

God & Money

The Problem

During this past week, on Thursday 16th November 2006, economist Milton Friedman died. He was probably the most influential economist of the late 20th Century and winner of the 1976 Nobel Prize for economics. He advocated a "laissez-faire" approach to economics – meaning that governments should allow a free market to drive economy, with free trade and minimal government regulation of business and minimal taxation. Under this approach, control of inflation becomes the main aim rather than reduction of unemployment, which was the aim of earlier 20th century economic strategies. The problem with Friedman's approach of laissez-faire capitalism from a Christian perspective is that although it may (or may not) be the most effective way to organise economic policy in a fallen world, it runs on the fuel of human greed. The basic idea in capitalism is that people will work harder if they can personally enjoy the results of their labour, and that the hunger of individuals to improve their standards of living will progressively lead to an overall increase in wealth of society. Although it is true that the Scriptures see hard work as a good thing, it is simply unacceptable to view the results of our labour as ours to do with as we choose. This greed is a fundamental characteristic of the sinful human nature, and is the same problem that has ruined socialist economies. Whilst the ideal of people working hard for the benefit of society as a whole is wonderful in theory, in practice greed leads to corruption in government and a tendency for the population to become less productive because they do not directly see the benefit of extra work.

In fact, even capitalism has failed to really establish a healthy economy in the West. Three realities in the Western world suggest that economic policy is fundamentally flawed:

1. **Poverty is increasing** – average income levels are falling, the gap between rich and poor is widening, and personal and national debt is increasing, all despite a significant increase in per capita production. Unemployment has also proven impossible to eradicate, and currently stands at around 9.5% in the European Union.
2. **Environmental crisis** – the ozone layer is depleting, global warming progresses, there is loss of biodiversity and farmable land and the amount of toxic chemical and nuclear waste is increasing. In addition, there is massive deforestation, pollution of the sea, depletion of energy resources. The result has been an overall deterioration in human health – people live longer but with more health problems.
3. **Increasing individualism** – our society is falling apart due to the deterioration in the family. The British Conservative Party announced the results of a review of education in Britain this week. It revealed that the lowest achieving children at schools in Britain are white working class boys. They do worse than any other ethnic or socioeconomic group. The review suggested that the reason for this finding is the lack of family support they have. So many of them come from broken homes or single parent families, and they face high rates of neglect and abuse at home as well as being involved in truancy and delinquency. This problem with the breakdown of society is linked to the same trend we see in economics. There is a greater focus on rights than responsibilities, and on freedom to express one's own individuality than the recognition that society matters. Former Conservative Prime Minister Margaret Thatcher, whose economic policies were influenced heavily by Friedman, famously pronounced that "there is no such thing as society". Under New Labour there is little hope for improvement, as Gordon Brown's economic policies continue to follow Friedman's model. None of the major British political parties champion Biblical family values.

Despite all of these concerns, the reality is that this generation is substantially better off than previous ones in terms of disposable income. This is well illustrated by the fact that in the USA spending on luxuries in 1950 accounted for 10% of all income (\$50 billion) whereas by 1980 the figure was 30% (\$350 billion). It is a sad indictment of our values that our increased disposable income has resulted in increased extravagance rather than increased charitable giving. The greed of the human heart is clearly evident in statistics on average charitable giving in the USA. Americans give, on average, 1.7% of their gross income to charity. The rate among Christians is not much better, at 2.5%. One study revealed priorities among consumers in the USA by comparing spending on various luxuries with the total expenditure on overseas Protestant ministries:

- Slightly more is spent on the lawn industry
- 1.5x as much is spent on video games / pinball machines / skin care / chewing gum
- 2x as much is spent on cut flowers / women's sheer hosiery
- 3x as much is spent on swimming pools and accessories
- 5x as much is spent on pets
- 7x as much is spent on sweets

- 17x as much is spent on diets and diet related products
- 20x as much is spent on sports activities
- 26x as much is spent on soft drinks
- A staggering 140x as much is spent on legalised gambling

So, in recent decades, the West has become richer but hardly wiser. Our wealth is certainly not secure and we must have serious concerns about the future for successive generations. In the meantime, “developing” countries have scarcely developed, and poverty, particularly in Africa, has tightened its grip. The rich have become richer and the poor have become poorer. In the world today there are vast extremes of poverty and excessive wealth:

a. Poverty:

More than one billion people live in poverty in the world today, and the figure is rising and is predicted to exceed 25% of world’s population in the near future. The majority of these live in the “10-40 window” (between 10 and 40 degrees latitude north of equator). 20 million refugees live outside their own country of origin due to terrorism and civil war, and a further 24 million people are displaced within their own nations. Two million children die every year from preventable infectious diseases and 1.3 billion people have no access to safe drinking water.

b. Wealth:

The world’s most expensive private residence, Updown Court Estate in Surrey (West of London), is currently for sale at an asking price of £75 million, having been completed early in 2006. The main house has 13 ensuite bedrooms, annual maintenance costs of around £2 million, and 58 acres of landscaped gardens and woodland (greater than the combined areas of Hampton Court and Buckingham Palaces). The builder boldly stated that most celebrities could not afford the house (including the Beckhams), and only a billionaire could even consider buying it. His hopes are pinned on the fact that there are an increasing number of billionaires in the world. USA business analysts Forbes maintain a list of the world’s known billionaires. According to their 2006 report:

- 20 years ago there were 140 billionaires; in 2003 there were 476; in 2006 the number was 793.
- These 793 people are worth a combined \$2.6 trillion, an increase of 18% since 2005.
- Half of all billionaires live in the USA, 55 in Germany, 24 in UK, 4 in Ireland and 8 in China.

From a Christian perspective, because we believe that every person is created in God’s image and that every human life is valuable, we must agree that certain extremes of poverty and wealth are simply unacceptable. In practice it is not easy to define the limits of what is acceptable, but we must seek God’s guidance in this and judge by world standards, not merely by the standard of our Western society. In world terms, if we have anything at all in the bank we are rich! Scripture has much to teach us about the issue of money and possessions, but for the sake of this discussion we will turn to one key New Testament passage.

Scripture: I Timothy 6:3-21

There are five key principles in a theology of possessions that are mentioned by Paul in this challenging section of I Timothy:

1. Material possessions are a good gift from God

Paul clearly states that everything God gives is given for our enjoyment (v17). A Christian view of possessions is not one of strict asceticism and joyless denial of self but one that finds joy in every good gift God gives. Creation is the basis for understanding the purpose of possessions, as we learn from Genesis 1:28-31 that man was created to be steward of God’s creation:

- Man is to rule over every living creature (v28)
- Man is to consume resources for own survival (vv29&30)
- Everything God made was good – nothing is evil in itself (v31)

The emphasis Paul placed on the goodness of possessions, which flows directly from Genesis 1:31, was in direct conflict with much Greek thinking at the time, which, as we have seen in previous studies, tended to have a low view of all material things, including the body. Greek philosophy looked forward to a time when the soul could be released from the snare of physical matter. Of course, as we live our lives we realise that possessions are an unavoidable necessity of life. It is reassuring to know that the Scriptures support the concept of private ownership of possessions (the principle of individual right to ownership is clear through many Old Testament laws, including the commandment not to steal), and that they even encourage us to enjoy the things God has given us. However, we must remember that every good gift does come from God (James 1:17) and so be thankful to Him and accountable to Him in how

we use our possessions. This is the basis for Christians giving thanks to God for food: it is because God created it, gave skill and strength to those who prepared it, and gave us health to enjoy it. The challenge comes with defining what we need and what it really means in practice to be a steward of our possessions for the sake of God's Kingdom!

2. Material possessions are dangerous

Paul warns that the love of money is a root of all kinds of evil (v10), and that it can lead to ruin and destruction. Christ said it is difficult for a rich man to enter the Kingdom (Matthew 19:24), and many other New Testament passages warn us about the dangers of money. These dangers do not lie in the physical nature of money or possessions themselves, but in the effect they have on our hearts. We should not want to be rich as Christians because this is at best a distraction (v11), and potentially much worse. It is interesting to note that in research it has repeatedly been found that less affluent families tend to give a bigger proportion of their income to charity than richer ones. Jesus' comment of the widow's offering shows us exactly what God thinks of this (Mark 12:41-44). It seems that the more money we amass the less satisfied we tend to be with how much we have. It is almost impossible to define a comfortable level of wealth – we can always be greedy for more. Ironically, we do not need to have money for the love of money to grip our hearts. Sometimes the poor love money more than the rich, with the result that they become consumed with envy or waste even some of the money they do have trying to win a fortune through gambling. Gambling holds no attraction for Christians for many reasons including the negative consequences it has on family life and society as a whole, the fact that it encourages greed and bypasses the principle of working for our living, the fact that it puts hope in money to be the answer to our needs rather than encouraging trust in God, as well as the strong tendency to addiction. It is a worrying trend in Britain at the present time to see increasing availability of gambling and relaxed restrictions on it. The National Lottery pretends to make gambling acceptable through giving money to good causes, but in effect it is an unfair stealth tax on the poor.

3. Godliness with contentment is great gain

Paul says that we should be content to have our basic needs (v8) and that godliness with contentment is great gain (v6). He also condemns people who see godliness as a means to financial gain, in other words people who try to become rich through ministry! At this point it is important to emphasise that there is a distinction between the Old and New Testaments in terms of material possessions. The Old Testament is the story of God's covenant with Abraham and his descendants (Israel). The promises God gave Abraham were material – that he would have many descendants and that they would possess the land of Canaan. The New Testament, on the other hand, is the story of God's New Covenant in Christ. The promises of this Covenant are spiritual: the indwelling Spirit, personal knowledge of God and sins forgiven once for all (Hebrews 8:7-13). So, Paul can say that we have been blessed with every spiritual blessing in Christ (Ephesians 1:3). In the coming age we will enjoy the New Earth with its bounty (Revelation 21), but even then there is no suggestion of any individual having more than he needs. There is no New Covenant promise about abundance of material blessings.

This point is important to stress because of some people who teach a "health and wealth gospel" that promises material blessing and healing of all illness to those who have faith in God. During the past week one example of this teaching has been mentioned in the news. A non-denominational church called *Kingsway International Christian Centre* currently plans to build a new mega-church in East London. The new building will cost £35 million and will seat 8000 people. The pastor of the church is from Nigeria, and he preaches the "health and wealth" gospel. In 2002 the Charity Commission seized control of the church's finances after it spent £120,000 on a birthday celebration for the pastor, including his gift – an £80,000 luxury car. During the investigation the Commission found that almost £1 million had been paid "in breach of trust" to companies owned by the pastor, that payments were being made directly from the collection before being banked and that he had used the church credit card to pay for a £13,000 timeshare apartment in Florida.

Perhaps this pastor justified his actions on the basis of his theology, but the bottom line is that the prosperity gospel is not the Biblical gospel! It is, as leading evangelical John Stott has boldly said "another gospel", and we should reject it outright. The only promise Christ made concerning material possessions is in Matthew 6:33, where He tells us that if we seek first God's Kingdom and His righteousness then everything we need (specifically food and clothing) will be added to us. We might add to that the basic need for shelter, and of course depending on the ministry God has called us to we may also need certain other possessions, for example a car or a computer. Jesus point, however, is a life of dependence on God is at variance with finding security in possessions. We are not to be people who are stressed and anxious about things, but people who seek His Kingdom and His righteousness with our

whole being. The fact is that we cannot serve two masters, and money is a cruel master anyway (Matthew 6:24).

We will be inspired in this by some of the great figures from Christian history who lived by the principle of faith, accomplishing great acts without ever openly asking for financial support. For example:

- a. *George Muller* (1805-1898) – this man from Germany lived in Bristol, England. Over a period of 64 years he received a total of £1.5 million without ever asking for donations. He distributed this money to funding orphanages (at the peak of this ministry he housed 2000 children in five homes), distributing nearly two million bibles and supporting overseas missionaries including Hudson Taylor.
- b. *James Hudson Taylor* (1832-1905) – went to China in 1854 where he eventually founded the China Inland Mission, today renamed as OMF. He served for 51 years in China and personally baptised over 50,000 Chinese converts as well as bringing over 800 missionaries to China.
- c. *Amy Carmichael* (1867-1951) – this lady from Millisle, Co. Down, was challenged to become a missionary at the 1887 Keswick Convention when she heard Hudson Taylor speak. She eventually went to Dohnavur, South India, where she served for 45 years. She cared for over 1000 children as well as rescued prostitutes.

Could it be that God is calling you to live by faith in the same radical way that Muller, Taylor and Carmichael did? Whether or not you are to serve in exactly that way, it is certainly true that Christ calls us to depend on Him in the area of possessions as in every other. To come back to I Timothy 6, Paul tells Timothy to command the rich to hope in God not in possessions (v17). Where is my security? Where is my faith? Am I content?

4. We must consider how we use our material possessions

Paul tells Timothy to pass on certain commands to those who are rich:

- Not to hope in riches or to judge their value by their wealth (not to be arrogant) (v17)
- To do good and be rich in good deeds (v18)
- To be generous and willing to share (v18)

The result is that we can build up treasure in the coming age. We can convert material possessions into spiritual blessing! That is a good exchange rate in anyone's book. One evidence of Christian growth will be transformation in how we use our material resources. It must be said here that it is not wrong to be successful in this life and to generate large amounts of income. The issue here is what we do with that income. It is one thing to generate millions of pounds through business (this is commendable so long as it is done in a way that honours God and does not exploit others) but quite another to be a millionaire or to live a millionaire lifestyle. The fact is that if we are citizens of God's Kingdom, our lives will begin to reflect the values of that Kingdom, and we will mature in our understanding of stewardship. There is something wrong if a person is a Christian for a significant time but there is no evidence of a change in how they view and use their material possessions. The wealth of the Patriarchs must be understood in these terms. Abraham was vastly wealthy, but this wealth was largely the potential to generate income and to support a significant population of servants. It was quite different from living lavishly in selfish indulgence! As believers we must surrender our possessions fully to God, and must seek His guidance about how we use the material blessings He has entrusted to us – we are His stewards, and everything we have is His. We must always judge by God's standard for us, not by comparison with other Christians or with the non-Christian society we live in.

5. Failure to do good is sin just as doing wrong is sin

In v11 Paul tells Timothy to flee everything that marks these false teachers, which includes the love of money, but he doesn't stop there. He goes on to tell Timothy what things he should pursue.

James 4:17 tells us that "anyone ... who knows the good he ought to do and doesn't do it, sins".

We can be guilty of stealing not only when we take what belongs to another person, but also when we keep for ourselves what we should have given away. We must not judge our rightness in the area of possessions by how little we spend on ourselves but by how much we give to others. Charles Dickens' Scrooge was a great example of not spending much on himself, but he was hardly a model of charity!

The question we must ask is where our heart is. What are we passionate about? Do we use our possessions in a way that promotes the virtues Paul lists in v11 in ourselves and in others?

The grace of giving

There is a danger when teaching about money, and especially when presenting the shocking statistics at the beginning of this study. My fear is that in response to all of this you might be motivated to give out of sense of guilt. Whilst the money you give would undoubtedly help to make an impact, this is not a good enough basis for Christian giving, and it is unlikely to make a lasting change to your lifestyle that will sustain you in

giving regularly. The real motivation for Christian giving should be the overflow of grace. In II Corinthians 8&9 Paul teaches the Christians in Corinth about important principles for giving to their fellow Christians who were in need. Paul describes giving as a grace (8:7), and he points to the ultimate example of selfless giving in the incarnation and sacrifice of Christ (8:9, 9:15). It is because we have discovered grace in the indescribable gift of God that we are motivated to give to others. The love of God transforms us and we love others. On the basis of this Paul urges the Corinthians to give generously according to our means (8:11; 9:6&7). When our giving is motivated by love it will become a source of joy for us rather than a laborious duty, and we will be likely to give more than any regulation could demand of us and to make giving our habit.

Since we live under grace not law, it should be no surprise to us that the New Testament does not include any regulation about giving in church. Some Christians speak about the need to tithe in our giving, meaning to give 10% of our gross income to the church or at least to Christian work. This is based on the Old Testament Law, which speaks about three tithes:

- i. A tithe to support Levites, who in turn tithed to support priests (Numbers 18:8-32)
- ii. A tithe to be eaten at the Tabernacle or Temple or (for those living further away) converted to currency to be used there for food (Deuteronomy 14:22-29)
- iii. Every third year, a tithe for poor and marginalised people (Deuteronomy 14:29)

It is possible that there was only ever intended to be one tithe, but later the Jews interpreted these passages to mean there should be three separate tithes, two annual and one tri-annual. This meant that the equivalent of 23.3% of income was given in the tithes alone. However, the tithes were not the total of their giving to God's work. In addition, after Solomon built the Temple there was an annual tax for its maintenance (II Chronicles 24:6-9; Matthew 17:24-27), and there were many laws providing for the needs of the poor, including the command to leave some of harvest for the poor to glean and insisting that wages be paid on time and in full. In addition to all of this was the freewill offering. In the church, however, we are no longer under Law and it is wrong for church leaders to set regulations about giving. We might compare ourselves with Israel, though, and ask how favourably we compare. Surely we who have discovered grace should excel in this grace of giving beyond the Old Testament people of God who knew only Law.

Principles for handling possessions

We should not blindly accept the world's economic standards and practices. As stewards of God's Kingdom we must consider how we earn, spend and give money. John Wesley had a very simple principle about personal finances:

Gain all you can, save all you can, give all you can

This stands in stark comparison to the prevailing attitude in 21st Century Western society, which is more like: "gain all you can, borrow all you can, spend all you can". Perhaps we would do well to follow Wesley's maxim. I suspect that many of us love money much more than we even realise, and that if we were really obedient to God we would see many less rich Christians and much higher levels of giving. We must avoid materialism by making God's will and His Kingdom our number one priority in every aspect of life, including:

1. How we earn – "gain all you can", but do it ethically

We should not decide our career choices based on what can gain us most wealth and status but based on where God can best use us for His Kingdom and where He is leading us. Work is an important principle in the Bible, and it was God's intention for man even before the Fall that he should work as a steward of God's earth. The New Testament continues to encourage the principle of working hard. Paul commends us to respect those who work hard (I Thessalonians 5:12) and challenges us that in everything we do we must "work at it with all your heart, as working for the Lord, not for men" (Colossians 3:23). In our workplace we should be known as hard workers and we can learn to respect our bosses, even the unkind ones, because we recognise Christ as our true master. Paul himself worked hard (I Corinthians 4:12; 15:10; II Corinthians 6:5; 11:23) and in II Thessalonians 6:14 he warns the Christians in Thessalonica not to associate with brothers who are idle. Paul's basic principle was that every Christian should be willing to work and to earn the bread they ate. His rule was "If a man will not work, he shall not eat" (v10). It seems that in that church there were some who were taking advantage of charity from their brothers and sisters when they were perfectly able to work and to contribute to the finances of the church. Christians must not be lazy, but should have a strong work ethic. However, we should not be workaholics and must ensure that our career is:

- a) *Ethical* – we should not be involved in any career that violates the standards of God's word. We must be honest and ensure that our work does not oppress anyone else. For example, Christians may choose not to work for a company that sells clothes that are produced in developing countries at the expense of oppressing the workers there.

- b) *Beneficial* – Christians should seek to be involved in jobs that produce something good or provide a useful service to society. There are some professions that are simply not beneficial to society or that produce unhelpful results. For example, Christians are unlikely to find working in a cigarette factory beneficial.
- c) *Honouring to God* – as Christians we are citizens of God's Kingdom, and we must seek to honour Him in everything we do. In every sphere in which we have influence we must seek to bring the values of His Kingdom to play. We must carry on our work according to Biblical principles and be sure that there is no conflict between Christian living and how we work. In particular we must never allow our career to infringe on our responsibility to our families. Our responsibility as a father or husband, mother or wife, is God's primary calling for our lives, and we must never allow career (even if it is in Christian ministry) to harm it. We must remember that every believer is a "full-time Christian worker", and that our attitude to our 9-5 work is vital to our Christian life and witness.

2. How we spend – "save all you can", and when you spend do it ethically

It is always worth stopping to think twice before we spend money. It is not wrong to buy some things solely for enjoyment, but we should keep luxuries to a minimum so that we can free more money to give. We must also shop ethically so that those who produce the goods we buy are not being oppressed. *Fairtrade* is an excellent way to work towards this aim. We should not always go for the cheapest option, but the most moral option. We should also consider how our shopping affects the environment, remembering that we are stewards of the environment as well. Often making better environmental decisions will also be a good way to maximise money for giving. An excellent example of this would be choosing to buy a smaller car so that more money can be given away (cost of the car and also tax and fuel will be saved), which also has the added benefit of using less fuel and so helping to save the environment. That no one will have less than they need to survive should be our first priority – this is non-negotiable. The Scriptures are full of warnings to those who live in comfort at the expense of others. If we even gave away only what we spend on luxuries it would make a huge impact. I wonder, however, if we really took these things to their extent and listened to God's calling on our lives whether we may not take the principle further. Perhaps we would decide to follow John the Baptist's standard in Luke 3:11 to give away everything above what we literally need and not to have two of any item. We should live within our means, and Christians should avoid debt whenever possible (a mortgage may be permissible, as it is the only way for most people to afford to buy a house, but credit card and other debt should be avoided, although credit cards paid off monthly may be a useful way to manage spending). Voluntarily limiting our lifestyle to maximise money for giving may mean that we deny ourselves certain luxuries in this age, but will lay down lasting treasure in the age to come. Sadly we too often follow the thinking of this age which believes in instant gratification and in following fashions and replacing our possessions when a better alternative comes along instead of waiting until they need replacing. If we could learn the lesson of contentment we would know how to appreciate the things we have more and how to differentiate between our needs and our wants. We must get out of the rat race of Western materialism and reassess our lives to ask what we really need and what we should do with anything we have above our needs.

3. How we give – "give all you can", and do it cheerfully and privately

We should give generously according to our means to a range of causes. Perhaps when considering how much to give we should begin with the question "how much should I keep?" rather than "how much should I give?" Each Christian should seek God's guidance about how they should act rather than deciding by comparison with other Christians. It seems to me that in the West we have settled for much less than God would want us to give, and this is surely one of the greatest sins of Christians in rich countries. We have become expert at justifying giving as little as we can. There is little generosity in our giving. We must remember how often throughout history piety tends to be found together with poverty and how often wealth is accompanied by godlessness. We should give faithfully to a range of causes:

- a) *Church* – sadly, many local churches are limited in their ministry by a limit of resources. Church leaders must cast vision so that members see a cause worth giving to, but members should also give generously.
- b) *Charity* – Christian charities such as *Tearfund* are particularly commendable, and we should remember that not every charity is. Child sponsorship through a Christian organisation like *Compassion* is also a valuable way to make a real contribution to helping a family in poverty in a more personal way.
- c) *Missions* – it is good to give regularly to missionaries and mission organisations both overseas and at home. If missionaries and missions are sure of regular pledged giving it helps them to plan more accurately for future ministry.

d) *Other needs* – we should also look actively for opportunities to give generously to individuals or families known to us who have needs.

It is also important to consider giving through Gift Aid if we are UK taxpayers, so that the ministry in question can benefit from current legislation about taxation on charitable donations. Of course, we must be careful to give with humility and to keep our giving private as far as possible. Our aim is not to be seen and admired by men but to build into God's eternal kingdom (see Matthew 6:1-4).

Not forgetting collectivity

Of course, to date I have focused mainly on personal finances, but this is only one part of the bigger picture. Part of the problem we identified in the first place is the over-emphasis on individuality at the expense of recognising our responsibilities as part of society. In Christian circles this has crept in to an emphasis on individuality and a neglect of the wonderful reality of the body of Christ that is the church. Perhaps the move towards individuality is one reason why Christians are less willing to give to the church – they simply don't trust the leaders to administer the money well. This kind of thinking (unless the leaders are genuinely corrupt) is unbiblical and a serious obstacle to advancing the ministry of the local church.

We need Christians to play a part in shaping the economic policy of governments and businesses. Christians should be active in campaigns like *Make Poverty History*, which seeks to eradicate poverty and lobbies those in power to achieve it. Christian business men are in a privileged position of being able to order their business along Kingdom values and to shape business thinking. Those who are blessed with large incomes may consider setting up trust funds to donate to ministry. There are other possibilities if we will only dream the dream, such as Christians pulling resources to provide interest free loans to home buyers so that the money that would have been paid on mortgage interest could be devoted to ministry instead. Other possibilities include Christian banking and agreements among the membership of a church to entrust everything above an agreed level of income to the leaders for them to administer. These kinds of arrangements are possible so long as they are the overflowing of grace among God's people and never become rules by which others are judged. The possibilities are endless if we will only look beyond our own private individuality. Let us start sharing our thoughts about these things and ask God to lead us as stewards of His good gifts.

The eternal consequences

In Luke 6:1-7 we read one of Jesus' more easily misunderstood parables. It speaks about a shrewd manager who was accused of wasting his master's possessions. The accusation was apparently true, although we do not know whether the wastage was because of negligence, incompetence or embezzlement. When the master called the manager to account, the man acted quickly to save his skin. He called the master's debtors and dishonestly cut their debts. Then comes the shock in this story. When the master discovered what the manager had done he did not criticise him further for being dishonest and losing him assets – he actually commends him for acting so shrewdly! This is a parable of contrast. Jesus is exposing the way the world thinks about money. Money is a means to survival and something to be trusted in. When our financial security is at stake we resort to any means, including dishonesty, to keep afloat. Those in power in this world do not discourage this, but actually admire that kind of cut and thrust wheeling and dealing. The disciples of Christ are not expected to follow the manager's example. But to realise that living according to the principles of God's Kingdom will be radically counter-culture. Having shocked the disciples by exposing the worldly view of riches, Jesus challenges them to think about how they use their possessions. In verses 9-13 He says:

I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? "No servant 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".

These words still have a great challenge for us today. Who are we serving? Let us repent of the sins of greed, materialism and individuality. Let us cast self and money off the throne of our hearts and humbly dedicate ourselves to seeking first His Kingdom and His righteousness. Once money has no attraction for us in comparison to His glorious beauty and the cause of His Kingdom we will see clearly how He is leading us to exercise our stewardship. Instead of serving money we will make our money serve the purpose of God's Kingdom, and we will have friends in Heaven and a rich welcome into eternal dwellings. May it be so.