

Money, Money, Money

Series (Parts 1 to 4). Holy Trinity Twickenham, June 2009.

Part 1: The Two Lakes

Take a look at a map of the country where most of the events in the New Testament happened – for example, one of the maps at the back of a Bible. You'll see there are two big lakes in that part of the world.

There's the Sea of Galilee in the north (it's called a 'sea', but in fact it's a lake). And the Dead Sea in the south, also known as the Salt Sea. And they're joined by the River Jordan.

Now, let me tell you something interesting about these two big lakes. They're in the same country. And they're less than 100 miles apart. But they're completely different.

The water in the Sea of Galilee comes from the Jordan River, running down from the hills further up in the north. It's a lovely lake, full of fish. And it's not only the water that's full of life. Around the lake are green estates and grass and trees. The water's cool and fresh and it gives life to the surrounding area.

At the bottom end of the Sea of Galilee, the River Jordan flows down through the countryside and ends up in a lake that's very different. And it's called the Dead Sea. It's called the Dead Sea because nothing at all can live in its water. There are no fish, and not even any of the green plants you often get in lakes. All around it, nothing grows. There's no greenery, no grass, no trees. It's a dry, salty desert.

So what is it that makes the difference? Is there different water coming into the lakes? No! It's the same river Jordan that flows into both lakes. If you test the water going into the Sea of Galilee, and coming out of the Sea of Galilee, and the water going into the Dead Sea, it's the same water. It's good, healthy water.

The big difference is what happens to the water once it goes into each of the lakes. The River flows into the Sea of Galilee, it goes into the lake and then it flows out again at the other end. So it's all kept fresh. It's a bit like keeping the water moving in a fish tank or a swimming pool – it keeps it nice and fresh.

But when the River flows into the Dead Sea, it just stops. It doesn't flow out again, it just pours into the lake and stops. In fact, the sun is so hot around the Dead Sea that it evaporates, it goes off into the air in the form of tiny water droplets. But there's no river flowing out of the Dead Sea. It's just dead, salty water, in the middle of a desert.

This month we're starting a series on money and possessions. And the story of the two lakes tells us something important. Not just about water, but about money too. The Dead Sea has no outlet. Everything it receives it keeps for itself, and the result is that it goes stagnant. But the Sea of Galilee receives and gives out all the time. And that gives life.

The same is true of our money and possessions. If we hoard things for ourselves, ultimately it does no good to the world and it stops being special even for us. And the end result can be a sort of spiritual death. Because all that matters is me, accumulating more money and things for myself. Spending my time on myself.

But if we give away our money and time, that gives life. It keeps the flow circulating, and it can give life to others as well as ourselves. Each of us needs to think seriously about Stewardship, in other words, being a good steward of everything God's given me, especially my money and my time.

Earlier this week I was talking to a Bishop from southern Uganda. He was in this country to tell people about a scheme they've got back home to provide clean water and sanitation for poor people. The amount that I spent on this month's gym membership, or a concert I went to on Monday at the Brixton Academy would have been enough to provide water for several homes in southern Uganda.

And that's a big challenge for me, to think where my priorities in life are, and what difference my money makes not only to me, but to others.

Some of the most profound words of Jesus are these: 'Where your treasure is, there your heart will be also'. In other words, what we do with our money says a lot about what we value most in life, what our priorities are. If somebody looked at your bank-statement, today, and tried to read from that what sort of person you are, what matters to you, what would they find?

Part 2: A World of Need (Micah 6:6-8, Luke 4:14-21)

One of the most amazing statistics I've read is this. If you take the world's 358 richest people and add their money together, it's the same as the amount of money owned by the poorest 45 per cent of the world's total population. In other words, 358 individuals have the same wealth as 2.3 billion people. It's a staggering thought.

Now, anybody with a heart will want to ask questions about that state of affairs. Particularly on a global scale, we live in a world where billions of people have next to nothing and others are comfortable and well-fed. Even closer to home we find big discrepancies between people's incomes and standards of living. So I thought it might be useful to be reminded how God views these issues of equality and justice.

So, briefly: four of the ways we know from Scripture how strongly God feels about justice, and loving our neighbours in practical ways:

- 1) The Character of God:** The God revealed in the Bible is a God who cares about the whole of his creation. With a special concern for people at the bottom of the heap in society. That's why there's such a focus on widows, orphans and refugees in the Bible. God wants the worship of his people, that's true. But the flip side of that is that he wants us to mirror his own character in desiring justice. And you see this emphasis in a number of places, particularly in the laws God gives his people, and in the messages of his prophets.
- 2) The Ministry of Jesus:** The character of the God who loves justice is mirrored in the life and ministry of Jesus. You see this in his actions and his teaching. Jesus broke the taboos of his day by the people he mixed with. He gave dignity to those society had refused to give dignity to: the diseased, the outcasts, foreigners considered as subhumans, people considered immoral. And in a society dominated by male power, he gave dignity to women. It was women who were the first witnesses of his resurrection, in a society where the word of a woman wasn't even valid in law.

And his teaching. Think about the parable of the good Samaritan. It was a story told to answer the question 'Who is my neighbour?' It's a powerful story of compassion for a needy person, especially when you realize that the Samaritans, who were the nearest neighbours of Jesus's people, were considered the scum of the earth at that time. He not only raises the dignity of the person rescued, he raises the dignity of the rescuer too. Throughout Jesus's teaching he echoes the message of the prophets: that God is on the side of the poor and marginalised.

Again, think about Jesus's Sermon on the Mount. So many of the people Jesus encourages are the people who're nothing in the world's eyes. 'Blessed are the poor in spirit, those who mourn, the meek, the persecuted', and so on. Jesus turns our normal systems of values and judgement on their heads.

3) The example of the early church. Again, the same emphasis, God's concern for justice and equality. If you read the first couple of chapters of the Book of Acts, you're confronted with an extraordinary model of justice and equality among those new believers in the early church, sharing with each other, giving to the poor. It's a living embodiment of what we find in the Lord's Prayer: 'Thy Kingdom come on earth as it is in heaven'. In other words, God's longing for pure worship and justice from his holy people is being applied with power in the real world.

4) Because justice accompanies true spiritual revival. In fact, justice goes before spiritual revival, and the refusal to live justly hinders revival. In the book of the prophet Isaiah, God says something very powerful to his people: If you act justly, then the floodgates of spiritual and personal revival will open.

And this has been true throughout history. The big spiritual revivals have always gone hand in hand with a real passion to see justice done in society. The Franciscans, the Methodists, the Salvation Army and so on. Real spiritual revival is not about getting so spiritual that you forget human needs. Real revival is drawing so close to the heart of God that you can feel his compassion for the needy and you want to work for justice in God's world.

So where does all this get us? Justice is rooted in the character of God, the example and teaching of Jesus, the witness of the early church, and it always accompanies genuine spiritual revival. So that has to have implications for us today. Let me suggest three main areas where we can turn theory into action.

1) Think seriously about giving. To charities, church, and other good causes. Set aside a regular amount each month to give away.

2) Support Fair Trade goods when we go shopping.

3) Think about our attitudes and relationships. Am I somebody who takes other people seriously, and gives them time? Who tries to give friendship and support to people who need it, maybe people the rest of society forgets? Am I somebody who respects people of a different colour or gender from myself? The test of our faith is whether our words and beliefs are turned into actions.

Part 3: Money & Possessions (Proverbs 28:1-11, Luke 12:13-21)

Money is on everybody's mind right now. Nationally and internationally, we're in the biggest financial downturn since the Great Depression of the 1920 and 30s, banks have gone under or merged with other banks. People are worried about how safe their savings and investments are and what's happening to the value of their home. Lots of people have lost jobs or face huge job insecurity, including a number of people here at Holy Trinity.

On the other hand, lots of people in this area are doing well. This parish actually has the lowest level of poverty and deprivation of any parish in the whole of London diocese. By global standards, most of us are really quite wealthy.

Whatever our personal situation, we all need to provide for ourselves and our families. We all need to think about what to do with the money we have. And that's why our current series of talks is called Money, Money, Money. Today we're trying to give an overview of how Christians view this issue of wealth and possessions.

But it's less straightforward than you might think, because you find two different approaches through the Bible and Christian history. One approach is negative (or at least wary) about money, and stresses the virtues of simplicity and poverty. But the other's positive, and stresses how good it is to be wealthy. I want to look briefly at these two approaches, then see if we can't pull them together and find a few practical principles for us, today.

So the first approach stresses simplicity and poverty: the OT prophets often stress how God sides with the poor and oppressed, they often equate wealth with hardness of heart. You see that in some of the proverbs we heard earlier (3, 6, 8, 11). It's as if having lots of money automatically makes you less sensitive to what God might be saying, it deadens your heart to God and other people.

The theme carries on in the NT: Jesus personifies money as a rival to God, a master who demands our allegiance. Jesus says: 'Woe to you who are rich, for you have received your consolation. Woe to you who are full now, for you will be hungry.' And then you've got the story Jesus tells in our Gospel reading, about a man who accumulates more and more, and his business keeps on expanding, then he suddenly drops dead. So what was the point of all that money-making?

The other approach seems the exact opposite, saying wealth is good. It starts with Genesis, and the goodness of the material world. God declares it 'very good' in the Creation story. Adam and Eve are put in the garden to work and be creative and to benefit from the fruit of their work. In the 10 Commandments, the commandment not to steal means we have a right to wealth and material goods. And throughout the Bible, wealth is often seen as a sign of God's blessing.

In fact, the whole Hebrew attitude towards wealth has always been the opposite of asceticism, or doing without. You don't really find Jewish ascetics who go poor and hungry for the sake of spirituality. In the OT fine clothing is a sign of dignity and nobility: the priests are robed in fine clothes, David and Solomon have wealth and are dressed up in finery.

Even in the NT, Jesus and his disciples weren't particularly poor. They were either tradesmen or what we'd call 'white-collar workers'. They attended parties and feasts, we know the disciples were supported financially by a group of wealthy women. And there's evidence that Jesus had good quality clothing. In John's account of the crucifixion he tells us that Jesus's undergarment was woven in one piece. Now that was very unusual in Israel, because the size of most looms meant that most clothes had to be made in two pieces. So the fact that Jesus's was of one piece meant it was of an unusual quality.

And then there are passages in Paul's letters which assume that some Christians are wealthy (1Tim 6:17-19); he doesn't criticize them for this.

So where does all this get us? Two apparently quite different approaches to money and possessions, one negative and one positive. Actually, I think what we're seeing is two sides of the same coin. Both sides are true. So often the Bible doesn't give us neat answers, but gives us two contrasting extremes, and tells us to hold them in tension, because both emphases are important. And that's the case here.

I've tried to boil it all down to a few principles:

- 1) There's nothing wrong with possessions, parties, food, clothes, etc. But anything can become wrong when it becomes an end in itself. The problem comes when, rather than possessing it, it possesses you. The Bible calls this idolatry - worship of an idol. Now, that doesn't just mean bowing down to a statue. It's when you take something good which is a part of the created world, and put it in the place of the creator, when you make it something that gives meaning to your life. Money can never be the only goal in life, or even the main goal, for the Christian.
- 2) Being wealthy is a blessing, but it's also a responsibility. In fact, it's probably the biggest responsibility in the world, because it can so easily make us complacent and self-centred. The figures speak for themselves: on average, the richer people are, the less they give away. In other words, for most people, having more money doesn't free up more money to give away, it makes them want to keep more for themselves.
- 3) Our faith has to affect our attitude to money. Back in the 16th century, Martin Luther said: 'there are 3 conversions necessary: of the heart, mind and purse!' The purse is usually the last part of a person to be converted. What we do with our money says a lot about who we are as people, and what we value most.

- 4) Ultimately we own nothing. All we own is held in trust, and one day God will call us to account for how we have used his money. Clement of Alexandria, writing in the 2nd century, said: 'We hold possessions for our neighbour's sake, not our own.'
- 5) The antidote to keeping is giving. A right attitude is actually not enough. It needs to be expressed in action. The best decision my wife and I ever took about our money was to set aside a proportion of our income every month for giving away. The national guidelines from the Church of England suggest people set aside 5% of their monthly income (after tax) to give to church, and another 5% for other charities and good causes. A total of 10% for giving away.

We thought long and hard about this, and decided it would be slightly odd for me to give back to my own employer. So what we do is this. Naomi gives 10% of her income to Holy Trinity, by standing order. And I give a percentage of my income to a couple of charities we support. It was the best financial decision we ever took, because it frees us to be generous.

And if you haven't sat down and taken that sort of decision for yourself, I do encourage you to do that. It may not be as much as 10%, but if you feel able to pledge a certain amount every month to the work of Holy Trinity, that will make a big difference in guaranteeing a regular income for the work of the church.

- 6) If money isn't the goal of life, then we need to work on those areas which are most important, and not neglect them. According to Jesus, the two most important things in life are relationships: 'Loving God Loving People'.

So where does all that gets us? Money and possessions are good, they're a gift from God, but they're not the most important things in life. Our faith has to affect our attitude to money. Ultimately we own nothing. The antidote to selfishness is giving, setting aside a percentage of your income which is earmarked for giving away. And finally, if money isn't the most important thing in life, we need to give more time and energy to those things which are most important: loving God, loving people.

Part 4: Giving (1 Timothy 6:17-19, Matthew 6:19-24)

I once asked a group of primary schoolchildren what they wanted most in life. One little boy said: 'I want to be a millionaire'. And a girl next to him said: 'I want to be famous'. Wealth and fame: the motivating forces of a generation. Partly because there seem to be so many shortcuts to wealth and fame these days: TV shows like *Britain's Got Talent*, *The X Factor*, *Big Brother*, and so on. Propelling people from obscurity to global fame overnight.

Take a look at the faces of the people who're thrown out of those shows, the people who're not selected for fame. They're in floods of tears. They're inconsolable. Their dreams of fame have all come crashing down. And for those of us who can't sing and dance, we can always sit and watch the new series of *Who Wants To Be a Millionaire*, and dream of winning a million ourselves.

But I want you to use your imagination for a moment. I want you to imagine you're the boss of ITV. And you ask Chris Tarrant to step aside from the show, just for one programme. And you decide to ask the Apostle Paul to take his place. And you ask Paul if he'd like to make any changes to the show. And Paul thinks for a minute. And then he says this: 'Yes, I'd like to start by changing the name of the show. I want to call it: *Who Wants to be Genuinely Contented?*'

And you look at him with surprise. And you say to him: 'Are you sure? Most people have an image of you as somebody very serious, not somebody who cares about contentment. Somebody who'll shout at them and tell them off for enjoying themselves.' And Paul laughs. And he says: 'Well, I don't know where you get that impression from. So many of my letters are all about how to be happy and live a really fulfilled, contented life!'

So the day of the show finally arrives, and one of the contestants has dropped out due to illness. So you have to step in yourself. And you get to sit in the chair and be asked the questions. Paul goes through the questions one by one. And you get them all right. Finally he gets to the last question of all. The big one. And he speaks it slowly:

'Which of these will bring lasting contentment? Is it A) A million pounds? Is it B) International fame? C) Your own personal fashion designer and stylist, or D) A relationship with God and giving away a percentage of your income every month? You've used your 50/50, but you can still phone a friend, and you can still ask the audience.'

So you decide that first of all you're going to phone a friend. You phone Victoria Beckham. And you repeat the question. And Victoria says: 'It's definitely B. It's the international fame'. But you're still not sure. So you decide to ask the audience. And the results are very interesting. 50% of them say A) A million pounds, 25% say B) International fame. 20% say C) The fashion designer and stylist. And just 5% say D) A relationship with God and giving away a percentage of your income every month.

But the choice is yours. This is the big one, and everything depends on it. Paul looks at you and says: 'Take your time. I'll repeat the question again.'

Now, this whole scenario might sound silly and far-fetched. But it seems to me this is exactly what Paul is doing in our first reading, from his letter to Timothy. He's telling his friend Timothy that a central and important aspect of the Christian gospel is contentment: being satisfied and fulfilled in life.

And remember: Jesus himself goes on about exactly the same thing. Jesus gives a talk we call the beatitudes. And 'beatitude' simply means 'happy'. So when we call Jesus's talk the beatitudes we're saying he's talking about the 'happies'! He's saying things like: 'happy are the poor in spirit, happy are the meek, happy are the merciful, happy are the peacemakers', and so on.

But what we tend to do is to spiritualise it. We say: 'Well what Jesus really means is that these people are probably feeling as miserable as sin, but they're actually blessed, in some hidden spiritual way'. But that's not what Jesus says: he's saying the people who put God first, and who give to others, are actually happier people.

And this is what Paul's saying too. He talks about experiencing contentment in the real world. He talks about God giving us things for our enjoyment. Of course, Paul and Jesus are not talking about going around with a silly grin on our faces all the time. And they're not talking about a problem-free life. Of course not. As the Bible says: the rain falls on the just and the unjust. Many people who walk closely with God also experience very great tragedy in life. But what Paul and Jesus are talking about is a level of deep and lasting contentment at the very core of our being.

What they're saying seems counter-intuitive in our society: because everything around us tells us that what will make us happy is having more money and being famous. But if you dig into the recent scientific literature on this whole area, the results are fascinating. They show that what Jesus and Paul were saying all those years ago is actually true. Two of the strongest predictors of personal contentment today are faith in God and a lifestyle that focuses more on giving than receiving. In other words: being opened up beyond yourself, to a relationship with God, and to caring, self-giving relationships with others.

And that brings us back to the question we've been discussing for the whole of June. What does that say about our attitude to our money and possessions? And one of the challenges we've been issuing is a challenge about our giving. I've said how the best financial decision we ever made as a couple was to set aside a percentage of our income every month to give away, to church and to charity. That decision freed us to be more generous. There's so much need in the world: we can't mend all of it, but we can make a difference.

So here's the challenge: find a charity whose cause you really believe in. And grab a standing order form and Gift Aid form from the back of church today, if you haven't already filled these in. And decide on a small proportion of your income that you're going to give away each month, to the charity and to church. Because, at the end of the day, true contentment comes not from being wealthy and famous. You only need to look at the lives of the wealthy and famous to see that. True contentment comes through faith and generosity.

Let me remind you of that question in our hypothetical game of *Who Wants to be a Millionaire?*: *Which of these will bring lasting contentment? Is it A) A million pounds? Is it B) International fame? C) Your own personal fashion designer and stylist, or D) A relationship with God and giving away a percentage of your income every month?*

Which one are you going to go for? Because your answer to that question will determine everything else you do in life. What's your answer? Is that your final answer?