

Money as a Litmus Test / Our Treasure in Heaven

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Oakland Montclair UMC, 5/4/03

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Why would the Bible's authors devote twice as many verses to money (~ 2,350) than was allotted to faith and prayer combined? Because there's a fundamental connection between our spiritual lives and how we think about and handle money. We may try to divorce our faith from our finances, but God sees them as inseparable.

Many passages make this connection clear—In Mark 12, the poor widow steps off the pages of Scripture by giving two small copper coins. Jesus praised her: 'She out of her poverty, put in everything (Mk 12:44). In stark contrast, Jesus spoke of a rich man who spent all his wealth on himself. He planned to tear down his barns, build larger ones, and store up wealth for himself so that he could retire early—sounds like the American dream, doesn't it? But God called the man a fool, saying 'This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' (Lk 12:20). The rich fool failed to come to grips with three fundamental facts—the mortality of his present life; the eternity of his future life, and the reality that today's choices were forging his future life. The greatest indictment against him, though, is that he was rich toward himself, but not toward God.

When a rich young man pressed Jesus about how to gain eternal life, Jesus told him 'Sell your possessions and give to the poor, and you'll have treasure in heaven. Then come, follow me.' (Mt 19:21). The man was obsessed with earthly treasures. Jesus called him to something higher—heavenly treasures. Jesus knew that money and possessions were the man's god. He realized that the man wouldn't serve God unless he dethroned his money idol. But the seeker considered the price too great. Sadly, he walked away from the only real treasure.

In contrast to these parables is the one found in Matt 13 describing a very savvy traveler — '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.'

The young man wasn't willing to give up everything for a greater treasure, but our traveler in the field was. Why? Because the traveler understood what he would gain. The traveler made short-term sacrifices to obtain a longer-term reward. 'It cost him everything he owned', you might grumble. Yes, but it gave him all that mattered. If we miss the phrase 'in his joy,' we miss everything. The man wasn't exchanging lesser treasures for greater treasures out of dutiful drudgery, but out of joyful exhilaration. As long as his eyes are on the eternal treasure, he makes his short-term sacrifices with joy. The joy is present, so the gratification isn't entirely deferred. Present joy can come from anticipating future joy.

What exactly, you may ask, is this treasure in heaven? It includes power (Lk 19:15-19), possessions (Mt 19:21) and pleasures (Ps 16:11). Jesus promises that those who sacrifice on earth will receive ‘a hundred times as much’ in heaven (Mt 19:29). That’s 10,000%—an impressive return—especially in today’s markets! Of course, Christ Himself is our ultimate treasure. All else pales in comparison to Him and the joy of knowing Him. A person, Jesus, is our first treasure. A place, heaven, is our second treasure. Possession, eternal rewards, are our third treasure. . . .

Jesus takes that profound cliché ‘you can’t take it with you’ and adds a stunning qualification. By telling us to store up treasures for ourselves in heaven, He gives us a breathtaking corollary, which Randy Alcorn calls the Treasure Principle: ‘You can’t take it with you—but you can send it on ahead.’

It’s that simple. Anything we try to hang on to here will be lost. We’ll each part with our money; the only question is when. We can keep earthly treasures for the moment, and we may even derive some temporary enjoyments from them. But if we give them away, we’ll enjoy eternal treasures that will never be taken from us. This is what Jim Elliot meant when he said, ‘He’s no fool who gives what he cannot keep to gain what he cannot lose.’

Of course, there are many good things God wants us to do with money that don’t involve giving it away. God has put each of our names on His account. We have unrestricted access to it, a privilege that is subject to abuse. As His stewards, God trusts us to set our own salaries. Here I’d really like you to focus: the amount that we earn has absolutely nothing to do with the amount that we need. That might be one of the most thought-provoking statements that I say all morning, and I hope that you take that one home with you. The amount that we earn has absolutely nothing to do with the amount that we need.

We draw needed funds from His wealth to pay for our living expenses. One of our central spiritual decisions is determining what’s a reasonable amount to live on. Whatever the amount is—and it will legitimately vary from person to person—we shouldn’t hoard or waste the excess. After all, it’s His, not ours. Draw a line. Say, ‘Enough’. Figure out what you need to live on and don’t spend more than that. For those with means, this is perhaps the single most important step that can be taken to really begin to be faithful in the use of money.

The steward has justifiable needs, and the Owner is generous—He does not demand that His stewards live in poverty and He does not resent us for making sensible expenditures on ourselves. However, we should be careful not to cross the line of reasonableness—as we will assuredly be called to account for squandering money that was never ours in the first place.

As stated in Scripture (Deut 8:18), ‘Remember the Lord your God, for it is He who gives you the ability to produce wealth.’ God was and is the owner of everything. God never revoked His ownership, never surrendered His claim to all treasures. He

didn't die and leave the earth to me or you or anyone else. If God is the Owner, we are the stewards. We need to adopt a steward's mentality toward the assets that He has entrusted --- not given—to us. As stewards, we manage assets for the Owner's benefit. As hard as it may be sometimes, the steward should not carry any sense of entitlement to these assets. It's his job to find out what the Owner wants done with them, then carry out His will.

Now to illustrate this idea, I'd like all of you to stand up and take out your wallet or your pocketbook. I want to do a little exercise that I think will bring this point home. Take your wallet and hand it to the person standing behind you. Don't look inside of it; we're not trying to trade up, just trade! Now you have, presumably, in your hands, possessions that belong to someone else. How does it feel to hold somebody else's belongings? This is what it is like to be a steward. As God's steward, you are holding someone else's money in your hands every minute of every day. We are called not just to be stewards, but also to exercise wisdom and sound judgment about the proper use of the resources that have been entrusted to us.

The study of the young rich ruler, the poor widow, the rich fool, and many other biblical characters show that our handling of money is a litmus test of our true character. It's a barometer of our spiritual life. Our stewardship of our money and possessions becomes the story of our lives. There will come a day when each of us will have to stand before God and give an account of what we have done with our God-owned resources. Each of us will have to answer these questions: Where did it all go? What did I spend it on? What has been accomplished for eternity through my use of all this wealth? And on that day, these are the words that I want to hear and I trust that they are the ones you want to hear as well: 'Well done, my good and faithful servant.'

Martin Luther once said that every Christian goes through three conversions in life—first the heart, then the head, and finally the purse. For God to be really first in the lives of Christians, all three are necessary.

Our giving, particularly that which focuses on the giving of our tithes and offerings, is merely a reflection of our spiritual commitment to Christ. Stewardship is first and foremost our response to God. Before anything else, giving is an act of worship. It is God's gift of Jesus Christ as our Savior that triggers our commitment. It is a reflexive response to the grace of God in our lives. It doesn't come out of our altruism or philanthropy—it comes out of the transforming work of Christ in us. Grace is the action; our giving is the reaction. We give because He first gave to us. Bonhoeffer was right: grace is free, but it is not cheap. The greatest passage of giving in all Scripture ends not with 'Congratulations for your generosity', but 'Thanks be to God for His indescribable gift.' (2 Cor 9:15). As night follows day, giving follows grace.

Jesus said, 'Where your treasure is, there your heart will be also' (Mt 6:21). By telling us that our hearts follow our treasure, Jesus is saying, 'Show me your check book, your VISA statement, and your receipts, and I'll show you where your heart is.' Money leads; hearts follow. God wants disciples, not donors. He doesn't need the money. The

only reason He wants us to give money is because He wants our hearts. He knows that the key to financial freedom is giving. Until I can let go, He won't have my heart. He doesn't want the money by any means. What He wants is my heart.

Like many things in life, giving is a skill. With practice we get better at it. We can learn to give more, give more often, and give more strategically. Personally, I think it's far easier to act my way into a new way of thinking, than it is to think my way into a new way of acting. We've always been taught that good theology and biblical understanding lead to good action. However, at least for me, the other way works as well. When it comes to giving, our actions often will lead us to a better understanding and commitment. God loves a cheerful giver' (2 Cor 9:7). This cheerfulness, though, often comes during and after the act of obedience, not before it. One step of faith is worth a thousand thoughts! . . .