

Money and Fear

Christ Church Kenilworth – February 2007

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Read: Matt 6: 19-34

Vs 19-21 – Treasure

Vs 22-23 – our eyes

Vs 24 – the power of Money

Vs 25 – 34 – anxiety about things that we usually associate with money

Treasure

Do you ever dream of acquiring treasure?

Treasure is great riches, wealth beyond our needs.

The classical picture is of a pirate opening a treasure chest that his crew have captured. His eyes grow big at the magnitude of it, and then grow small as he considers what to do with it and how to keep it safe.

The pirate is blessed by the acquisition, but very quickly thereafter he is cursed by fear and greed as the treasure and its power consumes him.

Pirates bury treasure, where only they can find it. That is their security.

No sooner have they buried a treasure chest they sail off to find some more.

Treasure provides security and opportunity, but it is never enough, as long as we are possessed by fear and greed..

We all want security and opportunity, and the way of the world is to accumulate treasure. We hopefully don't steal it like a pirate, but we earn it and save it, we inherit it, we take chances with it, all for the purpose of creating security and opportunity. And how much security is enough? And how much opportunity would we like? And how do we cover against future inflation, stock market and property crashes, theft and depreciation? So we keep on accumulating. And we keep it well hidden – our financial details are very confidential.

The world calls that prudence and exercising responsibility.

Jesus tells us to break the cycle – to jump off the consuming treadmill and to trust him with our all. We may think that we can give our heart to Jesus and manage our finances separately – but Jesus says, “No!. Your heart is where your treasure is. It is not enough to be affectionate or patronising towards me, to believe and obey only parts of my teaching. I want you to trust me for your life and all your needs – on a daily basis”.

Jesus also said that the Kingdom of God is like a treasure or a fine pearl that a person finds and then sells everything for. (Matt 13:44.45)

Jesus offers more security and opportunity than we could ever provide for ourselves – but we can't have our treasure in two places, because it splits our hearts, splits our allegiance and neutralises our faith.

Jesus is concerned about the rich, because it is so difficult for them to break free from the gravitational pull of Money. (In this world if you have a home and access to water,

sanitation and electricity you are very rich. If you own a car you climb to the richest 1% in the world.)

Is it possible to be rich and immersed in the Kingdom of God? It is certainly difficult – Jesus makes that clear. On the one hand He has used men and women of wealth to finance works of the Kingdom, but on the other hand we would be foolish to think that God relies on those funds to achieve his objectives. It is not our money He wants but our hearts.

In Luke 12:13 Jesus tells the parable of the rich fool, who had a good harvest and stored it all up for himself, building greater barns. He said to himself, “You have plenty of good things laid up for many years. Take life easy, drink and be merry.” But God called him a fool, and said that his life would end that very night. Jesus’ comment is that “This is how it will be with anyone who stores up things for himself but is not rich towards God”. Perhaps there is a key for how to be both rich and radical – to be rich towards God in every way, including with our money.

Our eyes

Why has Jesus put his comments about our eyes in a discourse about our attitude to money? Remember the pirate’s eyes?

Listen to these verses again as Eugene Peterson has translated them in The Message: “Your eyes are windows into your body. If you open up your eyes in wonder and belief, your body fills up with light. If you live squinty-eyed in greed and distrust, your body is a dank cellar. If you pull the blinds on your windows, what a dark life you will have.”

Jesus is saying that we can’t hide our deepest emotions, like fear and greed – it shows in our eyes. And he raises this issue specifically while talking about money matters.

I don’t know about you, but I have developed a magnificent range of filters and mirrors in my eyes that manipulate how much of my real self I allow people to see. The advantage is that I think I can keep areas of my life secret. The disadvantage, says Jesus, is that whenever I use one of these mechanisms I shut the light of truth out of my life and live in darkness. I lose sight of important things in my own life and live in shadows. Other people also can tell whether they are looking at my real eyes or at one of my defence mechanisms.

Try discussing money matters in detail and see what peoples’ eyes do – do they open in gratitude that you have raised a subject that they would like to talk about or do they change their countenance and become wary and defensive?

“Master Money”

Jesus goes on in our text to state that no one can serve two masters : “You cannot serve both God and Money. The key to understanding this verse is that “Money” is spelled with a capital “M”. In the older Bibles it was “Mammon” also with a capital “M”. Money (or Mammon) is a proper name, of something or someone that can have mastery over us. When the Bible refers to principalities and powers or powers and authorities we must recognise that Money is one of those powers. Money is not just currency – it is a realm of attraction, deception and materialism that sets itself against the Kingdom of God.

Paul in his letter to the Colossians makes it clear that Jesus disarmed the powers and authorities, making a public spectacle of them, triumphing over them by the cross. (Col

2:15). But we have to appropriate that victory for ourselves, by setting ourselves firmly and securely in the Kingdom of God.

I am sometimes horrified by the extent to which Money influences my thoughts and actions. For example, I am easily trapped into thinking that a tithe is enough to give, no matter how well my needs are covered. I also find myself jumping to respond to opportunities to earn more money without asking the Lord first whether he wants my time for something else. I have also occasionally bought a lottery ticket without telling my wife because she would want to give most of it away to family members, the gardener, the maid, etc. - which I am sure would prove very complicated - whereas I want to secretly add it to my treasure, which would be simple. What a wretched man I am. Perhaps you have your own stories, that you can tell your fellowship group.

Martin Luther said that there are three conversions necessary: the conversion of the heart, the mind and the purse.

One of the ways that Money exercises mastery over us is by persuading us that our financial affairs should not be shared with anyone except a financial advisor, who deals in the realm of Money. Like any other influence over us, it is only when we take it out of the dark and bring it into the light of God that we can obtain His perspective and apply His power in its management. For a small group of believers to disclose their treasures to each other and to pray for wisdom as to how not to let them impede their Kingdom life is a liberating blessing and a giant step towards freedom from Master Money.

Anxiety about our provision

We may be very familiar with Jesus' exhortation to not worry about what we will eat or drink or wear or what will happen tomorrow, yet we fall into the trap again and again. I won't go into all the things that we typically worry about.

But if we were to live in our Heavenly Father's household would we be concerned about where the next meal would come from? Would we be concerned about whether the needs of the household would be met this month?

The extent of our worrying reflects the extent to which we are not enjoying the daily realities of Kingdom life. Jesus calls us to seek first the Kingdom of God and His righteousness and everything that we need will be provided.

There are two realms – one is of the world and is full of uncertainty, fear, anxiety and independence; and the other is of God and is full of faith, love, hope, dependence and community. Not only must we choose our kingdom, but we must take definite steps to demonstrate and manifest that commitment.

How can we bring our financial affairs into the Kingdom of God

One way is to follow Jesus' advice to the rich young ruler – to sell what we have and give the money to the poor. That is cut and dried and makes it very clear to us and to all around us what is from God and what is from the world. It is particularly appropriate for those whom Jesus has called into his service, because they need to know without any doubt at all in whom they are trusting.

This is an individual or family response. Many years ago my wife and I travelled along that path for about 6 years, dependent only on God for everything for our family – nobody else knew our needs - and it was a very privileged life to lead.

The application of this to a Christian community is to have everything in common, selling our possessions and goods and giving to anyone that is in need. (Acts 2:44,45).

This is a community response to God. I have no experience of that, but it requires a mutual life-time commitment to transparency on financial and other matters. The first community established principles and a model, but if it is structured I would imagine that it gets quite complicated in deciding who should do what, who should get what, who owns what and what happens if the community grows or diminishes in size. This might be very difficult in a modern, mobile community.

A third way takes the community model and applies it incrementally – steps of faith by which we shake off the world and move steadily deeper into the Kingdom of God. Richard Foster, in his book, “Money Sex and Power”, recommends the following approach, which may be the most practical for us:

1. Get in touch with our feelings about money, such as fear or guilt.
2. Stop denying our wealth.
3. Create an atmosphere in which confession is possible regarding our attitudes and actions regarding money.
4. Choose one or more people to struggle with us through about money issues – people with whom we can share openly – and begin discussions. Husbands and wives and best friends would be a good start.
5. Discover ways in which to get in touch with the poor and their needs.
6. Experience the meaning of inner renunciation – that we own nothing but that everything is available to us.
7. Give with glad and generous hearts.

Many people have taken this route, which has become an amazing voyage of discovery as they have shared their circumstances with some friends, trusted God more and more, engaged more and more directly with the poor – in some cases in far corners of the world – and have found themselves able to comfortably give away and raise huge amounts of money in the love of Jesus. They have prayed for each other, encouraged each other, gone on godly adventures together – and of course have been blessed. As they have trusted God he has increasingly entrusted his resources to them.

To conclude, Jesus understands our fears and anxieties about money, but encourages us, as he did his first disciples, that such fears have no place in His Kingdom. He calls us to invest in and trust him. He understands that we are frightened to leave the security of the shallow end. Jesus offers us his Kingdom.

The choice is ours. Shaking free from the power of money would change our lives, change our fellowship and church, change our community, change our country and change the world. The first step is to make a personal decision for the Kingdom of God. The next step would be to lift the veil of secrecy and start discussing how to begin the adventure.