

HABIT ELEVEN

Understand Personal Finance

“You cannot serve both God and money.”

Matthew 6:24

“He who gathers money little by little makes it grow.”

Proverbs 13:11

The way we handle our personal finances indicates more accurately than anything else where our values lie. Money is the means of exchange we use during our time on earth. Our use of money and the value we place on it indicate how much we place our affection on things above. It also indicates how well we integrate biblical teachings into our personal worldviews. Our use of money reveals what is important to us — whether we are controlled by heavenly values or earthly ones. If we see clearly, we will appreciate the much greater value of our heavenly investments. Then we can learn how to side-step avoidable losses and enjoy God’s ample provisions during our temporary time on earth.

This chapter will help you effectively use money in terms of an eternal value system and biblical worldview. A biblical worldview reveals the greatness of our wealth stored in heaven. Money is temporary and unworthy of being our first priority. In spite of this, we still should learn how to use it rather than serve it. We need to understand how to master it and use it well for

noble, eternal purposes in the present life. Adopting a holy and biblical lifestyle and properly applying practical biblical instructions regarding money can introduce both heavenly and material advantages.

People's habits reveal their value systems. Some people are so heavenly-minded they are little earthly good; others are so earthly-minded they are little heavenly good. The United States to which I returned from China in 1996 was very different from the one I left when I moved to Canada in 1969. That difference influences my outlook on United States culture today. In my childhood, I knew people who thought that having little money was a sign of godliness. Now that I live in the United States again, I find that for some, material prosperity has become a symbol of godliness. Both of these imbalances give us a distorted impression of God.

Eyes on Heaven

In the church of my youth, there was a time when heavenly promises meant a lot. In those days, we had a more biblical, rather non-materialistic worldview in which investment in heaven was preeminent. We believed in delayed gratification, sought things above, and valued teachings like Matthew 6:19-21: “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.” To most of us, gathering money and focusing attention on it is not the opposite of serving God, but this is the Bible's teaching. “You cannot serve both God and money” (Matthew 6:24). One can have both, but one cannot serve both. We must make a choice — Jesus eliminated the middle ground. Surprisingly numerous times, a materialistic desire has crept unknowingly into my heart. It interferes with my daily prayer and personal determination to seek first the kingdom of God and His righteousness. Though I choose to seek God's kingdom and righteousness first, almost daily I have to make some new life-related application of that decision. My earthly decisions are better when I make them from a heavenly perspective. I understand earthly finances better when viewed with God's eternal reward system in mind.

In a biblical value system, the eternal is profoundly more valuable than the temporary, as meditation on this verse has taught me: “Since, then, you have been raised with Christ, set your hearts on things above, where Christ is seated at the right hand of God. Set your minds on things above, not on earthly things” (Colossians 3:1-2). We are to use money and serve God, not use God and serve money. Some of us, including myself at times, have this reversed. Paul warns about those “... who think that godliness is a means to financial gain. But godliness with contentment is great gain ... For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs” (I Timothy 6:5, 6, 10). That is clear teaching regarding a biblical value system. Those wise enough to receive Paul’s instructions greatly benefit.

A weak doctrine of future things contributes to a greater love for present things.

As a corollary, our worldview is not biblical when we evaluate others in terms of their wealth.

Notice how subtly money attracts our attention the next time a person considerably wealthier than you enters the room. The Book of James says “... don’t show favoritism ... If you show special attention to the man wearing fine clothes and say, ‘Here’s a good seat for you,’ but say to the poor man, ‘You stand there’ or ‘Sit on the floor by my feet,’ have you not discriminated among yourselves and become judges with evil thoughts? Listen, my dear brothers: Has not God chosen those who are poor in the eyes of the world to be rich in faith and to inherit the kingdom He promised those who love Him” (James 2:1, 3-5)?

Today, we don’t hear as much about the poverty and simplicity of Jesus’ lifestyle as we did just one generation ago. Instead, we hear an emphasis on the wealth of Job, Abraham, and David as well as verses such as: “The Lord be exalted, who delights in the *well-being* of his servant” (Psalm 35:27, emphasis mine). “Dear friend, I pray that you may enjoy good health and that *all may go well with you*, even as your soul is getting along well” (III John 2, emphasis mine). To be sure, these verses are in the Bible, but we must balance individual truths with the full counsel of Scripture. We will find it somewhere between the poverty theology with which I grew up and the prosperity theology that I have encountered since my return from the mission field. To our loss,

our focus has shifted during these 40 years from heavenly rewards to earthly prosperity. A weak doctrine of future things contributes to a greater love for present things. What is God's balanced plan for our attitude toward money? How can we avoid extremes? What does it mean to understand and hold to a heavenly and biblical sense of values?

The Value of Permanence

I was born in the 1940s and raised in the 1950s. Sometimes in my youth, Christians were accused of seeking "pie in the sky bye and bye." We knew that Paul had taught: "If only for this life we have hope in Christ, we are to be pitied more than all men" (1 Corinthians 15:19). We simply did not live for things here and now. We celebrated heaven and often sang hymns about it. Freedom from materialism begins with loving something else much more. If we love things much, it may indicate we don't love God enough. True wealth is wealth that is invested in eternal issues that pay eternal dividends.

Perhaps the generation of my childhood tailored their theology to fit their situation. We left all to follow the Lord and believed He was returning soon. My grandfather left a judgeship to enter the ministry. My parents would sacrifice anything for the sake of the churches they started, church buildings they bought and repaired, and pastors or missionaries they tried to help. In addition, I worked with them to do all I could. We justified having few material possessions by rehearsing the verses that described our poor financial situation in a good light. I cannot fully discern whether our poverty was caused by theology or if it was the result of our financially humble experiences. Nonetheless, our experience was consistent with our belief. Our eyes were heavenward.

Earthly life is temporary, and we have not yet received all our benefits. Psychologists tell us that willingness to wait patiently is a major mark of maturity. The ability to live with delayed gratification is willingness to do without some things now. Sometimes it means waiting your whole life for the sake of experiencing greater gratification in the next. Christians have the best reason to be mature. That was the setting in which I formulated my heavenly value system.