

WEALTH

by Rachel D. Ramer

Getting It, Keeping It, Giving It, Surviving It

Some of us dream about wealth. A million dollars could wipe out medical bills that never seem to end after a long illness, provide care for aging parents, pay for a home with enough room to breathe or allow us to quit that dead-end job and pursue a longed-for vocation or endless vacation. In a more altruistic vein, we could give to a crisis pregnancy center, or send money to the impoverished people of Haiti. We might even assist the homeless guy who pushes a beat-up grocery cart in front of the bank downtown. It would not dissolve all the world's ills, but money could certainly help.

A dream-come-true for Evelyn Adams was winning the New Jersey lottery, not once but twice, in both 1985 and 1986. Yet, after losing her \$5.4 million dollars, she referred to the entire experience as a "hard fall." Bud Post won \$16.2 million in the lottery and called his experience a "total nightmare." As Evelyn and Bud found out, how we view money determines what happens to the dollars that pass through our hands. For Christians, what God says about finances should govern



our financial choices, our lifestyle and our giving.

What *does* God actually think about money? Does he expect vows of poverty? Is he demanding communal living like in the book of Acts when Christians shared all resources? Does he have a particular fondness for Marxist economic equality, or does he honor a capitalistic system? Does he advocate zero debt, or does he see a place for a certain type of debt? Is he a stickler about giving ten percent, and does he promise wealth in return? Are there biblical principles that apply universally to all societies throughout time when it comes to finances?

Typical answers to these questions often result in formalistic living. *Formulas for following God eventually veer into legalism fueled by fear*

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or presumption. Our fears cause us to depend on man-made rules for security. Presumption assumes that God is manipulated by our actions. The issue of wealth is no exception. Every aspect of handling money, how we get it, how we go about keeping it, our motivations for giving, and how we can survive financial and emotional fallout when dealing with wealth is influenced by whether or not we are centered in God. Our approach can be just as flawed as the process of turning lottery winnings into loss.

Getting It

Money is acquired by various means—employment, entrepreneurship, investing, inheriting, gambling, borrowing, selling (think eBay), and so on. For Christians, issues of honesty dictate how we acquire finances. Beyond that, Christians may feel ill at ease with money because wealth is often associated with greed.

A false sense of spirituality through poverty keeps money at arm's length for the wrong reasons. Dave Ramsey, author of *Total Money Makeover*, states, "There is a negative mindset justifying money medi-

ocrity that is maddening. Wealth is not evil, and people who possess it aren't evil by virtue of the wealth.... If you take the stand that managing wealth is evil or carnal, then by default you leave all the wealth to the evil, carnal people."

In Luke 16:9, Jesus instructs us to use wealth: "I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings." In verse 11 he adds, "So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?" He states this just before warning us that we cannot serve both God and money (verse 13). Using wealth as our servant is not the same as becoming a servant to money.

The idea that money equals greed may be related to what Paul Graham calls the "pie fallacy." In his article, "How to Make Wealth" Graham explains that those who see wealth in terms of a limited pie think that giving a piece to one person deprives another. This is often true about specific "pots" of money, but not wealth. He supplies an example of restoring an old car, "In doing so you create wealth. The world is—and you specifically are—one pristine old car the richer. And not just in some metaphorical way. If you sell your

car, you'll get more for it....You haven't made anyone else poorer. So there is obviously not a fixed pie."

Once Christians get beyond the pie fallacy they are able to see wealth as a tool God can use. Instead of believing that the creation of wealth deprives others, generating wealth becomes a means for expanding ministry.

Viewing money solely in terms of "filthy lucre" limits how we obtain finances. For example, it may cause us to view investing as "cheating" or gambling and keep us from wisely taking advantage of investment opportunities.

Christians hear a mixed message from pulpits, with exhortations about giving alongside implications that money is evil. We cannot give what we should not have to begin with. A consistent biblical view regarding the acquisition of wealth prevents this kind of confusion.

Keeping It

While Evelyn and Bud had trouble keeping their millions, Brad Duke did not. After winning \$220 million by playing Powerball in 2005, the first thing he did was build a team of financial advisors. Then he studied the lives of other lottery winners and examined what went wrong in their experiences. We might think that the larger amount is what kept him out of trouble but the facts indicate that his financial planning played the significant difference.

He sought knowledgeable advice. Duke recognized that he needed help. Wealth is not something to take lightly. Handling large sums of money is difficult work and Duke realized his own inadequacy so he sought the best advice he could find.

He did not allow people to manipulate him. Evelyn Adams explains this trap, "Everybody wanted my money. Everybody had their hand out. I never learned one simple word in the English language—'No.'" In contrast, while Duke shared some of his winnings,

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he used financial planning rather than the cries of supposedly needy people to influence his decisions.

He recognized the need for expansion. Even with the large sum that Duke won, he realized that he needed to invest a significant portion. With the rising cost of living and the many traps for money, "keeping it" actually requires expansion. "Saving for a rainy day" sounds like a sound plan, but a savings account is unable to keep pace with inflation, effectively costing money. Some of us may think we have nothing to invest. Mary Hunt, publisher of *Cheapskate Monthly*, began investing with just \$25.

Fear-based financial advice can pass as "biblical principles." Some Christian advisors place such an emphasis on zero debt and savings that they recommend skimping on items such as cell phones and Internet access—essential tools for today's entrepreneurial market. Once we understand the basics of saving and living within our means, biblical finances should mirror God's creativity.

In Matthew 25:14-30: "I was afraid and went out and hid your talent in the ground," marks the mentality of a risk-averse saver. This attempt at "keeping it" produced a rebuke from the master. This is not a license to spend or invest indiscriminately, but a wake-up call to risk *wisely* on God's

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behalf. There is more to “keeping” money than simply burying it in a passbook where it is safe. Inflation will eat away at it just as surely as a natural form of erosion.

Giving It

“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” (2 Corinthians 9:7-8). *The phrase “under compulsion” is an apt description of legalism.* Adams felt a compulsion to give to those who had outstretched hands—a major factor in the loss of her wealth. Giving does not mean everybody gets a piece of our pie.

Errors about Christian giving are abundant, from the teaching that if we give money to God, he is obligated to reward us, to the paralyzing fear that God will not supply all our needs if we give to his cause. In contrast to presumptuous and fear-based giving, Dave Ramsey explains the joy of giving. “Giving is probably the most fun you will ever have with money. FUN [recreation] is good, but you will tire of golf and travel, and if you eat enough, lobster starts tasting like soap. INVESTING is good, but going around and around that Monopoly board eventually loses its appeal.... Every mentally and spiritually healthy person I’ve met has been turned on by giving as long as it didn’t mean his own lights got cut off.”

When we express ourselves creatively through finances as God intended, the act of giving becomes a delight instead of an obligation or a manipulation. There is no set formula to giving. Listening to the Spirit of God will cause us to “purpose in our hearts to give.” Mix joy with purpose, and this often translates into giving more than the Old Testament standard of ten percent (Malachi 3:10).

Most of us think of giving as a realm for non-profit organizations. This is certainly true. Ministries

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would not exist without monetary contributions. Consider also creative alternatives such as for-profit business with a goal to provide jobs and opportunity for the underprivileged. Uniting what is often seen as “secular” business with Spirit-led problem-solving opens fresh doors that provide ongoing benefits for ministries. Generating wealth to help others is one way to partner with God in changing the world. Equipping them to generate their own wealth is an even better way. [Editor’s note: For an example read the story of “Just Apparel” beginning on page 27 of this issue]. While wealth is temporal, giving is *the way we can “take it with us.”* Creative giving invests in changed lives, both now and for eternity.

Surviving It

Financial issues are not just about money. They play nasty games with our emotions and create heartache. The Apostle Paul handled both want and wealth with an open hand towards God. “I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want” (Philippians 4:12). Gratitude and contentment are key ingredients to emotional survival.

Legalism brings tension, but a biblical view of finances frees us to explore creative ways for God to use money in and through our lives. Avoid a religious sour grapes mentality: “God must know I can’t handle wealth. That’s why he doesn’t give it.” As one investor/owner of a company that helps single mothers purchase their own homes, put it, “Why not ask God to



develop qualities in us so that he *can* trust us with wealth?”

Consider the story of Joseph in the book of Genesis. God used a dungeon experience to prepare him to help save many lives as wealth passed through his hands. Do you see a need around you that tugs at your heart, but it requires finances you don’t have? Ask God to teach you what you need to know in order to fill that need.

Unlike many lottery winners whose winnings no longer exist, we can reject the fear and presumption that drive the secular and also the religious world. We can embrace the Creator of creative opportunities. Avoiding pat formulas or paralyzing fears, we look to God himself. Deuteronomy 8:18 states, “But remember the Lord your God, for it is he who gives you the ability to produce wealth.” Our walk with God will guide us in the acquisition, investment and giving of wealth so that we can live eternally knowing that we have employed our finances in expanding the Kingdom. □

Rachel D. Ramer is a contributing writer for Christian Research Journal and co-founder of www.ill-legalism.com, which addresses issues surrounding legalism and provides support for recovering legalists.

Facing Your Financial Problems

Difficulties and worries about money consistently rank near or at the top of surveys about our biggest problems. There are some who insist that God is waiting to make you rich (if you just buy their book or join their church). Others believe that Christians should take a vow of poverty. What is the plain truth?

If you or someone you love could benefit from biblical insight about finances and money, why not request this free booklet today? Request item #K154.

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