

## God and Money

As I was starting to come out of my first depression, I found myself in a mega-bookstore asking the sales clerk to point me toward the books on money and finance. I felt if I spent some time reading about my business, perhaps I would get fired up again and know the choices I was making were “right.” But, instead, I just got more flustered. What I saw was overwhelming: shelves and shelves of books talking about money and finances. Though there were scores of titles, the saleswoman told me the average shelf life of each book was only twelve months. Each year, hundreds of new books come out to replace those you can buy today. Over the last several decades, thousands of books on the topic have come and gone proving no one has ever published a financial book that truly works or else it would have been mandatory reading.

With the information changing yearly, I thought, “Where should I begin? Which book should I read first?” Turns out, I already had the world’s best-selling, most authoritative guide to money and finances and it is still read by billions of people: *The Holy Bible*.

If you thought the Bible was all about *thee* and *thou* and what not to do, you’re sadly misinformed. The second most talked about topic in the Bible, including the subject of nearly half the parables, is money and possessions. Money is mentioned in the Bible more than eight hundred times. It’s obvious God knew how important money would be to us.

I find it ironic but not surprising that some in the secular world take exception when I combine God and money in my profession. That’s because the financial industry as a whole is morally bankrupt and spiritually depleted. If not for the grace of God, I believe that I would have been a card-carrying member of that group. But, after roughly thirty years in and around the financial industry, I know that my profession can seriously impact people’s lives in both negative and positive ways, and giving God’s truth about finance is always the best advice.

So, here’s my first piece of financial wisdom, and it’s the number one most important rule to remember: **God owns everything**. Though it may be hard to accept, you must understand that it’s all his: your stuff, your house, your car, everything. He just lets us borrow it while we’re here on Earth.

I fought this for decades. I fought it hard. Whether you’re fiscally well off or financially struggling, it’s a hard concept for almost anyone to accept. *You* may have bought that car or house, but *He* gave you the money to buy it, so it’s His. Everything is. Nothing belongs to us, not even ourselves. God owns everything. And I mean everything. You, me, and all that we think and possess. In fact, that which we possess is really only that which God wants us to possess. He can take

it all away from us at His will and we will have no control. We are merely stewards or caretakers of His stuff.

Here's the biblical proof:

The Earth is the Lord's, and everything in it, the world, and all who live in it.—Psalms 24:1

That means that every itty bitty inch of this Earth is His.

The land is mine and you are but aliens and my tenants.

—Leviticus 25:23

We are renters on God's Earth.

"The silver is mine and the gold is mine," declares the Lord Almighty.—Haggai 2:8

God owns a whole lot more than just silver and gold, but in the context of biblical times, silver and gold were the currency. If the Bible were written today perhaps it would say, "The money, stocks, bonds, securities, real estate, 401(k)s, and pension plans are all mine."

Remember the Lord your God, for it is He who gives you the ability to produce wealth. — Deuteronomy 8:18

Were it not for the Lord, we wouldn't even have the capacity to earn a living. Wealth is not bad, actually it's good when it comes from God. Where we mess up is when we forget that wealth and everything else come from Him.

For from him and through him and to him are all things...—Romans 11:36

God not only *owns* everything, he also directs the comings and goings of the world's economy.

Now it is required that those who have been given a trust must prove faithful.—1 Corinthians 4:2

If you've been given wealth, God wants you to prove your faithfulness with it. Show you are trustworthy with the small stuff and He'll entrust you with the big stuff.

I first realized that we were only stewards of God's property when I read Jesus' story about a wealthy master who went away on a long journey. In his absence, three of his servants were assigned stewardship over his financial affairs. Each servant was given a level of responsibility consistent with his ability. When the master returned, he asked for an accounting of their stewardship, just like we will be asked by our Lord. The first steward was given five talents, or coins. He invested and multiplied the coins and produced five more. He was commended for being a good and faithful servant. The master told him that, since he was faithful with a few things, he shall be in charge of many things.

The second steward, who was given only two coins, produced two more. He, too, was commended for being faithful with little and told he would be given more because of it. The third steward, who was given only one coin, chose to bury it and upon the master's return, eagerly showed him how

he managed to hold on to just it. The master became angry and called him wicked and lazy. The master had him tossed outside into the darkness where there will be weeping and gnashing of teeth.

Society has created classes in general and with wealth in particular. I believe that Jesus told this story to make us aware that not only whatever money we have during our mortal lives is His, but it is our duty to invest it wisely. (Keep in mind that the Bible uses stories such as these called parables to teach us.)

Once you realize that what is yours is God's and what's God's is God's, then you will need to use the money that He gives you to build His Kingdom. In the Bible, God calls us all to be "cheerful givers." But in all honesty, could you cheerfully give until it hurts? Jesus spent a lot of time teaching and talking about how getting caught up in money and possessions will eventually hurt us.

In Mark 10:21, we read the story of the rich man who asked what he must do to inherit eternal life. "Jesus looked at him and loved him. 'One thing you lack,' he said. 'Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me.'" We are told that the rich man left sadly—he chose his possessions over heavenly treasure. Though Jesus doesn't expect us all to sell everything and become Mother Theresa, we can learn from her. Like Mother Theresa, God wants us to have the heart to do it if called.

In I Timothy 6:6–7 and 17–19 the Bible says, "But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life."

I have long joked that I want to write a book for Catholics and their church giving titled, "One Hundred Ways to Fold a Dollar Bill." For some, perhaps, a dollar is a big gift, but for the vast majority of us, we don't give anywhere near what God calls us to do. Here's what He says in the Bible:

Will a man rob God? Yet you rob me. But you ask, 'How do we rob you?' In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,' says the Lord Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.'—Malachi 3:8–10

Basically, God is saying that if you do not pay your tithe, a tenth of your earnings, you are robbing Him and putting yourself under a curse. He goes on to say that we should test Him on this and give a full 10 percent, then watch as He opens the floodgates of heaven to pour out His blessings on us—so many blessings that we won't even have room for them all!

No one 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.—Matthew 6:24

I found this out the hard way, twice. As soon as I was making what I thought was really good money,

my heart spent far more time on me and making more money than on God. Our hearts must be devoted to God and not money or we will eventually suffer.

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.—Matthew 6:19-21

In this passage of scripture, God is saying that it's a waste to try to accumulate treasure here on Earth, but far better to accumulate treasures in heaven because *where your treasure is, there your heart will be also*. In other words, what you put your effort into is where your heart, your allegiance, and your love will be.

You may have noticed by now that nowhere have I said that money is bad. It's not.

Money itself is a useful tool that should not be deemed evil. It is neither good nor evil. It's merely a medium of exchange; a necessity for basic living. It doesn't cause misuse or abuse—we do!

I believe perhaps the most *misquoted* verse in the Bible has to be 1 Timothy 6:10—"The love of money is a root of all kinds of evil." Most people erroneously say that *money* is the root of all evil, but as you can see, money is not the problem; it's the *love of money* that's to blame.

I have also made no mention of God using money against us because He doesn't. Just as important as how God uses money to help us, I believe that there are areas God does not use money to influence our lives:

- God never uses money to cause us to worry, suffer anxiety, get us upset, or punish us. There was a time in my life when I would wager a few dollars—okay several dollars. And when I lost money, I would think God was punishing me for gambling. That's nonsense!
- God never uses money to corrupt us. Greed, ego, deceit, and other worldly snares are at odds with God and His plan.

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Accumulating more stuff. It could be an Olympic sport! Keeping up with the Joneses has become a national obsession in the United States and has led us down an unsustainable economic environment of having much but actually "owning" very little of it. Yes, it's okay to want a better house *but with that must come more giving*. The Bible teaches us that in the following verses:

Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.—II Corinthians 9:10-11

John answered, "The man with two tunics should share with him who has none, and the one who has food should do the same."—Luke 3:11

[T]he Lord Jesus himself said: "It is more blessed to give than to receive."—Acts 20:35

All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had. There were no needy persons among them. For from time to time those who owned lands or houses sold them, brought the money from the sales and put it at the apostles' feet, and it was distributed to anyone as he had need.—Acts 4:32 and 34-35

What good is it, my brothers, if a man claims to have faith but has no deeds? Can such faith save him? Suppose a brother or sister is without clothes and daily food. If one of you says to him, "Go, I wish you well; keep warm and well fed," but does nothing about his physical needs, what good is it? In the same way, faith by itself, if it is not accompanied by action, is dead.—James 2:14-17

Billionaire publisher Malcom Forbes is credited with saying, "Whoever dies with the most toys wins." Sadly, many of us try to live Forbes' motto of accumulating possessions because we believe the "stuff" will bring us joy. But in the game of life, the winners are not judged by their bank balance. The winners of this game follow His commands, give to His causes, and care for their children and grandchildren and the children of others.

Proverbs 13:22 says, "A good man leaves an inheritance to his children's children," indicating that God wants us to make a difference, financially, in our family tree.

In case you were wondering where God stands on debt, just read this one simple verse, Proverbs 22:7: "The rich rule over the poor, and the borrower is servant to the lender."

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I find it interesting that the meanest life, the poorest existence, is attributed to God's will, but as human beings become more affluent, as their living standard and style begin to ascend the material scale, God descends the scale of responsibility at a commensurate speed.

— Maya Angelou

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Shakespeare stated it most eloquently in *Hamlet* when he wrote:

*Neither a borrower nor a lender be;  
For loan oft loses both itself and friend,  
And borrowing dulls the edge of husbandry.  
(Husbandry refers to the careful and thrifty management of affairs and resources.)*

If you haven't made God your number one financial advisor, know for certain that He has much better things in store for you when you do.