

Stewardship Forum

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Title: 'Money is the Object' (James Gulliver)

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We're considering tonight the dictum of another so-called prophet of our time, although his prophecy, as we shall see, is fundamentally false. The prophet's name is James Gulliver. At one time he was described as Scotland's best-known tycoon. He had an extraordinarily astute business brain and made his first million pounds when he was 33 years old. At the peak of his business career he was chairman of the Lounds Queensway Group which ran a chain of furniture and carpet stores. But at the end of 1989, its shares were suspended. A little later he resigned, and later still the receivers were called in. 'Wee Jimmy' as he is known north of the border, was a multimillionaire. He had five homes in different countries of Europe; he had a passion for yachts and another passion for exotic cars. And in an interview with *You* magazine in September 1988 he said, 'I do not believe that money is no object; money is *the* object.'

Thus spake the prophet Gulliver! But he is a false prophet and he spoke a vision from his own and not from the word of the Lord. Mind you, money may be his object – the object of Gulliver's travels – the gold that no doubt he has pursued all over the world. But money is emphatically not the object of life, nor is it the meaning of human existence. As Jesus said, 'A person's life does not consist in the abundance of his or her possessions. On the contrary, the love of money is the root of all kinds of evil and those who are determined to get rich will fall to their own destruction.'

So what is the Christian perspective on money? What should be the Christian perspective on money? That is our question tonight and it's very important to seek to give a balanced biblical answer. Because as I'm sure everybody here knows during the long years of Christian history, Christian people have tended to oscillate between two equally unbiblical extremes: materialism on the one hand and asceticism on the other. I want to say a few words about these if I may, by way of introduction, before we come to our text.

Both materialism and asceticism are condemned in the Bible. Materialism is an absorption in, even an obsession with, material things. It's very important to think clearly here because, in one sense, as Archbishop William Temple often said, Christianity is the most material religion in the world, because it takes the material order seriously. That is to say, God created matter in the beginning and pronounced matter to be good. The Son of God became flesh in the Incarnation and he was later resurrected in a body that was, to be sure, glorified, but still material. The Holy Spirit makes our bodies his temple, so the three persons of the Trinity are involved in the material order. Then the water of baptism symbolises the washing away of sin, and the bread and wine of communion symbolise the efficacy of Christ's death for our sins.

Stewardship Forum

An evangelical alliance Partnership for Change

So the Creation, the Incarnation, the Resurrection and the Gospel Sacraments all emphasise the importance of the material order. And that's what William Temple meant when he said that Christianity is the most material religion in the world. But although Christianity is a material religion because it celebrates the material order, Christianity is not a materialistic religion, because it rejects the foolish fantasy that life consists in our material possessions. No, it's interesting that the very same Jesus who taught us to pray 'give us our daily bread' also taught us that human beings don't live by bread alone. So much for materialism.

Asceticism is an over-reaction to materialism. The *asketes* – the ascetic – was a monk, a hermit or a recluse who withdrew from the wicked world into solitude, who renounced marriage, sex and other pleasurable experiences of the human body, including food, as being intrinsically evil and who practised an austere self-discipline with regard to bodily functions, especially eating, drinking and sleeping. But the Apostle Paul rejects asceticism as well because it contradicts the Christian doctrine of Creation. Listen to Paul. 'Everything created by God is good' echoing the refrain in Genesis vs. 1 'It was good... it was good... it was very good.' 'Everything created by God is good.' And it is to be received, he says, with thanksgiving. Everything including marriage and sex and family and music and food and everything God has made is good, and is to be received with thanksgiving. And God has richly provided us with everything for our enjoyment. So we are to enjoy the good gifts of a good creator and we are not to be ascetics.

So the question is, is there a middle way? Is there a biblical way which avoids both materialism on the one hand, an obsession with material goods, and asceticism on the other – a repudiation of the material order as if it was intrinsically evil? Is there a middle way? Yes there is. So please take your Bible and turn to the first letter of Paul to Timothy chapter 6.

1 Timothy 6

Now it's very fascinating that in this chapter 6 of 1 Timothy, there are two paragraphs about money although each paragraph is addressed to a different group within the Christian church. The first, vs. 6-10, is addressed to the Christian poor who have the necessities of life, you'll see that in vs. 8, 'if we have food and clothing' they have the basic necessities of life, but that's just about all they have, nothing more. The second paragraph, vs. 17-19, is addressed not to the Christian poor but to the Christian rich vs. 17. 'Command those who are rich in this present age... 'They have more than the necessities of life. Now of course both wealth and poverty are comparative terms. You cannot define wealth and poverty in a neat and precise manner. Some poor people are poorer than others, and some rich people are richer than others. Moreover the criteria for evaluating the rich and the poor, or wealth and poverty, vary in different cultures and in different countries. Nevertheless, Paul gives us his rough and ready distinction and we need to realise that what he means by 'the poor' is not the destitute. The destitute lack even the basic necessities for human survival. The poor have the basic necessities but nothing more. The rich have the basic necessities plus a great deal more. We need to keep very clearly in mind the difference between destitution, poverty and wealth.

So with that introduction, what is God's word first to the Christian poor in vs. 6-10? Paul immediately subdivides them into two categories first:

Stewardship Forum

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0. those who accept their comparative poverty and are content with the necessities of life, having food, clothing and shelter, one or two others that will be mentioned later.
0. But then b) there is a second subdivision, because there are those who are not content, because we read in vs. 9 'they want to get rich' Indeed, vs. 10, they are 'imbued with a love of money.'

Now more simply, Paul is contrasting in this paragraph among the Christian poor, contentment and covetousness. And he goes on to argue for contentment and against covetousness. So let's look at those two things a little more fully, because it's important for us to try to grasp in this balance what the Apostle is talking about.

- is the group he calls 'the contented poor'. Vs 7 'We brought nothing into this world and it is certain we can take nothing out.' In the Greek sentence the word 'nothing' is strongly emphasised. So J.B. Phillips tries to catch the emphasis by adding the adverb 'absolutely'. We brought absolutely nothing into this world and it is certain that we shall take absolutely nothing out of it. It seems to be an echo of a phrase that Job used in chapter 1 of his book, vs. 21, which is echoed in another Wisdom book, Ecclesiastes chapter 5, which goes like this. 'Naked I came out of my mother's womb, (I brought nothing with me) and naked I shall depart.' So we're born naked and after death we are buried naked. Have you ever thought that life on earth is a pilgrimage between two moments of nakedness? And as for our money and our possessions, we neither brought them with us, nor shall we be able to take them away with us. Our possessions are only the travelling luggage of time. They are not the stuff of eternity. So they have no lasting significance because they have no permanent value. On the other hand, food, clothing and shelter are different. You'll notice I add 'shelter'. The Greek word that is used here means a protective covering and it can refer either to our clothing, or to our shelter and accommodation, or probably here, to both. So food, clothing and shelter are the necessities for the pilgrimage itself. As we travel from a naked birth to a naked burial, food and drink, clothing and shelter, are necessary for our journey. We would want to add, at least in our culture, so are certain other things that we could describe as necessary: some furniture, some utensils, some books, maybe some cassettes, maybe a cooker and a fridge, in some circumstances you could say a radio and a car. But having to our own satisfaction justified these things as the necessities of life, we are, Paul says, or should be content with them. So there is one category. The contented.

But then, secondly, or b)

- there are the covetous poor, vs. 9-10. Paul is not yet addressing the rich. He doesn't come to them until vs. 17 but he is addressing the poor who want to get rich vs. 9. They are not content with the basic necessities of life. They are determined to accumulate luxury, goods and other things that go beyond necessities. Now, these are people who are filled with the love of money, in other words, covetous. I hope that all of us know our Bible well enough to know that there are many warnings in it against covetousness. Beware of covetousness, said Jesus. Covetousness is idolatry, added the Apostle Paul, and here he paints a vivid picture of covetous people. Follow it if you will in the text – vs. 9. 'They fall and their

Stewardship Forum

An evangelical alliance Partnership for Change

downfall is a disaster. They fall into temptation.’ In other words, they land themselves in the very situation into which they pray every day that God will never lead them. ‘Lead us not into temptation.’ But they lead themselves into it by their covetousness.

And then they fall into a trap because they are ensnared in materialism from which they find it almost impossible to escape. And then they fall into many foolish and hurtful desires. Because money is a drug and covetousness is a drug addiction. And then they fall into ruin and destruction. The irony is tragic. They’ve set their hearts on gain, but instead they will experience loss – loss of integrity, loss of peace, loss even of themselves in a lost eternity. And then next, they will fall into error – the second part of vs. 10 says that some who are eager for money have wandered from the faith and have wandered after money instead. Because money and truth cannot be simultaneously the goals of our life. And then they fall into many griefs with which indeed they have pierced themselves: the grief of money, the grief of remorse and the grief of a disregarded conscience and a disorientated life. So the love of money, the Scripture affirms, does not bring satisfaction. On the contrary, vs. 10, it is a root of all kinds of evil. So friends, let us be warned. Covetousness is one of the chief sins of the 20th century and unfortunately it engulfs many of us Christians in it as well. It is an addiction and it is destructive of authentic humanness.

If you’re a lover of Dickens you will know that it is he who has described more clearly than in any other literature the covetous character par excellence – Ebenezer Scrooge. Do you remember at the beginning of the book where Dickens describes him as a ‘squeezing, wrenching, grasping, scraping, clutching, covetous old sinner? The cold within him froze his old features, nipped his pointed nose, shrivelled his cheeks, stiffened his gait, made his eyes red, his thin lips blue, and spoke out shrewdly in his grating voice.’ That’s a covetous person, according to Dickens.

We’ve seen how Paul distinguishes between the contented poor and the covetous poor. He contrasts the blessings of contentment with the curse of covetousness.

By now I reckon the critics of Christianity are ready to explode because they are saying in their hearts that this is exactly what Marx meant when he talked about religion as an opium of the people. Religion instils into the proletariat a false contentment with their lot; it encourages the poor to accept their poverty and to acquiesce in the status quo instead of rebelling against it. And that is indeed what Marx said. So how shall we reply? I think we want to begin by agreeing that much of Marx’s criticism of religion was correct; although it was not a criticism of authentic Christianity, which I do not think he had ever met in his experience. But it is perfectly true that some churches have misused the Christian emphasis on contentment in order to defend exploitation of the poor and to keep them in their oppression while promising them freedom in the sweet by-and-by. But Paul was not guilty of that. In order to defend him, I need to make three quick clarifications about his teaching.

First, the poverty that Paul is writing about is not destitution. That is today a lack of the basic necessities of life. Destitution is destructive of our human being and with destitution nobody can ever be content. So in urging us to be content, he is not talking about destitution, he is talking rather about simplicity of lifestyle which enjoys the necessities of this life, that is

Stewardship Forum

An evangelical alliance Partnership for Change

entirely compatible with Christian and human dignity and with which we should be content. So simplicity of lifestyle is different from destitution. That's the first thing.

Secondly, the contentment that Paul is writing about is not acquiescence in social injustice. On the contrary it is possible to combine personal contentment with the quest for justice. Especially if it is justice for other people that we are campaigning for.

Thirdly, the condemnation that Paul expresses here is not of material possessions, because God has given us material possessions to enjoy. It is rather a condemnation of covetousness. Of course, it is not always clear where to draw the line between necessities of luxuries because one person's necessity may be another person's luxury. But the Apostle's essential emphasis is clear and I hope we will never forget it. It is that covetousness is a destructive evil whereas contentment and simplicity are beautiful Christ-like virtues. Or to put it even more simply, Paul is not in favour of poverty over against wealth, he is in favour of contentment over against covetousness.

So there is God's word for the Christian poor.

But now we come to God's word for the Christian rich in vs. 17-19. In vs. 9 he referred to those who *want* to get rich. In vs. 17 he refers to those who *are* rich. So the ambition to become rich and the condition of being rich are two very different things. The first is the sin called covetousness, as we've seen, which is condemned. And the second is a state called wealth which is not necessarily condemned, as we shall see. The Apostle does not immediately charge the rich to divest themselves of their riches.

So what is his instruction? The instruction of the Apostle is first negative about the dangers of wealth, and then it is positive about the duties of the rich – the obligations that rest upon us if we are rich. So we begin with the negative: the dangers of being rich. These are two – the first is pride, and the second is a false sense of security.

The first is the danger of pride. Vs 17 – 'Command those who are rich in this present world not to be arrogant.' And there is no doubt that wealth makes many people snobs because they are proud of their status and of their so-called superiority which wealth gives them. So wealth tends to make people feel self-important, and therefore as J.B. Phillips puts it: 'They despise, they are contemptuous of others'. So rich people boast of their new house or their new car or their new computer or whatever it is, and it's a short step from despising the poor to exploiting them – the danger of arrogance.

And then there is the danger of false security. The next part of vs. 17: 'Command those who are rich not to put their hope in wealth which is so uncertain, but to put their hope in God who gives us all things richly to enjoy.' It's very tempting for wealthy people to put their trust in riches, as Jesus put it, but to do so is very foolish and very short-sighted. For one thing, as Jesus said in the Sermon on the Mount, there is no security in money. Jesus warned us of moth, rust and burglars, and to that trio today we would probably want to add inflation as another hazard. Many people have gone to bed rich and woken up poor. For another thing, the proper object of our trust as human beings is not a thing called money but a person called God, who gives us all things richly to enjoy. And that's a very important addition, as we saw

Stewardship Forum

An evangelical alliance Partnership for Change

earlier. In rejecting materialism we mustn't adopt asceticism. God is a generous creator. He gives us the gifts of creation for us to enjoy and for us to receive from his hand with gratitude. So if we, who name the name of Christ, lower our economic lifestyle, as I believe we should, i.e. adopt an economic lifestyle considerably lower than we could command, we do it not because material things are intrinsically evil but out of solidarity with the poor.

So there are the two dangers to which the rich expose themselves. Pride, looking down on others, and false security instead of putting our trust in God.

But let's go on to the positive: the duties of the rich.

The first is a sense of responsibility: The skeleton of vs. 17 and 18 is very striking: 'Command those who are rich in this present world... to be rich.' Tell the rich to be rich. Or rather, if they're rich in this world, tell them to be rich in good deeds. In other words, let them add one kind of riches to another. If they are rich in goods, let them become rich in good deeds. So that is a very necessary admonition. Wealth can make people lazy. The rich have everything they want – they have no need to exert themselves, maybe even to earn their own living. And it's not for nothing that we often refer to them as the 'idle rich'. So they are told to do good, to be rich in good deeds, to be generous, and indeed to share what they have with others, in order to relieve want, to promote development, and in good causes. In doing so, they will be imitating God. Because God is rich and God is generous – giving us not only the things we need in creation, but above all, having given us his Son to die for us. And because our God is a generous giver, we must be generous too. So generosity has always been a characteristic of the people of God. Not only in imitation of our generous God but because of the enormous needs of today. Many good and Christian enterprises are hampered by lack of adequate funding, and all the time our Christian conscience nags us as we think of the 1,000m people in the world who are destitute and that 20% of the world's population round the North Atlantic own 90% or at least 80% of the world's wealth. We need to remember these things.

And we need to remember also what is often forgotten, that if wealthy people are really generous, they will not be wealthy any longer. Paul does not tell them to become poor, but he does not tell them to remain rich either. He tells them to be generous in their giving, and the more generous they are, the less wealthy they remain.

So here's the conclusion. As in every other aspect of the Christian life so in our attitude to money, God sets before us an alternative and urges us to choose. Over and against materialism which is an obsession with material things, he sets simplicity of lifestyle. Over against asceticism which is a repudiation of all material possessions, he sets gratitude for God's creation gifts. Over against covetousness, which is the lust for more possessions, he sets contentment with what we have, and over against selfishness which is hoarding our possessions for our own enjoyment he sets generosity in imitation of our God. Simplicity, gratitude, contentment and generosity.

Here are four Christian characteristics. May God make all of us increasingly simple, grateful, contented and generous people.