

## Establishing a Biblical View of Money and Possessions as a Foundation for Ministry Service

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Having been an advisor for twenty years and primarily serving believers, Christians, many of those being missionaries and pastors, I've seen a lot of mess. The church on the whole has not done a very good job of equipping believers, and that's a problem. So my burden is to have a biblical view of money and possessions that would enable ministry service and be able to convey that to others. For professors and pastors, the goal would be to be able to convey that to those you are teaching or equipping or those you are ministering to.

Why does this matter? I think it is somewhat intuitive, but we teach and preach out of conviction. I've seen examples where that works very well, where that's very true, and I've seen many examples with pastors who are completely neutered in this area because they haven't gotten their heads or minds around this. In some cases they just have a wrong way of thinking about money, so they avoid it altogether.

When it comes to missionaries, one of the things that is most common in conversations with missionary clients is the issue of support. That's their income. What we find is there is a correlation between their view of money, how they handle money, and their ability to raise support. This is not a perfect correlation, but we do find for the most part those who are kind of a financial mess have a hard time staying on the field or have a hard time providing for their families in a healthy way. Those who tend to grasp the right things tend to be where they need to be.

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This contribution is an edited transcript of a talk.  
Scripture quotations are from the English Standard Version (ESV).

Obviously again, there is not a perfect one-to-one correlation, and there are all kinds of circumstances that get interjected into our lives that can make things look like a mess, but at the end of the day if you boil it all down, it does seem to come down to how they view money and how they think about money.

It is easy to become disqualified—certainly as a missionary, certainly in a pastoral setting—and we see a lot of moral failure. We’ve seen that within the church and within ministry contexts as believers held themselves out in the public square. But you see a lot when it comes to finance as well, people inhibited from being able to do something or of having to step away.

At the end of the day, 1 Timothy 6:17 provides the right perspective: “As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.” These are words from Paul speaking to Timothy, communicating that how we handle our money affects eternity. It affects whether or not we grab ahold of life or that which is truly life or life indeed, if you look at the end part of the passage: “They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life” (1 Tim. 6:18–19).

My burden is for those you will equip and teach and pastor. My burden obviously, then, is as well for you because just like these pastors and ministers, if you yourself find that this is an area of struggle, then it is probably going to be hard for you to convey truths and encouragement to those you are leading.

I want to start with what money is not. If we were to see nice cars, nice houses, things like that, or if you drive through certain neighborhoods in your communities, consciously or subconsciously you say, “That person must be . . .” What? Loaded. Yeah! So they must be successful! If we are honest, and again, that’s what I think, consciously or subconsciously, when I drive through certain neighborhoods, that’s what I would believe. But we don’t know that that’s true, even though we think that. They might not even own that stuff. In many cases, as we observe in getting to see the underside of things, they often don’t own that stuff. Success is just simply the attainment of a particular goal. So money is not a measure of success. It may be an indicator, but in and of itself we can’t categorically say that person is successful. Someone drives a nice car, so he is obviously successful, but again, I don’t know that to be true.

Second, money is not a measure of self-worth. “We are his workmanship” (Eph. 2:10). God has created us; our self-worth must be derived from him. Very often, are you more comfortable when you look at your balance sheet and you see a lot of assets or when you see a lot of debt? Honestly, where does our heart go? Now, our heart should be troubled in some instances as we examine things

about our lives, but at the end of the day, a trap we certainly fall into is viewing our worth as derived from the stuff we have. If I am honest, I feel better about myself if I pull up in a nice vehicle versus something I had a hard time even getting somewhere. Where is my self-worth derived from? Money is certainly not a measure of our self-worth.

Money is not a reward for godly living either. I would think this would be the easiest one to move beyond, but as we interact with people we occasionally run across this; certainly you see this in the prosperity gospel and all of its threads. There's a number of things we can do to comment on that, but I will just read this from Hebrews 11:35–37:

Some were tortured, refusing to accept release, so that they might rise again to a better life. Others suffered mocking and flogging, and even chains and imprisonment. They were stoned, they were sawn in two, they were killed with the sword. They went about in skins of sheep and goats, destitute, afflicted, mistreated.

Obviously these are people who were being praised for their faith, so the obvious question is, what did they do wrong if indeed money is a reward for godly living?

Now, there is much wisdom that we are offered in Scripture and there is much prudence in doing things well and making wise decisions, and that may result in having stuff. I think it is problematic if we are to suggest that somehow God's blessings in our lives for the things we have done are particularly monetary. Money is, in our view, not a reward for godly living.

For the last point, we'll look at money as it pertains to contentment. We work with people all over the income and demographic spectrum and we observe many conversations, and what we find is if you remove numbers from most of those conversations, the conversations would be the same. So if I am working with one couple and their net worth is a thousand dollars but another couple's net worth is five million dollars, the tensions are very, very often the same if you take the numbers away.

Now you would say, if you are like me, "Give me a million dollar income and I think I could make it work; I think I could find myself to be content." We probably would all in our hearts say that—maybe not out loud—but the reality is we, too, would find ourselves quickly having conversations that were just like we had when we had the lesser amounts of money.

There is an illustration (scenario A) that reinforces this and really indicates the nature of our flesh. If I call and say, "Your uncle died, and you've inherited a million dollars," you're thinking, *Well, this is a good day! I'm sad for my uncle, but it's a good day.* I call two weeks later, and I say, "I forgot to tell you, he

wanted you to give half of it away.” Then you would think, *Oh, okay ... I will do that. I'm a Christian so I think I am excited about that. I want to walk with integrity, so I will give the funds and resources away.*

Consider scenario B: I am the attorney, and I give you a call, “Hey, your uncle died, and he has left you a million dollars, and he just wants you to give half of it away.” Which one was easier? A or B? B. Why? In the first example, only two weeks had passed. What do we do? We wrap our hands around it very, very quickly, and that is an indicator of where our heart is or where our flesh can quickly take us.

I could give any of you a million dollar income and probably on day one it works out well, but at some point in time you are going to be sitting down working through your financial plan and some of the conversations you are going to have are going to be just like you would have had the year before. So money is not, lastly, a guarantee of contentment.

So what is money? If I am going to hammer a nail, a hammer works just fine. A tool is powerfully productive or powerfully destructive. I think that is probably the most important thing to remember or take away relative to anything I say. Money is just a tool. That's all it is. It is neither good nor bad. Scripture speaks about that reality. It can be powerfully productive, and it can be powerfully destructive. It is so critically important that we have a right view of that and understand what it is and where our affections need to lie when it comes to money.

If we look back and take those four things that I said money was not, and obviously I could go on and on and talk about it more, we can reflect on the verse, “As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy” (1 Tim. 6:17). All of those things hearken the reality that we do set our hope, our tendency, and our flesh on the uncertainty of riches.

We have to continue to remember that money is just a tool. It is not good or bad, it could be very productive, but it could also be very destructive. We obviously fall off both sides of the horse. Capital is not good and can't be good, or I go to the other extreme where I need more and more and more to ultimately be satisfied.

In summarizing, what is the worldly perspective? The worldly perspective is that money is the end, the ultimate satisfier. When I say *money* I am talking about the whole—money, possessions, all of our stuff, if you will.

So what's the means? Considering that from a worldly perspective, money is just the end, stuff is just the end goal, so what's the means to accumulate that? Whatever is necessary. If we have some kind of ethic or are believers, we probably try to do that in a right way, but the reality is that if that's the end game,

there are countless temptations along the way that are going to cause us to likely make decisions that are problematic on many, many levels.

We have four children, and we have two boys who are now fourteen and eleven. Often the boys will make their way into the workshop and get ahold of things that are in the workshop, which then migrate from the workshop to some other place where they get left wherever they were last used.

A few years ago, we were working in the yard. I believe we were raking leaves, and I uncovered this rusty hammer. It was probably one of the most delightful days I had. As soon as my frustration and my anger subsided over the fact that I found something else in the yard, what I realized was that this rusty hammer used to be a new hammer. This new hammer is exactly the same kind of hammer this old one is that I ultimately had to replace. This old one disappeared, and I had to replace it with this new one, but lo and behold, I then find the original.

What happened to the original? Moth and rust destroyed it. I say it was one of the happiest and most delightful days once I got over the initial frustration because this paints such a beautiful picture in the sense that it's a reminder. I keep the remnants of the hammer on my desk so that I can look at them every day and be reminded that money is just a tool; it is neither good nor bad, but if I am not careful, it will look like this rusty hammer.

Working with clients all over the spectrum, we see of people in the finish-line stage of life. What we find more and more and with the majority of them if we are just now coming to engage with them is that there is tremendous regret. There are things that they would go back and change if they could because they had the wrong view or the wrong thinking when it came to their resources.

I met with a couple recently who have a net worth of five million dollars. They are mid- to late-fifties, and they have two teenage daughters who are seventeen and nineteen. Without a doubt, they would tell you if they were sitting here—and we didn't have this particular conversation but I know for certain—that if they could write a check for a million dollars and change the outcome of how their financial decisions have affected their girls, they would do it in a heartbeat. If you in some way could pastor those girls or snap your fingers and cause them to be oriented correctly, they would change things.

But for many years they've had a wrong view of money, and it affected how they walked with their children. We spent a couple hours together the other night and probably three-quarters of our conversation was about how they now walk with these adult girls who are in a bad place. Now, is this bad place all about the money? No, there are lots of things, and money is related to a lot of things in life, so it isn't all about that. But I would argue that their views, which are now changing, had some impact, and they would write a big check to be able to change things.

As you sit with someone at those end stages of life, crossing the finish line, literally on their death bed, we have yet to hear—I have personally yet to hear in my own family or with clients—“I wish there had been more.” What are their regrets? Stuff you didn’t get to do. Spending more time with family. It’s all about people, at the end of the day. Most of the things we didn’t get to do revolve around people.

So let’s look at the biblical perspective. Money is the means. If it’s just a tool, it’s just a means, so what is the end? The end is just that, those things that are of eternal value. What is it that is going to be of eternal value? That is your challenge as you seek to impart truth and wisdom and understanding to those you lead or pastor or teach or encourage. Another great question is: Are you getting maximum leverage from your money, from the resources God has provided you, be it a lot or a little?

Now I am going to segue or transition into five questions for consideration. These would be things you can use practically to assess yourself. If you are going to have any kind of platform or teaching, you have to be able to grab hold of these things not only for yourself but also that you could encourage those you lead and teach with. And obviously there are many, many more questions, there are many books that have been written on this topic, but these to me are summary things that have the most impact as we wrestle with these issues and what I have observed to be impactful as we walked with clients over these last twenty years.

The first is, does God own it all? Some people wrestle with that, even those with an evangelical view. We have to acknowledge either he does or he doesn’t. If he doesn’t, then I am the owner, and if he does then I am a steward. If I am a steward, then the question becomes, what do I do with his resources and not my resources? That really changes everything.

Second, and that informs the next question, do you have long-term, written life goals driving your financial decisions? We’ve found that in the tyranny of the urgent, most people don’t begin to lift their heads until they reach that finish-line state of life.

Many people are fathers. How many of them would like to finish well as fathers? Do you know anybody who would *not* like to finish well as a father? You could probably find someone somewhere. How many people finish well as fathers?

That is a question for each of us to grapple with and examine. Were we honest, there would be an amount, and in some cases we’d argue that to be the majority of people we observe—either from our own family experiences or from clients—that don’t finish well. Why is that? Is it because of intention? No, we all wanted to be good fathers, but we didn’t do anything about it. We didn’t put any meat on the bone. We didn’t codify or clarify what it means to be a good father.

Writing is a profound cognitive exercise. We have to have life goals, not financial goals, because it is the life goals that drive our financial decisions. Very few people—I have yet to meet anyone—have the goal of having a pile of money that they can sit and stare at. They have a goal of accumulation for some purpose. Now, the purpose might be very self-centered, and it may have to do with money and possessions, but there is some goal underneath their desire to have.

In the case of those of us who are believers and who grasp that God owns it all and who grasp that money is just a tool, it behooves us to ask the question, how do we leverage that tool? As it pertains to some of the most simple and yet the most profound things in life, like being a good father, we have to ask the question, what does that look like? That is where we fall short.

We challenge clients to set goals. We say, “You have to think about the goal and have that intention, but you have to also translate that intention into action, so ask what that means.” There is a financial implication. Maybe I am going to take my son out to dinner. Maybe we are going to pursue an activity. Maybe he gets involved in a sport and I am the coach. Maybe—and think about this—I don’t take a certain job or I quit a certain job that requires me to travel three or four days a week because I have acknowledged that I cannot be a father and not be home. Maybe the financial implication of that decision, of that particular goal is that I choose to do something different because that is the calling or the responsibility that I have.

There are plenty of examples we could go through, and I’m not trying to imply any certain thing, but this is something you and those you pastor and teach and lead have to wrestle through. What is it that is going to matter at the end of the day? We don’t know the number of our days, but we have to ask that question so we don’t wake up, lift our head, and find that it was too late. Even more tragically it would be if there were no time left—if my day ends today or your day ends today, and we didn’t even have a chance to lift up our heads.

Third, are you purposely giving, saving, and spending? If I know what my goals are, if I know what I am focused on, then I can answer these questions. I will in brief say that it is critical that we have purpose in these areas, and there is a reason for this particular order. I know this is Personal Finance 101, but there are ministries and businesses that exist for the sole purpose of reminding people of this. Dave Ramsey would come to mind as a business; he has a significant business, and what does he do? All he really does is say: Spend less than you earn and avoid the use of credit. The most important thing to take away from everything he says is summed up in that. So we have to be reminded of this, you have to be reminded of this, and you have to remind those you lead of this.

If you put things in this order, it all works well. Give what you feel called to give, save what you need to save, and spend the rest. It doesn't matter how much the rest is, because if you are doing the first two, then everything else falls in line. If everybody would do this, things would be very, very simple, but we torture ourselves because we choose not to put things in this order. Now, I would acknowledge there are many people who don't have the ability to put things in this order because there is not enough and there are legitimate things to work through, but it is a place to start, a framework to work with.

Next, are you making wise investments? If you are choosing to invest and if you have goals along those lines, are you applying wisdom? We don't have the ability to see into the future, so we have to apply wisdom—and that is everything from paying off a mortgage to investing for the long term, for example in a 401(k), and so on. I'm not even suggesting that everyone necessarily needs to be investing. Someone, though, can conclude biblically that retirement is not a biblical concept and he or she doesn't choose to do that.

On the flip side, there's nothing wrong with saving. We are encouraged to save. We are encouraged to be prudent. We are encouraged to store up and set aside. But we have to tackle these things. Again, back to what is going to matter at the end of the day. That is the ultimate question in the middle of all of this.

Finally, I will just leave you with this, are you prepared for the impact of death or disability? It is so disheartening to sit down with another person, a widow, who has been left in the lurch. Now there are those who don't have the resources and didn't have the ability to have insurance, didn't have the ability to leave anything, and that is one scenario. But too often we see people who didn't make some basic considerations.

Recently I met with a couple, a girl, twenty years removed from her father's death. Her father had left nothing for the family—she and her brother and her mother, nothing. It is still a trauma to her today because someone didn't make some basic considerations.

Money is a tool. You have to think through it. We have to ask what the end game is ultimately. My hope is that these questions are equipping and helpful to you and to those you lead.