

CREATION, FALL, REDEMPTION—AND YOUR MONEY

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An understanding of the biblical paradigm of creation, fall and redemption can help us to understand—and transform—our relationship with money.

The Bible shows us the history of the world in four stages: (1) creation by God, (2) fall into sin, (3) redemption through Christ, and (4) final restoration—the new heaven and new earth. But creation, fall, redemption, and restoration are not just discrete stages in time; they are also different aspects of present reality. Put another way, when we look at anything (tangible or intangible) in this world, we know three things about it:

- + First, it is part of God's good creation, yet,
- + second, it is fallen and affected by sin—distorted somehow, broken, falling short of its original purpose. But,
- + third, it is being, and can be, redeemed. The purpose of God is to wipe *all* creation clean of the effects of sin until it is restored to wholeness, beauty, and glory.

This is the basis of the Christian worldview.

If you miss any these three perspectives, you have a distorted view of reality. For example, take anger. Anger is inherently good (see point 1 above). In God, who gets angry, we see anger's original, creational purpose—as assertiveness to protect that which is good. Anger is an aspect of love. The opposite of love is not anger but indifference. Yet sin has distorted anger, and in human beings it is usually a source of great evil and is always dangerous (point 2 above). But the gospel of grace can redeem our anger so that it becomes a source of energy for good (point 3). If, when considering anger, we leave out any of these aspects of a biblical worldview, our beliefs about anger will be out of touch with reality. We will either have too negative a view of anger (repressing and denying it) or too positive a view (encouraging anger as a tool against “oppression,” or blackmailing and exploiting others with it).

Likewise, to understand money and possessions properly, we have to do the same kind of worldview analysis.

MONEY AND GOD (CREATION)

God is the Creator, so he owns everything and we humans are only stewards of whatever he has given us. First Chronicles 29:1–18 tells us how David assembled the people of Israel and, through his example of giving from his own wealth, led the leaders and people to give enough to build a temple. In his prayer he says, “Everything in heaven and earth is yours. . . . Wealth and honor come from you; you are the ruler of all things. . . . Everything comes from you, and we have given you only what comes from your hand” (vv. 11–14). From this we learn several important things about money.

First, no matter how much you worked for your wealth, everything you have is a gift from God (cf. Prov 16:33). Even if you have worked very hard for what you have, it was only with the health, talent, abilities, and “luck” (favorable circumstances) God gave you that you were able to achieve what you did. If it was not for God, you could have been born on a mountain in Mongolia in the eleventh century—and then where would you be financially?

Second, God does not give up ownership of his creation when it leaves his hand and comes into yours. The more money you have, the more power you have to arrange and influence what happens in your piece of the world. However, though God gives you power over certain pieces of the world, he does not give you *ownership* of those pieces. Bill Gates has power over more of the world than you do, and you have more power than many others do, but none of us own any of it.

That leads, third, to a stark conclusion: a lack of generosity is not just stinginess but robbery. Matthew 25, the parable of the talents, very specifically says that we are to invest the money God gives us into God's causes and seek to multiply its effectiveness in the lives of others. In this way we are like investment managers—we are not to use the resources of our “client” in ways that violate his values and purposes. A failure to use the owner's money as he wishes, for his investments, is not being miserly; it is being a thief. If there were a divine Securities and Exchange Commission in the sky, we'd be in trouble—and maybe there is, and maybe we are! Malachi 3:8 makes this clear when God says, “Will [you] rob God? Yet you rob me . . . in tithes and offerings.”

Christians therefore must live as *stewards*, using the power we have over creation through our money for God's causes. We do that controlled by the thought “God's money is in my bank account.” We are God's “investment managers.” We are obliged to give—and in light of the image from Matthew 25, the biblical guideline of the tithe looks pretty good. God prescribed the tithe—a tenth of one's annual income to be given back to him and his causes (ministry, the poor, the needs of one's community). Given that God is the owner of all things and we are stewards, tithing is an incredible deal, by any standards. Imagine being a stockbroker who can keep 90 percent of the dividends of the client! Imagine renting a farm and only giving the owner 10 percent of the proceeds!

PRACTICAL ISSUES

Are Christians obligated to tithe? The tithe—giving away 10 percent of annual income—was an obligation in the Old Testament. In Luke 11:42 Jesus tells religious leaders it is right that they tithe but wrong that they refuse to go beyond the tithe even when love and justice demand it (“Woe to you Pharisees, because you give God a tenth . . . but you neglect justice and the love of God. You should have practiced the latter without leaving the former undone.”) What does this mean? It makes no sense at all to imagine that God would have higher standards for his Old Testament people than he would for his New Testament people, who have far greater privileges. Almost certainly, Christians should consider the tithe the minimum standard for their giving and should always look to go beyond the tithe if they can. It's such a privilege to invest the Master's money in his causes! We should always be seeking to invest as much as possible. In summary, the tithe is not a rigid rule but a guideline and something of a “floor.” If you have too many financial obligations to tithe now, then be sure you meet those obligations. Arrange your life so that you can give more in the future. Don't feel too guilty. Be creative, be joyful, and itch to go over the tithe.

MONEY AND SIN (FALL)

Because of sin in our hearts and in the world, money now has an enslaving power. In Mark 10:17–30 we read the famous story of the rich young ruler, who asked,

“Good teacher, . . . what must I do to inherit eternal life?”

[Jesus replied,] “You know the commandments ‘Do not murder, do not commit adultery, do not steal. . .”

“Teacher,” he declared, “all these have I kept since I was a boy.”

Jesus looked at him and loved him. “One thing you lack. . . . Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me.”

At this the man's face fell. He went away sad, for he had great wealth.

... [Jesus commented,] "How hard it is for the rich to enter the kingdom of God! I tell you ... no one who has left home or brothers or sisters or mother or father or children or fields for me and the gospel will fail to receive a hundred times as much in this present age (homes, brothers, sisters, mothers, children and fields—and with them persecution) and in the age to come, eternal life."

From this we learn that money can exercise great power over us. The Bible talks almost constantly about money and the spiritual dangers attending it. Just look at Luke for a minute. A large number of Luke's parables relate to money matters—the two debtors, the rich fool, the tower builder, the lost coin, the unjust steward, the rich man and Lazarus, and the parable of the pounds. The Pharisees are said to have “loved money” (16:14). John the Baptist warns people against discontent with their income (3:13). Jesus warns people to “watch out” and be on high alert against greed (12:15), against worry about money (12:22), against frantic overwork (12:30), and against deriving a sense of one's worth and identity from one's socioeconomic class achievement (12:15). If money, comfort, and reputation are too important to you, says Jesus, you will not enter the kingdom of God (6:24–26).

The Bible talks about money twenty or thirty times more than it talks about sex. Why? Because money's spiritual power blinds us to *itself*. When people are committing adultery, they know they are doing it; but hardly anyone who loves money too much knows that they do. People are always confessing sexual sins, but almost no one says, “I'm materialistic” or “I'm greedy.” If the Bible continually warns us about the danger of materialism, yet almost no one thinks they are guilty of it, then it means a great number of people are blinded to (and by!) the power of money in their lives. The only responsible thing to do is go on the working hypothesis that we are infected by materialism and must be on the watch for it. If materialism is that insidious and stupefying, it is a lot like alcoholism. Maybe the clearest sign of materialism is this: you aren't willing to even admit the possibility that you are enslaved to greed.

The only way we can be free from the power of money, and be sure we are free (and not self-deluded), is to give money away so much that we lower our living standard. We must see that we live in a smaller or less opulent space, that we take simpler vacations, that we spend less money on clothes and the like, than we otherwise would. While the theme of “money and creation” leads to the practical principle of *giving the tithe*, the theme of “money and fall” leads to the practical principle of *giving sacrificially, until it simplifies your lifestyle*. There is some interesting creative tension between these two biblical standards for giving. On the one hand, there are people making very little money who live close to the edge. If they are to simply put food on the table and a roof over their family's heads, they cannot tithe. Yet in such circumstances giving away 3–5 percent of their income is very sacrificial; it usually means going without things most of us would consider very basic. I have seen working poor families give very sacrificially though they do not tithe. On the other hand, persons making a lot of money would have to give away far more than a tithe before it would begin to cut into the way they live, where they eat, how much they travel, and where they live.

PRACTICAL ISSUES

Does this mean that no Christians should ever live in wealthier neighborhoods? No—if you make \$500,000 per year, it is right and important that you live in a neighborhood and move in circles with others who make a similar income. Why? We need Christians in every social class, every neighborhood, every circle. But Christians should always aim for the bottom end of their particular income bracket with regard to how much they spend on themselves.

Is it possible, though, for a Christian to give away *too* much? Yes. Christians should keep enough (a) that they can live a safe and healthy life, (b) that they don't become a burden to others, and (c) so that they can continue to do good. There are many people who have made or inherited a substantial fund of money. If they gave it all away immediately they might do less good in the long run than if they gave it away slowly, allowing it to continually grow new dividends and earnings.

In summary: if we can go beyond the tithe (a) without hurting our health, (b) without becoming a burden to others, (c) without reneging on our financial obligations, and (d) without undermining our ability to live and minister among those with whom we work, then we should give sacrificially beyond the tithe.

MONEY AND GRACE (REDEMPTION)

Because God is at work in the world to redeem it, your money can become a “currency of grace,” a channel for enormous changes in other people’s lives. In 2 Corinthians 9:7–15 we read: “Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. . . . Now he . . . will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous. . . . And . . . their hearts will go out to you, because of the surpassing grace God has given you. Thanks be to God for his indescribable gift!”

Here we learn, first, that we can turn our money into a channel of God’s grace. Notice that the words *righteousness*, *riches*, *grace*, *giving*, and *gift* are so interchangeable that you cannot tell when Paul is saying that God has given us money or grace and when he’s saying that we have passed on money or grace to others. The point is, *our money is ours by grace, and when we give it away generously and joyfully, it comes to other people like God’s grace.*

Radical generosity is a profound and undeniable evidence of the power of the gospel. The more Christians give their money to God and others, the more people will believe in and experience the living reality of Jesus Christ. That is true whether you literally give money to a ministry that wins people to Christ or whether you are simply generous to your neighbors and to the poor. Christian giving changes people’s lives.

We learn, second, that grace makes Christians *want* to give. We do not give just out of obligation to God (see “Money and God [Creation]”), nor just to liberate ourselves from the power of money (see “Money and Sin [Fall]”). In 2 Corinthians 8:8–9 we hear Paul saying, “I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.” Paul demands the love that cannot be demanded. He requires the giving that cannot be simply the response to a demand. Christians are those who accept salvation by grace, not works (Eph. 2:8–10). We know we were saved by Jesus’ radical generosity on the cross. Ultimately our giving, then, must be spontaneous—and if it is not, then we have to go back and ask if we know we are saved by grace at all. If you have been given everything freely, then you will be freed to give everything freely. Christians who are in touch with this spiritual reality do not need a command.

PRACTICAL ISSUES

In 2 Corinthians 8–9 Paul does not put pressure directly on the will (“I’m an apostle and I command you to give!!”) nor directly on the emotions (“You have so much and these poor people have so little! How can you neglect them?”) Rather he goes to the Corinthians’ heart with the gospel. He says: If you don’t want to give, you don’t really understand the gospel of grace. You don’t understand who you are, you don’t understand what Christ has done. Rather than looking to Jesus, you may be trying to be your own savior by saving enough money to maintain security in an insecure world. Or, again rather than looking to Jesus, you may be relying on people’s approval to give you a sense of significance because you are living at a certain economic/material level. In any case, you are failing to remember the generosity of Jesus for you on the cross. Paul says that the only solution is to preach the gospel to your own heart until you want to give away your money. No other way will work. All other methods will produce superficial results. So in order to become a gracious, generous person, don’t sit down with a calculator—look to the cross.

CONCLUSION

As a church we must go through this process of examining how we spend our money, examining our motives for not giving more, repenting for and revising the amount of money we spend on ourselves. For if we don’t push ourselves through the fear, pain, and even resentment that such examination will at first bring, we cannot experience the greater joy in God, freedom within ourselves, and healing in the city that radical gospel-based generosity can bring.

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