

Reset: Money
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Ecclesiastes 5:10-15, 1 Timothy 6: 17-19

Money. What is it? A tool of trade? Certainly it's easier to buy clothes with money than with, say, chickens. "Time is money," some will tell us. Others claim that money is power.

I saw a TV show this week where they were cleaning the house of someone who had not cleaned it for 10 years. In all the clutter, the cleaners kept finding money. Little wads of fives, tens, 20s that the owner had put down and then buried in more clutter. They found over \$3000 worth of cash in amongst the trash. It was so dirty, the cleaning ladies took it to a Laundromat to wash and dry. If money is power, it did nothing for that poor woman.

Money gets a bad rap, though. It's just a means of exchange, really. I would so rather use this (\$5 bill) than drag chickens or cows to Target every time I needed new underwear, wouldn't you? Money is a convenience.

Poor money. It's not money's fault.

It's ours. Our thoughts and attitudes, our actions about and with money cause the real problems. It's not money's fault we go bankrupt; money is a piece of paper. It's not money's fault we lose our shirts in a business deal; money is a symbol. It's not money's fault we don't feel like we are going to have enough. Money doesn't cause panic.

We do. The problem with money is our thoughts, our attitudes, our actions. Jesus used money – to pay his taxes, to give his offerings. What ticked him off was when people used money in harmful ways. God doesn't need money, but he uses it because it's so much a part of who WE are. The problem with money is our thoughts, our attitudes and our posture toward it.

I've said that three times, so let's go deeper. Let's think about 3 wrong thoughts about money and some action steps that might help us overcome them.

Wrong Thought # 1 is deeply entrenched in our economy and in our psyche: there's not enough. Well, it's true that there are only so many minted coins and printed bills circulating. If you have a budget, and I think we all should, we need to operate like there's only so much available. However, that is only half the story.

Remember the story of his first sign in John 2? They ran out of wine at a wedding reception, something that would have caused a lifetime of embarrassment for the poor groom. Mother Mary said, "Can't you do something?" Jesus said, in so many words, "Mom, it's not my problem and it's not my time to be solving other people's problems." Then, I imagine with a great sigh, he turned right around and turned 120-180 gallons of water into wine for a party. He didn't need money to make things happen. There was certainly more than enough wine for any

good wedding reception. 120 gallons at the short estimate! Holy hangovers, Batman, that is a lot of toasting.

Half the story is there is not enough, and we operate so often with half the story. The bills do have to be paid. Seems like there is never enough to go around, for some of us. But if we take that first sign of Jesus' seriously, there's more than enough. God can make wine out of water, and he can certainly provide.

The problems of poverty in the world are not because there is not enough to go around. Haiti, even before the earthquake, was a poor place. It's not like there isn't a lot here, just across the Caribbean in the rest of North America. Corruption, selfishness, greed – they are the problems. Money trouble is never about money. It might be about power, control, or self-indulgence, but it's not the money or the lack of it.

There is more than enough. God can make plenty where there was famine. We must remember this hope as we address situations like Haiti and even our own poverty and unemployment.

How do we do this? First of all, by gratitude. Instead of focusing on what we don't have, we thank God for what we do. I know, it sounds trite and simple, but it is transformative.

There's enough. There's more than enough. We worship an abundant God who can create something out of nothing.

Wrong Thought #2 – It's mine; I earned it.

We Christians tend to think we are exempt from this thought, but it comes in to taunt us when we least expect it. Hang around the church for very long, and you discover that we have little trouble talking about money in the fall during the stewardship campaign. We at Trinity preach a lifetime tithing – where the average over a lifetime is 10%. Some seasons find us at less than that: a job loss, a health crisis, just being young with kids and paying off debt. Many seasons will find us well able to give much, much more than that. Some of us, frankly, could live off 10% and give 90 as an average.

The Bible, however, has a different view. It's not our money. Psalm 24:1 –The earth is the Lord's and all that is in it. God owns it all, and he can do what he wants with it.

Your credit card? God's. Your shopping excursion? God's, too. What about your company, your job, you? Your kids? The guy at work that drives you crazy? The boss who fired you? The political leader you can't stand whose policies you think drag money out of your pocket daily? God's. All God's.

Thinking of our possessions and our money as ours only gets us into trouble. Look at Ecclesiastes, if you dare. Maybe written by Solomon, certainly written by a rich man very much in the throes of some sort of mid-life crisis, his observations apply across the centuries.

“¹³ There is another serious problem I have seen under the sun. Hoarding riches harms the saver.”

So what is the solution? How do we change the thought that 'it's all ours' into 'it's not ours at all?'

Well, God has an economic plan. You will find it in one brief form in Leviticus 19:9-10. The concept is interesting, and it's pretty hard to translate into today's world of private property. But let's try. In those ancient times, pre-money, God told his people, his special light-of-the-world people, to leave some of the crop out in the field for the poor, transient, and alien. The field is God's, the harvest is God's, and God wants some of it to flow to those who don't have what we do.

This had a couple of interesting ramifications. The rich and the poor are put in the same boat; both classes are people who need to harvest. There isn't the superiority that the rich sometimes have toward the poor they donate to. It's God's field and God's plan that we should all share in the abundance he has provided.

I thought about this when I heard the news that Rev. Dixon, head of UMCOR, had been killed in the Haiti earthquake. It felt like a blow; the head of the relief agency killed at the very time he is needed most. Then it occurred to me that, high or low, at that moment all were in the same position. He was just as subject to the crises of the world as the poorest of the poor. We are all in the same boat.

God's economic plan has another ramification: a freedom from judgment. The rich don't judge the poor for being poor. The poor don't judge the rich for having a steak once in a while. We're not to set up some elaborate bureaucracy of paperwork for people to wade through. We don't even really worry about whether the poor deserve it or the rich earned it. We don't dole it out like generous benefactors and we don't expect the money to just fall in our lap. We SHARE. The understanding is that some will be poor, and those who are not need to share. They NEED to share, to let some things be, to remember it's all God's, like the corners of the field, free for anyone to take as needed, no questions asked.

Translating the concept of gleaning into today's world is difficult. I don't think it means we leave our houses unlocked for people to take what they want. It does mean we leave room in our lives, in our budget, in our time, to be able to give without worry or without resentment. It also might mean setting up opportunities, microloans for example, where people can access money to live without losing dignity or becoming dependent.

As you pray about it, you discover the key to changing the wrong thought: share. Give what you can. Maybe it's money, maybe it's not. But the only way out is to choose to give. There's a reason Paul had to tell Timothy in 1 Timothy 6:18 to teach, or in some translations, command those who are rich in this world to do good with their money. He is very direct and clear. Riches are only for this world. Those who have money, for their own sake, simply must give.

Yet everyone can give. Giving changes the giver, just as hoarding harms the saver. I have a friend who exemplifies this. Her husband lost his job last year, and she works part-time. No help for that – no jobs for her either. Finally, he was employed at half his former salary. They adjusted, but she kept focusing on the blessings, on what she could do to help others.

Financially, they could no longer do much, but she could still send cards and notes, make calls of encouragement. Just recently, she found out that the program she works for is losing 2/3 of its funding. No job for her, either. She's watching her whole life for the last 10 years disintegrate; they have cut back to barebones to keep their house.

She called me, crying. Her lament to me was that she'll no longer be able to buy postage to send the cards. She's content with very little, and I find it very humbling indeed. When they had money, she chose to give. It has completely changed her into a grateful person who cannot imagine not sharing what she has with others.

So we have to adjust our thoughts to choose to think: there is enough, it's all God's and he's got the whole world in his hands.

The third wrong thought about money: If I only had a little more, I'd be happy. Or, if I only had x, I'd be happy.

You know the drill. "Mom, if I had a cell phone, I'd be happy." Then it's "Dad, if I just had texting, I'd be happy." Then it's "Come on, how can I be happy without unlimited texting?"

My mom has loved shoes her whole life. She likes to have a pair that goes with each outfit. In exasperation, my dad sometimes asked her, "How many pair of shoes do you need?" Her answer, every time:

"One more."

I'm not throwing Mom under the bus. I'd say she was right. There is always more to want.

God has a better idea. Ecclesiastes 5:10 – if you love money too much, you are NEVER going to be content. Because the more you have, the more the vultures will lurk outside the door wanting a piece of it. 1 Timothy 6:6-8 tells us that contentment in God is the great gain. We should be content with just food and clothes. Food and clothes, really? Are we?

The interesting thing about these passages to me is, the attitudes and thoughts are commanded as if they are chosen. And they are.

Contentment is a choice. It comes, not from having a nest egg or saving, but from giving. Just the opposite of what we are prone to think.

Contentment is a choice. It comes from giving.

Isn't that weird? Shouldn't it be the opposite? There's a great story in Luke 16 about the Dishonest Steward, or the Shrewd Manager. At the end of it Jesus tells us to use our money to make heavenly friends. What? Really? Are we earning a place in heaven?

Or maybe he's just saying what we're taught in 1 Timothy 6: 17, that money is something for this life only. "Teach those who are rich *in this world*" (italics mine). So use it wisely. If you have money, if money is power, use it for good.

Contentment comes, in part, when we choose to use what we have for the good of the world.

Killing the wrong thought of always needing more comes from giving, and from saying no to ourselves so we can give more.

After Christmas, I determined I needed to go on a spending fast. Not only had I spent way too much time buying, it had become a habit to sit down to the computer and look for deals. Not good for my soul at all. A few days later, the Truth ran an article about a woman promoting the idea of a spending fast. Dang, I thought. I could have written a book and made money on that! See how twisted my mind is?

Really, though, the idea of deliberately choosing to buy only what is absolutely necessary (food and medicine, for example) forces us to slow down, to say 'no' to ourselves. You'd be surprised, or maybe you wouldn't, about the temptations that come. "It's on sale!" "It will never be cheaper." "I'm going to need one eventually."

I'm not there yet, that's for sure. Probably won't be without a lot of divine intervention.

I listened to an economist say that we will not have hit bottom until 2012. It has something to do with the fact that our economy at the moment is based on people spending money, even to the point of going into debt. "Money has to circulate for us to prosper," she said.

That is true. We sang it for years, growing up in the church. When I was little, we could never imagine a service in which we did not take up an offering and then bring it forward while the congregation sang "Praise God from whom all blessings flow, Praise him, all creatures here below, Praise him above, ye heavenly hosts! Praise Father, Son, and Holy Ghost. Amen"

God's blessings, material and otherwise, are meant to flow. When they do, all kinds of good flows with them. Re-set that thought into our brains, and we will find all of life flowing in a whole, different, better direction.