## MONEY AND THE MEANING OF LIFE



GOD IN MY EVERYTHING. R. PAUL STEVENS. 2013 NOVEMBER 17.

MATTHEW 6:19-24; 22:15-21; LUKE 16:8-12

Thank you very much, Jay. It's really sweet to be here. I've got an idea, though, you know? If this \$5,000 comes in when you take the benevolent offering for the Philippine typhoon relief and recovery efforts, could I substitute myself for you? It's no big deal for me to shave my head. Can you remember that? I used to have hair like yours, so

be careful. I was proud!

Tonight, it's a privilege for me to talk with you about something that's part of everyday life, which is money. I'm sorry I don't have a picture of a Bitcoin because, as you know, things are starting to move in the direction of digital money; unfortunately, this is American money, which is not as valuable as Canadian money! Well, that depends on what the exchange rate is.

First of all, I'd like to ask you what you think about when you hear the word "money." Is it something like, "Never enough!"? How many of you say, "I'm worried about having too much money"? Not many hands go up. We also use some interesting words around money, like "dirty money" or "laundering money" or – and this is really quite profound – "money talks."

When you begin to think about money, you realize it's very, very much a part of our lives, and I'm going to try to show that it's also a kind of barometer of our life with God.

I grew up in a business home: My father was president of a steel company. One of the things that I noted, watching my father, who is a wonderful man, was that he loved making money. Frankly, I like making money, too. I'm retired, and in case you didn't know what retirement is, it's twice as much husband, half as much money – that's retirement, okay? Don't even think about it! But one of the things that I really noted about my dad was that he didn't love money: He liked *making* money, but he didn't love *money*; he was very generous.

Well, here are some cartoons:

"I want to make a withdrawal from my husband's half of our joint account."

"They're not slot machines; they're coffee grinders – that's where all the money is these days."

"Will this be cash or consumer debt?"

I just heard on CBC the other night that the average Canadian has \$30,000 of *non-mortgage* debt, which is really scary! I mean, why are people in Mainland China saving while people in North America are spending and accumulating more and more debt?

Is it true that how we relate to money is a barometer of our relationship with God? Can our handling of money draw us closer to God and help us to grow spiritually? These are the kinds of things I'd like to talk with you about tonight. Why does Jesus talk more about money than almost anything else except maybe the kingdom of God, of which he spoke 144 times? Paraphrasing a bit from Ken's wonderful book, *God in My Everything*: Does money have the power to not only enslave us but also, if used in love, draw us closer to God and allow us to serve others?

I've chosen three texts tonight – I know you're not supposed to do that, but I did it! I really had to because we, first of all, have to see that there is a problem with money.

The first text which we read together is: "You cannot serve both God and money" (Matthew 6:24; Luke 16:13<sup>‡</sup>). One of the translations will say "mammon" because that's actually the word; it is the same root word as "amen." "Amen" means to let it be definite and secure; "mammon" is that to which we look for our security and definiteness. So, here's Jesus, saying, "You can't serve both God and money."

Well, here's a kind of spoofy advertisement that *Adbusters* ran several years ago:

"I need a belief system that serves my needs right away."

Dean Sachs has a mortgage, a family and an extremely demanding job. What he doesn't need is a religion that complicates his life with unreasonable ethical demands.

Spiritual providers in the past have required a huge amount of commitment – single-deity clauses, compulsory goodness, and a litany of mystifying mumbo-jumbo. It's no wonder people are switching to Mammon.

Mammon isn't the biggest player in the spiritual race. But our ability to deliver on our promises is unique. And our moral flexibility is *unmatchable*.

MAMMON: Because you deserve to enjoy life - guilt free.

Okay, there you have it! But behind the spoofy satire, however, is really this truth that while we might want to get hold of money, money wants to get hold of our hearts, of our selves.

Scripture is a bit ambiguous about money because, in the Old Testament especially, it really says money and wealth are blessings of God; that he gives us all these things is a beautiful thing – a blessing of God. In fact, I think the Scripture teaches that money can be a kind of sacrament: It's a physical means of discovering and expressing a spiritual grace.

But Scripture also tells us that money is a temptation. It is really one of the principalities and powers – forces and personages that influence our life. To say that money is a power is to say it is *not* neutral. That's what everybody wants to deny – they say it's just a "medium of exchange" and, therefore, neutral – because money has many of the marks of deity. It claims to give us security; it can induce guilt; it gives us freedom; it gives us power; and it seems to be omnipotent and omnipresent. We even use the phrase "The Almighty Dollar" – "the mammon of iniquity" is the phrase that Jesus uses (Luke 16:9 DRA) – as a kind of alternative God.

There are some other Scriptures on money, and you've probably heard this one: "For the love of money is a root of all kinds of evil" (1 Timothy 6:10). This verse is so often misunderstood. It doesn't say that *money* is *the* root of all evil; it says that "the *love of* money is *a* root of all kinds of evil" (emphases added).

In the wonderful Old Testament book of Ecclesiastes, which is kind of a professor's musings, he says, "Those who love money will never have enough" (Ecclesiastes 5:10 NLT). That's absolutely true. You say to some people, "What's your goal?" "A million." When they get to a million: "Are you happy?" "No. I want two million." "Whoever loves money never has enough" (Ecclesiastes 5:10).

But then there's another wild phrase in Ecclesiastes that says "money is the answer for everything" (Ecclesiastes 10:19). There's a great book written by a Jewish author named Jacob Needleman (you kind of know what his grandfather did!); it's called *Money and the Meaning of Life*, and I borrowed the title, obviously, for this sermon. Needleman says about this phrase in Ecclesiastes that it's really true that "money is the answer for everything"; the

<sup>\*</sup> Unless otherwise indicated, all Scripture quotations are taken from The Holy Bible, New International Version\*, NIV\*.

problem arises when the "everything" we want consists only of the kinds of things that money can buy. It isn't that money is the answer for absolutely everything; those who love it never have enough.

You may have known the story in Greek mythology about King Midas, who had the desire to turn to gold everything that he could touch. He received this power as he so desired. One day, when his daughter came in, he touched her, and she was turned to gold. Then they brought food for him to eat because he was hungry, and as soon as he touched the food, that food turned to gold – he couldn't eat to nourish himself. It's a profound lesson because if we love money and if money is the centre of our lives, we're going to be starved to death spiritually, and we also could kill some people around us – I don't mean physically, but rather that it could be destructive.

There's a second text that I do want to bring to you tonight. The first text was about the problem of money, but this second one in Matthew 22:15-21 is about the purpose of money.

This is the passage where they came to Jesus and said, "Tell us then.... Is it right to pay the imperial tax to Caesar or not?" (Matthew 22:17).

You have to understand the imperial tax: This was not a tax that would have been paid by Roman citizens. Palestine was a country occupied by the Romans; Jesus and the Jewish people there were living in that occupied country, and nobody wanted to pay taxes to Caesar – none of them did. A few of the Jewish people sold themselves to the Roman government to collect taxes from their own people – you know the famous story about Zacchaeus, who was one of those; they hated those people.

So, trying to trip Jesus up and make him look stupid, they said, "Is it right to pay the imperial tax to Caesar or not?" Jesus says, "Show me a coin." They showed him a coin. "Whose image is on the coin?" It wasn't Queen Elizabeth, folks; it was Julius Caesar. "So," Jesus said, "give back to Caesar what is Caesar's, and to God what is God's" (Matthew 22:21).

You could actually spend your life brooding on that text. I'm certainly continuing to do so, and what I share with you now is just the beginning, but I've got a lot more brooding to do.

I want to tell you what I'm *sure* it does *not* mean. It does not mean this: 30% of your money goes to Mr. Harper, 10% goes to the church, 60% for ourselves! (For some of you, it's not 30% to Mr. Harper but 10%; for others, it might be 40% or 50%. I'm just throwing out figures here, okay?) That's *not* what it means, and to make sure that you've understood that that is *not* what it means, I need to put an "X" on that slide, okay? Got it?

What *does* it mean? I think it means this: I think it means 100% for God and to God through even paying taxes; through all of life's obligations and opportunities, 100%.

The first-century Christians didn't want to go to church to worship, although they did worship when they got together; they were worshipping all week long. As Paul says in Romans 12:1-2, present your whole bodily life to God "as a living sacrifice ... this is your spiritual worship" (HCSB). And so the way you handle money is part of your worship. A hundred percent for him. Beyond worship, the first-century Christians went to church mainly to hear the Word of God and pray for each other and bear each other's burdens and so on.

Scripture shows that money can be a sacrament: It can be a mixing of the material with spiritual grace; it can be an instrument through which we can meet and reach both material and spiritual needs and realms – and do that even at the same time. Thus, I don't think that text means that some of our money goes to Caesar and then some of our money goes to God. I think it means *all of it* to God – but through all of life's obligations and opportunities.

Perhaps to emphasize this, I need to tell you a story.

A woman was dying of cancer, and she came to me and said, "Paul, will you be the executor of my will?" I said, "Yes. I'd be privileged to do that." I didn't realize how big a job that would turn out to be. She was separated from her husband, and her husband was living with another woman.

As it turns out, most folks that own houses or partly own houses together, if they're married couples, have joint tenancy in common, which means that if one partner dies, the other gets the house. However, it's legal in Canada to actually break that joint tenancy in common without telling your partner – and she did that. (Don't even think about it, okay?) Neither did she tell me; I found out right after the funeral that the husband only had half of the house and I, as the executor, had the other half. I didn't own the other half; I had it as a trustee to care for the three pre-teen children until they reached the age of majority. We met as a family and the husband said, "Well, at least I've got the house now." I said, "I'm really sorry, but you've got half the house. The other half of the house is trusted to me, but I don't own it; it's trusted to me on behalf of the children."

As it turned out, he was a fabulous father. He moved in, he cared for the kids, he raised them. He paid all the bills. Down the road, about six or seven years later, there was just a little bit left that really belonged to the kids, and they said, "We want dad to have it."

I am telling you this story because from it I learned what it means to be a steward. I don't own this; I am merely trusted with it. Everything we have is God's and he is trusting us with it.

The third text is really challenging. I have never heard anybody speak on this, so I'm scared! I'm not scared of you, okay? Or maybe I am?

Well, to tell you the story— This is the way it goes.

Jesus is telling the story. He tells stories that have characters that are not always nice people, and he does that partly just to make a point.

In Jesus' story, he tells of a rich man with a big business and a manager who wasn't very good. The rich man decided, "I've got to fire my manager." Now, the manager realized this and said, "You know, I am too weak to dig ditches, and I am ashamed to beg. I've got to figure out some way so that I can look after myself when I've been kicked out of my job. I know what I'll do!"

He went to his master's debtors and said, "How much do you owe my boss?" "Oh," said the first one, "3,000 litres of olive oil." Literally. That's the exact amount, converting from the older measures. That's more valuable than 3,000 liters of gasoline today! It was big stuff, okay? The manager said to this debtor, "Let's make that 3,000 into 1,500."

"Oh!" those people said. "Oh! We just love you!"

He went to another one of the debtors and said, "How much do you owe my master?" The second debtor said, "Thirty tonnes of wheat." That's a lot of wheat! The manager said, "Well, I'll tell you what: Let's make that 30 into 20 tonnes."

So they just loved him, and when he was kicked out of his job, they took him into their homes.

And then you have this striking word of Jesus, who, in Luke 16:9, says, "I tell you, use worldly wealth" – or, "unrighteous mammon" (WEB) – "to gain friends for yourselves, so that when it is gone, you will be welcomed [by these friends] into eternal dwellings."

Got it? Oh, boy! That's a toughie, isn't it?

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I'll tell you what that *doesn't* mean. That doesn't mean buying friendship with money! I mean, I'd like to be your friend, Jay – a thousand bucks, will that do? No, that's not what we're talking about.

Let me give you three ways that I think this text can be fulfilled in terms of the possibilities of using money.

First, I think we could use money to express hospitality to people and to make relationships with them – relationships that might even become a relationship with Jesus Christ.

I'm thinking of my mum, who was so generous; she loved having people in the home – all kinds of crazy people! In fact, I used to come home from high school to find, sometimes, that all the furniture in my bedroom was gone because she'd given it to somebody who had just arrived in town and didn't have a bed and a dresser and all the rest. (She got another one the next day!)

My wife, Gail, loves to spend money to express hospitality to people. I think that's one of the ways by which we can make friends: by using "unrighteous mammon." Who knows? Someday, those friends will say, "Now that you're here on the other side, come and have Starbucks Coffee with me in my home. In fact, you can move right in. Go down Gold Street, turn left on Platinum, right on Silver, second mansion on the left."

Okay, that's number one.

Number two: I think that we could use money to make friends that will last forever by spending money to visit people.

I'm just thinking of a practical situation in our home. We spend a lot of money to fly to Australia to visit a very, very important friend who is coming off of cancer treatment. A lot of money. I don't regret it; I think that's part of what it means to make friends for yourselves with "unrighteous mammon."

Finally, I'd like to give you a third idea: I think we can use money to create a context in which people will become friends with each other and friends with you and maybe friends with Jesus.

I'm thinking of our friends that lived in North Vancouver who went to the police and said, "We would like permission to close off the whole block for one night. We want to have a block party on the street." They had musical instruments and food and drink; they had all kinds of wonderful things for the children. It was an incredible event in that community, with all kinds of people, some of whom were followers of Jesus and lots of whom were not. But they were still people, which is lovely.

I think those are different ways that we could use money to make friends such that someday some of those friends in the forever family will actually receive us into their homes.

To summarize: How do we handle money biblically?

First: Renounce money as a god – that is, as a means of your security. It's mammon or God, but not both. What is it for you? Is God your God? Oh, I hope so!

Second: Recognize that God is the owner and you are a steward. This will completely transform what you do with everything you have: your time, your talents and your treasure. Huge difference if you're a steward. You don't own it; God does, and he's trusting you to be a good steward of it, okay?

[Referring to a cartoon projected on the screen:]

That's Ken Shigematsu on the right. Mind you, the hairline is a bit different. Actually, when Ken gets a bit older, he'll look like me!

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"Well, Charles, when I baptize you, everything that goes under belongs to God."

[The cartoon depicts a minister in the baptistery with Charles, who is otherwise entirely immersed and unseen but for a hand clutching a wallet full of money held up above the water.]

Third: Use God's money to build relationships through Christ that will last into eternity. Invest in people. Invest in the kingdom of God.

Fourth: Develop a discipline of stewardship: "tithing-plus" for the kingdom of God.

I think that for some people on very, very limited means, 10% is too much. But for most of us, 10% is not enough. I think we are supposed to give to God's global work – that's right there in Paul's writings.

I think we're to give to the poor. I'm so pleased with this initiative to really help out folks in the Philippines. We have a helper who comes into our home on Mondays because my wife's partially handicapped, and we're just praying with her and walking with her because she has family in the area.

We are to give money to the church, and we are to give to people themselves.

In a variety of ways, we can actually develop a discipline of stewardship.

Fifth: Nurture contentment.

Paul says, "I have learned the secret of being content ... whether well fed or hungry, whether living in plenty or in want" (Philippians 4:12). When I first read that in the Bible, I thought, "I think I've learned the secret of being discontent. I think I should learn how to get content." So I kept reading through the passage, and it says, "by prayer ... with thanksgiving" (Philippians 4:6). Ah, that's it: constant, continuous thanksgiving.

Pray for discernment while you're reading and watching advertisements. I think watching advertisements is a spiritual discipline. Pray when you go out to buy something. Adopt a lifestyle of enough. A lifestyle of enough.

Finally, be a hilarious, cheerful giver of your time, talents and treasures. Actually that's a text from the Bible that says, "God loves a cheerful giver" (2 Corinthians 9:7). The word from the original Greek text for "cheerful" is hilarós ( $i\lambda\alpha\rho\delta\varsigma$ ). It just suggests that what your left hand gave away, your right hand doesn't know – you're just a very, very generous person.

Be a generous, hilarious, cheerful giver. And, if so commanded, be ready to leave all.

John Wesley summarized it in an amazing sermon on "The Use of Money." He said, "Gain all you can." Work hard. Don't expect everybody to look after you. Gain all you can. Then he said, "Save all you can." Oh. Then he said, "Give all you can." It's a great sermon summarized in that one sentence: Gain all you can. Save all you can. Give all you can.

I started off by saying, "Money and the Meaning of Life." What is the meaning of life? The meaning of life is to love and serve our God with all our heart, soul, strength and mind; and to love and serve our neighbour. And money can become part of that – of loving God and loving our neighbour.

The Jewish people constantly use this lovely benediction in Numbers 6. This benediction is beautiful, and I leave it with you:

The Lord bless you and keep you;

the Lord make his face shine on you and be gracious to you; the Lord turn his face toward you and give you peace.

(Numbers 6:24-26)

What they call a Midrash is just like a little sermon that explains the text. They said, "What does this blessing really mean?" "The LORD bless you," they said, means to be blessed with wealth and possessions. "The LORD ... keep you" means "May God keep your wealth and possessions from possessing you." Amen.

Let's pray.

Oh, gracious God, you are really wonderful. We bless you. We love you.

We think it's amazing that Jesus, who was rich, became poor for us.

He went through a complete human experience, not grasping all that heaven was and is but instead going through that complete human experience, not just from birth to death but from conception to resurrection, bearing in his own person our brokenness and alienation and sin victoriously through resurrection.

Oh, it's beautiful that "though he was rich, yet for [our] sake he became poor, so that [we] ... might become rich" (2 Corinthians 8:9). We bless you for that.

Please help us to be stewards of all that you trust into our hands.

We don't want to be those who love mammon; we want to be those who love you.

In Jesus' name.

Amen.

## **REFLECTION QUESTIONS**

- What does money mean to you?
- Do you find handling money draws you away from God or closer?
- Why do you think Jesus talked about money so much?
- Do you fear having too little? or too much?
- Do you enjoy giving? receiving?
- Where does your attitude to money come from? Family upbringing? Church? Secular society? Advertising? The Bible?
- What are you going to do about this message?

## RECOMMENDED READING

Shigematsu, Ken. "Money: Master or Servant?" God in My Everything. Grand Rapids, MI: Zondervan, 2013.

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