldn’t see or experience the life God wanted for them.

One of the key ideas in this whole series of studies is that our perspective on money will determine how we experience life. Only by following God’s financial principles can we really have the life we’ve always wanted.

You Can Only Have One Master

Jesus concluded, “No one can serve two masters.” It is impossible to make two things the controlling focus of your life at the same time. One of them must have first place and the other will have to yield to it. Jesus tells us that first place can either be given to God or possessions (Matthew 6:24). We have to choose.

Spiritual things are to have first priority. God is to be our focus in life and everything must order itself under his rule. That includes our

financial resources which we work so hard for, expend so much energy thinking about, and worry about having in the future.

PRINCIPLE # 3: THERE IS INHERENT DANGER IN BEING WEALTHY AND WANTING TO BE WEALTHIER

Food is obviously a good thing, and it is something we need on a very regular basis if we are to sustain life. Some people, however, have a problem with food. When I was young I was so thin that people made fun of me. I could eat as much of anything I wanted and I was still skinny. I longed for the day when I could gain some weight. Then I moved into middle age, and all of a sudden what I hoped for came to pass—be careful what you hope for!. Reading food labels (through my bi-focals) to limit my cholesterol and fat intake became a regular habit. I began to empathize with those who struggle with their weight.

Desiring more and more money is like stepping on a never-ending escalator of desire.

Many people have a serious problem with food. One of the most basic principles of dieting—easy to name, hard to practice—is to stop eating when you are full. But attitudes and habits have been built up over a lifetime and what is good in itself can lead to heart disease, stroke, and death. The same is true of money. Someone once asked John D. Rockefeller how much money was enough. He said, “Just a little bit more than what you have!” Desiring more and more money is like stepping on a never-ending escalator of desire.

There are three specific dangers to having money and wanting more.

We Can Easily Confuse Money and Life

Then he said to them, "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 12.13–15)

Money can bring a lot of comfort and convenience to life. Those who don't have money often can't afford the amenities that those who have it can. For that reason, it's easy to confuse having abundant financial resources with a full enjoyment of life. But those two aren't necessarily connected. The Beatles sang, “Money can't buy me love” and we all know

it's true...when we stop to think about it. But it's easy to not think about it and the world bombards us with constant images that connect money to enjoyment.

But Jesus' words are profound, "A man's life does not consist in the abundance of his possessions." How easy it is, when we see our friend talking on her cell phone or using her laptop computer, to figure that technology is making her life more enjoyable. Easier may, but not necessarily more enjoyable. As you are reading this, many unhappy and empty wealthy people are talking on cell phones in their SUV or watching a movie on their big-screen TV. One of the dangers of money is that it tends to confuse money and life.

Concern For Money Can Choke the Spiritual Life

The one who received the seed that fell among the thorns is the man who hears the word, but the worries of this life and the deceitfulness of wealth choke it, making it unfruitful. (Matthew 13.22)

In order to teach us that there are varying responses to his message, Jesus told a story of four different kinds of soils. They each received seed that was scattered on them by a farmer, but each soil had a different characteristic (hard, rocky, thorny, or good). The seed responded differently based on the type of soil it fell into. The earth that was producing thorns allowed the seed to germinate, but as it began to grow up, the thorns took more of the sunlight and nutrients and water, and they choked out the growth of the seed.

Jesus said that this is what the "deceitfulness of wealth" may do in a person's life. It becomes the subject of the person's intense thought and concern. It consumes the his time and energy to the point that receiving and responding to God's word becomes less important to him. The more money you have, the more energy you must consume thinking about how to keep it safe. This hinders our energy from being exerted towards other, more significant things.

Money Can Cause Us To Act Foolishly

People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. (1 Timothy 6.9-10)

Most people are aware that the more money you have, the more things you want to have. People who want to get rich just to own more things bring that temptation on themselves.

This verse is not saying that it is wrong to make a legitimate profit from your work. It's not wrong to want to earn more money to care for your family better. What's wrong is the motive of getting rich, framing your entire life around the pursuit of wealth. Earning money just to have more to spend on your pleasure and to show off your wealth to others may be acceptable, even admirable, to Americans today, but God tells us that it leads to foolish living and a ruined life. Many a jet-set playboy can testify to that.

CONCLUSION

Remember the friend of mine I mentioned in the first lesson who inherited nearly two million dollars? There's an unfortunate ending to the story. She and her husband began to spend their money foolishly on many things. Their choices became a source of disagreement between them, and the hairline fractures in their marriage (which most marriages have) cracked wider and wider until they were chasms. Ten years after her inheritance they were divorced. Her husband once told me, "I wish she'd never inherited that money."

There is nothing inherently wrong with money—it's an amoral thing. But our response to money has a profound affect on the whole course of our life. We need to have a proper perspective on money in order to navigate through life successfully.