



A Primer on Personal Finances

Pastoral leaders ought to teach about the most basic Christian principles

(A reprint of an article from Pastoral Review, January 1983. It still applies today.)

by Phil Tiews

A turn of the dial happens to tune in a radio preacher who is telling listeners that Christians should expect to be well off.

A friend shows me a book in which the author claims that Abraham and Moses were capitalists.

A man I have some pastoral responsibility for asks whether I think it's okay for Christians to go into debt. A Christian magazine article argues that Christians should be seeking to have less for themselves, leaving more of the earth's resources for those who have little.

Certainly there is no shortage of views on how Christians should handle their money and possessions and no shortage of knotty problems, either. And there is such a powerful connection between us humans and

our money! As a pastoral leader I might be inclined to leave the subject of money and possessions alone: let every Christian decide what is right for him or her and do that.

But while there are difficult questions about aspects of Christian teaching on the subject, the main lines are clear enough. With the people we are leading exposed to so many materialistic pressures and so many varying Christian approaches to personal finances, pastoral leaders have a responsibility to make at least these basic scriptural principles clear. We need to give people a Christian orientation to the subject. In particular, I would identify three key points, having to do with acknowledging Christ's lordship, trusting God's provision, and being stewards with contentment and generosity.

One Master

Jesus clearly asserted his authority over our financial and material resources. In order to follow him, he said, we must deny ourselves and lay down our lives—our whole lives. He indicated his intention to be Lord

over our thoughts, our relationships with other people, our time, our money.

Christ spoke about a struggle for allegiance—wealth vs. himself—warning his disciples that money was a prime competitor for their loyalty. In Mark's gospel we read, "How hard it will be for those who have riches to enter the kingdom of God" (10:23). The worldly view is that when a person has riches he or she has it made. But Jesus said that the person who has riches has a rival for loyalty to him. Thus entering the kingdom is harder for someone who has wealth—not impossible, but harder. In 1 Timothy, Paul wrote, "The love of money is the root of all evils. It is through this craving that some have wandered away from the faith and pierced their hearts with many pangs" (6:10). Paul did not say that having money is the root of all evils, but that loving it is giving to money one's primary allegiance. That is true for rich and poor alike. A person may be poor and have a great love of money.

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Phil Tiews is a leader of the interdenominational Christian community in the Ann Arbor, Michigan, area called The Word of God.

Use Of Money/Time is a Good Indicator of a Person's Real Priorities

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The Lord could not have made the conflict for loyalty plainer than when he said, "No man 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 God and mammon" (Matt. 6:24). The Lord meant that those who want to be his followers must come to grips with the issue of exactly who is lord over their money and possessions.

This is the basic question we must answer and, as pastoral leaders, help fellow Christians answer. It is little use giving Christians further teaching on finances if they have not decided to place them under Christ's authority.

As an aside, I have noticed that how a person handles his or her money is not only important in itself in the person's relationship with God; it also gives a good reading of where the person's heart is. How a person uses the money (and time) that he or she has some free control of is a good indicator of his or her real priorities, no matter what the person may profess.

God Provides

The second principle that Christians need to grasp is that God promises to provide for his people. God understands our material needs and makes provision for them, so we are not supposed to be anxious about them.

In a familiar passage, Jesus said, "And do not seek what you are to eat or what you are to drink, nor be of anxious mind. For all the nations of the world seek these things, and your Father

knows you need them. Instead, seek his kingdom, and these things will be yours as well" (Luke 12:27-31). Jesus spoke a command, not a suggestion: stop worrying; God understands your needs.

When teaching about this, I have found it effective to tell people of ways I have discovered the truth of this promise in my life. For instance, I describe how, some years ago, I had the opportunity to go into full-time evangelistic and pastoral work, but it did not look like a very secure financial arrangement. However, as I prayed about it, the passage about the lilies of the field impressed itself on me. I saw that God was not offering a greeting-card sentiment ("Oh, don't worry") but was making a gilt-edged promise. Finally, I made the decision I felt called to make, and in the years that followed I experienced God's provision more generously than I had expected.

Some Christians who take hold of the teaching about God's provision give it a superspiritual interpretation. They tend to think that they do not need to make ordinary efforts to see to their own support. This, of course, is contrary to Christian teaching. Paul told the Thessalonians, "Even when we were with you we gave you this command: If anyone will not work, let him not eat" (2 Thess. 3: 10). God normally fulfills his promise to provide for us through giving us work. The work is meant to be part of our service to him, and he blesses us through it. God's promise to care for us is not intended to encourage irresponsibility.

When the normal means of provision break down, however, God will still provide for us. His promise is not simply that we are going to have jobs. Even should our jobs fail for some rea-

son or other, his promises and power will not fail. His commandment is to stop worrying because one way or another he is going to meet our needs. He may do so through the help of Christian brothers and sisters, or in other ways.

Contentment

A third point that Christians need help to understand is the nature of the Christian ideal regarding how we use our material resources. God gives us stewardship over material resources, and he expects us to exercise it with the twin attitudes of contentment and generosity.

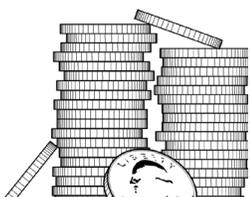
Paul instructed Timothy that Christians who thought "godliness is a means to gain" were mistaken. Rather, "there is great gain in godliness with contentment. For we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we shall be content. But those who desire to be rich fall into temptation, into a snare" (1 Tim. 6:5-9). And in writing to the Corinthians, Paul said, "God is able to provide you with everything in abundance, so that you may always have enough of everything and may provide in abundance for every good work" (2 Cor. 9:8).

Placing these passages together, we can see that God will provide us with what we need, and we should be content with what he gives; and he will provide us with more than we need so that we can give to his work, to advance his cause in the world.

If God promises to provide us with what is sufficient for us, and intends us to be content with that, we must ask what is sufficient? Here the New Testament is not as specific as we might like.

It is clear, however, that Christians are to seek to live by a different standard than non-Christians. The Christian standard is not wealth but sufficiency, and each of us must seek

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Christians Are to Seek to Live by a Different Standard From Non-Christians

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the Lord's mind on what that means for us. In this regard the New Testament at least provides some food for thought. The passage in 1 Timothy speaks of being content if we have "food and clothing." We might broaden that to mean the necessities of life—food, clothing, shelter. While this is not a precise definition, such a view of sufficiency is certainly different from being rich. In fact, Paul goes on to point out that the desire to be rich can stir up restlessness and dissatisfaction which can lead to our ruin.

As we present the scriptural ideal of contentment with thanksgiving, it is helpful to show people how our society operates in a contrary direction. Our society is pervaded by materialistic messages—through friends, the mass media, advertising—that constantly escalate our definition of what is sufficient. Much of the advertising industry seeks to create new feelings of need—I need a second car, I need a more exciting vacation, I need a videotape machine. Advertising tells me that not only do I need them, I deserve them. And credit buying makes it possible for me to have them, even if I cannot afford them. This seems to me to be the very restlessness of which Paul warns us.

Generosity

The other aspect of the Christian ideal is generosity. As the passage in 2 Corinthians shows, God intends to give us more than we need so that we can provide for the needs of others and support his work.

The attitude we should seek to communicate to those we are leading is the one which says, "God has given me an abundance. How does he want me to use it to advance his purposes?" There are, obviously, a tremendous

number of good things we can accomplish with the financial resources God has entrusted to us. We should help people to view it as a privilege to be able to use their resources wisely for the cause of Christ.

The New Testament teaches that every Christian, regardless of how much or how little he or she has, has a responsibility to support the Lord's work. In the Old Testament, the people gave the first 10 percent of what they raised to the Lord. In the New Testament, there is no formula for how much we should give, but rather the ideal of generosity. Jesus held up the widow and her mite as an example for his disciples. While it is reasonable to retain the tithe as a guideline for giving to the church, it is important to convey to people the full New Testament ideal, which is to give to the Lord as generously as he has given to us.

The principles mentioned here are very basic ones. They shape Christians' fundamental orientation to their finances. Many specific issues also need to be answered. My experience has been that as Christians appropriate the basic principles, they are able to go on to find answers to the more particular questions about budgeting, saving, insurance, borrowing, and so on.

Trust and Effort

I have also found that for many people, a key step toward getting their finances into Christian order is to discuss them openly with someone else. Many people are unwilling to talk about their money. They may have been trying for a long time to impress other people with their prosperity, and they do not want anyone to find out how far in debt they are or how poorly they have been exercising



control over what they have. But until they are willing to talk over their finances honestly with someone else, they may find it almost impossible to untangle the difficulties they have gotten themselves into.

To help people to greater openness, the pastoral leader should emphasize the principle that Jesus claims lordship over their finances as over other areas of their lives. People who recognize this can then be led to see that if, in order to be faithful disciples in this part of their life, they need the help of someone with greater maturity and wisdom, then they ought to seek the help of such a person. It is also important to build a trusting relationship with people on other fronts—in other aspects of their lives—in order to develop enough trust for the person to feel free to be open about financial matters.

Many people are not closely in touch with exactly how they are spending their money. A helpful practice is to recommend that they begin keeping closer account of where their money is going. It may be useful to define in advance with them the categories of their budget. After they have tracked their expenditures for a couple of months, it may be useful to pose some questions.

For example, a pastoral leader might spur the person to think about whether he considers it appropriate to spend so much on clothing and so little on saving for his next car. The pastoral leader might ask, "Do you consider it right that half your expenditures are in the miscellaneous cate-

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The 30 Days of September are Fast Approaching

—The Pastoral Team

During the 30 Days of September, many of us will be reading a book on parenting called *Their Name is Today: Reclaiming Childhood in a Hostile World* by Johann Christoph Arnold. He is the former senior Elder of the Bruderhof Communities. His grandfather, Eberhard Arnold, founded the Bruderhof.

The Pastoral Team is recommending this book because it has valuable insights into reclaiming childhood and family life. Above all, Johann Arnold's key point is: we only have these few years together. As with almost all books, nothing is perfect, and there may be some stumbling points for some of us—not doctrinal but philosophical. Here are a few that the Pastoral Team discussed:

1. Arnold gently discusses the difficulties faced by two-income families. The majority of our women in Alleluia work outside the home—many full time. We don't want to further

burden them. It might be optimum to be able to have our mothers of young children stay at home, but in many families that might not work because two incomes may be necessary in today's climate. Each family must find the balance that works for them.

2. The book contains quotes and endorsements from people whose opinions on topics other than childhood may differ greatly from ours. A few examples are Marian Wright Edelman, Malcom X and a devout Muslim named Hashim.

3. Arnold embraces an economic and political world view that may be different from our own. This book is written from the point of view of a total community who hold much more in common than we do. Their balance of being in the world but not of it is different from ours. We can learn from them about things like sports, school, child raising, busyness, economics, etc., but it is important to re-

member that both their support system and their way of fitting into the world are different from ours.

4. Arnold criticizes the round of sports, academics, extracurriculars, etc. as harmful to the family, but this busyness also invades our Alleluia life. We are always looking for a balance.

5. In his chapter on discipline, Arnold points out that this "should never involve cruelty or corporal punishment." We agree about the no cruelty, but the no corporal punishment is in direct conflict with our parenting formation in Alleluia.

6. Arnold questions ADHD as a legitimate diagnosis or treatment with medications. Parents (and teachers) who have lived through this will probably disagree. These are questions that families need to work through and discuss with both their doctor and the school administration.

Again, the Pastoral Team feels there is so much good in this book to reflect on, that it will be very helpful for us in raising our children, grandchildren, nieces, nephews, etc. This book may not be for everyone, but we ask that you pray about it and talk to your Support Group head or personal head about choosing something else you should/may possibly read. Have a blessed 30 Days and may the reading of this book (despite its limitations) challenge us to adjust our priorities to the benefit of our marriages and families.

As a side note, this material is separate from the books by Larry Christiansen which will be groundwork for Alleluia's upcoming retreat September 22 - 24.

Controlling Personal Finances

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gory, and you can't account for them?" He can ask questions that probe both the person's prudence and generosity in their use of financial resources.

The key issue for many Christians is control. In order to learn to live with contentment and thanksgiving and to be generous, they must take hold of their money. A major pastoral task may be to make this issue clear so that they are sufficiently motivated to invest time and effort in the area.

It certainly does take time and effort. The person must be willing to spend, at the beginning, perhaps an evening a week, if he or she is to suc-

cessfully learn where the money is going, develop a sensible budget, and keep on the budget once it is adopted. Less time may be required later on, but the person should be prepared for some real work if he or she is serious about bringing personal finances under control.

If we help the Christians in our care see the importance the New Testament places on dealing rightly with material resources, they will be motivated to seek the necessary help and invest the necessary effort. God's generosity and faithfulness clearly call for a generous and faithful response.